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पश्चिम बंगाल हेतु राज्य स्तरीय
बैंकर्स समिति की बैठक
STATE LEVEL BANKERS' COMMITTEE MEETING
FOR WEST BENGAL

Quarterly Review
March, 2019

Date : 12.06.2019

Time : 12.00 noon

VENUE : KOLKATA

कार्यसूची टिप्पण AGENDA NOTES

CONVENOR BANK

इंडिआइटेड ब्यांक अफ इंडिया



युनाइटेड बैंक ऑफ इंडिया

United Bank of India

(A GOVT. OF INDIA UNDERTAKING)

(The Bank That Begins With "U")

युनाइटेड बैंक ऑफ़ इंडिया
अग्रणी बैंक विभाग
प्रधान कार्यालय
11, हेमंत बसु सरणी
कोलकाता-700 001



United Bank of India
Lead Bank Division
Head Office
11, Hemanta Basu Sarani
Kolkata -700 001

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स
समिति

Convener: State level Bankers' Committee
for West Bengal.

संदर्भ: एलबीडी/एसएलबीसी/पश्चिम बंगाल/999 से
1067/2019

Ref: LBD/SLBC/West Bengal/999 to
1067/2019

दिनांक: 12.06.2019.

Date: 12.06.2019.

प्रिय महोदय /महोदया,

Dear Sir/ Madam,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति
की 145 वीं बैठक की कार्यसूची टिप्पण।

Subject: Agenda Notes for 145th Meeting
of SLBC West Bengal.

उपर्युक्त संदर्भ में हम आपको सूचित करते हैं कि
पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की
145 वीं बैठक दिनांक 12.06.2019 को पूर्वाह्न
12:00 बजे "ताज बंगाल होटल" कोलकाता में
आयोजित की जाएगी।

With reference to the above, we are
forwarding herewith the set of Agenda
Notes for the 145th meeting of State level
Bankers' Committee for West Bengal
scheduled to be held at "Taj Bengal Hotel",
Kolkata on 12.06.2019 at 12:00 Noon.

अनुरोध है कि आप उक्त बैठक में अवश्य भाग
लें।

You are requested to kindly make it
convenient to attend the meeting.

भवदीय,

महाप्रबंधक

प्राथमिकता प्राप्त क्षेत्र, कृषि ऋण एवं संयोजक
राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल

Yours faithfully,

General Manager

Priority Sector, Agri-Credit and Convener,
SLBC, West Bengal

Flow of Events for 145th SLBC meeting

- Welcome address by Convener, SLBC, West Bengal
- Inaugural Address by Chairman, SLBC, West Bengal & MD & CEO, United Bank of India.
- Key Note Address by Hon'ble Finance Minister, GoWB with presentation of PPT by Convener, SLBC, West Bengal and Agenda-wise discussion/review
- Address by Director, Dept of Financial Services , MoF
- Address by Regional Director/ Chief General Manager, Reserve Bank of India
- Address by Chief General Manager, NABARD, Kolkata

Agenda items

1. Confirmation of minutes of the 144th SLBC meeting dated 12-03-2019.
 2. Action taken Report for the resolutions adopted in the 144th SLBC meeting.
 3. Review of credit disbursement by Banks as per ACP 2018-19
 4. Ratification of ACP for 2019-20
 5. Review of status of opening of Banking Outlets in unbanked centres
 6. CD Ratio & review of districts with CD Ratio below 40%
 7. Progress in Agriculture
 8. Doubling of farmers' income by 2022 & new initiatives (KCC Saturation,Animal Husbandry,Fishery etc)
 9. Progress in NRLM
 10. Progress in NULM
 11. Progress in Education Loan & Housing Loan
 12. Progress in MSME & new initiatives
 13. Progress in MUDRA & SUI loans
 14. Progress in Export Credit & MSME Clusters
 15. Progress on Data Management System as per Revamped Lead Bank Scheme
 16. Status of Recovery position, SARFAESI Action, etc.
 17. Financial Literacy Camps & Awareness Drive
 18. Review of functioning of RSETIs.
 19. Unresolved issues related to DCC & DLRC Meeting.
 20. Miscellaneous (PMEGP loans, SVSKP Loans, PMJDY, PMSBY, PMJJB, APY etc)
- Vote of Thanks and conclusion

**United Bank of India
Lead Bank Division
Head Office**

Convener : State Level Banker's Committee for West Bengal

Agenda Notes for the 145th SLBC Meeting

Contents

Agenda No.	Particulars of Agenda Items	Page No.
	Banking Statistics	1-7
	General Information for West Bengal	1
	Population Details	2
	Farming Activity	3
	Bank wise , District wise allocation of Lead Bank Responsibility, Branch Network & ATM	4
	Vital Banking Statistics	5
	Banking Key Indicators for the State of West Bengal	6-7
1	Confirmation of the Proceedings of the 144th SLBC & review of ATR thereof	8
2	Action taken report for the resolution adopted in the 144th SLBC, WB	8-9
3	Review of Credit Disbursement by Banks as per ACP 2018-2019	10-24
	Bank wise disbursement under priority sector lending	12-16
	Bank wise disbursement under non priority sector lending	17-18
	Total disbursement under PRISEC & NON PRISEC	19
	Bank wise sectorial outstanding credit under Priority Sector	20-21
	Bank wise disbursement & Outstanding under Minority Community	22
	Bank wise disbursement under SC/ST & OBC	23
	Credit flow to Minority Community, Weaker Section, Women, SC/ST & OBC	24
4	Ratification of ACP for 2019-2020	25-26
	Bank wise Target in ACP 2019-2020	27-30
	District wise target in ACP 2019-2020	31-33
5	Review of Status of Opening of Banking Outlets in Unbanked Centres	34-35
6	CD Ratio & Review of Districts with CD Ratio below 40%	36-40
	District wise CD Ratio of West Bengal	37
	Bank wise Credit & Investment Deposit Ratio (C+I)D Ratio	38
	Bank wise & Population Group wise Branch Network and Deposit	39
	Bank wise & Population Group wise Advance and CD Ratio	40
7	Progress in Agriculture Including Kisan Credit Card (KCC)	41-48
	Bank wise disbursement & outstanding position under KCC	42
	District wise disbursement under KCC	43
	Performance of Financial Outlay & Quarterly Progress of KCC disbursement	44
	Bank wise Flow of credit to Small & Marginal Farmer under ACP	45
	Bank wise Flow of credit to Share Croppers/Oral Lessees under ACP	46
	Bank wise Flow of credit to Patta Holders under ACP	47
	Bank wise Flow of credit to New Farmers under ACP	48
8	Doubling of farmers' income by 2022 & New Initiatives	49-53
	Sub sector wise Disbursement in Farm Credit	50
	Sub sector wise Outstanding in Farm Credit	51
	Status of advances to Animal Husbandry Schemes under DEEDS / EDGE	52
	Krishak Bandhu Scheme & Bangle Shasya Bima Scheme	53

9	Progress in SHG-NRLM	54-62
	Bank wise Achievement of Credit Linkage as per WBSRLM	55
	District wise Achievement of Credit Linkage as per WBSRLM	56
	Bank wise Position of SHG Savings Linkage	57
	Bank wise & District wise Credit Plan for Disbursement (NRLM) in 2019-2020	58
	Bank wise Achievement of SHG Credit Linkage as per NRLM Portal	59
	Bank wise outstanding & NPA position of SHGs as per NRLM Portal	60
	Position of Savings Linked & Credit Linked SHGs under NRLM for last 5 years	61
	Bank Sakhis, Dual Authentication Status & E-Shakti Portal of NABARD	62
10	Progress in NULM	62-64
	Bank wise performance report of SEP under DAY-NULM	63
	District wise performance report of SEP under DAY-NULM	64
11	Progress in Education Loan & Housing Loan	65-68
	Bank wise disbursement & outstanding position under Education Loan	66
	Bank wise disbursement & outstanding position under Housing Loan	67
	Outstanding position of Education Loan & Housing loan for last 5 years	68
12	Deployment of Credit in MSME	69-74
	Achievement in MSME under ACP & Quarterly Progress in 2018-2019	70
	Swarozgar Credit Card (SCC)	71
	General Credit Card (GCC)	72
	Artisan Credit Card (ACC)	73
	New Development (Restructuring of advance, Intt. Subvention & MSME Outreach Prog.)	74
13	Progress in MUDRA & Stand Up India Loans	75-79
	Bank wise achievement under MUDRA	76
	District wise achievement under MUDRA	77
	Stand Up India (SUI)	78
	Bank wise progress report of Stand Up India (Cumulative Position)	79
14	Progress in Export Credit & MSME Clusters	80
15	Progress on Data Management System as per Revamped Lead bank Scheme	81
16	Status of Recovery Position & SARFAESI Action	82-87
	Bank wise and Sector wise NPA Position	83-84
	Bank wise and Sector wise Recovery Position	85
	Status of PDR cases	86
	Recovery under SARFAESI and Bank wise & District wise Pending DM Permission	87
17	Financial Literacy Camp & Awareness Drives	88-89
	District wise performance of conducting FLCs	89
18	Review of functioning of RSETIs	90-91
	Status of RSETI wise settlement of trained candidates (Cumulative & FY 2018-19)	91
19	Unresolved issues related to DCC/DLRC meeting & Calendar of SLBC	92
20	Miscellaneous (PMEGP, SVSKP Loans & PMJDY, PMSBY, PMJJBY, APY etc.)	93-101
	Bank wise performance under PMEGP Loans	94
	District wise performance under PMEGP Loans	95
	SVSKP Loans	96
	Digitization & Social Security Schemes	97
	APY Performance	98
	Bank wise PMJDY Status	99
	Bank wise PMJDY Overdraft Status	100
	Bank wise Claim Settlement details under PMSBY & PMJJBY	101
	Proceedings of 144 th SLBC, Sub-Committee on Agri, MSME, SHG & Steering Committee	102-114
	Bank wise status of QBPD submission date	115

General Information of West Bengal

Geographical Area	88752 sq KM
Percentage Area of State to area of Indian Union	2.74%
Average Annual rainfall	1666 mm
Districts	23
No. of Sub-divisions	66
No of Blocks	341
No. of Municipalities	120
Total No. of Municipal Corporations	6
No of Villages (inhabited)	37945
Villages Electrified	37779 (99.56%)
Total No. of Gram Panchayats	3354
Capital	Kolkata
Average population served per Bank Branch(including RRBs) but excluding Cooperative Banks & Foreign Banks (As on March 2019)	11492
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra,Andal
Ports	Kolkata, Haldia

#(1) Howrah, (1) Kolkata, (2) Purba Burdwan, (3) Nadia, (4) 24-Parganas North, (5) 24-Parganas South, (6) Malda, (7) Murshidabad, (8) Uttar Dinajpur, (9) Dakshin Dinajpur, (10) Coochbehar, (11) Birbhum, (12) Paschim Burdwan,(13) Howrah

Population Details:

(As per 2011 census)

Population	913.48 lac
Rural population	657.97 lac
% of rural population	72.03%
% of urban population	27.97%
Male population	469.27 lac (51.37%)
Female population	444.21 lac (48.62%)
Sex ratio (Females per 1000 Males)	950
Total No. of Households	157.16 lac
No. of Rural households	111.62 lac
No. of Urban households	45.54 lac
Schedule Caste population	184.53 lac
Schedule Tribe population	44.06 lac
Density of population	1029 per sq.km
Literacy level	626.14 lac (68.55%)
Highest Population Districts	Lowest Population Districts
North 24 Parganas-100.82lac(11.04%)	Dakshin Dinajpur -16.70 lac (1.83%)
South 24 Parganas - 81.53 lac (8.93%)	Darjeeling - 18.42 lac (2.02%)
Burdwan -77.23 lac (8.46%)	Coochbehar - 28.22 lac(3.09%)
Murshidabad- 71.02 lac (8.46%)	Purulia-29.27 lac (3.21%)

Farming Activities:

(As per 2011 census)

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses, etc.
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical & humid except in the northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 31.03.2019)	Rs.83553
Per Capita Advance (as on 31.03.2019)	Rs.53951
Average population served per branch (excluding Cooperative banks) (as on 31.03.2019)	11093

Bank wise & District wise allocation of Lead Bank Responsibility:

Bank	No. of Districts	Name of Districts
United Bank of India	11	Bankura, Dakshin Dinajpur, Uttar Dinajpur, Malda, Murshidabad, Nadia, Purulia, 24-Pargans (South), Purba Medinipur, Paschim Medinipur & Jhargram
UCO Bank	4	Howrah, Hooghly, Birbhum & Purba Burdwan
Central Bank of India	4	Jalpaiguri, Darjeeling, Coochbehar & Alipurduar
Allahabad Bank	1	24-Parganas (North)
State Bank of India	3	Kolkata, Kalimpong & Paschim Burdwan

Population group wise Brick & Mortar Branch in the State of West Bengal:

Population group	March 2016	March 2017	March 2018	December 2018	March 2019
Rural	3550 (44.64%)	3552 (43.31%)	3531 (42.92%)	3459 (42.03%)	3417 (41.51%)
Semi-urban	1284 (16.14%)	1398 (17.05%)	1412 (17.16%)	1447 (17.58%)	1544 (18.76%)
Urban	1529 (19.23%)	1630 (19.88%)	1655 (20.11%)	1677 (20.38%)	1688 (20.51%)
Metro	1590 (19.99%)	1621 (19.76%)	1630 (19.81%)	1646 (20.01%)	1582 (19.22%)
TOTAL	7953	8201	8228	8229	8230

Position of ATMs in the State of West Bengal:

Population group	March 2016	March 2017	March 2018	Dec. 2018	March 2019
Rural	2429	2539	2571	2524	2661
Semi-urban	2104	2158	2191	1997	2061
Urban	2998	3103	3041	3061	2970
Metro	2929	3022	2346	2591	2543
TOTAL	10460	10822	10149	10173	10235

VITAL BANKING STATISTICS OF WEST BENGAL

(Amount Rs in crore)

Sl. No.	Parameter	March 2017	March 2018	Dec. 2018	March 2019
1	No. of Branches	8201	8228	8229	8230
2	Total Deposits	655921	710512	737074	762840
3	Total Advances (with RIDF)	418988	464580	475280	492580
4	CD Ratio	64	65	64	65
5	C+I: Deposit Ratio	77	77	75	75
6	Priority Sector Advances (PSA)	152614	168373	164038	202660
7	% of PSA to ANBC	43	40	36	42
8	Agriculture Advances	42508	47439	44739	62130
9	% of Agri Advances to ANBC	12	11	10	13
10	MSME	80100	87275	88004	100510
11	Education Loans	2282	2396	2368	2627
12	Housing Loans	30961	40804	39253	44194
13	DRI Advances	132	153	156	420
14	% of DRI Advances to ANBC	0.04	0.04	0.04	0.09
15	Advances to SC/ST Communities	14929	17517	15576	16430
16	Advances to Women Entrepreneurs	30175	39357	37338	39287
17	% of Advances to Women to ANBC	8	9	8	8
18	Weaker Section Advances	42157	58918	48469	56423
19	% of Weaker Advances to ANBC	12	14	11	12
20	Minority Community Advances	25407	31323	24157	31122
21	% of Minority Co Advances to Prisec	17	19	17	16

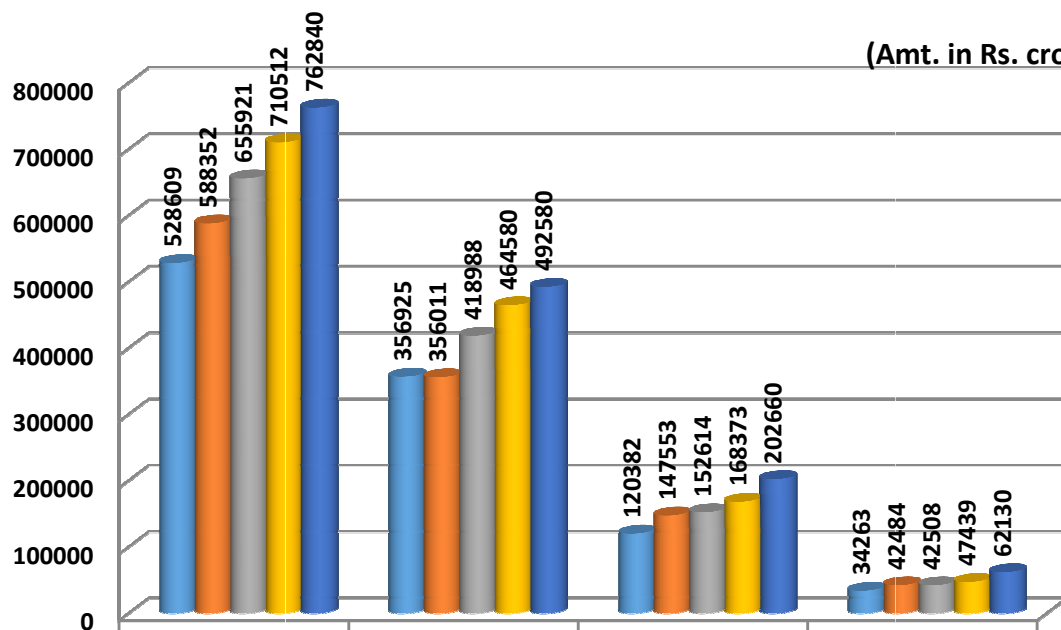
DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

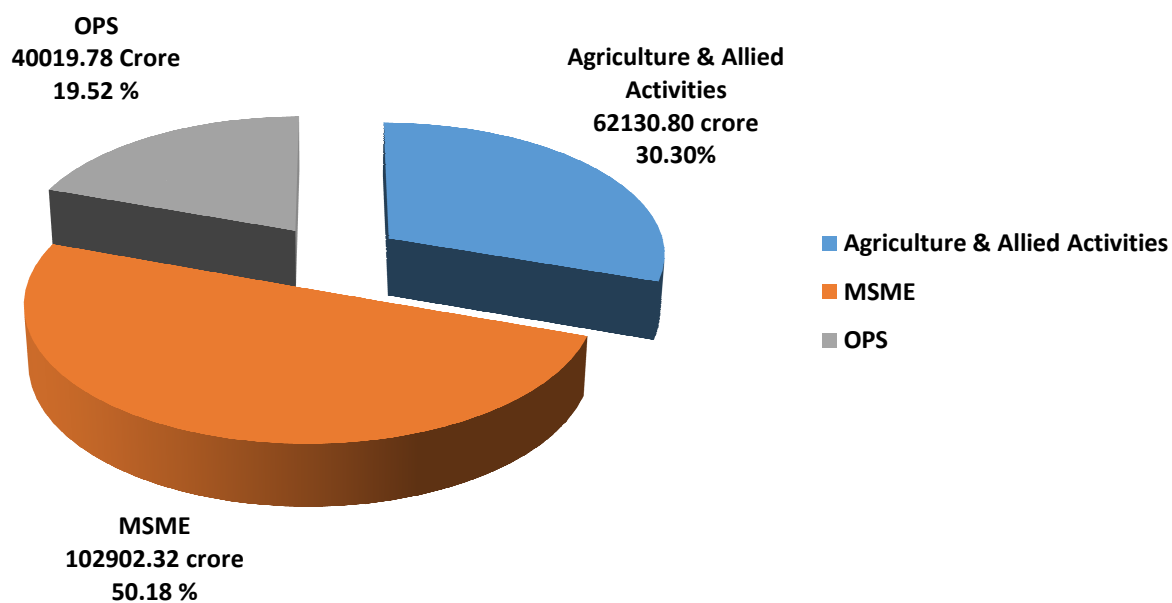
Sl. No.	Parameter	ACP Plan 2017-18	ACP achieved (March,18)	% Achiev.	ACP Plan18-19	ACP achieved (March,19)	% Achiev.
1	Agriculture	59098	42232	71	64071	45585	71
2	MSE	38000	37817	111	50000	56458	112
3	OPS	11191	12519	112	15890	16919	106
4	NPS	11250	14031	125	16500	17243	104
Grand Total		119539	76357	92	146461	136205	93

Banking Key Indicators

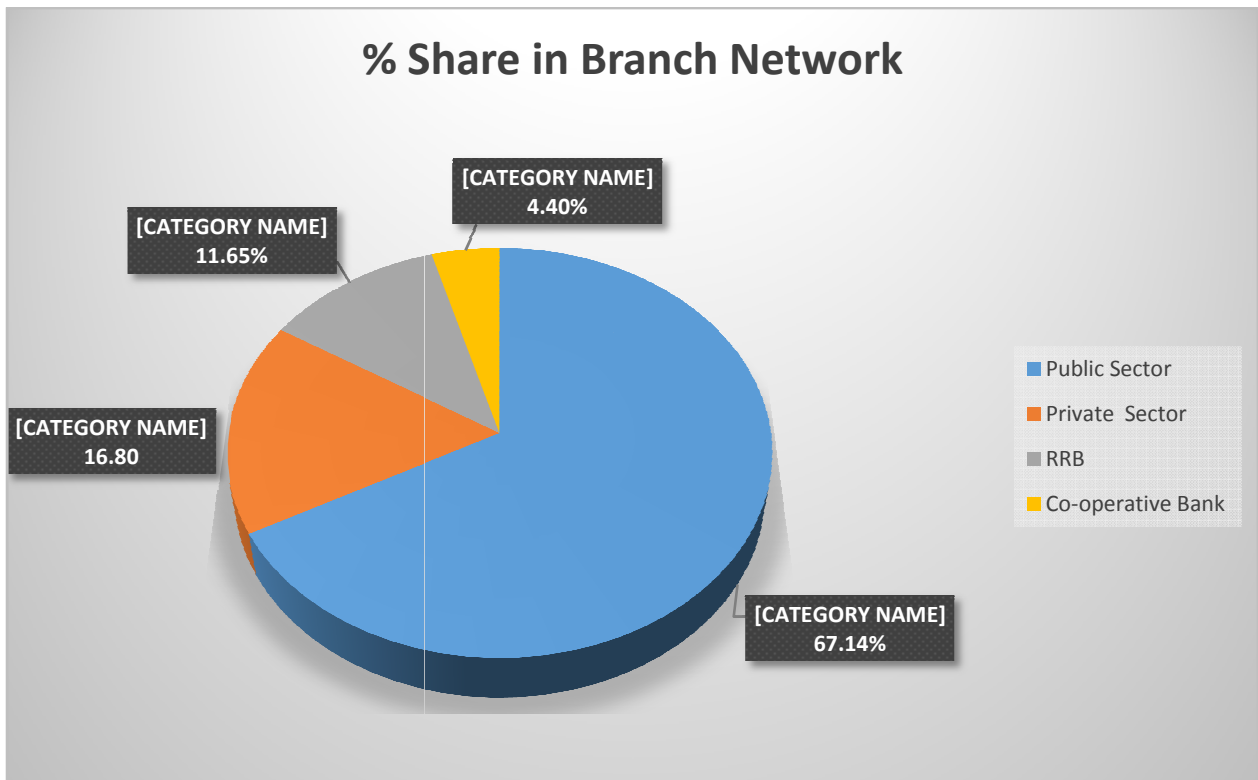
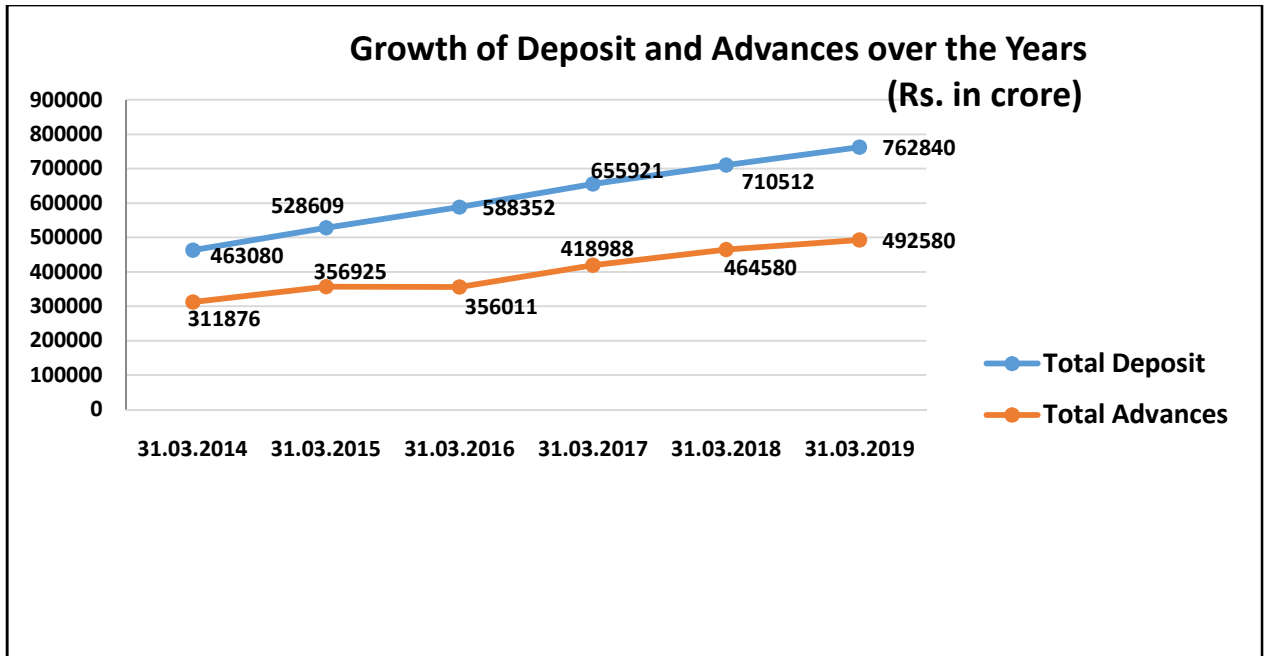
(Amt. in Rs. crore)



	Deposits	Advances	Priority Sector Advances	Agriculture
31.03.2015	528609	356925	120382	34263
31.03.2016	588352	356011	147553	42484
31.03.2017	655921	418988	152614	42508
31.03.2018	710512	464580	168373	47439
31.03.2019	762840	492580	202660	62130



(Rs. in crore)						
Year	31.03.14	31.03.15	31.03.16	31.03.17	31.03.18	31.03.19
Total Deposit	463080	528609	588352	655921	710512	762840
Total Advances	311876	356925	356011	418988	464580	492580



EXECUTIVE SUMMARY OF AGENDA FOR 145thSLBC

AGENDA- 1

Confirmation of minutes of the 144th SLBC meeting dated 12-03-2019.

The proceedings and action points of 144thSLBC Meeting for West Bengal held in Kolkata on 12th March, 2019 was circulated under cover of Convener Bank's letter to the members on 18-03-2019. The same may please be confirmed by the House.

Agenda: 2

Action Taken Report for the Resolutions adopted in the 144th SLBC meeting dt 12-03-19

The ATR for the major action points as emerged in the last SLBC meeting is given below.

Sr.	Action Points	Action taken for compliance
1	CD Ratio :LDMs of the 5 districts, namely, Birbhum, Howrah, Hooghly, Paschim Burdwan and 24 Paraganas (North) are to prepare an action plan for improvement in CD Ration under the guidance of DCC.	Necessary measures have been initiated by the LDMs. Except for 24 Parganas North and Hooghly , the other 3 districts have crossed 40% on March,19. Huge institutional deposit is posing hindrance in 24 Paraganas North. However, improvement has been observed. In Hooghly CD Ratio has increased from 26.41% to 30.05%.
2	Krishak Bandhu :Member banks are to complete the task of compiling the land records related data of the existing KCC loanees and submit the reports to SLBC for onward reporting to GoWB.	The process has not been completed despite SLBC taking up the matter with the Controlling Offices as well as the Nodal Officers(last on 17-05-2019) . Information has been received for 5.17 lacs accounts till now. SLBC has informed the banks to complete the process latest by 30-06-2019.
3	Agri Allied activities advances : SLBC is to form Special Committee for formulating strategy towards increasing advances for Dairy & Fishery loans with support from NABARD & respective Line Departments	Decision has been taken in the Sub Committee meeting on 27-05-2019 to form the Sub Committee. It will comprise representative from Fishery Deptt, Animal Resources Deptt, SBI, 3 PSU banks having HQ at Kolkata & WBSCBL in addition to RBI & NABARD. Ratified by Steering Committee on its meeting dated 04-05-2019.
4	Dairy & Fishery Loans :LDMs are to arrange for finalization / approval of the Scale of Finance for Dairy and Fishery loans under KCC scheme by respective District Level Task force Committees.	Process has been started by LDMs. Reports received from Hooghly, Howrah & 24 Paraganas South districts till 31-05-2019. LDMs have been advised to complete the process at the earliest.
5	NLM-EDGE & DEDS : Banks to expedite sanction/disbursement and immediately lodge subsidy through the portal.	The banks which could not sanction the loans due to Poll process are to complete the process by 30-06-2019. SLBC sent the operational guidelines on 08-02-2019.

6	FPO :Agri Marketing Dept and NABARD will provide details to SLBC and facilitate the process for increased credit to FPOs.	Banks have started the process. SBI has adopted 12 FPOs with 1 credit linkage while UBI and BOB have adopted 1 FPO each. Agri Marketing Dept sent the list of 78 FPOs on 30-05-2019.
7	SHG : Meeting on SHG finance for increasing credit in the segment.	Meeting was held on 28-03-2019. Against the target of 13024 crore disbursement , achievement was at Rs.11369 crore in 523235 SHGs which depicts a coverage percentage of 91% of target group.
8	Bank Sakhis/Mitras : SRLM sponsored IIBF certified persons may be enrolled as Bank Mitras by the banks.	List of 125 certified Bank Sakhis received from SRLM has been shared with the member banks by SLBC on for probable enrolment by nearby base branches of respective banks.
9	MSME : SLBC & MSME Dept to adopt MSME clusters for accelerated credit growth with bankable plans	15 MSME clusters have been adopted for credit linkage in 2019-20 onwards. SLBC shared the list with details of activities & nearby banks vide letter dated 25-03-2019. GMs of the 12 DICs participated in MSME Sub Committee meeting on 27-05-2019.
10	Restructuring of MSME loans :Provisions of RBI circular dt 01-01-2019 to be implemented by the banks.	Banks are attending to the task. On last count 2389 a/cs for Rs.98.46 crore has been restructured.
11	Data Management system :SLBC is to develop the portal for online reporting of MIS data by banks.	SLBC has successfully conducted the UAT. From June,19 the member banks will have to report through the portal. However, a uniform Data Flow Format is now separately devised by RBI Working Group in which UBI as Convener of SLBC is one of the 5 members and the same is to be adopted by all SLBCs and the banks after introduction shortly.
12	Banking Outlets :The process for opening 72 DFS identified URCs to be completed by March,2019 and 204 RBI identified URCs by Sept,2019.	Survey for 662 GPHQs completed by the LDMS. SLBC will convene a special meeting of the banks and Govt officials and other Stakeholders for identification of centres for allocation among the banks for opening Banking Outlets. DFS list : Out of 72 URCs, Banking Outlets have been opened in 61 Centres. RBI list : Out of 204 identified centres ,Banking Outlets have been opened in 57Centres.
13	Calender of meetings : LDMS are to furnish the details of branches along with date of meetings which will be uploaded in the portal to be developed by Institutional Finance Dept,GoWB	Calendar of meetings finalized by all the LDMS. Block-wise list of branches with contact details have been furnished by 21 LDMS. Kalimpong & Paschim Burdwan LDMS are to complete the exercise after taking charge. GoWB may consider the applicability of mobile numbers of Branch Heads as it may create hurdles due to transfers/retirement issues.

AGENDA - 3

Review of Credit Disbursement by Banks as per ACP 2018-2019:

All the banks operating in the State put together disbursed Rs. 136205 crore i.e. 93% of the Annual Target for Rs. 146461 crore during the period April to March of the financial year 2018-19. The percentage of achievement was 92 % in 2018-19.

While achievement under Agriculture sector is 71%, the achievement in MSME and Other Prisec (OPS) are 112% and 106% of the ACP Targets respectively as on 31-03-2019. While the volume has increased on absolute terms, the percentage has slowed down, mainly due to lesser credit off take in Other Prisec & Non-Prisec component in Jan-March, 2019 quarter in comparison to the previous quarter.

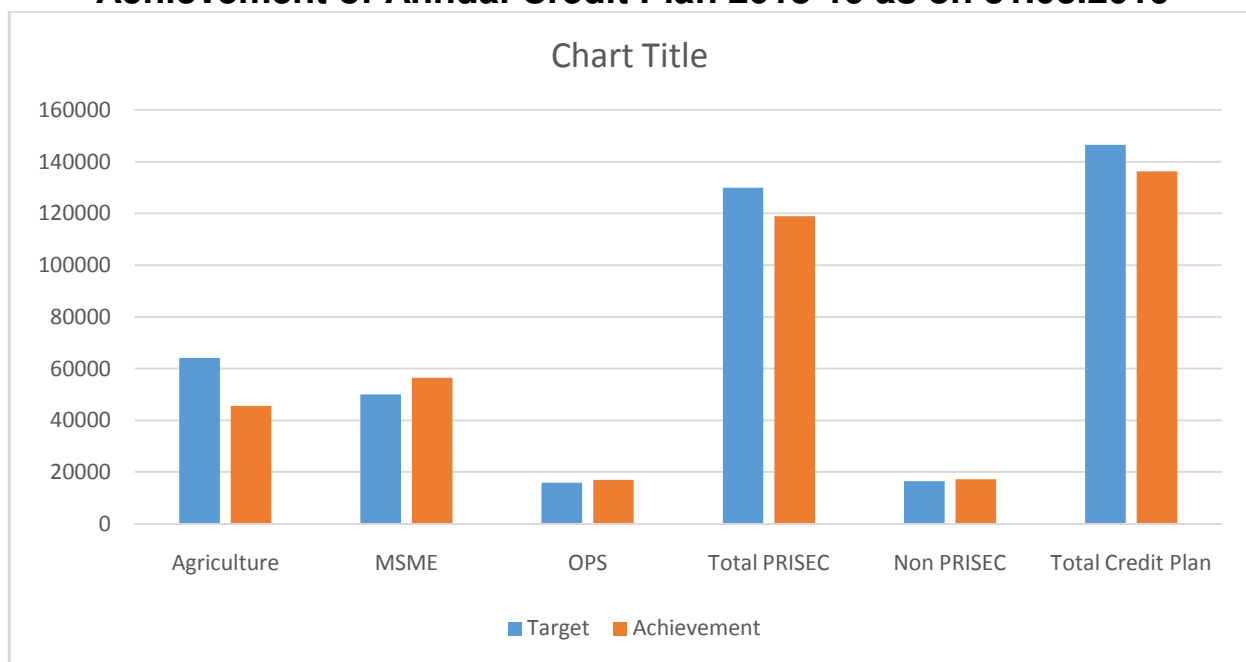
A comparative position of achievement in disbursement under ACP 2018-19 as on 31.03.2019 with the corresponding period of last 2 years is as under:

Sectors	2016-17 (April-March)			2017-18 (April-March)			2018-19 (April-March)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
Agriculture	52551	34175	65	59098	42232	71	64071	45585	71
MSE/MSME	26000	29186	112	38000	44059	115	50000	56458	112
OPS	9315	22684	244	11191	12519	112	15890	16919	106
Prisec	87866	86045	98	108289	92568	89	129961	118962	92
Non-Prisec	9000	12009	133	11250	14031	125	16500	17243	104
Total	96866	98054	101	119539	106599	92	146461	136205	93

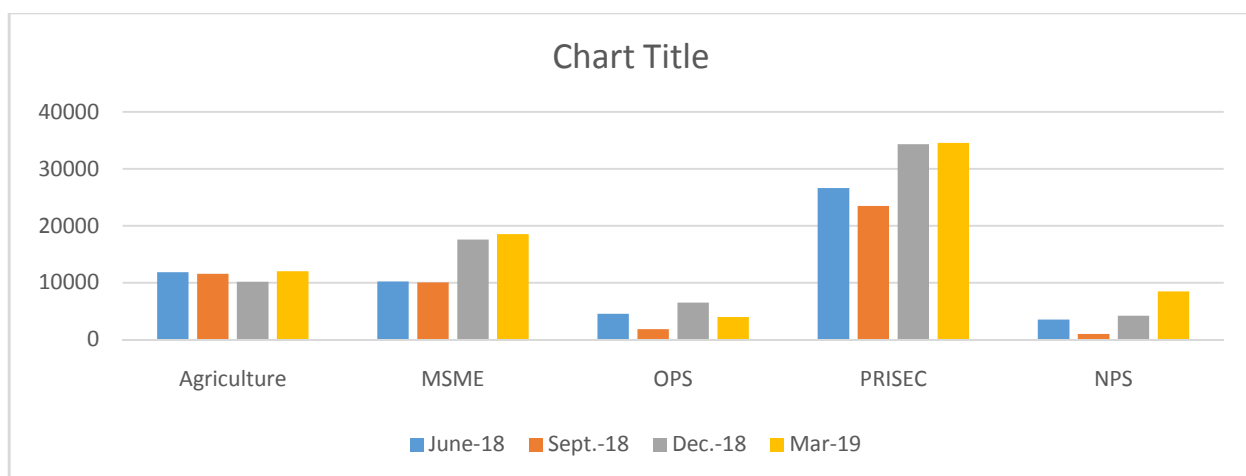
Comparison of quarterly progress in 2018-19:(Amt. Rs. in crore)

Sector	Disb. in June,18	Disb. in Sept,18	Disb. in Dec,18	Disb. In March, Q4	Total Disb. in 2018-19
Agriculture	11846	11545	10175	12019	45585
MSE/MSME	10217	10070	17611	18560	56458
OPS	4562	1856	6513	3988	16919
Prisec	26625	23471	34299	34567	118962
Non-Prisec	3552	993	4207	8491	17243
Total	30177	24464	38506	43058	136205

Achievement of Annual Credit Plan 2018-19 as on 31.03.2019



ACP	Agriculture	MSME	OPS	Total PRISEC	Non PRISEC	Total Credit Plan
Target	64071	50000	15890	129961	16500	146461
Achievement	45585	56458	16919	118962	17243	136205



Comparison of Quarterly Progress in FY 18-19				
Sector	June-18	Sept.-18	Dec.-18	Mar-19
Agriculture	11846	11545	10175	12019
MSME	10217	10070	17611	18560
OPS	4562	1856	6513	3988
PRISEC	26625	23471	34299	34567
NPS	3552	993	4207	8491

Bank-wise achievement position is annexed herewith as reported by banks.

Statement showing disbursement in Agriculture under Priority Sector for the quarter ended March 2019											
											(No. in actuals, Amt. in Lakh)
Bank	Agriculture						Total Agriculture				
	Farm Credit		Agriculture Infrastructure		Ancillary Activities		Yearly Target under ACP		Disbursement upto the quarter ended March 2019		
	Disbursement upto the quarter ended March 2019		Disbursement upto the quarter ended March 2019		Disbursement upto the quarter ended March 2019						
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	140710	119204.22	9	1292.22	22390	90444.10	192413	439593.00	163109	210940.54	47.99
Andhra Bank	300	392.24	1	50.88	54	4810.50	21025	30244.00	355	5253.62	17.37
Bank of Baroda	21658	19036.00	238	1876.00	532	25729.00	84526	115637.00	22428	46641.00	40.33
Bank of India	140231	129099.00	95	5404.00	3488	6174.00	170935	274014.00	143814	140677.00	51.34
Bank of Maharashtra	7	30.00	0	0.00	0	0.00	5268	8642.00	7	30.00	0.35
Canara Bank	85934	17042.61	1934	17042.61	13935	17042.62	110940	240898.00	101803	51127.84	21.22
Central Bank of India	66339	77042.55	23	202.14	607	16753.08	125498	270820.00	66969	93997.77	34.71
Corporation Bank	441	345.24	0	0.00	0	0.00	20745	31393.00	441	345.24	1.10
Dena Bank	254	355.00	6	886.00	88	2378.00	18965	25473.00	348	3619.00	14.21
Indian Bank	1135	10212.66	0	0.00	7	222.00	27411	44291.00	1142	10434.66	23.56
Indian Overseas Bank	1267	788.91	0	0.00	0	0.00	44841	91827.00	1267	788.91	0.86
Oriental Bank of Commerce	494	1519.00	14	239.00	110	3490.00	26847	71833.00	618	5248.00	7.31
Punjab National Bank	66555	67871.41	621	2315.75	268	36566.22	153845	225336.00	67444	106753.38	47.38
Punjab & Sind Bank	2295	1791.27	0	0.00	51	803.73	9854	12773.00	2346	2595.00	20.32
Syndicate Bank	2183	5360.91	109	8795.32	81	1576.77	27521	79674.00	2373	15733.00	19.75
State Bank of India	535219	264716.00	31	510722.00	55	209505.00	356663	911455.00	535305	984943.00	108.06
Union Bank of India	867	934.81	9	1057.02	88	3101.02	41502	128037.00	964	5092.85	3.98
United Bank of India	133805	192733.68	441	24681.63	432	7965.42	97015	620995.00	134678	225380.73	36.29
UCO Bank	21170	32377.82	0	0.00	151	485.07	202625	276760.00	21321	32862.89	11.87
Vijaya Bank	1991	3952.31	17	860.94	23	7789.37	10856	18285.00	2031	12602.62	68.92
IDBI Bank	97852	44071.95	0	0.00	17	1652.49	25864	70717.00	97869	45724.44	64.66
Sub-Total of PSU Banks	1320707	988877.59	3548	575425.51	42377	436488.38	1775159	3988697.00	1366632	2000791.48	50.16
HDFC Bank	95440	40150.77	53	70490.94	490	96230.89	85624	283523.00	95983	206872.61	72.97
AXIS Bank Ltd.(UTI)	2237	6540.54	1840	3519.46	36432	9144.00	43899	277101.00	40509	19204.00	6.93
ICICI Bank	46856	56894.55	0	0.00	0	0.00	48489	277101.00	46856	56894.55	20.53
Kotak Mahindra Bank Ltd	2832	7114.84	2	20.62	131	12658.91	0	0.00	2965	19794.37	#DIV/0!
Federal Bank	7942	12591.21	0	0.00	527	102680.40	35536	58021.00	8469	115271.61	198.67
Indusind Bank	211893	41390.99	2	883.66	8	7035.49	52723	58021.00	211903	49310.14	84.99
Bandhan Bank	1557734	987472.53	0	0.00	5759	4544.32	23102	662496.00	1563493	992016.85	149.74
Ratnakar Bank Ltd.	167231	47875.33	0	0.00	0	0.00	1500	65407.00	167231	47875.33	73.20
South Indian Bank	77	99.82	12	1.82	0	0.00	10526	4068.00	89	101.64	2.50
Tamilnad Mercantile Bank	2	10.25	0	0.00	0	0.00	0	0.00	2	10.25	#DIV/0!
Utkarsh Small Finance Bank	8067	2506.00	0	0.00	0	0.00	0	0.00	8067	2506.00	#DIV/0!
Ujjivan Small Finance Bank	149783	49442.83	0	0.00	0	0.00	0	0.00	149783	49442.83	#DIV/0!
Yes Bank	4	28.00	19	8979.00	214	85420.00	0	0.00	237	94427.00	#DIV/0!
IDFC Bank	39740	11839.25	0	0.00	0	0.00	0	0.00	39740	11839.25	#DIV/0!
Jana Small Finance Bank Ltd.	2	8.13	0	0.00	0	0.00	0	0.00	2	8.13	#DIV/0!
Sub-Total of Pvt. Banks	2289840	1263965.04	1928	83895.50	43561	317714.01	301399	1685738.00	2335329	1665574.56	98.80
BGVB (UBI)	202161	290932.23	0	0.00	0	0.00	247530	89391.00	202161	290932.23	325.46
PBGB (UCO)	56446	103722.00	0	0.00	0	0.00	355241	85962.00	56446	103722.00	120.66
UBKGB (CBI)	58843	49873.00	0	0.00	0	0.00	122779	53591.00	58843	49873.00	93.06
RRBs Total	317450	444527.23	0	0.00	0	0.00	725550	228944.00	317450	444527.23	194.16
Total of Scheduled Comm. Bank	3927997	2697369.86	5476	659321.02	85938	754202.40	2802108	5903379.00	4019411	4110893.27	69.64
W.B. St. Co-op.Bk	1418651	423052.66	0	0.00	0	0.00	636178	407087.00	1418651	423052.66	103.92
WBSCARD Bank Ltd.	18526	24634.94	0	0.00	0	0.00	52609	96635.00	18526	24634.94	25.49
WBFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
Total of Co-optv. Banks	1437177	447687.60	0	0.00	0	0.00	688787	503722.00	1437177	447687.60	88.88
SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
Grand Total	5365174	3145057.46	5476	659321.02	85938	754202.40	3490895	6407101.00	5456588	4558580.87	71.15

Statement showing disbursement in MSME under Priority Sector for the quarter ended March 2019

(No. in actuals, Amt. in Lakh)

Bank	Micro, Small & Medium Enterprise										Total MSME under PRISEC				
	Micro Entpz.		Small Entpz.		Medium Entpz.		Khadi & Village Industries		Other under MSME						
	Disbursement upto the quarter ended March 2019		Disbursement upto the quarter ended March 2019		Disbursement upto the quarter ended March 2019		Disbursement upto the quarter ended March 2019		Disbursement upto the quarter ended March 2019		Yearly Target under ACP		Disbursement upto the quarter ended March 2019		
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	47152	95321.98	2635	76495.36	215	27472.76	130	468.91	0	0.00	82699	319522.00	50132	199759.01	62.52
Andhra Bank	3625	17539.00	512	75249.00	115	25044.00	0	0.00	0	0.00	5611	22474.00	4252	117832.00	524.30
Bank of Baroda	6331	28007.00	1365	17682.00	233	1347.00	11	101.00	61	1152.00	21736	85481.54	8001	48289.00	56.49
Bank of India	33796	122408.00	265	112049.00	10	6275.00	0	0.00	0	0.00	50617	200701.96	34071	240732.00	119.95
Bank of Maharashtra	25	266.00	8	146.00	0	0.00	0	0.00	0	0.00	2141	8354.20	33	412.00	4.93
Canara Bank	7542	8529.83	242	8529.83	142	8529.82	0	0.00	0	0.00	39888	158507.92	7926	25589.48	16.14
Central Bank of India	17930	34118.39	2129	75913.80	54	17683.25	1622	4828.84	0	0.00	39652	159503.63	21735	132544.28	83.10
Corporation Bank	518	890.57	370	1335.85	29	4826.17	0	0.00	0	0.00	6893	27394.68	917	7052.59	25.74
Dena Bank	653	17001.00	11	1839.00	3	1600.00	7	36.00	0	0.00	5493	21713.60	674	20476.00	94.30
Indian Bank	1772	4469.47	133	33149.27	17	151.92	0	0.00	0	0.00	7799	30904.72	1922	37770.66	122.22
Indian Overseas Bank	7927	16073.08	119	3599.19	0	0.00	0	0.00	0	0.00	16811	66750.45	8046	19672.27	29.47
Oriental Bank of Commerce	3837	16740.00	394	28982.00	20	1074.00	0	0.00	0	0.00	11577	45999.70	4251	46796.00	101.73
Punjab National Bank	26103	84802.08	1122	67907.00	126	39176.30	140	128.00	0	0.00	36160	144114.91	27491	192013.38	133.24
Punjab & Sind Bank	925	16715.81	175	5033.25	25	1750.02	0	0.00	0	0.00	2613	10103.78	1125	23499.08	232.58
Syndicate Bank	7169	69213.98	6021	38356.22	1511	36623.09	0	0.00	15	153.71	14609	57587.31	14716	144347.00	250.66
State Bank of India	50494	273678.00	3026	226954.00	100	44743.00	1	0.04	0	0.00	164883	726035.93	53621	545375.04	75.12
Union Bank of India	2247	4749.15	280	1555.26	10	77.19	0	0.00	0	0.00	23240	92469.16	2536.78	6381.60	6.90
United Bank of India	19086	53429.61	9014	56665.38	208	17882.48	626	569.52	56	2365.89	107745	365893.99	28990	130912.88	35.78
UCO Bank	28845	89634.16	14422	51219.52	4809	19207.50	0	0.00	0	0.00	53760	214871.23	48076	160061.18	74.49
Vijaya Bank	3625	13818.47	465	27359.57	23	3947.85	432	851.43	947	6163.64	3406	13275.26	5492	52140.96	392.77
IDBI Bank	12419	74456.40	432	11812.84	37	7669.87	0	0.00	0	0.00	12798	50559.99	12888	93939.11	185.80
Sub-Total of PSU Banks	282021	1041861.99	43140	921833.34	7687	265081.22	2969	6983.74	1079	9835.24	710131	2822219.96	336895.8	2245595.52	79.57
HDFC Bank	159821	229186.78	3794	336398.36	537	75891.40	0	0.00	0	0.00	94097	297436.43	164152	641476.53	215.67
AXIS Bank Ltd.(UTI)	3515	55891.00	68470	54464.00	0	0.00	0	0.00	63179	51015.00	94935	306019.78	135164	161370.00	52.73
ICICI Bank	8934	215947.82	5191	228378.87	719	89277.55	0	0.00	0	0.00	92894	291725.13	14844	533604.24	182.91
Kotak Mahindra Bank Ltd	2832	7114.84	2	20.62	131	12658.91	0	0.00	0	0.00	19231	50021.32	2965	19794.37	39.57
Federal Bank	475	27637.07	248	39400.95	27	5314.14	0	0.00	0	0.00	17108	11702.00	750	72352.16	618.29
Indusind Bank	290068	87730.73	1515	33566.58	3	325.26	0	0.00	0	0.00	2773	49012.03	291586	121622.57	248.15
Bandhan Bank	1821833	1332599.81	4082	18228.47	48	1266.66	0	0.00	0	0.00	241850	695797.75	1825963	1352094.94	194.32
Ratnakar Bank Ltd.	150321	50977.53	21	6980.87	0	0.00	0	0.00	0	0.00	0	0.00	150342	57958.40	#DIV/0!
South Indian Bank	152	57.21	222	369.22	80	87.07	0	0.00	0	0.00	1464	4705.48	454	513.50	10.91
Tamilnadu Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
Utkarsh Small Finance Bank	6952	2495.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6952	2495.00	#DIV/0!
Ujjivan Small Finance Bank	89983	34638.03	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	89983	34638.03	#DIV/0!
Yes Bank	2505	98252.00	1849	97387.00	227	60235.00	0	0.00	0	0.00	1	87.13	4581	255874.00	293669.23
IDFC Bank	60211	18008.90	26	465.18	78	2037.75	0	0.00	176	9905.39	0	0.00	60491	30417.22	#DIV/0!
Jana Small Finance Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
Sub-Total of Pvt. Banks	2597602	2160536.72	85420	815660.11	1850	247093.75	0	0.00	63355	60920.39	564353	1706507.05	2748227	3284210.96	192.45
BGV B (UBI)	15321	24810.30	146	3554.93	0	0.00	0	0.00	0	0.00	19066	52035.00	15467	28365.23	54.51
PBGB (UCO)	27860	72094.36	448	9422.81	0	0.00	0	0.00	0	0.00	14527	56303.00	28308	81517.17	144.78
UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00	1825	1919.00	16507	45050.00	1825	1919.00	4.26
RRBs Total	43181	96904.66	594	12977.74	0	0.00	0	0.00	1825	1919.00	50100	153388.00	45600	111801.40	72.89
Total of Scheduled Comm. Bank	2922804	3299303.37	129154	1750471.19	9537	512174.96	2969	6983.74	66259	72674.63	1324584	4682115.01	3130723	5641607.89	120.49
W.B. St. Co-op.Bk	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	60322	164630.00	0	0.00	0.00
WBSCARD Bank Ltd.	422	1457.99	0	0.00	0	0.00	0	0.00	0	0.00	9254	25255.00	422	1457.99	5.77
WBFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
Total of Co-optv. Banks	422	1457.99	0	0.00	0	0.00	0	0.00	0	0.00	69576	189885.00	422	1457.99	0.77
SIDBI	44	2758.00	0	0.00	0	0.00	0	0.00	0	0.00	46900	128000.00	44	2758.00	2.15
Grand Total	2923270	3303519.36	129154	1750471.19	9537	512174.96	2969	6983.74	66259	72674.63	1441060	5000000.01	3131189	5645823.88	112.92

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended March 2019

(No. in actuals, Amt. in Lakh)

Bank	Export					Education					Housing				
	Yearly Target under ACP		Disbursement upto the quarter ended March 2019			Yearly Target under ACP		Disbursement upto the quarter ended March 2019			Yearly Target under ACP		Disbursement upto the quarter ended March 2019		
	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	666	2832.00	70	18743.65	661.85	1240	10987.00	2430	2294.14	20.88	3013	28900.00	5587	58219.83	201.45
Andhra Bank	40	172.00	5	10105.62	5875.36	340	738.00	92	154.33	20.91	131	2063.00	174	1571.47	76.17
Bank of Baroda	184	781.00	0	0.00	0.00	425	3106.00	740	1222.00	39.34	607	7657.00	5383	67527.00	881.90
Bank of India	394	1678.00	53	10465.00	623.66	238	6760.00	2130	2411.00	35.67	1287	17340.00	7150	60952.00	351.51
Bank of Maharashtra	23	97.00	0	0.00	0.00	12	477.00	14	6.50	1.36	0	928.00	25	38.47	4.15
Canara Bank	285	1211.00	0	0.00	0.00	1690	7583.00	1130	2490.00	32.84	596	15566.00	1778	17706.00	113.75
Central Bank of India	436	1856.00	0	0.00	0.00	440	8373.00	896	1182.30	14.12	1381	18846.00	2307	12144.59	64.44
Corporation Bank	56	239.00	0	0.00	0.00	70	835.00	14	43.47	5.21	0	2444.00	163	2080.43	85.12
Dena Bank	36	153.00	0	0.00	0.00	70	694.00	85	353.00	50.86	105	1707.00	96	1136.00	66.55
Indian Bank	51	216.00	0	0.00	0.00	100	876.00	309	645.54	73.69	429	2105.00	560	3364.90	159.85
Indian Overseas Bank	181	772.00	0	0.00	0.00	340	2315.00	217	288.61	12.47	387	6829.00	406	4621.29	67.67
Oriental Bank of Commerce	87	368.00	0	0.00	0.00	110	1568.00	141	906.00	57.78	136	3810.00	609	9498.00	249.29
Punjab National Bank	213	908.00	54	4325.18	476.34	1400	3867.00	2092	7616.07	196.95	785	13968.00	1275	10476.45	75.00
Punjab & Sind Bank	22	94.00	0	0.00	0.00	45	76.00	22	50.00	65.79	262	937.00	888	8165.25	871.42
Syndicate Bank	82	350.00	0	0.00	0.00	210	1901.00	489	764.00	40.19	628	4809.00	215	12651.00	263.07
State Bank of India	1463	6225.00	0	0.00	0.00	2890	25780.00	2947	4370.00	16.95	7847	64708.00	16783	239090.00	369.49
Union Bank of India	234	995.00	0	0.00	0.00	110	3714.00	511	311.26	8.38	942	9443.00	826	2711.38	28.71
United Bank of India	1122	4593.00	93	69614.14	1515.66	3060	17973.00	80	22.87	0.13	5755	47583.00	9581	67272.05	141.38
UCO Bank	327	1392.00	312	1280.49	91.99	480	5942.00	271	2410.07	40.56	15799	17143.00	2349	16413.12	95.74
Vijaya Bank	58	247.00	3	1049.50	424.90	70	690.00	652	1374.99	199.27	0	1572.00	2006	16531.72	1051.64
IDBI Bank	103	439.00	0	0.00	0.00	340	1819.00	241	562.27	30.91	0	4705.00	5968	40575.04	862.38
Sub-Total of PSU Banks	6063	25618.00	590	115583.58	451.18	13680	106074.00	15503	29478.42	27.79	40090	273063.00	64129	652745.98	239.05
HDFC Bank	701	2982.00	0	0.00	0.00	95	10351.00	382	631.15	6.10	858	20082.00	8932	8263.08	41.15
AXIS Bank Ltd.(UTI)	297	1262.00	0	0.00	0.00	90	9714.00	600	2824.00	29.07	2720	18450.00	3145	5096.00	27.62
ICICI Bank	513	2184.00	6	1035.93	47.43	30	9575.00	39	132.94	1.39	1402	18128.00	1414	26677.26	147.16
Kotak Mahindra Bank Ltd	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	594	104.00	161	515.09	495.28
Federal Bank	29	124.00	0	0.00	0.00	0	380.00	22	52.38	13.78	817	3930.00	126	1534.71	39.05
Indusind Bank	48	220.00	0	0.00	0.00	30	677.00	0	0.00	0.00	1117	8664.00	0	0.00	0.00
Bandhan Bank	683	2888.00	0	0.00	0.00	0	9697.00	0	0.00	0.00	4508	26833.00	430	2609.33	9.72
Ratnakar Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	332	93.94	#DIV/0!	0	0.00	1444	396.45	#DIV/0!
South Indian Bank	14	58.00	0	0.00	0.00	0	103.00	14	0.30	0.29	431	471.00	118	8.28	1.76
Tamilnadu Mercantile Bank	1	10.00	0	0.00	0.00	0	41.00	0	0.00	0.00	100	294.00	0	0.00	0.00
Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Ujjivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	30218	9953.63	#DIV/0!
Yes Bank	1	0.26	0	0.00	0.00	0	1.00	1	3.00	300.00	44	525.00	98	135.00	25.71
IDFC Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	12	225.17	#DIV/0!
Jana Small Finance Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Sub-Total of Pvt. Banks	2287	9728.26	6	1035.93	10.65	245	40539.00	1390	3737.71	9.22	12591	97481.00	46098	55413.99	56.85
BGVB (UBI)	176	747.00	0	0.00	0.00	60	3816.00	49	48.09	1.26	732	5319.00	132	1319.90	24.81
PBGB (UCO)	134	749.00	0	0.00	0.00	50	3868.00	18	37.76	0.98	6801	5527.00	289	2391.73	43.27
UBKGB (CBI)	77	326.00	0	0.00	0.00	60	2672.00	19	18.00	0.67	1865	2761.00	229	1988.00	72.00
RRBs Total	387	1822.00	0	0.00	0.00	170	10356.00	86	103.85	1.00	9398	13607.00	650	5699.63	41.89
Total of Scheduled Comm. Bank	8737	37168.26	596	116619.51	313.76	14095	156969.00	16979	33319.98	21.23	62079	384151.00	110877	713859.60	185.83
W.B. St. Co-op.Bk	596	2536.00	0	0.00	0.00	0	9690.00	0	0.00	0.00	2407	29345.00	0	0.00	0.00
WBCARD Bank Ltd.	103	438.00	0	0.00	0.00	0	2201.00	0	0.00	0.00	0	5588.00	411	2991.21	53.53
WBFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total of Co-optv. Banks	699	2974.00	0	0.00	0.00	0	11891.00	0	0.00	0.00	2407	34933.00	411	2991.21	8.56
SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Grand Total	9436	40142.26	596	116619.51	290.52	14095	168860.00	16979	33319.98	19.73	64486	419084.00	111288	716850.81	171.05

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended March 2019															
															(No. in actuals, Amt. in Lakh)
Bank	Social Infrastructure					Renewable Energy					Others				
	Yearly Target under ACP		Disbursement upto the quarter ended March 2019			Yearly Target under ACP		Disbursement upto the quarter ended March 2019			Yearly Target under ACP		Disbursement upto the quarter ended March 2019		
	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	860	6240.00	441	2895.31	46.40	580	825.00	0	0.00	0.00	30110	56467.00	0	0.00	0.00
Andhra Bank	110	416.00	0	0.00	0.00	70	51.00	0	0.00	0.00	3985	3985.00	0	0.00	0.00
Bank of Baroda	325	3860.00	611	3527.00	91.37	205	216.00	15	42.50	19.68	11402	13240.00	804	68167.00	514.86
Bank of India	582	3537.00	0	0.00	0.00	360	520.00	0	0.00	0.00	60771	33895.00	560	65972.19	194.64
Bank of Maharashtra	55	222.00	0	0.00	0.00	35	21.00	0	0.00	0.00	1937	1252.00	0	0.00	0.00
Canara Bank	440	3483.00	0	0.00	0.00	280	366.00	0	0.00	0.00	15553	32203.00	0	0.00	0.00
Central Bank of India	530	3986.00	0	0.00	0.00	340	462.00	0	0.00	0.00	18487	41293.00	521	62892.28	152.31
Corporation Bank	90	440.00	0	0.00	0.00	55	64.00	0	0.00	0.00	3155	8528.00	400	68419.56	802.29
Dena Bank	85	377.00	1	0.50	0.13	55	43.00	0	0.00	0.00	3155	3565.00	20	6.10	0.17
Indian Bank	120	5570.00	0	0.00	0.00	80	298.00	0	0.00	0.00	4428	26877.00	1	0.30	0.00
Indian Overseas Bank	260	1352.00	0	0.00	0.00	170	193.00	0	0.00	0.00	9188	12427.00	0	0.00	0.00
Oriental Bank of Commerce	160	1841.00	0	0.00	0.00	110	104.00	0	0.00	0.00	5867	8557.00	0	0.00	0.00
Punjab National Bank	440	2447.00	621	3445.26	140.80	280	438.00	2	0.11	0.03	15387	27691.00	796	42278.10	152.68
Punjab & Sind Bank	60	270.00	0	0.00	0.00	40	20.00	0	0.00	0.00	2159	1977.00	160	2968.83	150.17
Syndicate Bank	190	880.00	0	0.00	0.00	125	130.00	0	0.00	0.00	6642	9951.00	1924	12342.00	124.03
State Bank of India	1975	14996.00	644	2995.00	19.97	1300	1787.00	2	453.00	25.35	68413	111601.00	0	0.00	0.00
Union Bank of India	290	1748.00	301	1025.57	58.67	185	210.00	0	0.00	0.00	10350	17949.00	3	1.42	0.01
United Bank of India	1360	12660.00	713	3917.00	30.94	850	1436.00	163	539.56	37.57	47269	82895.00	6221	43789.45	52.83
UCO Bank	605	3276.00	615	2993.14	91.37	410	470.00	283	368.14	78.33	21144	42194.00	2365	27418.48	64.98
Vijaya Bank	80	490.00	1	1.36	0.28	75	98.00	0	0.00	0.00	2990	3089.00	408	71723.58	2321.90
IDBI Bank	150	924.00	221	1240.17	134.22	90	122.00	0	0.00	0.00	5369	9367.00	0	0.00	0.00
Sub-Total of PSU Banks	8767	69015.00	4169	22040.31	31.94	5695	7874.00	465	1403.31	17.82	347761	549003.00	14183	465979.29	84.88
HDFC Bank	280	3503.00	0	0.00	0.00	230	332.00	0	0.00	0.00	50852	51701.00	4133	49130.42	95.03
AXIS Bank Ltd.(UTI)	330	3545.00	301	1227.23	34.62	200	367.00	0	0.00	0.00	64979	49529.00	3117	49666.00	100.28
ICICI Bank	340	3790.00	0	0.00	0.00	225	342.00	0	0.00	0.00	32566	40480.00	1	7.40	0.02
Kotak Mahindra Bank Ltd	0	0.00	4	805.48	#DIV/0!	0	0.00	0	0.00	#DIV/0!	2660	1733.00	33	2327.20	134.29
Federal Bank	300	147.00	0	0.00	0.00	40	82.00	0	0.00	0.00	1771	1760.00	31	5.45	0.31
Indusind Bank	65	489.00	0	0.00	0.00	40	82.00	0	0.00	0.00	1771	1760.00	12342	42280.00	2402.27
Bandhan Bank	500	5273.00	0	0.00	0.00	400	675.00	0	0.00	0.00	24256	51388.00	100726	38351.17	74.63
Ratnakar Bank Ltd.	6	10.00	0	0.00	0.00	15	12.00	0	0.00	0.00	221	750.00	30063	38496.60	5132.88
South Indian Bank	25	37.00	0	0.00	0.00	20	26.27	0	0.00	0.00	996	652.00	23	89.68	13.75
Tamilnadu Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Ujjivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	122393	35598.24	#DIV/0!
Yes Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	197	40001.45	#DIV/0!
IDFC Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Jana Small Finance Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Sub-Total of Pvt. Banks	1846	16794.00	305	2032.71	12.10	1170	1918.27	0	0.00	0.00	180072	199753.00	273059	295953.61	148.16
BGV B (UBI)	930	0.00	0	0.00	#DIV/0!	560	253.00	0	0.00	0.00	22240	10778.00	912	3428.18	31.81
PBGB (UCO)	365	0.00	0	0.00	#DIV/0!	240	270.50	0	0.00	0.00	12731	13160.50	708	1100.82	8.36
UBKGB (CBI)	225	0.00	0	0.00	#DIV/0!	150	175.00	0	0.00	0.00	7860	9651.00	21533	33129.00	343.27
RRBs Total	1520	0.00	0	0.00	#DIV/0!	950	698.50	0	0.00	0.00	42831	33589.50	23153	37658.00	112.11
Total of Scheduled Comm. Bank	12133	85809.00	4474	24073.02	28.05	7815	10490.77	465	1403.31	13.38	570664	782345.50	310395	799590.90	102.20
W.B. St. Co-op.Bk	2680	6449.00	0	0.00	0.00	500	723.00	0	0.00	0.00	6987	62723.00	0	0.00	0.00
WBSCARD Bank Ltd.	2100	1051.00	0	0.00	0.00	184	83.00	0	0.00	0.00	3356	11196.00	0	0.00	0.00
WBFC	1535	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	3577	0.00	0	0.00	#DIV/0!
Total of Co-optv. Banks	6315	7500.00	0	0.00	0.00	684	806.00	0	0.00	0.00	13920	73919.00	0	0.00	0.00
SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Grand Total	18448	93309.00	4474	24073.02	25.80	8499	11296.77	465	1403.31	12.42	584584	856264.50	310395	799590.90	93.38

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended March 2019									
(No. in actuals, Amt. in Lakh)									
Bank	Loans to weaker section under Priority Sector				Total Priority				
	Yearly Target under ACP		Disbursement upto the quarter ended March 2019		Yearly Target under ACP		Disbursement upto the quarter ended March 2019		
	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	236040.00	0	0.00	0.00	311581	865366.00	221769	492852.47	56.95
Andhra Bank	2666.94	555	538.00	20.17	31312	60143.00	4878	134917.04	224.33
Bank of Baroda	8350.16	4662	33104.00	396.45	119410	229978.54	37982	235415.50	102.36
Bank of India	68177.65	0	0.00	0.00	285184	538445.96	187778	521209.19	96.80
Bank of Maharashtra	1266.71	4	42.00	3.32	9471	19993.20	79	486.97	2.44
Canara Bank	40516.27	0	0.00	0.00	169672	459817.92	112637	96913.32	21.08
Central Bank of India	44564.52	0	0.00	0.00	186764	505139.63	92428	302761.22	59.94
Corporation Bank	2796.53	931	1927.30	68.92	31064	71337.68	1935	77941.29	109.26
Dena Bank	2796.62	259	466.00	16.66	27964	53725.60	1224	25590.60	47.63
Indian Bank	9647.92	769	10046.39	104.13	40418	111137.72	3934	52216.06	46.98
Indian Overseas Bank	9543.95	0	0.00	0.00	72178	182465.45	9936	25371.08	13.90
Oriental Bank of Commerce	7378.89	0	0.00	0.00	44894	134080.70	5619	62448.00	46.57
Punjab National Bank	33068.18	69169	69713.27	210.82	208510	418769.91	99775	366907.93	87.62
Punjab & Sind Bank	1329.38	0	0.00	0.00	15055	26250.78	4541	37278.16	142.01
Syndicate Bank	9540.62	0	0.00	0.00	50007	155282.31	19717	185837.00	119.68
State Bank of India	144498.33	148580	73826.00	51.09	605434	1862587.93	609302	1777226.04	95.42
Union Bank of India	11145.24	1345	2357.38	21.15	76853	254565.16	5141.98	15524.08	6.10
United Bank of India	62810.45	147088	209939.74	334.24	264176	1154028.99	180519	541448.68	46.92
UCO Bank	70517.72	8350	20226.54	28.68	295150	562048.23	75592	243807.51	43.38
Vijaya Bank	2526.28	3766	15921.44	630.23	17535	37746.26	10593	155424.73	411.76
IDBI Bank	5299.22	105875	72833.24	1374.41	44714	138652.99	117187	182041.03	131.29
Sub-Total of PSU Banks	774481.58	491353	510941.30	65.97	2907346	7841563.96	1802567	5533617.90	70.57
HDFC Bank	36172.17	224177	61537.39	170.12	232737	669910.43	273582	906373.79	135.30
AXIS Bank Ltd.(UTI)	42373.17	130179	51015.00	120.39	207450	665987.78	182836	239387.23	35.94
ICICI Bank	34907.28	4458	4861.26	13.93	176459	643325.13	63160	618352.32	96.12
Kotak Mahindra Bank Ltd	1273.36	3201	11175.28	877.62	22485	51858.32	6128	43236.51	83.37
Federal Bank	10108.45	8533	14270.14	141.17	55601	76146.00	9398	189216.31	248.49
Indusind Bank	8810.31	2141	2118.45	24.05	58567	118925.03	515831	213212.71	179.28
Bandhan Bank	77661.90	3375849	2300089.23	2961.67	295299	1455047.75	3490612	2385072.29	163.92
Ratnakar Bank Ltd.	55.60	349318	100161.29	180146.21	1742	66179.00	349412	144820.72	218.83
South Indian Bank	700.49	1	0.25	0.04	13476	10120.75	698	713.40	7.05
Tamilnadu Mercantile Bank	0.00	0	0.00	#DIV/0!	101	345.00	2	10.25	2.97
Utkarsh Small Finance Bank	0.00	14946	4599.00	#DIV/0!	0	0.00	15019	5001.00	#DIV/0!
Ujjivan Small Finance Bank	0.00	125402	39632.41	#DIV/0!	0	0.00	392377	129632.73	#DIV/0!
Yes Bank	10.51	88	1885.00	17935.30	46	613.39	5114	390440.45	63652.89
IDFC Bank	0.00	99950	29797.28	#DIV/0!	0	0.00	100243	42481.64	#DIV/0!
Jana Small Finance Bank Ltd.	0.00	0	0.00	#DIV/0!	0	0.00	2	8.13	#DIV/0!
Sub-Total of Pvt. Banks	212073.24	4338243	2621141.99	1235.96	1063963	3758458.58	5404414	5307959.47	141.23
BGVB (UBI)	69652.71	34188	65579.24	94.15	291294	162339.00	218721	324093.63	199.64
PBGB (UCO)	93299.84	48824	97992.53	105.03	390089	165840.00	85769	188769.48	113.83
UBKGB (CBI)	35755.93	0	0.00	0.00	149523	114226.00	82449	86927.00	76.10
RRBs Total	198708.48	83012	163571.77	82.32	830906	442405.00	386939	599790.11	135.57
Total of Scheduled Comm. Bank	1185263.30	4912608	3295655.06	278.05	4802215	12042427.54	7593920	11441367.47	95.01
W.B. St. Co-op.Bk	99740.45	0	0.00	0.00	709670	683183.00	1418651	423052.66	61.92
WBSCARD Bank Ltd.	64002.29	0	0.00	0.00	67606	142447.00	19359	29084.14	20.42
WBFC	1223.15	0	0.00	0.00	5112	0.00	0	0.00	#DIV/0!
Total of Co-optv. Banks	164965.89	0	0.00	0.00	782388	825630.00	1438010	452136.80	54.76
SIDBI	11221.28	0	0.00	0.00	46900	128000.00	44	2758.00	2.15
Grand Total	1361450.47	4912608	3295655.06	242.07	5631503	12996057.54	9031974	11896262.27	91.54

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended March 2019															
(No. in actuals, Amt. in Lakh)															
Bank	Agriculture					Education					Housing				
	Yearly Target under ACP		Disbursement upto the quarter ended March 2019			Yearly Target under ACP		Disbursement upto the quarter ended March 2019			Yearly Target under ACP		Disbursement upto the quarter ended March 2019		
	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	878	36378.26	0	0.00	0.00	289	8945.00	340	696.79	7.79	79	7462.15	581	9662.26	129.48
Andhra Bank	4	174.78	13	9493.45	5431.66	208	829.45	110	360.46	43.46	16	1492.43	30	495.00	33.17
Bank of Baroda	1	45.32	14	9600.00	21182.70	224	7985.46	167	1147.00	14.36	110	10447.00	512	6807.00	65.16
Bank of India	780	32317.51	0	0.00	0.00	430	10278.63	0	0.00	0.00	36	3432.59	0	0.00	0.00
Bank of Maharashtra	5	215.42	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	8	746.21	0	0.00	0.00
Canara Bank	506	20974.61	13	9320.00	44.43	246	5204.37	158	276.45	5.31	29	2731.15	197	1967.18	72.03
Central Bank of India	573	23727.16	0	0.00	0.00	289	5854.92	581	11262.33	192.36	55	5223.50	1201	9056.68	173.38
Corporation Bank	7	274.36	0	0.00	0.00	289	2081.75	0	0.00	0.00	14	1298.41	16	404.13	31.12
Dena Bank	13	522.30	0	0.00	0.00	138	1382.41	0	0.00	0.00	2	208.94	24	832.00	398.20
Indian Bank	125	5182.38	0	0.00	0.00	55	1206.76	121	1150.21	95.31	63	5969.72	189	2808.02	47.04
Indian Overseas Bank	58	2413.36	0	0.00	0.00	49	1626.37	0	0.00	0.00	14	1343.19	0	0.00	0.00
Oriental Bank of Commerce	59	2438.77	0	0.00	0.00	43	1138.46	10	229.00	20.11	6	555.18	129	3829.00	689.69
Punjab National Bank	383	15851.98	12	28720.73	181.18	141	1951.64	501	10066.65	515.80	52	4925.02	648	12325.27	250.26
Punjab & Sind Bank	2	79.26	0	0.00	0.00	39	325.27	10	99.23	30.51	0	0.00	115	1783.08	#DIV/0!
Syndicate Bank	80	3312.66	0	0.00	0.00	100	3252.73	0	0.00	0.00	87	8208.36	0	0.00	0.00
State Bank of India	1628	67431.88	0	0.00	0.00	332	48790.99	913	17363.00	35.59	236	22386.44	2065	230102.00	1027.86
Union Bank of India	52	2174.57	0	0.00	0.00	52	8619.74	261	1134.75	13.16	98	9253.06	1101	5125.77	55.40
United Bank of India	443	29761.95	100	37910.77	127.38	192	14247.39	123	1480.73	10.39	142	13394.35	886	15658.60	116.90
UCO Bank	925	38308.95	2130	11132.27	29.06	244	6993.37	223	1394.23	19.94	95	8954.58	263	1646.13	18.38
Vijaya Bank	18	751.95	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
IDBI Bank	16	650.34	0	0.00	0.00	0	1301.09	0	0.00	0.00	39	3731.07	0	0.00	0.00
Sub-Total of PSU Banks	6556	282987.77	2282	106177.22	37.52	3360	132015.80	3518	46660.83	35.34	1181	111763.35	7957	302502.12	270.66
HDFC Bank	22	914.54	0	0.00	0.00	138	2070.36	331	524.86	25.35	158	14924.29	0	0.00	0.00
AXIS Bank Ltd.(UTI)	63	2627.77	0	0.00	0.00	135	2927.46	0	0.00	0.00	158	14925.31	0	0.00	0.00
ICICI Bank	84	3495.56	0	0.00	0.00	162	1841.05	0	0.00	0.00	158	14926.11	1766	1311.40	8.79
Kotak Mahindra Bank Ltd	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Federal Bank	19	772.28	0	0.00	0.00	106	1414.94	4	40.26	2.85	0	0.00	141	4324.31	#DIV/0!
Indusind Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	33	2238.64	0	0.00	0.00
Bandhan Bank	241	10039.59	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	95	10145.70	0	0.00	0.00
Ratnakar Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	8	746.21	0	0.00	0.00
South Indian Bank	0	0.00	1	118.45	#DIV/0!	0	0.00	5	0.27	#DIV/0!	8	746.21	48	20.45	2.74
Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Ujjivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	442	3762.80	#DIV/0!
Yes Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	8	746.21	0	0.00	0.00
IDFC Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Jana Small Finance Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Sub-Total of Pvt. Banks	429	17849.74	1	118.45	0.66	541	8253.81	340	565.39	6.85	626	59398.68	2397	9418.96	15.86
BGVB (UBI)	463	19170.73	0	0.00	0.00	93	605.01	0	0.00	0.00	5	447.73	69	3325.75	742.80
PBGB (UCO)	560	11793.00	0	0.00	0.00	68	471.00	0	0.00	0.00	3	336.00	41	826.15	245.88
UBKGB (CBI)	1130	46798.90	0	0.00	0.00	75	455.38	0	0.00	0.00	2	149.24	0	0.00	0.00
RRBs Total	2153	77762.63	0	0.00	0.00	236	1531.39	0	0.00	0.00	10	932.97	110	4151.90	445.02
Total of Scheduled Comm. Bank	9138	378600.14	2283	106295.67	28.08	4137	141801.00	3858	47226.22	33.30	1817	172095.00	10464	316072.97	183.66
W.B. St. Co-op.Bk	6069	251446.33	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
WBSCARD Bank Ltd.	570	23615.82	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
WBFC	153	6338.98	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total of Co-optv. Banks	6792	281401.13	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Grand Total	15930	660001.27	2283	106295.67	16.11	4137	141801.00	3858	47226.22	33.30	1817	172095.00	10464	316072.97	183.66

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended March 2019										
(No. in actuals, Amt. in Lakh)										
Bank	Others					Personal Loan under Non-Prisee				
	Yearly Target under ACP		Disbursement upto the quarter ended March 2019			Yearly Target under ACP		Disbursement upto the quarter ended March 2019		
	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	396	54586.49	9879	326459.35	598.06	255	3504.17	984	2405.79	68.66
Andhra Bank	143	3011.46	6909	925.11	30.72	0	0.00	592	34.75	#DIV/0!
Bank of Baroda	304	32303.84	3435	35708	110.54	105	306.74	1263	20.19	6.58
Bank of India	99	33007.54	14625	4540.08	13.75	0	0.00	0	0.00	#DIV/0!
Bank of Maharashtra	25	3644.23	93	268.00	7.35	0	0.00	1200	10000.00	#DIV/0!
Canara Bank	38	27735.62	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
Central Bank of India	593	10561.17	10953	4331.45	41.01	332	1276.11	4206	102.11	8.00
Corporation Bank	144	2066.21	1837	656.73	31.78	0	0.00	70	77.51	#DIV/0!
Dena Bank	14	22065.92	195	2968.41	13.45	0	0.00	1467	88.22	#DIV/0!
Indian Bank	211	82892.86	5367	1922.08	2.32	0	0.00	0	0.00	#DIV/0!
Indian Overseas Bank	57	12852.34	11000	20000.00	155.61	0	0.00	0	0.00	#DIV/0!
Oriental Bank of Commerce	212	9073.56	0	0.00	0.00	0	0.00	618	29.15	#DIV/0!
Punjab National Bank	353	23712.84	4131	8529.27	35.97	1153	4945.38	15321	1021.48	20.66
Punjab & Sind Bank	4	6681.66	180	1093.72	16.37	0	0.00	305	203.01	#DIV/0!
Syndicate Bank	3685	2872.87	0	0.00	0.00	0	1383.17	0	0.00	0.00
State Bank of India	0	41929.59	193465	72714.00	173.42	0	0.00	0	0.00	#DIV/0!
Union Bank of India	471	9422.45	625	23780.55	252.38	0	0.00	753	12060.32	#DIV/0!
United Bank of India	1259	155394.64	5226	106893.46	68.79	0	0.00	10403	197.18	#DIV/0!
UCO Bank	1588	31160.23	3230	13124.28	42.12	0	0.00	274	533.76	#DIV/0!
Vijaya Bank	215	1525.67	4189	3654.32	239.52	0	0.00	0	0.00	#DIV/0!
IDBI Bank	230	14520.88	4487	1826.98	12.58	0	0.00	0	0.00	#DIV/0!
Sub-Total of PSU Banks	10041	581022.07	279826	629395.79	108.33	1845	11415.57	37456	26773.47	234.53
HDFC Bank	625	14143.48	99355	34332.50	242.74	0	0.00	37595	1358.25	#DIV/0!
AXIS Bank Ltd.(UTI)	465	15157.90	33460	4966.62	32.77	0	0.00	0	0.00	#DIV/0!
ICICI Bank	588	20672.05	206376	14022.18	67.83	0	0.00	0	0.00	#DIV/0!
Kotak Mahindra Bank Ltd	0	0.00	6765	327953.51	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Federal Bank	27	4756.27	5768	2440.47	51.31	0	0.00	345	758.35	#DIV/0!
Indusind Bank	48	2282.47	12342	4222.80	185.01	0	0.00	0	0.00	#DIV/0!
Bandhan Bank	9661	20863.25	18704	51138.72	245.11	0	0.00	0	0.00	#DIV/0!
Ratnakar Bank Ltd.	0	0.00	840	6615.39	#DIV/0!	0	0.00	0	0.00	#DIV/0!
South Indian Bank	0	0.00	663	10.36	#DIV/0!	0	0.00	5	1000.02	#DIV/0!
Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	5	2000.00	#DIV/0!
Utkarsh Small Finance Bank	0	0.00	7	58.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Ujjivan Small Finance Bank	0	0.00	34941	18541.16	#DIV/0!	0	0.00	107	155.67	#DIV/0!
Yes Bank	0	0.00	17843	12343.92	#DIV/0!	0	0.00	2005	100.63	#DIV/0!
IDFC Bank	0	0.00	68878	3258.53	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Jana Small Finance Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	5	1500.00	#DIV/0!
Sub-Total of Pvt. Banks	11414	77875.42	505942	479904.16	616.25	0	0.00	40067	6872.92	#DIV/0!
BGVB (UBI)	67	3569.01	1322	66452.81	1861.94	0	0.00	21823	16192.57	#DIV/0!
PBGB (UCO)	275	1083.00	7065	7132.71	658.61	0	0.00	813	3091.43	#DIV/0!
UBKGB (CBI)	251	1138.91	13246	18874.00	1657.20	0	0.00	0	0.00	#DIV/0!
RRBs Total	593	5790.92	21633	92459.52	1596.63	0	0.00	22636	19284.00	#DIV/0!
Total of Scheduled Comm. Bank	22048	664688.41	807401	1201759.47	180.80	1845	11415.57	100159	52930.39	463.67
W.B. St. Co-op.Bk	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
WBFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total of Co-optv. Banks	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Grand Total	22048	664688.41	807401	1201759.47	180.80	1845	11415.57	100159	52930.39	463.67

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2018-19 for West Bengal

(No. in actuals, Amt. in Lakh)

Bank	Total Priority Sector					Total Non Priority Sector					Grand Total				
	Yearly Target under ACP		Disbursement upto the quarter ended March 2019			Yearly Target under ACP		Disbursement upto the quarter ended March 2019			Yearly Target under ACP		Disbursement upto the quarter ended March 2019		
	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	311581	865366.00	221769	492852.47	56.95	1897	110876.07	11784	339224.20	305.95	313478	976242.07	233553	832076.67	85.23
Andhra Bank	31312	60143.00	4878	134917.04	224.33	371	5508.12	7654	11308.77	205.31	31683	65651.12	12532	146225.81	222.73
Bank of Baroda	119410	229978.54	37982	235415.50	102.36	744	51088.36	5391	53282.19	104.29	120154	281066.90	43373	288697.69	102.71
Bank of India	285184	538445.96	187778	521209.19	96.80	1345	79036.27	14625	4540.08	5.74	286529	617482.23	202403	525749.27	85.14
Bank of Maharashtra	9471	19993.20	79	486.97	2.44	38	4605.86	1293	10268.00	222.93	9509	24599.06	1372	10754.97	43.72
Canara Bank	169672	459817.92	112637	96913.32	21.08	819	56645.75	368	11563.63	20.41	170491	516463.67	113005	108476.95	21.00
Central Bank of India	186764	505139.63	92428	302761.22	59.94	1842	46642.86	16941	24752.57	53.07	188606	551782.49	109369	327513.79	59.36
Corporation Bank	31064	71337.68	1935	77941.29	109.26	454	5720.73	1923	1138.37	19.90	31518	77058.41	3858	79079.66	102.62
Dena Bank	27964	53725.60	1224	25590.60	47.63	167	24179.57	1686	3888.63	16.08	28131	77905.17	2910	29479.23	37.84
Indian Bank	40418	111137.72	3934	52216.06	46.98	454	95251.72	5677	5880.31	6.17	40872	206389.44	9611	58096.37	28.15
Indian Overseas Bank	72178	182465.45	9936	25371.08	13.90	178	18235.26	11000	20000.00	109.68	72356	200700.71	20936	45371.08	22.61
Oriental Bank of Commerce	44894	134080.70	5619	62448.00	46.57	320	13205.97	757	4087.15	30.95	45214	147286.67	6376	66535.15	45.17
Punjab National Bank	208510	418769.91	99775	366907.93	87.62	2082	51386.86	20613	60663.40	118.05	210592	470156.77	120388	427571.33	90.94
Punjab & Sind Bank	15055	26250.78	4541	37278.16	142.01	45	7086.19	610	3179.04	44.86	15100	33336.97	5151	40457.20	121.36
Syndicate Bank	50007	155282.31	19717	185837.00	119.68	3952	19029.79	0	0.00	0.00	53959	174312.10	19717	185837.00	106.61
State Bank of India	605434	1862587.93	609302	1777226.04	95.42	2196	180538.898	196443	320179.00	177.35	607630	2043126.83	805745	2097405.04	102.66
Union Bank of India	76853	254565.16	5141.98	15524.08	6.10	673	29469.82	2740	42101.39	142.86	77526	284034.98	7882	57625.47	20.29
United Bank of India	264176	1154028.99	180519	541448.68	46.92	2036	212798.33	16738	162140.74	76.19	266212	1366827.32	197257	703589.42	51.48
UCO Bank	295150	562048.23	75592	243807.51	43.38	2852	85417.13	6120	27830.67	32.58	298002	647465.36	81712	271638.18	41.95
Vijaya Bank	17535	37746.26	10593	155424.73	411.76	233	2277.62	4189	3654.32	160.44	17768	40023.88	14782	159079.05	397.46
IDBI Bank	44714	138652.99	117187	182041.03	131.29	285	20203.38	4487	1826.98	9.04	44999	158856.37	121674	183868.01	115.74
Sub-Total of PSU Banks	2907346	7841563.96	1802567	5533617.90	70.57	22983	1119204.56	331039	1111509.44	99.31	2930329	8960768.52	2133606	6645127.33	74.16
HDFC Bank	232737	669910.43	273582	906373.79	135.30	943	32052.67	137281	36215.61	112.99	233680	701963.10	410863	942589.40	134.28
AXIS Bank Ltd.(UTI)	207450	665987.78	182836	239387.23	35.94	821	35638.44	33460	4966.62	13.94	208271	701626.22	216296	244353.85	34.83
ICICI Bank	176459	643325.13	63160	618352.32	96.12	992	40934.77	208142	15333.58	37.46	177451	684259.90	271302	633685.90	92.61
Kotak Mahindra Bank Ltd	22485	51858.32	6128	43236.51	83.37	0	0	6765	327953.51	#DIV/0!	22485	51858.32	12893	371190.02	715.78
Federal Bank	55601	76146.00	9398	189216.31	248.49	152	6943.49	6258	7563.39	108.93	55753	83089.49	15656	196779.70	236.83
Indusind Bank	58567	118925.03	515831	213212.71	179.28	81	4521.11	12342	4222.80	93.40	58648	123446.14	528173	217435.51	176.14
Bandhan Bank	295299	1455047.75	3490612	2385072.29	163.92	9997	41048.54	18704	51138.72	124.58	305296	1496096.29	3509316	2436211.01	162.84
Ratnakar Bank Ltd.	1742	66179.00	349412	144820.72	218.83	8	746.21	840	6615.39	886.53	1750	66925.21	350252	151436.11	226.28
South Indian Bank	13476	10120.75	698	713.40	7.05	8	746.21	722	1149.55	154.05	13484	10866.96	1420	1862.95	17.14
Tamilnad Mercantile Bank	101	345.00	2	10.25	2.97	0	0	5	2000.00	#DIV/0!	101	345.00	7	2010.25	582.68
Utkarsh Small Finance Bank	0	0.00	15019	5001.00	#DIV/0!	0	0	7	58.00	#DIV/0!	0	0.00	15026	5059.00	#DIV/0!
Ujjivan Small Finance Bank	0	0.00	392377	129632.73	#DIV/0!	0	0	35490	22459.62	#DIV/0!	0	0.00	427867	152092.35	#DIV/0!
Yes Bank	46	613.39	5114	390440.45	63652.89	8	746.21	19848	12444.55	1667.70	54	1359.60	24962	402885.00	29632.61
IDFC Bank	0	0.00	100243	42481.64	#DIV/0!	0	0	68878	3258.53	#DIV/0!	0	0.00	169121	45740.17	#DIV/0!
Jana Small Finance Bank Ltd.	0	0.00	2	8.13	#DIV/0!	0	0	5	1500.00	#DIV/0!	0	0.00	7	1508.13	#DIV/0!
Sub-Total of Pvt. Banks	1063963	3758458.58	5404414	5307959.47	141.23	13010	163377.65	548747	496879.87	304.13	1076973	3921836.23	5953161	5804839.34	148.01
BGVB (UBI)	291294	162339.00	218721	324093.63	199.64	628	23792.48	23214	85971.13	361.34	291922	186131.48	241935	410064.76	220.31
PBGB (UCO)	390089	165840.00	85769	188769.48	113.83	906	13683.00	7919	11050.29	80.76	390995	179523.00	93688	199819.77	111.31
UBKGB (CBI)	149523	114226.00	82449	86927.00	76.10	1458	48542.43	13246	18874.00	38.88	150981	162768.43	95695	105801.00	65.00
RRBs Total	830906	442405.00	386939	599790.11	135.57	2992	86017.91	44379	115895.42	134.73	833898	528422.91	431318	715685.53	135.44
Total of Scheduled Comm. Bank	4802215	12042427.54	7593920	11441367.47	95.01	38985	1368600.118	924164.5	1724284.73	125.99	4841200	13411027.66	8518085	13165652.20	98.17
W.B. St. Co-op.Bk	709670	683183.00	1418651	423052.66	61.92	6069	251446.33	0	0.00	0.00	715739	934629.33	1418651	423052.66	45.26
WBSCARD Bank Ltd.	67606	142447.00	19359	29084.14	20.42	570	23615.82	0	0.00	0.00	68176	166062.82	19359	29084.14	17.51
WBFC	5112	0.00	0	0.00	#DIV/0!	153	6338.98	0	0.00	0.00	5265	6338.98	0	0.00	0.00
Total of Co-optv. Banks	782388	825630.00	1438010	452136.80	54.76	6792	281401.13	0	0.00	0.00	789180	1107031.13	1438010	452136.80	40.84
SIDBI	46900	128000.00	44	2758.00	2.15	0	0	0	0.00	#DIV/0!	46900	128000.00	44	2758.00	2.15
Grand Total	5631503	12996057.54	9031974	11896262.27	91.54	45777	1650001.25	924165	1724284.73	104.50	5677280	14646058.79	9956139	13620547.00	93.00

Bank-wise Sectorial Outstanding is annexed herewith as reported by banks

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON MARCH 2019											
(Amt.in Rs. Crore)											
S No.	BANKS	Agril & Allied Activities		Of which Direct Agriculture		Small & Micro Enterprises		Other Prisec		Total Prisec (excl Medium Ent)	
		A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount
1	Allahabad bank	172340	2398.87	147964	1269.59	75808	5668.91	26074	2090.78	274222	10158.56
2	Andhra Bank	21378	57.77	345	3.95	4837	1782.87	1198	78.32	27413	1918.96
3	Bank of Baroda	33846	2271.82	35302	731.15	16975	1382.41	17098	2212.34	67919	5866.57
4	Bank of India	228891	1735.76	228891	1735.76	73930	3832.13	27852	1574.78	330673	7142.67
5	Bank of Maharastra	322	20.14	237	6.34	1426	253.10	1769	79.53	3517	352.77
6	Canara Bank	19198	652.28	56832	355.86	30294	1519.17	8405	620.98	57897	2792.43
7	Central Bank of India	128642	1189.81	128642	1189.81	37201	1522.85	9882	675.45	175725	3388.11
8	Corporation Bank	12180	132.71	2180	132.71	4686	361.35	3224	268.09	20090	762.15
9	Dena Bank	758	155.31	740	41.06	3205	262.86	1121	84.80	5084	502.97
10	Indian Bank	6922	279.98	6893	210.85	11176	682.81	2647	252.92	20745	1215.71
11	IOB	12842	466.62	8118	84.72	116714	5162.54	10450	473.75	140006	6102.91
12	OBC	110618	550.72	4669	549.09	13040	5206.05	69	1.63	123727	5758.40
13	PNB	210107	2001.04	210107	2001.04	42246	2036.44	15288	741.81	267641	4779.29
14	Punjab & Sind Bank	145	48.20	32	0.55	4200	598.32	3105	242.88	7450	889.40
15	Syndicate Bank	13971	164.14	13775	115.43	12710	1137.78	3789	224.01	30470	1525.93
16	SBI	449955	3941.89	449955	3941.89	85494	6179.22	116091	8678.71	651540	18799.82
17	UCO	403405	3772.13	88701	1702.78	97102	2971.76	37606	1051.11	538113	7795
18	UBI	487533	10079.71	483633	9944.98	262249	9468.84	50571	3088.19	800353	22636.74
19	Union Bank of India	19061	620.56	28168	277.51	15815	734.24	5560	373.89	40436	1728.69
20	Vijaya Bank	142407	1132.07	2390	52.35	5235	5127.80	3132	237.46	150774	6497.33
21	IDBI	111611	562.19	111579	514.21	17978	1479.42	34558	5155.23	164147	7196.84
Total PSU		2586132	32233.72	2009153	24861.63	932321	57370.87	379489	28206.7	3897942	117811.25
22	Axis	153930	1312.71	43930	1312.71	11568	3397.18	134873	1004.94	300371	5714.83
23	Bandhan Bank	1751730	9920.17	1563493	9920.17	2008864	10437.74	100726	383.51	3861320	20741.42
24	Federal Bank	6651	339.83	6536	134.05	811	443.15	738	57.28	8200	840.26
25	HDFC	145808	1030.88	145808	1030.88	332978	4369.17	20656	1359.10	499442	6759.15
26	ICICI	59528	831.74	59473	442.67	27789	4987.71	8281	859.87	95598	6679.32
27	Indusind Bank	376884	927.26	376866	927.26	563149	2029.26	0	0.00	940033	2956.52
28	IDFC	41277	74.87	41277	74.87	61899	337.10	237	33.02	103413	444.99
29	Kotak Mahidra Bank	14847	432.30	4802	193.19	6350	1509.40	673	43.57	21870	1985.27
30	Jana Small Finance Bank	5911	21.51	5911	21.51	592	47.5	190180	423.39	196683	492.40
31	Ratnakar Bank Ltd	212180	455.28	212180	455.28	210480	460.14	118350	178.14	541010	1093.56
32	South Indian Bank Ltd.	15289	93.96	66	86.93	45	84.59	454	460.45	15788	639
33	Tamilnad Mercantile Bank	2	0.27	0	0.00	90	34.36	13	0.73	105	35.36
34	Ujivan Small Finance Bank	186424	436.74	0	0.00	96860	315.57	111361	429.66	394645	1181.97
35	Utkarsh Small Finance Bank	8031	21.11	8031	21.11	6937	22.03	0	0.00	14968	43.14
36	YES Bank	10491	614.83	3	0.67	4917	952.26	240	19.54	15648	1586.63
Total PVT		2988983	16513.46	2468376	14621.3	3333329	29427.16	686782	5253.2	7009094	51193.82
37	BGVB (UBI)	456446	3144.75	456446	3144.75	132832	1934.30	15260	511.74	604538	5590.79
38	PBGB (UCO)	116210	1055.94	116210	1055.94	90425	1119.42	4265	169.72	210900	2345.08
39	UBKGB (CBI)	128260	1082.45	128260	1082.45	9511	50.07	40865	261.68	178636	1394.20
Total RRB		700916	5283.14	700916	5283.14	232768	3103.79	60390	943.14	994074	9330.07
40	WB State Co-Op Bank Ltd.	1553957	7280.02	1430805	3693.37	37067	644.41	77221	5405.44	1668245	13329.87
41	WBSCARD Bank Ltd.	221458	820.46	38526	820.46	1022	73.65	2904	211.34	225384	1105.45
Total Co-Optv		1775415	8100.48	1469331	4513.83	38089	718.06	80125	5616.78	1893629	14435.32
Grand Total		8051446	62130.80	6647776	49279.90	4536507	90619.88	1206786	40019.78	13794739	192770.46
Medium Enterprise						18302	9890.23				
Other MSME						151294	2392.21				
Total MSME						4706103	102902.32				
Total PRISEC										13964335	205052.90

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON MARCH 2019													
(Amt.in Rs. Crore)													
S No.	BANKS	Of Which Weaker		Of Which		Of Which Women		Of Which Minority		Of Which advance to		Of Which Under	
		Section		Under SC/ST		Entrepreneur		Community		to OBC		DRI Scheme	
		A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount
1	Allahabad bank	160420	2233.88	65486	1256.18	53701	1269.83	77828	1624.46	65897	1476.61	6128	20.81
2	Andhra Bank	808	7.45	498	12.74	2877	77.07	1253	77.08	3	0.11	2	0.02
3	Bank of Baroda	21754	412.31	6469	233.32	11927	344.33	9622	247.21	23624	565.01	38	0.06
4	Bank of India	229727	1448.12	22800	177.55	66899	177.75	70365	612.56	15090	155.90	110	0.72
5	Bank of Maharastra	762	53.29	438	14.82	267	4.18	291	8.74	0	0.00	0	0.00
6	Canara Bank	41450	258.09	11233	102.46	9245	29.05	30858	429.03	0	0.00	11184	10.42
7	Central Bank of India	129105	1008.68	54024	473.88	46761	4.46	29693	295.39	6659	82.36	327	0.32
8	Corporation Bank	2652	80.19	692	22.34	2333	105.02	2156	93.19	0	0.00	19	0.49
9	Dena Bank	731	15.85	580	10.70	1650	42.60	850	26.30	2670	302.25	135	0.12
10	Indian Bank	4481	182.43	924	12.53	1324	27.79	3017	411.88	982	7.45	50	0.64
11	IOB	4136	51.82	3059	43.00	2807	29.22	5178	60.53	2322	22.03	236	0.05
12	OBC	9587	207.43	2442	195.24	5035	193.77	3204	147.38	986	38.61	3	0.01
13	PNB	197099	1506.17	16004	129.81	68448	1023.11	18792	305.71	100324	1976.26	24	0.02
14	Punjab & Sind Bank	950	32.22	720	21.20	782	37.80	895	33.33	857	100.25	0	0.00
15	Syndicate Bank	30393	705.83	5579	114.23	7160	378.98	7544	134.87	957	13.71	51	0.05
16	SBI	485902	8126.07	160243	2092.2	221526	1982.97	231329	6105.51	93765	1922.45	565	5.91
17	UCO	44352	1465.75	56275	2193.75	32425	728.77	46027	924.19	29714	89.68	29714	369.61
18	UBI	248199	4177.48	154226	1342.85	103419	2180.12	176282	6675.82	98225	1322.87	23275	11.39
19	Union Bank of India	30441	292.61	5417	76.33	6579	71.97	10449	144.42	524	3.32	189	0.28
20	Vijaya Bank	3976	170.81	1144	56.37	2915	115.07	1300	58.38	1336	27.28	0	0.00
21	IDBI	123480	849.11	2349	137.86	4283	12.23	28818	317.40	5181	140.52	11	0.01
	Total PSU	1770405	23285.59	570602	8719.36	652363	8836.09	755751	18733.38	449116	8246.67	72061	420.93
22	Axis	126981	511.07	39986	73.95	159408	262.04	37700	263.67	0	0.00	0	0.00
23	Bandhan Bank	3739558	17863.18	959104	4664.87	3790973	17569.88	1366173	6599.84	73979	379.51	0	0.00
24	Federal Bank	9215	103.71	185	3.84	3867	107.55	5933	92.19	2435	30.80	0	0.00
25	HDFC	433518	962.08	1892	15.00	407879	729.08	163150	502.88	27377	41.63	0	0.00
26	ICICI	58278	713.63	7564	90.76	61561	5689.29	41475	841.89	0	0.00	0	0.00
27	Indusind Bank	904721	1637.02	1800	18.05	9678	207.48	177270	886.07	0	0.00	0	0.00
28	IDFC	102184	192.88	1	0.13	102182	192.54	1	0.20	0	0.00	0	0.00
29	Kotak Mahidra Bank	5852	288.16	143	9.85	0	0.00	3287	184.11	0	0.00	0	0.00
30	Jana Small Finance Bank	190180	423.39	0	0.00	179180	403.12	0	0.00	0	0.00	0	0.00
31	Ratnakar Bank Ltd	540814	1040.77	51565	104.63	540834	1041.78	57528	130.48	380925	681.85	0	0.00
32	South Indian Bank Ltd.	1	0.24	35	1.10	10	0.53	60	3.57	29	1.54	0	0.00
33	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.01
34	Ujivan Small Finance Bank	163231	358.83	99221	215.47	522705	1134.98	44871	102.66	19139	40.69	0	0.00
35	Utkarsh Small Finance Bank	14902	39.76	6349	16.71	14902	39.76	6881	18.61	998	2.87	0	0.00
36	YES Bank	424	36.82	2	0.09	35	78.11	424	36.82	0	0.00	0	0.00
	Total PVT	6289859	24171.54	1167847	5214.45	5793214	27456.14	1904753	9662.99	504882	1178.89	1	0.01
37	BGVB (UBI)	379461	3125.07	141512	953.77	141526	425.32	154852	1185.96	34840	125.08	0	0.00
38	PBGB (UCO)	96187	1293.46	48726	329.97	84693	1151.43	24016	396.87	34370	437.71	0	0.00
39	UBKGB (CBI)	129101	1049.27	30231	200.45	38603	403.52	9452	38.84	9601	41.50	11	0.01
	Total RRB	604749	5467.80	220469	1484.19	264822	1980.27	188320	1621.67	78811	604.29	11	0.01
40	WB State Co-Op Bank Ltd.	915606	3487.56	202495	964.12	254691	997.92	208707	1026.14	61046	507.74	0	0.00
41	WBSCARD Bank Ltd.	780	11.28	3318	48.05	1179	17.07	5438	78.76	587	8.52	0	0.00
	Total Co-Optv	916386	3498.84	205813	1012.17	255870	1014.99	214145	1104.90	61633	516.26	0	0.00
	Grand Total	9581399	56423.77	2164731	16430.17	6966269	39287.49	3062969	31122.94	1094442	10546.11	72073	420.95

Bank wise Outstanding & Disbursement of Loan to Minority Community as on 31.03.2019

(Amount in Crore)

Sr. No.	Bank Name	Outstanding Prisec Advance	Outstanding advance to Minority Community	% Minority Comm. Adv. To Prisec Adv.	Disbursement of Loan to Minority Community			
					From 01.04.2008 to 31.03.2018		From 01.04.2018 to 31.03.2019	
					No.	Amount	No.	Amount
1	Allahabad bank	10158.56	1624.46	15.99	127393	3779.20	7031	59.58
2	Andhra Bank	1918.96	77.08	4.02	1136	122.04	121	1.84
3	Bank of Baroda	5866.57	247.21	4.21	16719	235.69	764	23.52
4	Bank of India	7142.67	612.56	8.58	45027	2392.56	7806	69.61
5	Bank of Maharastra	352.77	8.74	2.48	666	50.96	0	0.00
6	Canara Bank	2792.43	429.03	15.36	42301	1033.90	0	0.00
7	Central Bank of India	3388.11	295.39	8.72	63143	1112.05	4689	178.35
8	Corporation Bank	762.15	93.19	12.23	6785	247.88	435	13.38
9	Dena Bank	502.97	26.30	5.23	1247	47.22	10	0.15
10	Indian Bank	1215.71	411.88	33.88	2180	34.98	8	0.26
11	IOB	6102.91	60.53	0.99	10458	86.75	2001	9.76
12	OBC	5758.40	147.38	2.56	5375	232.37	743	23.96
13	PNB	4779.29	305.71	6.40	55354	457.23	5872	121.95
14	Punjab & Sind Bank	889.40	33.33	3.75	701	30.57	5	0.08
15	Syndicate Bank	1525.93	134.87	8.84	27837	441.26	7501	187.24
16	SBI	18799.82	6105.51	32.48	462953	4143.14	35683	372.52
17	UCO	7795.00	924.19	11.86	10837	1414.62	5957	52.41
18	UBI	22636.74	6675.82	29.49	301209	2340.21	4235	39.13
19	Union Bank of India	1728.69	144.42	8.35	103937	247.77	531	9.90
20	Vijaya Bank	6497.33	58.38	0.90	3712	118.47	0	0.00
21	IDBI	7196.84	317.40	4.41	70901	599.02	23574	189.70
Total PSU		117811.25	18733.38	15.90	1359871	19167.89	106966	1353.34
22	Axis	5714.83	263.67	4.61	16559	3200.46	11324	129.74
23	Bandhan Bank	20741.42	6599.84	31.82	2659694	13461.41	1259547	8689.15
24	Federal Bank	840.26	92.19	10.97	8872	1213.70	309	103.93
25	HDFC	6759.15	502.88	7.44	58653	347.70	91772	273.87
26	ICICI	6679.32	841.89	12.60	131370	1305.37	31300	493.90
27	Indusind Bank	2956.52	886.07	29.97	937	36.79	145947	1374.20
28	IDFC	444.99	0.20	0.04	0	0.00	1	0.21
29	Kotak Mahidra Bank	1985.27	184.11	9.27	0	0.00	1604	68.92
30	Jana Small Finance Bank	492.40	0.00	0.00	0	0.00	0	0.00
31	Ratnakar Bank Ltd	1093.56	130.48	11.93	2415	9.45	47161	137.21
32	South Indian Bank Ltd.	639.00	3.57	0.56	48	0.90	0	0.00
33	Tamilnad Mercantile Bank	35.36	0.00	0.00	0	0.00	0	0.00
34	Ujjivan Small Finance Bank	1181.97	102.66	8.69	0	0.00	37659	126.86
35	Utkarsh Small Finance Bank	43.14	18.61	43.14	0	0.00	7125	19.51
36	YES Bank	1586.63	36.82	2.32	11	1.39	273	45.81
Total PVT		51193.82	9662.99	18.88	2878559	19577.17	1634022	11463.31
37	BGVB	5590.79	1185.96	21.21	198898	2919.65	13258	292.20
38	PBGB	2345.08	396.87	16.92	118415	806.71	10791	224.79
39	UBKGB	1394.20	38.84	2.79	80710	553.70	2143	22.99
Total RRB		9330.07	1621.67	17.38	398023	4280.06	26192	539.98
40	WB State Co-Op Bank Ltd.	13329.87	1026.14	7.70	1674807	5187.35	106413	593.17
41	WBSCARD Bank Ltd.	1105.45	78.76	7.12	1993	25.57	5438	78.76
Total Co-Optv		14435.32	1104.90	7.65	1676800	5212.92	111851	671.93
Grand Total		192770.46	31122.94	16.15	6313253	48238.04	1879031	14028.56

Bank wise Disbursement of Loan to SC/ST & OBC from 01.04.2018 to 31.03.2019

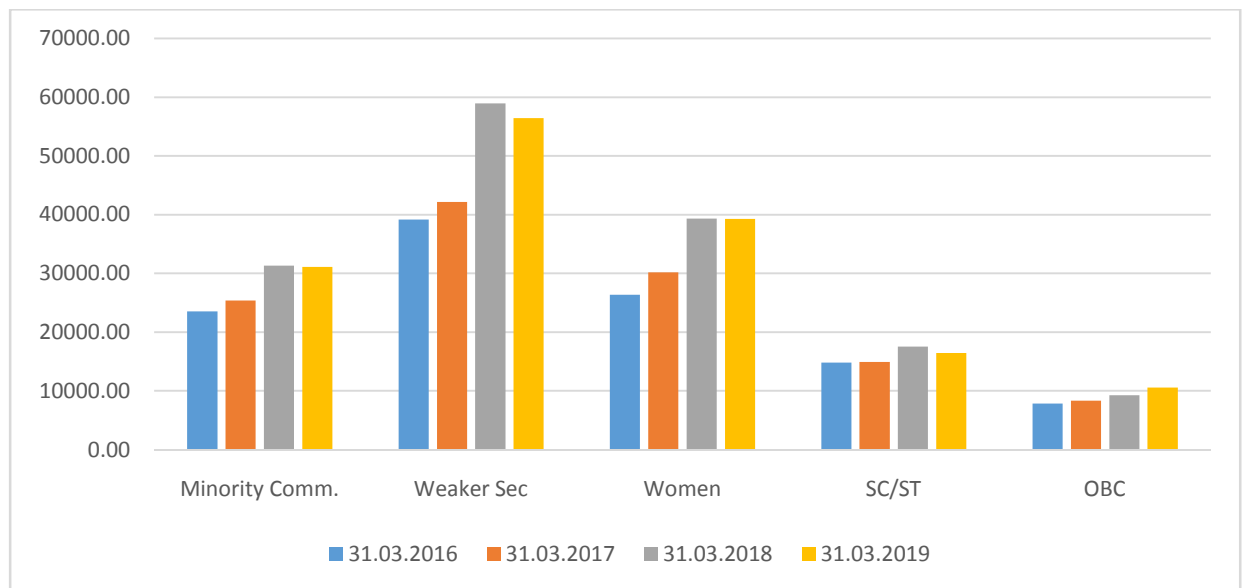
(Amount in Crore)

Sr. No.	Bank Name	Disbursement of Loan to SC/ST & OBC			
		SC/ST		OBC	
		No.	Amount	No.	Amount
1	Allahabad bank	5339	52.17	6749	67.81
2	Andhra Bank	33	0.05	0	0.00
3	Bank of Baroda	384	8.25	606	14.97
4	Bank of India	2315	20.25	1650	15.75
5	Bank of Maharastra	0	0.00	0	0.00
6	Canara Bank	0	0.00	0	0.00
7	Central Bank of India	4831	129.26	3106	116.25
8	Corporation Bank	85	1.65	29	2.37
9	Dena Bank	4	0.05	6	0.10
10	Indian Bank	4	0.21	4	0.06
11	IOB	866	6.09	384	3.19
12	OBC	683	18.33	325	15.58
13	PNB	4936	101.24	12832	281.94
14	Punjab & Sind Bank	19	1.30	5	0.05
15	Syndicate Bank	5502	162.56	1456	37.56
16	SBI	12543	156.64	15143	178.61
17	UCO	6436	84.50	8127	119.53
18	UBI	16541	198.17	1272	93.45
19	Union Bank of India	574	8.74	81	0.37
20	Vijaya Bank	0	0.00	0	0.00
21	IDBI	26737	135.58	3455	64.21
	Total PSU	87832	1085.04	55230	1011.80
22	Axis	9071	25.36	4986	335.16
23	Bandhan Bank	818906	5714.53	64529	466.29
24	Federal Bank	21	0.96	83	7.72
25	HDFC	252	2.20	3179	7.60
26	ICICI	4715	54.64	0	0.00
27	Indusind Bank	308442	977.31	0	0.00
28	IDFC	0	0.00	0	0.00
29	Kotak Mahidra Bank	61	4.51	0	0.00
30	Jana Small Finance Bank	0	0.00	0	0.00
31	Ratnakar Bank Ltd	41521	118.86	218850	625.15
32	South Indian Bank Ltd.	0	0.00	0	0.00
33	Tamilnad Mercantile Bank	0	0.00	0	0.00
34	Ujjivan Small Finance Bank	81595	254.49	14872	48.06
35	Utkarsh Small Finance Bank	6576	17.52	1047	3.01
36	YES Bank	0	0.00	0	0.00
	Total PVT	1271160	7170.38	307546	1492.99
37	BGVB	13722	251.98	2956	40.23
38	PBGB	15107	276.49	17749	364.28
39	UBKGB	11724	130.82	2199	25.67
	Total RRB	40553	659.29	22904	430.18
40	WB State Co-Op Bank Ltd.	148149	676.73	74086	479.78
41	WBSCARD Bank Ltd.	3318	48.05	587	8.52
	Total Co-Optv	151467	724.78	74673	488.3
	Grand Total	1551012	9639.49	460353	3423.27

Minority Community						
Item	Disbursement Made				Otg. Bal. on 31.12.2018	% of PRISEC Adv.
	01.04.2008-31.03.2018		01.04.2018-31.12.2018			
	No.	Amount (in Cr.)	No.	Amount (in Cr.)		
Minority Community	6313253	48238.04	1879031	14028.56	31122.94	16.15

SC/ST & OBC						
Item	Disbursement Made				Otg. Bal. on 31.12.2018	% of PRISEC Adv.
	01.04.2008-31.03.2018		01.04.2018-31.12.2018			
	No.	Amount (in Cr.)	No.	Amount (in Cr.)		
SC/ST	4028436	19336.32	1551012	9639.49	16430.17	8.52
OBC	1093617	8729.21	460353	3423.27	10546.11	5.47

Credit flow to Minority Communities, Weaker Section, Women & SC/ST,OBC
(Amount in Crore)



As on	Minority Comm.	Weaker Sec	Women	SC/ST	OBC
31.03.2016	23523.00	39171.00	26384.00	14841.00	7865.56
31.03.2017	25407.13	42157.11	30174.48	14926.26	8320.90
31.03.2018	31322.69	58917.89	39356.65	17516.67	9275.05
31.03.2019	31122.94	56423.77	39287.49	16430.17	10546.11

Agenda-4

Ratification of ACP for 2019-2020:

The segregated District wise Annual Credit Plan for the Districts is prepared by SLBC, based on the basis of Potential Linked Plan (PLP) given by NABARD for 2019-2020.

SLBC is now placing the following Annual Credit Outlay for 2019-2020 for adoption by the house in the 145th SLBC meeting for implementation from 01.04.2019 onwards.

Synopsis of the ACP for 2019-20

Particulars	Agriculture	MSME	Other Prisec	Total Prisec	Non- Prisec	Total Advance
ACP for 2018-19	64071	50000	15889	129960	16500	146460
Status on 31-03-19	45586	56458	16919	118963	17243	136205
Achievement %	71.15%	112.91%	106.48%	91.58%	104.50%	93.00%
PLP for 2019-20	69448	59663	28387 *	157498	N.A.	157498
ACP for 2019-20	69425 #	59931	28057	157413	15662	173075

- As per Potential Linked Plan for 2019-20, NABARD is envisaging Rs.13283 crore under Informal Credit Delivery System separately. Since there is no provision for such classification under Lead Bank Scheme for reporting through LBS-MIS Returns, it is incorporated under Others category in the ACP.
- However, SLBC also envisages Non-Prisec credit at Rs.15662 crore which will result in overall credit deployment at Rs.173075 crore in 2019-20. It is observed that there is 18.17% increase in ACP vis a vis last year's ACP. However, against the actual achievement of Rs.136205 crore in 2018-19, the YOY growth will be 27.06 %.
- The share of Agriculture in the credit outlay for 2019-20 is 40.11%, MSME 34.62% while other PRISEC account for 16.21%. At Rs.45251 crore, the share of Crop Loan in total agriculture is as high as 65.18%. Also, the Non-Prisec exposure is kept at 9% of the total credit.
- The ambitious target as per ACP 2019-20 is due to improvement in economy after the stabilization of effects of Demonetization and stabilization of GST process. Also, noteworthy is the number of initiatives taken at various levels by Authorities for accelerated growth in MSME (Outreach & Support program), Agriculture (Doubling of Farmers Income & Intt Subvention Schemes), Housing (CLSS under PMAY), etc .
- **SHG** : SHG credit linkage will continue to be driving force particularly in rural areas with accelerated credit to the performing groups with inclusion of new groups. The outlay under DAY-NRLM has been settled at Rs.13679 crore.
- **Housing** : Banks will have to look beyond the urban areas to achieve the desired result under the Housing for All campaign. The target is fixed at Rs.8382 crore covering 61491 with primary focus on PMAY loans under Prisec for 2019-20.

- **Agriculture:** Under KCC saturation campaign, all the farmers with cultivable lands are to be covered with adequate credit as per Scale of Finance. RuPay credit card is to be provided in all KCC loans along with coverage under Bangla Shasya Bima Scheme. Banks will have to focus more on Investment Credit with emphasis on Farm Mechanization, Agri Infrastructure & Food Processing units.

Financing through JLG/FPO/Custom Hiring Centre/Agri Clinics are to be undertaken in a big way along with increased exposure to Animal Husbandry and Fishery loans with extension of working capital finance.

- **MSME :** With improvement in the manufacturing sector, the sector will remain in focus with thrust on MUDRA loans. Adoption of identified MSME clusters for extensive credit linkage will be a major agenda for the Banks. Special attention will also be paid to export oriented MSME units.

With majority of the banks coming out of the restrictions under Prompt Corrective Actions of RBI, it is only logical to anticipate that the Banks will strive to attain the targets as accepted in the ACP and continue to contribute significantly to the growth of economy in the State of West Bengal.

It may kindly be noted SLBC has since received on 06-06-2019 the Govt of India Ground Level Credit Target for Agriculture with the target of Rs.74960 crore for FY 2019-20. SLBC will now allocate the enhanced target to the districts and the banks separately and it the same will stand ratified accordingly.

Bank wise & District wise Target (Pre Ground Level Credit Targets of Government of India are annexed herewith.

Sr. No.	Bank Name	Total Farm Credit		Total Agriculture Infrastructure		Total Agri Ancillary Activities		Total Agriculture (Farm credit+ Agri Infra.+Agri Ancillary)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad Bank	435203	383112.23	14033	27895.90	22774	29395.33	472010	440403.46
2	Andhra Bank	20067	20194.43	508	2030.84	3998	3235.55	24574	25460.82
3	Bank of Baroda	111285	124375.18	5157	9506.67	7205	12631.38	123646	146513.24
4	Bank of India	251247	227915.51	12690	15736.78	15137	17924.92	279074	261577.21
5	Bank of Maharashtra	19727	19077.54	137	412.45	988	1290.22	20851	20780.21
6	Canara Bank	221931	206362.05	6755	15426.54	7459	15035.53	236145	236824.11
7	Central Bank of India	257853	252605.93	24778	16753.71	9673	17762.61	292303	287122.25
8	Corporation Bank	24316	23028.33	1050	1735.76	5505	4104.92	30871	28869.01
9	Dena Bank	17632	12289.28	627	2637.53	5140	3449.77	23400	18376.58
10	Indian Bank	49796	47835.35	1419	3750.97	3322	4228.14	54538	55814.47
11	Indian Overseas Bank	75027	62486.35	4947	5650.63	9783	10997.27	89758	79134.25
12	Oriental Bank of Commerce	52154	63358.32	896	4353.01	3420	4997.80	56470	72709.13
13	Punjab National Bank	234003	214882.85	5877	18045.64	14296	16384.33	254176	249312.81
14	Punjab & Sind Bank	19087	10071.59	1358	1205.75	7292	3223.36	27737	14500.70
15	Syndicate Bank	120212	64350.74	2828	5155.01	7435	8794.72	130474	78300.47
16	State Bank of India	926220	960910.51	38959	69180.13	48426	68288.35	1013606	1098379.00
17	Union Bank of India	141125	126332.98	7658	9327.31	19309	16786.36	168093	152446.64
18	United Bank of India	707961	673843.18	22778	47871.90	25293	48099.49	756032	769814.57
19	UCO Bank	312798	263658.24	9273	19555.54	14954	20244.76	337025	303458.53
20	Vijaya Bank	10949	12326.02	552	968.38	2787	3040.51	14288	16334.91
21	IDBI Bank	61657	56634.84	1722	7420.74	6588	7539.91	69967	71595.48
A	Sub-Total (PSU Bank)	4070249	3825651.46	164003	284621.16	240784	317455.22	4475036	4427727.84
22	HDFC Bank	93964	93923.37	4422	5447.99	10909	10305.43	109296	109676.79
23	Axis Bank LTD.(UTI)	123949	102863.68	6681	11231.07	17406	14297.42	148036	128392.16
24	ICICI Bank	111049	86824.43	4478	6945.59	11190	11420.39	126717	105190.41
25	Kotak Mahindra Bank Ltd	3550	1560.77	323	221.12	1443	1407.14	5317	3189.03
26	Federal Bank	5916	7687.30	168	1146.72	635	455.72	6719	9289.74
27	Indusind Bank	8557	9263.57	4821	1086.96	595	1761.84	13973	12112.37
28	SIDBI	64	221.00	11	24.00	466	296.00	541	541.00
29	Bandhan Bank	305364	337090.64	14656	18280.73	27713	27870.20	347734	383241.57
30	Ratnakar Bank Ltd	3735	3946.55	37	205.39	75	323.46	3847	4475.40
31	South Indian Bank	1835	1019.48	204	65.59	942	815.35	2982	1900.43
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
33	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	Ujjivan Small Finance Bank	44371	35048.05	1332	1677.46	943	812.11	46646	37537.62
35	Yes Bank	3179	4143.70	33	160.00	728	479.00	3940	4782.70
36	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Jana Small Finance Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
B	Sub-Total (Pvt Bank)	705533	683592.54	37167	46492.62	73047	70244.06	815748	800329.22
38	BGVB (UBI)	608229	591551.05	9566	37532.76	4510	40714.83	622306	669798.64
39	PBGB (UCO)	191985	174024.14	7352	12159.07	28644	13099.87	227980	199283.09
40	UBKGB	115014	134419.00	22672	6375.00	932	6079.00	138618	146873.00
C	Sub Total (RRB)	915228	899994.19	39590	56066.84	34086	59893.71	988904	1015954.73
41	W.B.State. Co-Op Bank	590818	577068.31	8190	24080.98	8431	23246.51	607440	624395.80
42	WBSCARD Bank Ltd	62290	65306.63	2177	4611.79	1090	4197.34	65559	74115.76
D	Sub Total (Co Op Bank)	653182	642374.93	10368	28692.77	9521	27443.85	673073	698511.56
	Grand Total (A+B+C+D)	6339896	6051614.12	251127	415873.39	357437	475036.84	6948463	6942524.35

Sr. No.	Bank Name	Micro Enterprise (Mfg. +Ser. Upto Rs. 0.25 Cr.)		Small Enterprise (Mfg.+Ser. Upto Rs. 5 Cr.)		Medium Enterprise (Mfg.+Ser. Upto Rs. 10 Cr.)		Khadi & Village Industries		Others (Sector & activities not classified elsewhere)		Total MSME	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad Bank	31285	120257.52	7867	120544.02	1606	93860.06	8713	44740.56	64053	38731.87	113475	418134.04
2	Andhra Bank	4957	15886.87	565	11345.40	61	7705.82	514	5065.57	7832	4273.75	13879	44277.41
3	Bank of Baroda	18346	52261.15	2803	49591.07	421	48301.88	3049	21813.28	34165	16747.39	58732	188714.79
4	Bank of India	24641	77403.76	4300	63528.34	751	68944.48	4142	26077.72	51995	24417.51	85778	260371.81
5	Bank of Maharashtra	2680	6467.40	329	6063.83	32	5481.10	310	2954.03	5766	2740.90	9067	23707.26
6	Canara Bank	19582	64770.80	4725	52488.40	788	52009.99	2933	18878.43	20434	16427.65	48411	204575.27
7	Central Bank of India	17759	68081.35	6406	64768.39	991	43121.87	2642	18035.41	55668	18337.26	83416	212344.28
8	Corporation Bank	4771	12512.36	1441	13719.18	250	11102.60	659	5142.38	9658	5859.75	16729	48336.27
9	Dena Bank	2370	7193.79	497	8567.15	92	6341.62	349	4319.67	5226	4693.06	8484	31115.28
10	Indian Bank	4763	18300.16	978	16669.45	216	14120.16	854	8630.03	8333	8092.13	15095	65811.93
11	Indian Overseas Bank	9516	35773.83	1533	32582.98	279	29146.65	1103	15760.30	10292	14203.84	22672	127467.60
12	Oriental Bank of Commerce	7104	23593.61	1864	20704.27	364	20962.70	1242	7346.77	15262	7368.46	25787	79975.81
13	Punjab National Bank	18482	70033.15	2905	47647.82	982	37792.87	5110	21537.44	32830	19735.17	60259	196746.46
14	Punjab & Sind Bank	661	6925.72	96	7345.13	42	8826.01	731	6568.60	513	5563.81	1993	35229.28
15	Syndicate Bank	11822	44620.12	2549	27132.29	450	28355.26	961	9118.36	29740	10472.21	45472	119698.24
16	State Bank of India	77415	299010.69	17921	241936.48	3466	227635.40	14960	91961.99	169137	95792.17	282399	956336.72
17	Union Bank of India	13194	56098.15	3772	48056.36	741	49386.01	2921	23335.64	25276	21776.33	45854	198652.49
18	United Bank of India	49090	179894.96	11058	143136.60	2526	172208.44	10919	54136.48	34491	52826.68	108034	602203.17
19	UCO Bank	28470	85047.76	10938	76707.40	2285	75271.53	3589	27725.04	106468	30536.92	151700	295288.65
20	Vijaya Bank	4034	11405.11	467	10722.33	70	5403.72	225	4918.25	165	4061.49	4912	36510.90
21	IDBI Bank	11673	44687.58	1827	23561.86	358	21770.17	1472	8963.67	17341	8507.16	32620	107490.44
A	Sub-Total (PSU Bank)	362617	1300225.83	84841	1086818.74	16768	1027748.35	67398	427029.65	704644	411165.49	1234767	4252988.06
22	HDFC Bank	10979	40561.97	2422	37731.90	420	33426.20	3261	17686.16	14209	14750.17	31241	144156.40
23	Axis Bank LTD.(UTI)	16698	56662.34	3114	48938.32	471	40678.79	4185	20365.10	24788	16959.29	49206	183603.83
24	ICICI Bank	12527	56364.36	2226	52683.81	422	33776.32	7665	31675.99	13262	17477.48	36053	191977.96
25	Kotak Mahindra Bank Ltd	63	4103.57	9	5810.95	29	5440.07	144	5417.32	100	4419.42	345	25191.34
26	Federal Bank	699	1579.17	25	2739.43	6	2040.84	120	830.79	5446	1432.27	6246	8622.50
27	Indusind Bank	1682	11032.15	265	8365.77	20	4478.44	241	4612.97	504	3441.59	2713	31930.92
28	SIDBI	967	1933.00	77	1457.00	2	308.00	86	82.00	102	150.00	1184	3930.00
29	Bandhan Bank	23650	80394.34	3879	70385.63	587	69261.96	5193	21033.12	57643	19697.10	90852	260772.16
30	Ratnakar Bank Ltd	16	1057.27	28	1801.33	7	990.80	7	1278.38	4	954.55	62	6082.33
31	South Indian Bank	68	2117.96	7	3101.49	14	3202.40	93	3018.99	66	2522.41	247	13963.25
32	Tamilnad Mercantile Bank	10	200.00	5	200.00	3	200.00	0	0.00	0	0.00	18	600.00
33	Utkarsh Small Finance Bank	10	100.00	5	100.00	3	100.00	0	0.00	0	0.00	18	300.00
34	Ujjivan Small Finance Bank	1336	6973.90	389	4428.72	2	1000.00	295	2785.46	563	1143.34	2485	16331.42
35	Yes Bank	115	10150.00	76	11700.00	6	10100.00	54	5050.00	54	5050.00	255	42050.00
36	IDFC Bank	20	1300.00	10	1300.00	3	1200.00	0	0.00	0	0.00	33	3800.00
37	Jana Small Finance Bank Ltd	15	400.00	20	500.00	5	600.00	0	0.00	0	0.00	40	1500.00
B	Sub-Total (Pvt Bank)	68857	274930.03	12557	251244.35	2000	206803.83	21344	113836.27	116740	87997.62	220999	934812.11
38	BGVV (UBI)	44096	108070.52	4146	69503.44	1128	100963.17	6873	11974.18	110983	17534.58	167226	308045.88
39	PBGB (UCO)	3396	38297.86	17244	81800.10	3480	55677.61	4545	29592.41	8200	31556.92	36814	236924.90
40	UBKGB	4304	21378.00	3145	29210.00	13	3210.00	520	949.00	71	435.00	8053	55182.00
C	Sub Total (RRB)	51796	167746.37	24535	180513.54	4621	159850.78	11938	42515.59	119253	49526.50	212093	600152.78
41	W.B.State. Co-Op Bank	15283	70822.26	2087	35993.90	734	37180.12	4220	19117.57	27047	20418.49	49322	183532.34
42	WBSCARD Bank Ltd	2236	10466.74	804	7904.91	90	444.92	491	1724.78	1117	1143.94	4738	21685.28
D	Sub Total (Co Op Bank)	17519	81289.00	2890	43898.81	825	37625.04	4711	20842.35	28164	21562.43	54060	205217.62
	Grand Total (A+B+C+D)	500789	1824191.24	124824	1562475.44	24214	1432028.00	105391	604223.86	968802	570252.04	1721919	5993171.57

Sr. No.	Bank Name	EXPORT CREDIT		EDUCATION		HOUSING		SOCIAL INFRASTRUCTURE		RENEWABLE ENERGY		Others (Sector & activities not classified elsewhere)		Grand Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad Bank	216	7797.31	2322	16389.16	4577	53132.67	583	10080.20	2018	3488.14	30067	73572.02	625269	1022998.01
2	Andhra Bank	24	1289.56	183	2073.24	244	5410.08	87	1474.12	77	626.73	3609	5514.79	42677	86126.75
3	Bank of Baroda	125	5563.02	1114	10765.91	1260	24503.18	339	7275.36	562	2536.98	9716	25892.41	195494	411764.88
4	Bank of India	157	4751.55	1444	10099.35	2702	33280.79	456	6256.56	1113	2168.88	21327	48684.42	392050	627190.57
5	Bank of Maharashtra	20	1101.57	116	1606.50	191	4193.00	81	1281.44	38	540.06	689	1445.67	31053	54655.70
6	Canara Bank	111	4656.41	1339	11264.60	1886	27488.14	475	6383.12	1111	2149.62	19383	45544.77	308860	538886.05
7	Central Bank of India	126	4440.63	1059	11270.51	1647	29185.04	526	6692.15	1248	2134.96	23525	56088.47	403851	609278.29
8	Corporation Bank	27	1133.12	171	1861.20	277	5640.54	262	1435.05	208	533.46	4270	6411.64	52814	94220.30
9	Dena Bank	25	1245.60	72	1542.32	142	4204.19	80	1327.52	72	622.44	2383	4610.51	34657	63044.44
10	Indian Bank	43	2341.66	261	3305.83	377	9393.12	189	2607.40	321	1164.63	4791	8413.28	75615	148852.30
11	Indian Overseas Bank	94	4812.01	475	6636.55	635	17688.84	220	5035.60	500	2381.34	6678	14390.48	121032	257546.68
12	Oriental Bank of Commerce	51	2086.23	351	3423.92	1309	16207.32	186	2374.32	343	967.11	6789	12780.86	91286	190524.71
13	Punjab National Bank	122	4035.27	993	7169.07	2999	29477.64	275	5622.56	1233	2015.12	29618	52863.88	349675	547242.81
14	Punjab & Sind Bank	16	766.93	98	1281.91	232	4315.04	43	804.39	46	377.97	3193	11267.32	33359	68543.55
15	Syndicate Bank	52	2648.32	717	4750.78	1112	13346.23	203	3142.99	464	1300.38	14829	24440.99	193321	247628.40
16	State Bank of India	548	22080.58	5119	44797.70	10275	154562.99	1551	31776.06	4482	9473.95	83678	227005.43	1401656	2544412.43
17	Union Bank of India	139	4554.77	823	7846.35	1368	21756.51	296	4931.59	693	2164.54	11911	24394.85	229177	416747.73
18	United Bank of India	368	13546.97	3044	26475.42	6258	72307.98	843	19439.68	3781	6103.07	57253	138728.11	935613	1648618.97
19	UCO Bank	125	6116.52	1982	13406.14	3033	38881.74	302	7010.51	1519	2959.62	23769	55241.65	519456	722363.34
20	Vijaya Bank	38	1991.32	87	2191.24	164	6662.81	43	1681.43	87	977.77	1589	2624.96	21207	68975.34
21	IDBI Bank	46	2072.60	607	4515.21	1100	14520.67	145	2534.22	375	972.39	11968	22102.32	116828	225803.33
A	Sub-Total (PSU Bank)	2472	99031.96	22375	192672.91	41789	586158.51	7186	129166.26	20290	45659.18	371034	862018.85	6174949	10595424.57
22	HDFC Bank	106	5877.39	584	7168.55	896	20440.98	268	4521.90	456	2504.78	18996	19778.10	161844	314124.89
23	Axis Bank LTD.(UTI)	115	5414.89	883	7690.46	1392	21910.70	313	4842.05	626	2223.03	19329	24892.58	219901	378969.71
24	ICICI Bank	134	7247.36	736	8651.03	4854	50580.42	303	5881.11	517	3139.01	13002	21003.30	182317	393670.60
25	Kotak Mahindra Bank Ltd	28	1916.12	40	1968.05	62	5151.24	30	1470.94	31	958.39	979	434.81	6833	40279.92
26	Federal Bank	9	48.73	35	142.80	45	487.49	106	208.21	17	8.61	1891	2949.99	15067	21758.07
27	Indusind Bank	29	1646.99	106	1981.02	178	5346.66	51	1553.26	140	844.42	2633	3447.18	19823	58862.82
28	SIDBI	2	3.00	4	25.00	68	638.00	51	12.50	2	1.20	225	123.72	2077	5274.42
29	Bandhan Bank	194	4145.11	1535	11105.72	2340	26588.98	372	5671.91	1012	1630.90	27128	50338.50	471167	743494.85
30	Ratnakar Bank Ltd	13	535.83	19	546.74	21	1378.08	12	482.96	85	297.94	1159	613.75	5218	14413.03
31	South Indian Bank	16	1061.57	22	1089.13	30	2651.18	17	816.10	16	532.60	43	213.98	3373	22228.24
32	Tamilnad Mercantile Bank	1	0.00	0	0.00	5	200.00	5	100.00	0	0.00	0	0.00	29	900.00
33	Utkarsh Small Finance Bank	1	0.00	0	0.00	5	200.00	5	100.00	0	0.00	0	0.00	29	600.00
34	Ujivan Small Finance Bank	3	73.82	69	666.47	131	1944.52	55	284.48	97	55.81	3787	7839.17	53273	64733.31
35	Yes Bank	5	37.14	13	56.60	97	10333.17	54	100.91	78	51.00	538	1086.50	4980	58498.02
36	IDFC Bank	0	0.00	0	0.00	5	200.00	5	300.00	0	0.00	0	0.00	43	4300.00
37	Jana Small Finance Bank Ltd	0	0.00	0	0.00	5	300.00	5	200.00	0	0.00	0	0.00	50	2000.00
B	Sub-Total (Pvt Bank)	656	28007.96	4048	41091.58	10135	148351.41	1651	26546.33	3076	12247.70	89711	132721.58	1146024	2124107.88
38	BGVB (UBI)	197	4223.05	3548	20266.71	4891	50050.15	844	13277.80	2720	1216.70	65125	128710.76	866856	1195589.69
39	PBGB (UCO)	17	353.61	538	3212.07	1602	16343.07	279	675.43	1094	230.45	21218	43656.92	289543	500679.52
40	UBKGB	0	0.00	126	4105.00	289	5998.00	128	952.00	454	163.00	7955	34534.00	155623	247807.00
C	Sub Total (RRB)	214	4576.65	4211	27583.77	6782	72391.21	1252	14905.23	4268	1610.15	94298	206901.68	1312022	1944076.21
41	W.B.State. Co-Op Bank	89	1566.90	1403	8044.27	2360	26581.24	466	5115.28	1676	668.51	65874	103399.33	728629	953303.67
42	WBSCARD Bank Ltd	13	293.94	246	1971.77	425	4691.55	227	1181.05	664	167.55	10304	20268.26	82176	124375.15
D	Sub Total (Co Op Bank)	102	1835.84	1649	10016.04	2784	31272.79	693	6296.32	2340	836.06	76178	123667.59	810879	1077653.82
	Grand Total (A+B+C+D)	3425	133452.42	32283	271364.31	61491	838173.92	10782	176914.14	29975	60353.09	631222	1325309.70	9439558	15741262.49

Bank wise Annual Credit Outlay in Non-Prisec for 2019-20		
(Amount in Lakh)		
Sr. No.	Bank Name	Amount
1	Allahabad Bank	102000
2	Andhra Bank	8600
3	Bank of Baroda Group	54100
4	Bank of India	62400
5	Bank of Maharashtra	5400
6	Canara Bank	53800
7	Central Bank of India	60700
8	Corporation Bank	9400
9	Indian Bank	14800
10	Indian Overseas Bank	25600
11	Oriental Bank of Commerce	19000
12	Punjab National Bank	54500
13	Punjab & Sind Bank	6800
14	Syndicate Bank	74900
15	State Bank of India	203700
16	Union Bank of India	30300
17	United Bank of India	162700
18	UCO Bank	70900
19	IDBI Bank	23500
Sub-Total (PSU Bank)		1043100
20	HDFC Bank	91300
21	Axis Bank LTD.(UTI)	137800
22	ICICI Bank	89200
23	Kotak Mahindra Bank Ltd	24000
24	Federal Bank	22200
25	Indusind Bank	5900
26	SIDBI	500
27	Bandhan Bank	4000
28	Ratnakar Bank Ltd	1400
29	South Indian Bank	2200
30	Tamilnad Mercantile Bank	100
31	Utkarsh Small Finance Bank	100
32	Ujjivan Small Finance Bank	6300
33	Yes Bank	900
34	IDFC Bank	100
35	Jana Small Finance Bank Ltd	200
Sub-Total (Pvt Bank)		386200
36	BGVB (UBI)	14200
37	PBGB (UCO)	9800
38	UBKGB	4700
Sub Total (RRB)		28700
39	W.B.State. Co-Op Bank	95800
40	WBSCARD Bank Ltd	12400
Sub Total (Co Op Bank)		108200
Grand Total		1566200
NB: Targets envisaged for erstwhile Dena Bank & Vijaya Bank have been clubbed with Bank of Baroda for 2019-2020.		
1	Bank of Baroda	41000
2	Dena Bank	6300
3	Vijaya Bank	6900
Bank of Baroda Group		54200

Sr. No.	District	Total Farm Credit		Total Agriculture Infrastructure		Total Agri Ancillary Activities		Total Agriculture (Farm credit+ Agri Infra.+Agri Ancillary)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bankura	353767	331999.00	5003	20516.00	1256	25016.00	360026	377531.00
2	Birbhum	456462	358313.79	5464	29293.15	723	21951.51	462649	409558.45
3	Purba Bardwan	384342	655063.66	478	28535.42	3821	4472.40	388641	688071.48
4	Paschim Bardwan	15986	22373.97	209	350.73	86	354.60	16281	23079.30
5	Cooch Behar	251128	272100.00	16660	14020.00	2806	8040.00	270594	294160.00
6	Dakshin Dinajpur	320297	249791.00	4928	21015.30	210	19903.00	325435	290709.30
7	Darjeeling	27650	116175.00	120	1275.00	222	3110.00	27992	120560.00
8	Hooghly	425114	352693.63	7933	62591.49	29547	13146.69	462594	428431.81
9	Murshidabad	431900	511691.58	601	26072.87	1106	28100.30	433607	565864.75
10	Nadia	469541	476932.65	1527	15546.15	2295	44719.80	473363	537198.60
11	N-24 PARGANAS	269627	171610.00	16987	5170.00	111063	61420.00	397677	238200.00
12	Paschim Medinipur	585628	586858.75	10655	73490.75	266	33572.00	596549	693921.50
13	Purba Medinipur	482423	432405.87	4288	13546.37	320	3124.91	487031	449077.15
14	Jhargram	157930	147508.00	6636	13518.00	60	3979.00	164626	165005.00
15	Uttar Dinajpur	196545	180898.10	4064	28957.65	313	11385.75	200922	221241.50
16	Howrah	377209	120707.01	41616	13317.24	190031	60809.87	608857	194834.12
17	S-24 Parganas	342176	337421.43	10724	10481.27	708	4770.90	353609	352673.60
18	Kolkata	0	0.00	0	0.00	7413	49994.99	7413	49994.99
19	Jalpaiguri	128409	140397.00	2541	7661.00	1314	16344.00	132264	164402.00
20	Purulia	289197	196894.85	4641	12493.01	206	6067.50	294044	215455.36
21	Alipurduar	69792	87429.00	105616	5510.00	1409	4343.00	176817	97282.00
22	Malda	287231	279785.03	181	11965.47	2231	50268.76	289643	342019.26
23	Kalimpong	17544	22566.00	255	546.30	30	142.00	17829	23254.30
Total		6339898	6051615.31	251127	415873.17	357436	475036.98	6948462	6942525.46

Sr. No.	District	Micro Enterprise (Mfg. +Ser. Upto Rs. 0.25 Cr.)		Small Enterprise (Mfg.+Ser. Upto Rs. 5 Cr.)		Medium Enterprise (Mfg.+Ser. Upto Rs. 10 Cr.)		Khadi & Village Industries		Others (Sector & activities not classified elsewhere)		Total MSME	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bankura	25210	142399.00	1084	31076.00	173	60842.00	0	0.00	0	0.00	26467	234317.00
2	Birbhum	7472	28496.99	59200	193996.82	12000	71400.00	5700	14535.00	9800	37485.00	94172	345913.81
3	Purba Bardwan	102163	210111.60	0	0.00	0	0.00	0	0.00	0	0.00	102163	210111.60
4	Paschim Bardwan	5930	23900.00	5930	23900.00	991	39916.80	700	3584.00	0	0.00	13551	91300.80
5	Cooch Behar	4755	37300.00	11870	102510.00	21	190.00	0	0.00	0	0.00	16646	140000.00
6	Dakshin Dinajpur	22057	123119.00	1723	36491.00	121	46350.00	7900	1600.00	1994	500.00	33795	208060.00
7	Darjeeling	1245	10510.00	676	32900.00	227	47000.00	260	1500.00	140	1400.00	2548	93310.00
8	Hooghly	4365	160224.75	877	32044.95	0	0.00	2628	96134.85	876	32044.95	8746	320449.50
9	Murshidabad	2600	20340.00	1612	57915.00	910	292500.00	0	0.00	260	17420.00	5382	388175.00
10	Nadia	44870	110947.95	0	0.00	0	0.00	0	0.00	0	0.00	44870	110947.95
11	N-24 PARGANAS	176280	352560.00	13995	230930.00	109	38240.00	6226	5916.00	0	0.00	196610	627646.00
12	Paschim Medinipur	51695	201725.75	0	0.00	0	0.00	0	0.00	0	0.00	51695	201725.75
13	Purba Medinipur	10060	133714.68	5035	90142.46	20	12550.00	33628	59344.97	33492	15023.74	82235	310775.86
14	Jhargram	2498	19077.00	247	5154.00	39	8553.00	29	12.00	8728	14479.00	11541	47275.00
15	Uttar Dinajpur	13469	22888.65	3863	6545.00	1919	3265.00	0	0.00	0	0.00	19251	32698.65
16	Howrah	337	117900.00	381	133400.00	338	219618.00	18578	137000.00	12982	124142.00	32615	732060.00
17	S-24 Parganas	101500	91350.00	5654	56137.00	1665	280764.00	6930	6788.00	788978	56501.50	904727	491540.50
18	Kolkata	613	150000.00	352	250000.00	268	200000.00	91	220000.00	89	180000.00	1413	1000000.00
19	Jalpaiguri	14557	51167.00	0	0.00	0	0.00	2315	2596.00	0	0.00	16872	53763.00
20	Purulia	33495	68737.72	2762	70730.50	0	0.00	0	0.00	0	0.00	36257	139468.22
21	Alipurduar	1560	9442.00	900	13518.00	48	11340.00	240	1200.00	300	1500.00	3048	37000.00
22	Malda	809	40200.00	484	42500.00	58	31003.00	12821	32052.00	1792	13425.00	15964	159180.00
23	Kalimpong	870	2642.00	230	5036.00	83	8970.00	74	584.00	95	220.00	1352	17452.00
Total		628410	2128754.09	116875	1414926.73	18990	1372501.80	98120	582846.83	859526	494141.19	1721921	5993170.64

Sr. No.	District	EXPORT CREDIT		EDUCATION		HOUSING		SOCIAL INFRASTRUCTURE		RENEWABLE ENERGY		Others (Sector & activities not classified elsewhere)		Grand Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bankura	0	0.00	843	4131.00	695	10587.00	47	1173.04	1834	476.00	30248	67785.00	420160	696000.04
2	Birbhum	22	502.50	700	4410.00	2750	25712.50	80	656.00	3940	551.10	52357	90535.54	616670	877839.90
3	Purba Bardwan	115	187.60	30	5190.00	160	23944.00	3076	4947.00	115	133.40	64700	99014.92	559000	1031600.00
4	Paschim Bardwan	0	0.00	1104	2210.00	1443	7592.00	309	3023.40	610	43.55	7892	19580.00	41190	146829.05
5	Cooch Behar	2	21.00	0	15630.00	0	15900.00	0	2600.00	0	89.00	0	68100.00	287242	536500.00
6	Dakshin Dinajpur	9	354.00	842	8059.00	2420	15428.00	25	575.25	1333	166.18	15389	32703.00	379248	556054.73
7	Darjeeling	35	3200.00	170	900.00	570	8700.00	50	3980.00	104	620.00	400	2730.00	31869	234000.00
8	Hooghly	120	2700.00	1690	8100.00	3000	40500.00	50	1228.50	549	128.95	28383	58007.49	505132	859546.25
9	Murshidabad	0	0.00	1776	7084.00	3620	28200.00	698	7244.00	1878	501.96	42157	53356.88	489118	1050426.59
10	Nadia	1380	12780.00	3440	13287.60	3440	24876.00	446	11970.00	3501	2267.18	36324	74450.00	566764	787777.33
11	N-24 PARGANAS	0	0.00	1560	5463.00	11851	100740.00	175	3415.00	1053	316.00	46717	72416.00	655643	1048196.00
12	Paschim Medinipur	10	2000.00	612	4407.20	1519	27324.00	54	9968.00	3800	1614.75	36380	97385.00	690618	1038346.20
13	Purba Medinipur	21	810.00	1177	2566.80	12355	58887.00	110	1512.00	826	145.07	73775	92236.50	657530	916010.38
14	Jhargram	2	240.00	175	1260.00	400	7200.00	14	1432.00	1735	545.00	12200	32575.00	190693	255532.00
15	Uttar Dinajpur	35	1341.00	105	391.50	2105	23823.00	52	1011.50	796	293.54	42446	60281.00	265712	341081.69
16	Howrah	0	0.00	1416	5664.00	4012	40120.00	322	324.00	382	381.14	8706	43530.00	656310	1016913.26
17	S-24 Parganas	19	728.00	7759	28648.50	5730	39336.00	58	1243.00	1220	278.26	34518	78694.80	1307639	993142.66
18	Kolkata	1413	100000.00	1413	100000.00	1413	250026.98	1413	76734.47	1413	49998.92	0	0.00	15891	1626755.36
19	Jalpaiguri	23	259.00	141	281.00	935	12623.00	440	766.00	2093	749.00	24876	54846.00	177644	287689.00
20	Purulia	0	0.00	401	4010.00	925	20812.50	363	1346.25	2184	516.88	27087	68390.65	361261	449999.86
21	Alipurduar	6	52.00	810	3600.00	316	2536.00	41	1024.00	160	48.00	16500	24600.00	197698	166142.00
22	Malda	41	8120.00	6008	45080.00	1677	50400.00	2690	40300.61	46	396.04	26666	133343.99	342735	778839.89
23	Kalimpong	172	155.00	110	990.00	155	2905.00	269	442.00	403	92.00	3500	750.00	23790	46040.30
	Total	3425	133450.10	32282	271363.60	61491	838172.98	10782	176916.02	29975	60351.92	631221	1325311.77	9439558	15741262.48

District wise Annual Credit Outlay in Non-Priseec for 2019-20		
(Amount in Lakh)		
Sr. No.	District	NPS
1	Alipurduar	20800
2	Bankura	73800
3	Birbhum	85500
4	Cooch Behar	63700
5	Dakshin Dinajpur	56000
6	Darjeeling	22600
7	Hooghly	86700
8	Howrah	45800
9	Jalpaiguri	37600
10	Jhargram	33500
11	Kalimpong	4600
12	Kolkata	100300
13	Malda	99500
14	Murshidabad	106500
15	N-24 PARGANAS	67500
16	Nadia	108800
17	Paschim Bardwan	8900
18	Paschim Medinipur	134600
19	Purba Bardwan	132100
20	Purba Medinipur	97300
21	Purulia	49900
22	S-24 Parganas	80600
23	Uttar Dinajpur	49600
Total		1566200

Agenda:5

Review of status of Opening of Banking Outlets in Unbanked Centres:

A)As against the allocation of 72 URCs (out of 284 URCS as per list sent by DFS) to 12 banks on 31-10-2018, so far 61 Outlets have been opened. The allottee banks must complete the exercise by 31-06-2019. Also, after opening of the Outlets, the respective banks must update the status thereof in the DFS portal through their designated officers. It is to be noted that no changes in URCs on the ground of non-viability is permitted by DFS as the basic objective is to cover the populace with banking facilities.

Bank Name	Banking Outlet Allotted	Banking Outlet Opened
Allahabad Bank	2	2
Bank of Baroda	5	2
Canara Bank	1	0
Central Bank of India	8	8
Punjab National Bank	5	5
State Bank of India	17	17
United bank of India	16	16
UCO Bank	1	1
HDFC Bank	1	1
Bandhan Bank	6	0
BGVB	9	8
UBKGB	1	1
Total	72	61

B)SLBC previously allocated 204 unbanked centres with population of 5000 & above (as identified by RBI from a list of 717 centres) for opening of B & M branches on 20-09-2017. RBI & SLBC reiterates that the opening of Banking Outlets in the said 204 centres is binding on the allottee banks. SLBC has asked for status report from the 27 banks in this regard and has received information. So far 57 Banking Outlets have been opened in 91 centres allocated to these 12 banks. The remaining 15 banks are to send the status immediately and all the allottee banks should ensure opening of Banking Outlets within the September, 2019 quarter.

Bank Name	Banking Outlet Allotted	Banking Outlet Opened
Allahabad Bank	9	9
Axis bank	12	2
BGVB	5	5
Bank of India	3	2
Canara	7	1
Dena Bank	2	1
Indian Bank	4	3
PBGB	1	0
Punjab National Bank	9	9
State Bank of India	16	14
Syndicate Bank	9	7
United Bank of India	14	4
Total	91	57

Banks yet to Report: Andhra Bank, BandhanBank, BOB, Bank of Maharashtra, CBI, BOI, Corporation Bank, HDFC Bank, ICICI Bank, IDBI Bank, IOB, OBC, UBKGB ,UCO Bank, Union Bank of India & Vijaya Bank **covering the remaining 113 centres)**

C)SLBC received a list of 661(Revised) GPHQ centres from GoWB in Dec,19, which are reportedly without banking facilities. SLBC has entrusted the concerned LDMs on 15-12-2018 to conduct a detailed survey in co-ordination with the Block functionaries and submit a report to SLBC. Survey reports have been received from all the LDMs. SLBC has since identified 209 Centres beyond 5 KM distance out of which 138 Centres have a population above 5000.This group needs to be taken up in the 1st phase.

SLBC will call for a meeting of the stakeholders and the member banks in June,2019 for allocation of the eligible centres and preparing the roadmap so that the banks will be in a position to complete the process during the1st half of FY 2019-20.

Survey of GP HQs for Opening of Banking Outlets in 2019-2020																	
District	Total GP	5 KM-7.5 KM			7.5 KM-10 KM			10 KM to 20 KM			above 20 KM			Total of GP HQs above 5 KM			
		<2000	2000-5000	>5000	<2000	2000-5000	>5000	<2000	2000-5000	>5000	<2000	2000-5000	>5000	<2000	2000-5000	>5000	Total
Alipurduar	17			3			3			2			2			10	10
Bankura	46	2	6	2	4	7		4	4					10	17	2	29
Birbhum	22	5			2									7			7
Coochbehar	34			3			1									4	4
Dakshin Dinajpur	8			2												2	2
Darjeeling	37		3	5		2	2		1	4		2	1		8	12	20
Hooghly	26	1	5	1		2	2			1				1	7	4	12
Howrah	30			1												1	1
Jalpaiguri	18	1	1							1				1	1	1	3
Jhargram																	
Kalimpong	1			1												1	1
Kolkata																	
Malda	23			4			4			1						9	9
Murshidabad	27			5			1									6	6
Nadia	37			2			3									5	5
Paschim Burdwan	10																
Purba Burdwan	29	2	3	1							1			3	3	1	7
Paschim Medinipur	40																
Purba Medinipur	57	2	1	3	3	2								5	3	3	11
Purulia	79			24			17			3						44	44
Uttar Dinajpur	32			5			6			9						20	20
24 Parganas (North)																	
24 Parganas(South)	89	1	1	3		2	7		1	3				1	4	13	18
Total	662	14	20	65	9	15	46	4	6	24	1	2	3	28	43	138	209

AGENDA- 6

CD Ratio and Review of Districts with CD Ratio below 40%:

CD Ratio of the State stood at 64.57% as on 31-03-2019 whereas it was 64.48% on 31-12-2018. For calculation of CD Ratio of the State as on 31st March, 2019, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Total Deposit (A)	762840
Total Advance utilized in the State (B=C+D)	482110
Out of which outstanding of credit sanctioned from the State (C)	427666
Credit sanctioned from outside State but utilized in West Bengal (D)	54444
RIDF Support (E)	10470
Total Advance to be reckoned (F=B+E)	492580
CD Ratio (F*100 / A)	64.57%

Position of districts with less than 40 % CD Ratio

CD Ratio on	Howrah	Birbhum	Hooghly	PaschimBurdwan	24 Parganas(N)
31-12-2018	38.56	35.27	26.41	39.22	24.00
31-03-2019	40.19	40.47	30.05	40.07	24.75

(N.B. Howrah, Birbhum & Paschim Burdwan crossed the barrier during March,19 and to ensure that the position further improves hereafter)

Big ticket recovery in NPA & NCLT recovery, limited credit expansion due to PCA by RBI on some of the bankers as well as high institutional deposit are the contributing factors in the remaining 2 districts. However, they has shown improved performance.

SLBC desk is taking proactive steps by way of regular follow up with the LDMs of the the districts to overcome the obstacles to increase the CD ratio beyond 40%.

The Sub-Committees of DCC on CD Ratio would function actively and draw action plan for improving the CD ratio within short time. SLBC suggests that proactive exposure in potential MSME clusters with targeting of big ticket loans would give the desired result.

District-wise and Bank-wise positions are annexed herewith.

District Wise CD Ratio of West Bengal as on 31.03.2019						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on March 2018	CD Ratio as on March 2019		
				Deposit	Advance	CD Ratio as on March 2019
1	24 Pgs (South)	UBI	40	23421.00	10612.00	45.31
2	24Pgs.(North)	AB	22	113324.44	28046.05	24.75
3	Alipurduar	CBI	41	4225.44	1714.74	40.58
4	Bankura	UBI	41	9646.90	4071.17	42.20
5	Birbhum	UCO	35	14234.64	5761.03	40.47
6	Cooch Behar	CBI	60	6852.76	4955.45	72.31
7	Dakshin Dinajpur	UBI	51	3914.88	2053.08	52.44
8	Darjeeling	CBI	45	17124.93	8080.40	47.19
9	Hooghly	UCO	26	38978.17	11712.05	30.05
10	Howrah	UCO	39	35180.29	14140.23	40.19
11	Jalpaiguri	CBI	42	9805.64	4231.12	43.15
12	Jhargram	UBI	41	3231.98	1302.78	40.31
13	Kalimpong	SBI	37	1070.74	433.35	40.47
14	Kolkata Metro	SBI	87	325318.76	257289.96	79.09
15	Malda	UBI	50	11196.63	6037.87	53.93
16	Murshidabad	UBI	50	12239.98	6482.13	52.96
17	Nadia	UBI	46	28827.16	14157.02	49.11
18	Paschim Burdwan	SBI	41	26237.29	10512.21	40.07
19	Paschim Medinipur	UBI	43	19401.22	8564.88	44.15
20	Purba Burdwan	UCO	41	22412.40	10632.45	47.44
21	Purba Medinipur	UBI	43	22209.86	9884.98	44.51
22	Purulia	UBI	41	7542.34	3295.45	43.69
23	Uttar Dinajpur	UBI	58	6443.20	3695.96	57.36
CD Ratio as on March 2018			58	762840.65	427666.36	56.06
Amount sanctioned from outside State but fund utilised in the State of West Bengal					54444.12	
RIDF Support					10470.02	
Total Advances in the State					492580.50	
Credit Deposit Ratio			65			64.57

BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)/D RATIO AS ON MARCH 2019						
(Amt. in Crore)						
SI No.	Name of Banks	Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Allahabad Bank	50029.57	23013.76	46.00	0.00	46
2	Andhra Bank	5811.12	6498.91	111.84	0.00	112
3	Bank of Baroda	23653.00	13974.00	59.08	0.00	59
4	Bank of India	32742.60	15540.62	47.46	0.00	47
5	Bank of Maharashtra	2090.50	1766.45	84.50	0.00	84
6	Canara Bank	14935.68	8304.30	55.60	0.00	56
7	Central Bank of India	22648.62	8793.26	38.82	0.00	39
8	Corporation Bank	6443.77	5754.89	89.31	0.00	89
9	Dena Bank	2890.32	2345.92	81.16	0.00	81
10	Indian Bank	9741.55	4469.55	45.88	0.00	46
11	Indian Overseas Bank	13189.79	6905.58	52.36	0.00	52
12	Oriental Bank of Commerce	9466.71	7829.45	82.71	0.00	83
13	Punjab National Bank	27942.91	17069.06	61.09	0.00	61
14	Punjab & Sind Bank	2777.16	3332.01	119.98	0.00	120
15	Syndicate Bank	6925.92	7299.83	105.40	0.00	105
16	State Bank of India	187136.12	68128.15	36.41	16797.77	45
17	UCO Bank	36181.00	14312.00	39.56	0.00	40
18	United Bank of India	73870.43	35012.69	47.40	33384.00	93
19	Union Bank of India	3809.84	744.19	19.53	0.00	20
20	Vijaya Bank	5157.27	5419.75	105.09	0.00	105
21	IDBI Bank	16523.35	9648.33	58.39	0.00	58
Total of PSU Banks		553967.23	266162.70	48.05	50181.77	57
22	Axis	37334.83	23709.74	63.51	0.00	64
23	Bandhan Bank	18405.44	19383.10	105.31	0.00	105
24	Federal Bank	3311.14	2516.19	75.99	0.00	76
25	HDFC	37527.73	25213.86	67.19	0.00	67
26	ICICI	33405.45	25555.72	76.50	0.00	77
27	Indusind Bank	5714.09	9744.86	170.54	0.00	171
28	IDFC	556.33	3762.03	676.22	0.00	676
29	Kotak Mahindra Bank	6048.65	5411.57	89.47	0.00	89
30	Jana Small Finance Bank	434.38	394.08	90.72	0.00	91
31	Ratnakar Bank Ltd	3561.36	7788.72	218.70	0.00	219
32	South Indian Bank Ltd.	1126.09	1979.86	175.82	0.00	176
33	Tamilnad Mercantile Bank	663.65	164.99	24.86	0.00	25
34	Ujjivan Small Finance Bank	503.71	1418.07	281.53	0.00	282
35	Utkarsh Small Finance Bank	61.78	43.71	70.75	0.00	71
36	YES Bank	8761.36	6699.75	76.47	0.00	76
37	SIDBI	0.00	72.51	#DIV/0!	0.00	#DIV/0!
Total of PVT Banks		157415.99	133858.76	85.04	0.00	85
38	BGVB (UBI)	15481.19	6313.70	40.78	9296.04	101
39	PBGB (UCO)	5181.30	2739.53	52.87	1419.83	80
40	UBKGB (CBI)	3014.95	1713.45	56.83	1069.13	92
Total of RRBs		23677.44	10766.68	45.47	11785.00	95
41	W.B. St. Co-op.Bk	27565.78	15772.77	57.22	17020.23	119
42	WBSCARD Bank Ltd.	214.21	1105.45	516.06	76.51	552
Total of Co-Optv Banks		27779.99	16878.22	60.76	17096.74	122
Grand Total		762840.65	427666.36	56.06	79063.51	66
Amount sanctioned from outside State but fund utilised in the State of West Bengal			54444.12			
RIDF Support			10470.02			
Total Credit in the State			492580.50			
Credit Deposit Ratio				64.57		
Total Credit + Investment			571644.01			
Total Credit + Investment Deposit Ratio				74.94		

Bank-Wise and Population Group wise Branch Network and Deposits as on March 2019											
(Amount in Crore)											
Sl. No.	Name of Banks	NO. OF BRANCHES					DEPOSITS				
		Rural	Semi-Urban	Urban	Metro	TOTAL	Rural	Semi-Urban	Urban	Metro	TOTAL
1	Allahabad Bank	274	82	100	87	543	12813.35	6742.29	14956.95	15516.98	50029.57
2	Andhra Bank	10	8	24	20	62	312.68	225.27	2123.98	3149.19	5811.12
3	Bank of Baroda	37	50	59	71	217	1644.00	2850.00	8699.00	10460.00	23653.00
4	Bank of India	169	69	72	62	372	8235.52	5517.28	9717.69	9272.11	32742.60
5	Bank of Maharashtra	4	3	9	17	33	114.78	105.59	442.80	1427.33	2090.50
6	Canara Bank	125	58	54	54	291	1762.94	1413.64	3782.35	7976.75	14935.68
7	Central Bank of India	133	71	72	52	328	4627.64	4575.24	7458.89	5986.85	22648.62
8	Corporation Bank	9	12	17	22	60	260.81	312.07	2641.61	3229.28	6443.77
9	Dena Bank	8	9	15	22	54	160.72	372.50	710.08	1647.02	2890.32
10	Indian Bank	12	14	27	31	84	436.01	461.94	2834.39	6009.21	9741.55
11	Indian Overseas Bank	31	22	48	54	155	1013.16	610.00	4690.28	6876.35	13189.79
12	Oriental Bank of Commerce	22	23	35	27	107	683.01	642.42	3557.85	4583.43	9466.71
13	Punjab National Bank	146	25	56	50	277	7285.35	1569.62	9091.38	9996.56	27942.91
14	Punjab & Sind Bank	4	4	11	20	39	96.30	43.60	355.27	2281.99	2777.16
15	Syndicate Bank	44	33	29	34	140	282.80	790.90	2147.05	3705.17	6925.92
16	State Bank of India	580	209	223	216	1228	39957.76	33997.61	49100.36	64080.39	187136.12
17	UCO Bank	150	73	76	82	381	7082.06	7168.99	10440.04	11489.91	36181.00
18	United Bank of India	434	142	156	141	873	18400.74	12837.79	22779.79	19852.11	73870.43
19	Union Bank of India	47	40	39	4	130	768.72	859.22	2177.31	4.59	3809.84
20	Vijaya Bank	4	3	22	26	55	143.58	122.43	1396.63	3494.63	5157.27
21	IDBI Bank	21	23	31	22	97	912.67	1670.44	5126.99	8813.25	16523.35
Total of PSU Banks		2264	973	1175	1114	5526	106994.60	82888.84	164230.69	199853.10	553967.23
22	Axis	28	82	96	75	281	1057.16	5235.95	13700.31	17341.41	37334.83
23	Bandhan Bank	38	173	80	78	369	3555.03	2637.69	7378.90	4833.82	18405.44
24	Federal Bank	5	3	6	17	31	47.05	21.12	210.44	3032.53	3311.14
25	HDFC	25	41	65	75	206	649.79	1602.94	9009.81	26265.19	37527.73
26	ICICI	20	43	81	90	234	2855.17	6138.61	11563.42	12848.25	33405.45
27	Indusind Bank	5	20	22	26	73	38.52	495.58	531.51	4648.48	5714.09
28	IDFC	0	0	4	4	8	0.00	0.00	96.17	460.16	556.33
29	Kotak Mahindra Bank	1	1	6	31	39	55.82	40.71	410.41	5541.71	6048.65
30	Jana Small Finance Bank	0	8	3	6	17	0.00	100.71	92.34	241.33	434.38
31	Ratnakar Bank Ltd	0	2	2	8	12	0.00	19.74	71.95	3469.67	3561.36
32	South Indian Bank Ltd.	1	0	3	14	18	16.16	0.00	63.07	1046.86	1126.09
33	Tamilnad Mercantile Bank	0	0	0	1	1	0.00	0.00	0.00	663.65	663.65
34	Ujjivan Small Finance Bank	24	13	22	8	67	34.66	69.42	248.94	150.69	503.71
35	Utkarsh Small Finance Bank	0	0	0	1	1	0.00	0.00	0.00	61.78	61.78
36	YES Bank	0	1	11	14	26	0.00	78.87	892.92	7789.57	8761.36
37	SIDBI	0	0	0	1	1	0.00	0.00	0.00	0.00	0.00
Total PVT Banks		147	387	401	449	1383	8309.36	16441.34	44270.19	88395.10	157415.99
Total of Commercial Banks		2411	1360	1576	1563	6909	115303.96	99330.18	208500.88	288248.20	711383.22
38	BGVB (UBI)	496	68	23	0	587	8911.24	3282.18	3287.77	0.00	15481.19
39	PBGB (UCO)	204	16	7	3	230	4302.93	601.82	188.64	87.91	5181.30
40	UBKGB (CBI)	88	47	7	0	142	1258.92	1447.25	308.78	0.00	3014.95
Total of RRBs		788	131	37	3	959	14473.09	5331.25	3785.19	87.91	23677.44
41	W.B. St. Co-op.Bk	216	53	75	16	360	12233.92	2512.47	5656.64	7162.75	27565.78
42	WBSCARD Bank Ltd.	2	0	0	0	2	214.21	0.00	0.00	0.00	214.21
Total of Co-Optv Banks		218	53	75	16	362	12448.13	2512.47	5656.64	7162.75	27779.99
Grand Total		3417	1544	1688	1582	8230	142225.18	107173.90	217942.71	295498.86	762840.65

Bank-Wise and Population Group wise Advance and CD Ratio as on March 2019									
(Amount in Crore)									
ADVANCES					CREDIT - DEPOSIT RATIO (%)				
Rural	Semi-Urban	Urban	Metro	TOTAL	Rural	Semi-Urban	Urban	Metro-Politan	TOTAL
2661.01	1517.22	3257.03	15578.50	23013.76	21	23	22	100	46.00
39.84	46.68	512.41	5899.98	6498.91	13	21	24	187	111.84
406.00	748.00	2397.00	10423.00	13974.00	25	26	28	100	59.08
2078.07	1124.42	1789.93	10548.20	15540.62	25	20	18	114	47.46
15.05	27.50	83.24	1640.66	1766.45	13	26	19	115	84.50
737.47	452.81	1288.49	5825.53	8304.30	42	32	34	73	55.60
1232.32	940.88	1561.80	5058.26	8793.26	27	21	21	84	38.82
65.35	60.59	423.71	5205.24	5754.89	25	19	16	161	89.31
25.22	51.49	110.27	2158.94	2345.92	16	14	16	131	81.16
98.69	77.60	340.09	3953.17	4469.55	23	17	12	66	45.88
186.01	139.19	816.88	5763.50	6905.58	18	23	17	84	52.36
275.31	260.09	1485.28	5808.77	7829.45	40	40	42	127	82.71
2632.56	432.14	2589.60	11414.76	17069.06	36	28	28	114	61.09
20.10	15.30	148.20	3148.41	3332.01	21	35	42	138	119.98
234.41	1321.16	1730.03	4014.23	7299.83	83	167	81	108	105.40
8514.68	6959.60	12243.33	40410.54	68128.15	21	20	25	63	36.41
1042.91	1165.99	2358.32	9744.78	14312.00	15	16	23	85	39.56
4479.05	2618.23	3504.83	24410.58	35012.69	24	20	15	123	47.40
131.11	172.66	438.96	1.46	744.19	17	20	20	32	19.53
34.96	33.94	233.42	5117.43	5419.75	24	28	17	146	105.09
417.83	541.14	2426.25	6263.11	9648.33	46	32	47	71	58.39
25327.95	18706.63	39739.07	182389.05	266162.70	24	23	24	91	48.05
91.54	965.72	3487.09	19165.39	23709.74	9	18	25	111	63.51
8877.86	4874.28	4569.44	1061.52	19383.10	250	185	62	22	105.31
44.77	53.20	102.80	2315.42	2516.19	95	252	49	76	75.99
632.07	1900.11	4558.19	18123.49	25213.86	97	119	51	69	67.19
2184.25	4696.14	8846.21	9829.12	25555.72	77	77	77	77	76.50
164.70	925.61	1412.18	7242.37	9744.86	428	187	266	156	170.54
85.44	39.32	72.35	3564.92	3762.03	#DIV/0!	#DIV/0!	75	775	676.22
193.39	3.07	181.74	5033.37	5411.57	346	8	44	91	89.47
0.00	31.88	69.55	292.65	394.08	#DIV/0!	32	75	121	90.72
0.00	86.99	111.10	7590.63	7788.72	#DIV/0!	441	154	219	218.70
4.19	0.00	104.08	1871.59	1979.86	26	#DIV/0!	165	179	175.82
0.00	0.00	0.00	164.99	164.99	#DIV/0!	#DIV/0!	#DIV/0!	25	24.86
137.47	382.11	678.14	220.35	1418.07	397	550	272	146	281.53
0.00	0.00	0.00	43.71	43.71	#DIV/0!	#DIV/0!	#DIV/0!	71	70.75
0.00	0.36	153.21	6546.18	6699.75	#DIV/0!	0	17	84	76.47
0.00	0.00	0.00	72.51	72.51	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
12415.68	13958.79	24346.08	83138.21	133858.76	149	85	55	94	85.04
37743.63	32665.42	64085.15	265527.26	400021.46	33	33	31	92	56.23
4986.56	712.47	614.67	0.00	6313.70	56	22	19	#DIV/0!	40.78
2411.49	231.42	75.09	21.53	2739.53	56	38	40	24	52.87
1097.06	539.05	77.34	0.00	1713.45	87	37	25	#DIV/0!	56.83
8495.11	1482.94	767.10	21.53	10766.68	59	28	20	24	45.47
6979.07	1445.86	2574.55	4773.29	15772.77	57	58	46	67	57.22
1105.45	0	0	0	1105.45	516	#DIV/0!	#DIV/0!	#DIV/0!	516.06
8084.52	1445.86	2574.55	4773.29	16878.22	65	58	46	67	60.76
54323.26	35594.22	67426.80	270322.08	427666.36	38	33	31	91	56.06
Amount sanctioned from outside State but fund utilised in				54444.12					
RIDF Support				10470.02					
Total Advances in the State				492580.50					
									64.57

Agenda-7

Progress in Agriculture (including KCC)

The progress in last 4 years is as follows,

Financial Year	Target (Cr.)	Achievement (Cr.)	% of Achievement
2015-2016	43536	30930	71
2016-2017	52551	34175	65
2017-2018	59098	42232	71
2018-2019	64071	45586	71

Quarterly progress in 2018-2019 is as given hereunder:

June-2018		Sept.-2018		Dec.-2018		March-2019		Total FY 18-19	
Target	Achiev.	Target	Achiev.	Target	Achiev.	Target	Achiev.	Target	Achiev.
64071	11846	64071	23391	64071	33566	64071	45586	64071	45586

It is evident that the percentage of achievement has remained around 70%. However, the credit deployment in absolute terms has increased substantially in the last 4 years.

KCC: It is an important agenda of SLBC to cover all eligible farmers of the State under KCC. Agriculture Dept, GoWB was requested to identify left over farmers, so that the target can be achieved within 31.03.2019. With Kharif 2019 season in full swing it is expected that the banks need to act proactively with renewal of limits with enhancement as per revised guidelines on KCC .The urgent need is to add new farmers into the fold.

Target & Achievement under Kisan Credit Card in West Bengal in last 4 years)

Year	Target (No.)	Achievement (No.)	% of Achievement
2015-16	20,00,000	1753590	88
2016-17	17,00,000	1634533	96
2017-18	17,00,000	1989626	117
2018-19	20,00,000	2165443	109

Quarterly Progress in 2018-19(including issuance against renewal cases)

Target	June,2018	Sept,2018	Dec,2018	Mar,2019
20,00,000	765246	962418	1658632	2165443
% of Achv.	38	48	83	109

All the banks operating in the State have issued 2165443 KCCs during the year at 109% of annual target of 20.00 lacs. Total amount for KCC stood at Rs. 9636.73 crore as on 31.03.2019 which account for 31% of the farm credit.

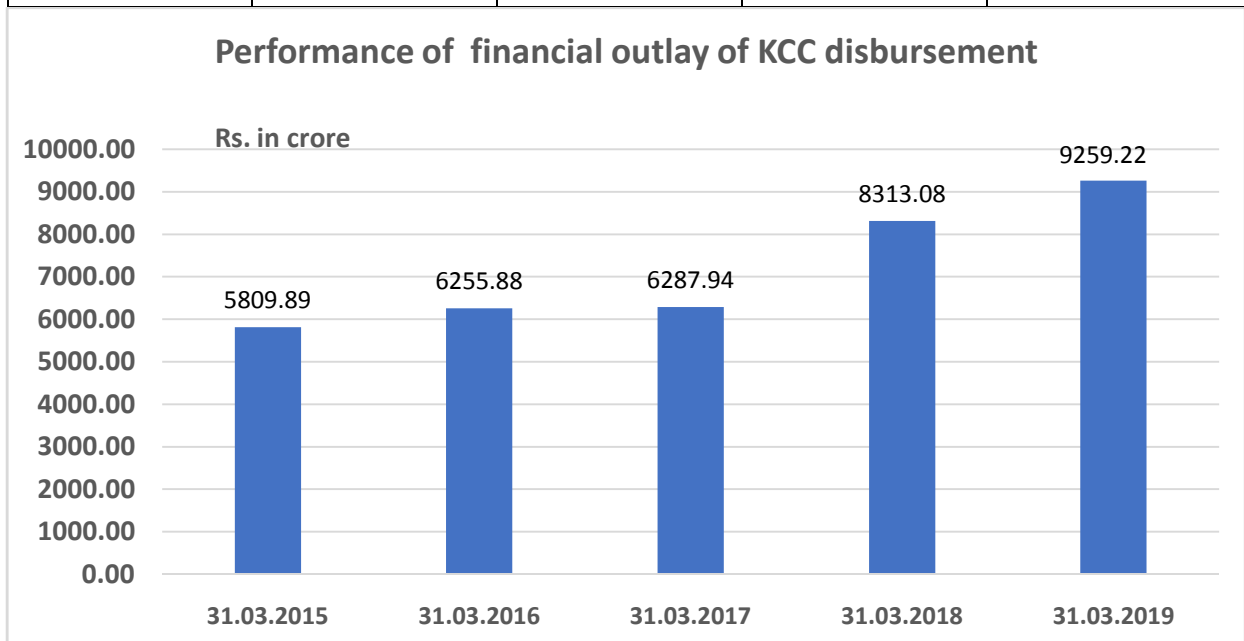
The Average ticket size of Rs.37,648/- as on 31.12.2018 has increased to Rs.42596/- on 31.03.2019. Average credit per KCC of all the banks excluding WB State Co-operative Bank is Rs.56680/- while it is Rs.25813/- for WB State Co-operative Bank.

It has been observed that there is decrease in number of accounts which is attributed to write off in some cases and the data cleaning exercise undertaken by the banks. WBSCBL has reported decrease of 309620 accounts which were reportedly financed under term loan category and since closed.

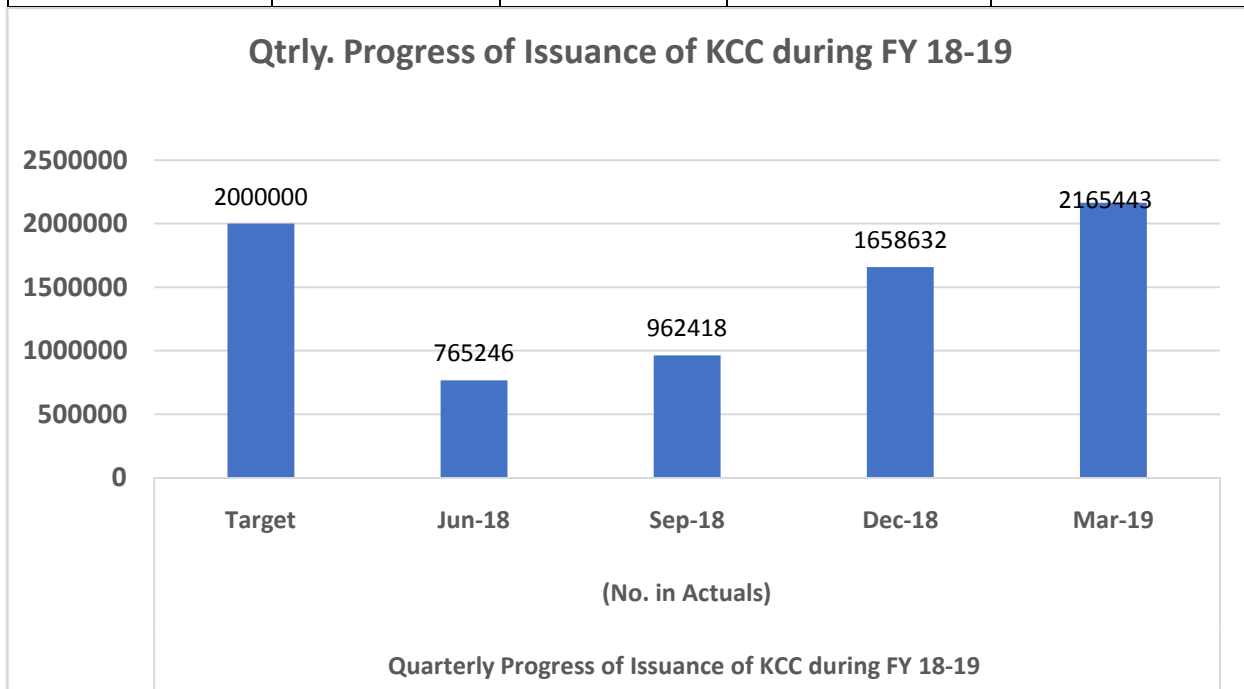
Bank wise KCC position as on 31.03.2019						
(Amount in Crore)						
Sr. No.	Bank Name	Target	Total KCC issued during 01.04.2018 to 31.03.2019 (Fresh + Renewal)		Outstanding Position as on 31.03.2019 (Including NPA)	
		No.	NO.	Amount	NO.	Amount
1	Allahabad Bank	71000	59660	359.66	89016	528.54
2	Andhra Bank	600	50	0.27	67	0.33
3	Bank of Baroda	7000	2758	22.85	16288	114.96
4	Bank of India	53000	36424	132.27	164505	723.26
5	Bank of Maharashtra	500	136	1.51	272	2.84
6	Canara Bank	9400	13452	92.05	19693	149.51
7	Central Bank of India	41000	27337	151.15	74951	415.01
8	Corporation Bank	900	672	4.83	1429	13.81
9	Dena Bank	900	254	3.55	537	5.61
10	Indian Bank	9400	204	1.54	4044	23.15
11	Indian Overseas Bank	7000	1268	3.76	6251	31.86
12	Oriental Bank of Commerce	7000	362	3.04	2811	17.14
13	Punjab National Bank	21000	56621	1148.12	180552	1441.37
14	Punjab & Sind Bank	900	5	0.06	13	0.25
15	Syndicate Bank	7000	4174	29.67	8388	56.07
16	State Bank of India	87000	142237	1414.12	211487	1328.17
17	UCO Bank	65000	16649	93.64	58480	284.45
18	United Bank of India	104500	114612	477.18	311190	1612.67
19	Union Bank of India	17600	6925	61.71	17164	130.72
20	Vijaya Bank	1100	133	0.84	573	3.56
21	IDBI Bank	4700	6986	63.97	12293	141.99
Total of PSU Banks		516500	490919	4065.79	1180004	7025.27
22	Axis	3000.00	40509	192.04	43930	497.92
23	Bandhan Bank	0	0	0.00	0	0.00
24	Federal Bank	300	439	33.75	458	39.23
25	HDFC	7000	95117	359.76	145350	465.67
26	ICICI	7000	3085	36.43	5920	92.41
27	Indusind Bank	0	0	0.00	0	0.00
28	IDFC	0	0	0.00	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	0	0.00
30	Jana Small Finance Bank	0	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0	0.00	0	0.00
32	South Indian Bank Ltd.	0	0	0.00	0	0.00
33	Tamilnad Mercantile Bank	0	0	0.00	0	0.00
34	Ujjivan Small Finance Bank	0	0	0.00	0	0.00
35	Utkarsh Small Finance Bank	0	0	0.00	0	0.00
36	YES Bank	0	0	0.00	0	0.00
Total of PVT Banks		17300	139150	621.98	195658	1095.23
37	BGVB (UBI)	47000	153537	384.15	193331	544.62
38	PBGB (UCO)	41000	29650	274.48	72528	455.69
39	UBKGB (CBI)	24000	17222	216.84	63375	542.63
Total of RRBs		112000	200409	875.47	329234	1542.94
40	W.B. St. Co-op.Bk	1353000	1334965	3695.98	1430805	3693.36
41	WBSCARD Bank Ltd.	1200	0	0.00	0	0.00
Total of Co-Optv Banks		1354200	1334965	3695.98	1430805	3693.36
Grand Total		2000000	2165443	9259.22	3135701	13356.80

District wise KCC position as on 31.03.2019			
(Amount in Crore)			
Sr. No.	Name of District	KCC Disbursement during FY 2018-19	
		NO.	Amount
1	24 Pgs (South)	212522	1063.70
2	24Pgs.(North)	73783	363.73
3	Alipurduar	28468	41.71
4	Bankura	84479	322.77
5	Birbhum	49836	85.76
6	Cooch Behar	45613	284.31
7	Dakshin Dinajpur	41419	206.51
8	Darjeeling	23955	168.32
9	Hooghly	28072	212.15
10	Howrah	35524	118.42
11	Jalpaiguri	44189	217.42
12	Jhargram	2021	9.24
13	Kalimpong	21123	4.60
14	Kolkata Metro	0	0.00
15	Malda	76552	255.54
16	Murshidabad	87783	255.66
17	Nadia	85176	213.84
18	Paschim Burdwan	105223	373.61
19	Paschim Medinipur	239120	924.01
20	Purba Burdwan	330381	2786.52
21	Purba Medinipur	433084	1052.36
22	Purulia	38246	107.33
23	Uttar Dinajpur	78874	191.71
Grand Total		2165443	9259.22

Performance of financial outlay of KCC disbursement				
(Amount Rs. in crore)				
31.03.2015	31.03.2016	31.03.2017	31.03.2018	31.03.2019
5809.89	6255.88	6287.94	8313.08	9259.22



Quarterly Progress of Issuance of KCC during FY 18-19				
(No. in Actuals)				
Target	Jun-18	Sep-18	Dec-18	Mar-19
2000000	765246	962418	1658632	2165443



Bank wise flow of credit to Small & Marginal Farmers under ACP 2018-19					
(Position from 01.04.2018-31.03.2019)					
(Amt.in Rs. Crore)					
Sl.No	Name of Bank	Flow to Small & Marginal Farmers			
		Target	Achievement		% of Ach
		No.	No	Amt.	No.
1	Allahabad bank	69000	44649	161.49	64.71
2	Andhra Bank	1200	82	1.12	6.83
3	Bank of Baroda	15000	5720	37.43	38.13
4	Bank of India	35100	19655	82.55	56.00
5	Bank of Maharastra	300	0	0.00	0.00
6	Canara Bank	7500	30833	185.53	411.11
7	Central Bank of India	43700	41215	596.65	94.31
8	Corporation Bank	500	180	1.92	36.00
9	Dena Bank	300	6	0.04	2.00
10	Indian Bank	11000	982	7.45	8.93
11	IOB	8500	822	2.42	9.67
12	OBC	8100	786	15.93	9.70
13	PNB	37600	60468	532.48	160.82
14	Punjab & Sind Bank	0	0	0.00	0.00
15	Syndicate Bank	7100	9154	64.05	128.93
16	SBI	158000	167478	1657.81	106.00
17	UCO	48300	16452	127.06	34.06
18	UBI	102000	74295	871.36	72.84
19	Union Bank of India	16000	10696	105.69	66.85
20	Vijaya Bank	1400	2390	52.35	170.71
21	IDBI	400	97744	434.00	24436.00
Total PSU		571000	583607	4937.33	102.21
22	Axis	9000	40509	192.04	450.10
23	Bandhan Bank	0	1193954	5284.60	#DIV/0!
24	Federal Bank	200	9166	69.85	4583.00
25	HDFC	2500	37700	126.53	1508.00
26	ICICI	4900	0	0.00	0.00
27	Indusind Bank	0	211280	392.94	#DIV/0!
28	IDFC	0	25922	77.95	#DIV/0!
29	Kotak Mahidra Bank	0	2816	68.38	#DIV/0!
30	Jana Small Finance Bank	0	0	0.00	#DIV/0!
31	Ratnakar Bank Ltd	0	167231	478.75	#DIV/0!
32	South Indian Bank Ltd.	0	73	0.35	#DIV/0!
33	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!
34	Ujjivan Small Finance Bank	0	139820	454.06	#DIV/0!
35	Utkarsh Small Finance Bank	0	8067	25.06	#DIV/0!
36	YES Bank	0	2	6.00	#DIV/0!
Total PVT		16600	1836540	7176.51	11063.49
37	BGVB	102500	135497	329.60	132.19
38	PBGB	27500	44124	799.02	160.45
39	UBKGB	28700	42376	359.16	0.00
Total RRB		158700	221997	1487.78	139.88
40	WB State Co-Op Bank Ltd.	223300	1403873	4184.06	628.69
41	WBSCARD Bank Ltd.	30400	16356	217.52	53.80
Total Co-Optv		253700	1420229	4401.58	559.81
Grand Total		1000000	4062373	18003.20	406.24

Bank wise flow of Credit to Share Croppers /Oral Lessees under ACP 2018-19					
(Position from 01.04.2018 - 31.03.2019)					
(Amt. in Rs. Crore)					
Sl.No	Name of Bank	Flow to Share Croppers / Oral Lessees			
		Target	Achievement		% of Ach
		(No)	No	Amt.	(No)
1	Allahabad Bank	12000	507	5.27	4.23
2	Andhra Bank	100	0	0.00	0.00
3	Bank of Baroda	200	22	0.05	11.00
4	Bank of India	10000	4350	13.92	43.50
5	Bank of Maharashtra	100	0	0.00	0.00
6	Canara Bank	200	0	0.00	0.00
7	Central Bank of India	10000	4826	4.83	48.26
8	Corporation Bank	100	0	0.00	0.00
9	Dena Bank	100	0	0.00	0.00
10	Indian Bank	1000	0	0.00	0.00
11	Indian Overseas Bank	1000	0	0.00	0.00
12	Oriental Bank of Commerce	1000	5	0.09	0.50
13	Punjab National Bank	10000	4856	320.88	48.56
14	Punjab & Sind Bank	100	0	0.00	0.00
15	Syndicate Bank	1000	0	0.00	0.00
16	State Bank of India	25000	18729	43.53	74.92
17	UCO	2000	4179	18.79	208.95
18	UBI	20000	72	55.93	0.36
19	Union Bank of India	10000	0	0.00	0.00
20	Vijaya Bank	200	0	0.00	0.00
21	IDBI	0	20189	58.21	#DIV/0!
Total PSU		104100	57735	521.50	55.46
22	AXIS Bank	3000	0	0.00	0.00
23	Bandhan Bank	0	0	0.00	#DIV/0!
24	Federal Bank	0	0	0.00	#DIV/0!
25	HDFC	0	0	0.00	#DIV/0!
26	ICICI	0	0	0.00	#DIV/0!
27	Indusind Bank	0	0	0.00	#DIV/0!
28	IDFC	0	0	0.00	#DIV/0!
29	Kotak Mahindra Bank	0	0	0.00	#DIV/0!
30	Jana Small Finance Bank	0	0	0.00	#DIV/0!
31	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!
32	South Indian Bank Ltd.	0	0	0.00	#DIV/0!
33	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!
34	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!
35	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!
36	YES Bank	0	0	0.00	#DIV/0!
Total PVT		3000	0	0.00	0.00
A	Total Com.Bks.	211200	115470	1043.00	54.67
37	BGVB	20000	805	0.15	4.03
38	PBGB	13000	6069	118.39	46.68
39	UBKGB	6900	486	3.33	7.04
B	Total of RRBs	39900	7360	121.87	18.45
40	WB St.Coop.Bk.	60000	30367	35.16	50.61
41	WBSCARD Bank	0	0	0.00	#DIV/0!
Grand Total		311100	153197	1200.03	49.24

Bank wise flow of Credit to Patta Holders under ACP 2018-19					
(Position from 01.04.2018- 31.03.2019)					
(Amt.in Rs. Crore)					
Sl.No	Name of Bank	Flow to Patta Holders			
		Target	Achievement		% of Ach
		(No)	No	Amt.	(No)
1	Allahabad Bank	10000	974	6.85	9.74
2	Andhra Bank	100	0	0.00	0.00
3	Bank of Baroda	100	11	0.03	11.00
4	Bank of India	12800	8832	36.25	69.00
5	Bank of Maharashtra	0	0	0.00	#DIV/0!
6	Canara Bank	350	0	0.00	0.00
7	Central Bank of India	5500	3931	14.56	71.47
8	Corporation Bank	100	0	0.00	0.00
9	Dena Bank	0	0	0.00	#DIV/0!
10	Indian Bank	400	0	0.00	0.00
11	Indian Overseas Bank	700	0	0.00	0.00
12	Oriental Bank of Commerce	500	0	0.00	0.00
13	Punjab National Bank	7200	8940	867.24	124.17
14	Punjab & Sind Bank	100	0	0.00	0.00
15	Syndicate Bank	500	0	0.00	0.00
16	State Bank of India	17500	14647	36.56	83.70
17	UCO Bank	1500	2543	24.16	169.53
18	United Bank of India	15000	1232	38.85	8.21
19	Union Bank of India	6000	0	0.00	0.00
20	Vijaya Bank	100	0	0.00	0.00
21	IDBI	0	0	0.00	#DIV/0!
Total PSU		78450	41110	1024.50	52.40
22	AXIS Bank	0	0	0.00	#DIV/0!
23	Bandhan Bank	0	0	0.00	#DIV/0!
24	Federal Bank	0	0	0.00	#DIV/0!
25	HDFC	0	0	0.00	#DIV/0!
26	ICICI	0	0	0.00	#DIV/0!
27	Indusind Bank	0	0	0.00	#DIV/0!
28	IDFC	0	0	0.00	#DIV/0!
29	Kotak Mahindra Bank	0	0	0.00	#DIV/0!
30	Jana Small Finance Bank	0	0	0.00	#DIV/0!
31	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!
32	South Indian Bank Ltd.	0	0	0.00	#DIV/0!
33	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!
34	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!
35	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!
36	YES Bank	0	0	0.00	#DIV/0!
Total PVT		0	0	0.00	#DIV/0!
A	Total Com.Bks.	156900	82220	2049.00	52.40
37	BGVB	18000	1562	10.48	8.68
38	PBGB	8000	3186	62.16	39.83
39	UBKGB	3000	145	0.99	4.83
B	Total of RRBs	29000	4893	73.63	16.87
40	WBSt.Coop.Bk.	5000	30367	35.15	607.34
41	WBCARD BANK LTD.	0	0	0.00	#DIV/0!
Grand Total		190900	117480	2157.78	61.54

Bank wise flow of credit to New Farmers under ACP 2018-19					
(Position from 01.04.2018- 31.03.2019)					
(Amt.in Rs. Crore)					
Sl.No	Name of Bank	Flow to New Farmers			
		Target	Achievement		% of Ach
		(No)	No	Amt.	(No)
1	Allahabad Bank	48000	14126	92.37	29.43
2	Andhra Bank	200	88	0.73	44.00
3	Bank of Baroda	7400	4474	40.17	60.46
4	Bank of India	15800	6578	19.76	41.63
5	Bank of Maharashtra	0	0	0.00	#DIV/0!
6	Canara Bank	5400	0	0.00	0.00
7	Central Bank of India	20400	2911	13.24	14.27
8	Corporation Bank	0	441	3.45	#DIV/0!
9	Dena Bank	200	6	0.04	3.00
10	Indian Bank	2800	0	0.00	0.00
11	Indian Overseas Bank	4800	731	2.18	15.23
12	Oriental Bank of Commerce	2800	254	2.35	9.07
13	Punjab National Bank	10400	8766	163.16	84.29
14	Punjab & Sind Bank	200	0	0.00	0.00
15	Syndicate Bank	3800	4890	42.50	128.68
16	State Bank of India	77000	77632	988.75	100.82
17	UCO Bank	5400	14742	131.59	273.00
18	United Bank of India	65000	7446	54.92	11.46
19	Union Bank of India	30000	1727	14.84	5.76
20	Vijaya Bank	300	0	0.00	0.00
21	IDBI Bank	0	748	9.00	#DIV/0!
Total PSU		299900	145560	1579.05	48.54
22	AXIS Bank	100	0	0.00	0.00
23	Bandhan Bank	0	0	0.00	#DIV/0!
24	Federal Bank	0	2405	23.62	#DIV/0!
25	HDFC	0	81567	245.33	#DIV/0!
26	ICICI	0	0	0.00	#DIV/0!
27	Indusind Bank	0	0	0.00	#DIV/0!
28	IDFC	0	0	0.00	#DIV/0!
29	Kotak Mahindra Bank	0	0	0.00	#DIV/0!
30	Jana Small Finance Bank	0	0	0.00	#DIV/0!
31	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!
32	South Indian Bank Ltd.	0	0	0.00	#DIV/0!
33	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!
34	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!
35	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!
36	YES Bank	0	0	0.00	#DIV/0!
Total PVT		100	83972	268.95	83972.00
A	Total Com.Bks.	599900	375092	3427.05	62.53
37	BGVB	45000	3385	21.15	7.52
38	PBGB	25000	1826	15.24	7.30
39	UBKGB	20000	2629	15.30	13.15
B	Total of RRBs	90000	7840	51.69	8.71
40	WB St.Coop.Bk.	110000	53636	98.96	48.76
41	WBSCARD Bank	0	6492	94.33	#DIV/0!
Grand Total		799900	443060	3672.03	55.39

AGENDA – 8

Doubling of Farmers' Income by 2022 & new initiatives:

The State of West Bengal is endowed with rich natural agricultural resources and has diverse agro-climatic conditions which offer unique opportunities for cultivation of various crops, livestock rearing, pisciculture, horticulture with Immense potential for increasing agricultural production in the state, which may also favourably impact food security at national level. The vision of 'Doubling Farmers' income by 2022' is thus possible and can be achieved in the State by ensuring farmers' access to skills, technologies, markets and financial services through strategic planning and co-ordination of all concerned in the State.

Going forward, the following action points are flagged off for necessary action.

- Out of total 52 lakh (approx) farmers having own cultivable land in the State 32 lakh (approx) farmers has already been covered under KCC as revisited by SLBC w.r.t. the position post data cleaning by the Banks ,particularly WBSCBL and the remaining uncovered 20 lakh farmers are to be brought under institutional credit system in a mission mode.KCC Saturation Campaign is the right direction
- Proper entrepreneurship skill among the rural youths is to be developed emphasizing cultivation of high value commodities such as fruits, vegetables, flowers, fisheries, sericulture, animal husbandry, poultry etc. Institutions like RSETIs are expected to be the catalyst in this respect.
- Qualified and trained youths are to be encouraged to set up Agri-Clinics and Custom Hiring centres.More thrust is to be given on Investment credit like farm mechanization, dairy farming, Poultry, fishery, etc for improving farmers' non-farm income in potential areas targeting the medium and large farmers.
- Approximately 6.0 lakh KCC loans are still reportedly under dormant/written off category. The process of renewal of dormant KCCs with need based finance may be looked after by the Bank with support from the different Govt. machineries which will also contribute to increase in agricultural income through revival of production credit.

Newdevelopment in KCC: Working Capital for Animal Husbandry and Fisheries:

In terms of the recent RBI Master Direction banks will now provide KCC loans for people engaged in Fishery and Animal Husbandry activities. It will meet the short term credit requirements upto Rs.2.00 lacs for dairy farming, pig-goat rearing, poutry (layers & broilers) business with all the benefits as available under KCC scheme.

RBI, FIDD, Central Office vide letter no. RBI/2018-19/118 dated 07.02.2019 has increased the limit for collateral free agricultural loans from the existing level of Rs.1 lakh to Rs.1.60 lakh. RBI has issued Circular on KCC(AH & Fishery) on 04-02-2019.

IBA has recently directed the banks vide SB/Cir/KCC/2018-19/6778 dated 04-02-2019 to waive the processing, documentation, inspection, ledger folio and all other service charges for KCC/Crop Loans upto Rs.3.00 lacs.

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2018-2019 (01.04.2018 - 31.03.2019)																			
(Amount in Crore)																			
Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture / Plantation		Farm Mechanisation		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad Bank	59660	359.65	28	1.97	15	2.01	13	1.91	16	1.28	16	1.11	28	2.58	80934	821.53	140710	1192.04
2	Andhra Bank	25	0.21	1	0.05	0	0.00	1	0.20	0	0.00	0	0.00	3	0.08	0	0.00	30	0.54
3	Bank of Baroda	1393	17.70	58	0.45	0	0.00	1	0.23	453	5.61	56	1.26	18	3.87	6288	77.14	8267	106.26
4	Bank of India	137511	1239.39	850	11.85	975	12.15	385	18.50	350	1.85	55	3.30	55	1.95	50	2.00	140231	1290.99
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Central Bank of India	35375	357.47	48	0.31	66	0.25	40	1.69	7	0.06	26	5.69	18	0.19	31389	574.31	66969	939.97
8	Corporation Bank	672	4.83	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	672	4.83
9	Dena Bank	254	3.55	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	254	3.55
10	Indian Bank	793	7.29	12	0.16	0	0.00	0	0.00	14	0.15	0	0.00	44	2.17	263	2.34	1126	12.11
11	Indian Overseas Bank	1148	4.83	2	0.01	10	0.03	0	0.00	0	0.00	6	0.06	2	0.07	67	0.98	1235	5.98
12	Oriental Bank of Commerce	362	3.04	5	0.05	9	0.61	1	0.01	15	0.09	14	0.22	17	0.15	408	12.75	831	16.92
13	Punjab National Bank	44294	314.43	1186	11.78	114	3.79	21	4.21	8	0.04	0	0.00	1	0.08	20932	344.38	66556	678.71
14	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Syndicate Bank	2135	26.35	61	0.44	17	0.11	21	0.91	0	0.00	0	0.00	0	0.00	0	129.52	2234	157.33
16	State Bank of India	211487	1328.17	893	68.34	276	6.06	241	45.62	0	0.00	157	4.45	146	390.73	49135	495.03	262335	2338.40
17	UCO Bank	23	2.10	19	0.17	7	0.12	27	0.49	58	0.19	11	0.10	16	1.54	23	0.92	184	5.63
18	United Bank of India	70775	841.16	1415	23.38	376	6.89	667	10.38	57	0.18	16	0.32	1244	15.82	21277	1097.14	95827	1995.27
19	Union Bank of India	1587	107.32	1322	19.68	0	0.00	40	0.85	0	0.00	0	0.00	294	268.26	142	1.42	3385	397.53
20	Vijaya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	36335	206.46	0	0.00	1	0.10	10	1.62	0	0.00	0	0.00	2	0.23	61504	232.31	97852	440.72
Total of PSU Banks		603829	4823.95	5900	138.64	1866	32.12	1468	86.62	978	9.45	357	16.51	1888	687.72	272412	3791.77	888698	9586.78
22	Avis	8066	38.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	32443	3153.64	40509	3192.04
23	Bandhan Bank	0	0.00	171117	1042.46	41070	283.16	30544	210.01	115688	714.83	0	0.00	30487	201.77	1662515	5708.57	2051421	8160.80
24	Federal Bank	9774	79.03	16	0.96	9	0.33	9	2.86	10	0.47	0	0.00	0	0.00	0	0.00	9818	83.65
25	HDFC	804	86.19	0	0.00	0	0.00	0	0.00	0	0.00	7033	16.84	550	14.36	86730	242.37	95117	359.76
26	ICI	3149	40.18	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	43673	258.97	46822	299.15
27	Indusind Bank	376884	1047.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	376884	1047.07
28	IDFC	0	0.00	2066	6.24	4511	12.94	139	0.45	3454	9.97	0	0.00	423	1.41	29147	87.39	39740	118.40
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2821	68.75	144	129.19	2965	197.94
30	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Ujivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8067	25.06	8067	25.06
36	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	0.28	4	0.28
Total of PVT Banks		398677	1290.87	173199	1049.66	45590	296.43	30692	213.32	119152	725.27	7033	16.84	34281	286.29	1862723	9605.47	2671347	13484.15
37	BGVB (UBI)	153537	384.15	1971	6.44	451	2.07	21	2.69	2167	24.59	5874	13.33	648	14.71	214189	2461.34	378858	2909.32
38	PBGB (UCO)	29650	274.48	8037	187.15	1111	51.91	1197	63.19	2262	39.49	2	0.06	23	1.32	14164	419.62	56446	1037.22
39	UBKGB (CBI)	48604	333.06	1	0.02	1	0.01	2	0.06	0	0.00	0	0.00	12	0.88	10239	164.70	58859	498.73
Total of RRBs		231791	991.69	10009	193.61	1563	53.99	1220	65.94	4429	64.08	5876	13.39	683	16.91	2338592	3045.66	494163	4445.27
40	W.B. St. Co-op.Bk	1304041	3695.92	258	5.95	466	3.38	8	0.34	0	0.00	3	0.02	149	6.73	124	5.72	1305049	3718.06
41	WBSCARD Bank Ltd.	0	0.00	2031	28.83	59	0.94	521	26.63	0	0.00	0	0.00	71	6.08	3235	153.83	5917	216.31
Total of Co-Optv Banks		1304041	3695.92	2289	34.78	525	4.32	529	26.97	0	0.00	3	0.02	220	12.81	3359	159.55	1310966	3934.37
Grand Total		2538338	10802.43	191397	1416.69	49544	386.86	33909	392.85	124559	798.8	13269	46.76	37072	1003.73	2377086	16602.45	5365174	31450.57

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 31.03.2019

(Amount in Crore)

Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture / Plantation		Farm Mechanisation		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad Bank	89016	528.54	122	17.66	190	8.77	156	31.64	118	13.59	100	22.03	199	7.76	58063	639.59	147964	1269.58
2	Andhra Bank	78	0.37	2	0.29	0	0.00	3	2.76	0	0.00	0	0.00	4	0.09	1	0.06	88	3.57
3	Bank of Baroda	16348	130.33	137	2.52	39	1.35	40	1.82	1005	9.71	225	3.59	158	9.29	10229	279.15	28181	437.76
4	Bank of India	213073	1028.90	750	9.55	850	10.50	355	15.50	585	2.65	125	4.50	88	2.40	205	4.21	216031	1078.21
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Central Bank of India	86174	577.77	697	4.87	288	2.23	231	3.89	381	1.96	1195	21.76	448	7.44	39228	569.88	128642	1189.80
8	Corporation Bank	1427	13.81	27	0.55	0	0.00	0	0.00	0	0.00	10	4.11	31	1.29	697	113.48	2192	133.24
9	Dena Bank	537	5.61	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	537	5.61
10	Indian Bank	793	7.29	12	0.16	0	0.00	0	0.00	14	0.15	0	0.00	44	2.17	263	2.34	1126	12.11
11	Indian Overseas Bank	7813	53.60	48	0.38	40	0.21	32	0.12	1	0.01	20	0.07	6	0.18	421	38.59	8381	93.16
12	Oriental Bank of Commerce	2811	15.60	35	0.67	78	1.77	7	0.34	48	0.29	49	16.50	78	4.53	3718	80.05	6824	119.75
13	Punjab National Bank	171996	1058.44	1532	15.22	196	6.30	126	8.90	125	0.51	0	0.00	1	0.08	34026	459.44	208002	1548.89
14	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Syndicate Bank	8684	58.66	187	2.15	84	2.37	90	1.06	0	0.00	0	0.00	0	0.00	4926	99.90	13971	164.14
16	State Bank of India	430320	6424.57	41247	275.16	795	405.31	3125	373.76	5773	70.32	842	375.47	902	185.28	52215	737.29	535219	8847.16
17	UCO Bank	48	3.39	117	0.86	98	0.62	78	0.90	94	0.43	16	0.12	27	2.01	147	4.54	625	12.87
18	United Bank of India	287584	978.78	8168	112.54	1531	24.05	3229	45.39	0	0.00	112	1.41	0	0.00	3615	65.79	304239	1227.96
19	Union Bank of India	11285	868.58	1322	19.68	0	0	40	0.85	0	0.00	0	0.00	294	268.26	1402	21.50	14343	1178.87
20	Vijaya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	42315	270.76	0	0.00	4	0.37	15	1.67	0	0.00	54	0.91	6	0.43	69185	240.06	111579	514.20
Total of PSU Banks		1370302	12025	54403	462.26	4193	463.85	7527	488.6	8144	99.62	2748	450.47	2286	491.21	278341	3355.87	1727944	17836.88
22	Axis	10741	188.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	33189	4604.00	43930	4792.00
23	Bandhan Bank	0	0.00	179128	701.36	44533	221.24	32488	163.71	112768	358.45	0	0.00	30478	188.92	2622413	5590.78	3021808	7224.46
24	Federal Bank	9448	92.86	16	0.95	9	0.40	13	2.67	10	0.51	0	0.00	0	0.00	0	0.00	9496	97.39
25	HDFC	925	88.97	0	0.00	0	0.00	0	0.00	0	0.00	7790	13.87	6283	154.71	130352	208.12	145350	465.67
26	ICICI	6278	97.72	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	53212	478.39	59490	576.11
27	Indusind Bank	715092	4231.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	715092	4231.74
28	IDFC	0	0.00	2147	4.54	4719	8.26	148	0.34	3499	7.28	0	0.00	415	0.84	30349	53.62	41277	74.88
29	Kotak Mahindra Bank	5	6.19	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4794	186.45	248	239.66	5047	432.30
30	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Ujivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8031	21.11	8031	21.11
36	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	260	154.38	260	154.38
Total of PVT Banks		742489	4705.48	181291	706.85	49261	229.90	32649	166.72	116277	366.24	7790	13.87	41970	530.92	2878054	11350.06	4049781	18070.04
37	BGVB (UBI)	193331	544.62	358	4.89	124	1.68	128	2.17	1382	19.51	1138	9.66	778	12.42	259207	2549.79	456446	3144.74
38	PBGB (UCO)	72528	455.69	15711	232.36	1304	34.18	785	45.91	5931	61.42	6	0.03	331	7.15	19234	216.23	115830	1052.97
39	UBKGB (CBI)	63960	543.89	1	0.02	1	0.01	2	0.06	0	0.00	0	0.00	12	0.88	64300	538.56	128276	1083.42
Total of RRBs		329819	1544.20	16070	237.27	1429	35.87	915	48.14	7313	80.93	1144	9.69	1121	20.45	342741	3304.58	700552	5281.13
40	W.B. St. Co-op.Bk	1430805	3693.37	258	2.07	660	3.09	32	0.64	0	0.00	97	0.68	298	5.44	746	13.12	1432896	3718.41
41	WBSCARD Bank Ltd.	0	0.00	2031	28.83	59	0.94	521	26.63	0	0.00	0	0.00	71	6.08	4987	183.86	7669	246.34
Total of Co-Optv Banks		1430805	3693.37	2289	30.90	719	4.03	553	27.27	0	0.00	97	0.68	369	11.52	5733	196.98	1440565	3964.75
Grand Total		3873415	21968.05	254053	1437.28	55602	733.65	41644	730.73	131734	546.79	11779	474.71	45746	1054.1	3504869	18207.49	7918842	45152.80

Status of advances to Animal Husbandry Schemes under DEES/EDGE Scheme of National Livestock Mission (N.B. Not to include other Schemes/Direct Loans)

(Amount in Crore)

Sr. No.	Type of Activity Bank Name	DEDS (Dairy Development)								Poultry Venture Capital Fund						Pig rearing,Buffalo,Ruminants,etc									
		Sanctioned in 2018-19		Subsidy claimed/Received		Disbursed in 2018-19		Total Outstanding on March,2019		Sanctioned in 2018-19		Subsidy claimed/Received		Disbursed in 2018-19		Total Outstanding on March,2019		Sanctioned in 2018-19		Subsidy claimed/Received		Disbursed in 2018-19		Total Outstanding on March,2019	
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
1	Allahabad Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	Andhra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	3	0.19	3	0.04	3	0.19	4	0.23	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Bank of India	16	0.64	16	0.19	16	0.64	17	0.60	18	0.54	8	0.07	18	0.54	18	0.53	1	0.09	0	0.00	1	0.09	1	0.09
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	Corporation Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Dena Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	OBC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Punjab National Bank	9	0.09	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Syndicate Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	United Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	Vijaya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total of PSU Banks		28	0.92	19	0.23	19	0.83	21	0.83	18	0.54	8	0.07	18	0.54	18	0.53	1	0.09	0	0.00	1	0.09	1	0.09
22	Axis	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	HDFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	ICICI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total of PVT Banks		0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	BGVB (UBI)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
38	PBGB (UCO)	7928	183.92	7928	61.2	7928	183.92	8728	167.81	974	50.36	974	3.24	974	50.36	1214	18.43	2173	36.81	2173	7.25	2173	36.81	3977	67.73
39	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total of RRBs		7928	183.92	7928	61.2	7928	183.92	8728	167.81	974	50.36	974	3.24	974	50.36	1214	18.43	2173	36.81	2173	7.25	2173	36.81	3977	67.73
40	W.B. St. Co-op.Bk	16	0.15	260	0.87	16	0.02	16	0.02	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
41	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total of Co-Optv Banks		16	0.15	260	0.87	16	0.02	16	0.02	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Grand Total		7972	184.99	8207	62.31	7963	184.77	8763	168.66	992	50.90	982	3.31	992	50.90	1232	18.96	2174	36.90	2173	7.25	2174	36.90	3978	67.82

KrishakBandhu

Hon'ble Chief Minister, Govt. of West Bengal has announced the launching of Krishak Bandhu- a flagship scheme for the benefit of farmers. The scheme is effective from 1st January 2019. The scheme is expected to cover 72 lakh with farmland in the State, out of which 52 lakh people are directly associated with agricultural activities.

Investment support of Rs.5000 per year per acre will be provided by the State Government to the farmers in two equal instalments of Rs.2500 right at the onset of two crop seasons i.e. Kharif and Rabi. All the farmers in the age group (18-60 years) irrespective of their family income will be eligible under the scheme.

Details of said farmers including land holding will be captured in a chip based Smart Card along with Krishak Bandhu ID..It will assist the Banks in proper identification of farmers intending to avail KCC or any Agriculture loan in the state of West Bengal.

New Agricultural Marketing Infrastructure Scheme: The new scheme is effective from 22-10-2018 and presently valid upto 31-03-2020. The Scheme focuses on finance for construction of Rural Godowns and developing the Grameen Hats with active participation of the FPOs. The scheme with both forward and backward linkage opportunities has provision for back-ended capital subsidy for the beneficiaries. SLBC furnished the operational guidelines of the Scheme to member banks on 08-02-2019.

Farmer Produce Organizations: SLBC has shared the list of the 79 registered FPOs to the member banks. It was advocated that for quantitative as well as qualitative growth in agri advances, credit linkage to FPOs is to be accelerated. SLBC has since received the list of 66 FPOs under Agri Marketing Department on 29-05-2019. Same has been shared with the banks. 12 FPOs have been adopted by SBI, 1 each by UBI & BOB.

With a view to encouraging enabling environment for aggregation of farmers into FPOs and take advantage of economies of scale, the Govt. announced 100% tax deduction for FPOs with annual turnover of up to Rs. 100 crores. Govt also initiated measures to support Farmer Producer Companies (FPCs) viz., support to the equity base of FPCs by providing matching equity grants and Credit Guarantee support for facilitating collateral free lending to FPCs.

Bangla ShasyaBima Scheme:

Keeping in mind the interest of the farmers in the State, GoWB has launched the Bangla Shasya Bima (BSB) Scheme, a 100% State Govt funded scheme with the objective of ensuring hassle free crop insurance facility to all the farmers along with timely claim settlement process through a transparent and simplified procedure.

A token amount of Rs.1/=(Rupees One only) may be charged from the registered bank account of the farmers to facilitate electronic updation of farmers' bank account details and rule out delay in claim settlement issues, if any.

Notification for Kharif-2019 crop coverage under BSBS was issued on 24-05-2019 and shared accordingly with the member banks by SLBC on the same date. A workshop for the banks was organized by the Department on 03-06-2019.

Agenda-9

Progress in SHG-NRLM:

The positions of Savings and Credit Linked SHGs for the State of West Bengal for last 5 years as per WBSRLM data base are given below: -

(Amt.Rs. in crore)

Financial Year	Target (No)		Achievement- Deposit Linked Number only	Achievement Credit Linked (Sanctioned)	
	Deposit Link	Credit Link		No.	Amt.
2012-2013	150000	150000	126398	108924	674.41
2013-2014	150000	150000	137222	129333	925.91
2014-2015	150000	158000	63384	114041	1026.03
2015-2016	150000	178515	96309	200967	2084.08
2016-2017	150000	250018	102392	224884	3329.81
2017-2018	150000	400000	134715	444327	8155.97
2018-2019	150000	572874	153765	523235	11368.90

Quarterly Progress for 2018-19:

Linked Category	June, 2018		Sept, 2018		Dec, 2018		March, 2019		Total FY 18-19	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Deposit	44911	48.99	18176	27.46	12570	129.59	78108	52.34	153765	258.38
Credit	71078	1196.72	89058	2277.36	208561	4048.93	176441	3845.89	523235	11368.90

The total physical target of credit linkage for the State as a whole was 5,72,874 SHGs with targeted amount of Rs. 13024.78 crore disbursement for FY 2018-19 (as per ACP).

As per data provided by WBSRLM Dept, GoWB, at the end of March 2019, sanctioned credit linkage of SHG stood at Rs. 11368.90 crore (87% of financial target) covering 5,23,235 nos. of groups (91% of physical target) as against Credit Linkage of Rs. 8155.97 crore covering 4,44,327 no of groups at the end of March 2018.

(As per NRLM portal data , the average outstanding balance per SHG for the banks operating in the State for the quarter ended 31.03.2019 stood at Rs. 1,63264/- It is expected that full disbursement in subsequent quarters will result in increase of the ticket size as anticipated).

Limit : SLBC West Bengal issued a letter no. LBD/SLBC (WB)/DAY-NRLM/1488/2017 dated 01.11.2017 in respect of decision taken in 138th SLBC Meeting for the State of West Bengal for authorizing the limit for credit linkage (after 1st grading) to a fresh SHG unit has been raised from Rs.1.25 lac to Rs. 1.50 lac and subsequently the limit is to be raised to Rs. 2.50 lac and to Rs. 3.50 lac after 2nd & 3rd grading respectively.

Bank wise performance DAY-NRLM for 2018-19 is furnished in Annexure.

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE AS ON March 2019 AS PER WBSRLM DATABASE								
(Amount in Lakh)								
SL	Name of the Bank	Target for 2018-19		Achievement as on March 19 (Sanction)		% of achievement		Average in lakh
		No	Amt	No	Amt	No	Amt	
1	Allahabad Bank	44370	105070.66	41451	90664.49	93	86	2.19
2	Andhra Bank	360	758.00	178	418.90	49	55	2.35
3	Bank of Baroda	6558	15249.35	5619	11833.64	86	78	2.11
4	Bank of India	18218	42113.38	15727	33051.64	86	78	2.10
5	Canara Bank	7205	15943.94	6718	12700.38	93	80	1.89
6	Central Bank of India	33114	79725.31	29007	65477.14	88	82	2.26
7	Dena Bank	111	234.65	24	27.00	22	12	1.13
8	Indian Bank	1520	3687.55	1335	3137.25	88	85	2.35
9	Indian Overseas Bank	2337	5611.79	2028	4279.17	87	76	2.11
10	Oriental Bank of Commerce	523	1197.50	659	1284.07	126	107	1.95
11	Punjab National Bank	19014	47256.79	17989	41921.41	95	89	2.33
12	State Bank of India	75720	177330.41	67966	143778.37	90	81	2.12
13	Syndicate Bank	3464	8175.36	3162	6758.60	91	83	2.14
14	Union Bank of India	5641	12710.16	5134	10155.90	91	80	1.98
15	United Bank of India	81657	196527.82	72880	158672.08	89	81	2.18
16	Uco Bank	19866	46709.81	19940	44922.18	100	96	2.25
17	Vijaya Bank	280	668.00	0	0.00	0	0	#DIV/0!
18	IDBI	181	314.50	215	338.50	119	108	1.57
19	Corporation Bank	41	76.50	22	34.50	54	45	1.57
PSB total		320180	759361.48	290054	629455.22	91	83	2.17
20	BGVB	111866	273764.47	102804	237478.20	92	87	2.31
21	PBGB	50124	129448.50	49126	136844.21	98	106	2.79
22	UBKGB	29704	74903.68	30489	72293.52	103	97	2.37
RRB Total		191694	478116.65	182419	446615.93	95	93	2.45
23	Bandhan Bank	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
24	HDFC	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
25	ICICI	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
Pvt. Bank total		0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
26	Co-Operative Bank	61000	65000.00	50762	60819.23	83	94	1.20
Co-Op Bank total		61000	65000.00	50762	60819.23	83	94	1.20
Grand Total		572874	1302478.13	523235	1136890.38	91	87	2.17

DISTRICT WISE ACHIEVEMENT OF CREDIT LINKAGE AS ON March 2019 AS PER WBSRLM DATABASE			
(Amount in Lakh)			
SL	Name of the District	Sanction	
		No.	Amount
1	Bankura	27286	59954.61
2	Birbhum	32961	78188.94
3	Purba Bardhamanan	32343	78623.11
4	Cooch Behar	30912	73997.46
5	Dakshin Dinajpur	11604	24313.32
6	Darjeeling (GTA)	1741	4306.67
7	Hooghly	29504	60621.00
8	Howrah	20867	50897.29
9	Jalpaiguri	22431	52174.18
10	Alipurduar	10525	23122.67
11	Malda	36967	84475.53
12	Murshidabad	49207	88361.52
13	Nadia	36018	42433.25
14	North 24 Parganas	30711	69583.52
15	Paschim Bardhaman	3882	8975.33
16	Jhargram	6917	14885.00
17	Kalimpong	901	2172.92
18	Paschim Medinipur	30111	73883.72
19	Purba Medinipur	39867	99760.76
20	Puruliya	13844	28798.60
21	Siliguri MP	6174	15056.00
22	South 24 Parganas	35346	73911.03
23	Uttar Dinajpur	13116	28393.95
Grand Total		523235	1136890.38

Bank-wise Position of SHG Savings Linkage programme for the year 2018-19					
(Amount in Crore)					
S No.	Bank Name	Savings Linked upto March 2019 during the year 2018-19		Outstanding Savings Linked Balance as on 31.03.2019	
		No.	Amt.	No.	Amt.
1	Allahabad Bank	4638	6.59	51004	69.22
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	1650	2.68	9985	20.06
4	Bank of India	2315	7.25	22805	46.50
5	Bank of Maharashtra	0	0.00	0	0.00
6	Canara Bank	2618	0.39	2618	0.39
7	Central Bank of India	1451	0.07	37103	75.35
8	Corporation Bank	0	0.00	0	0.00
9	Dena Bank	0	0.00	0	0.00
10	Indian Bank	1581	20.62	1581	20.62
11	IOB	0	0.00	0	0.00
12	OBC	151	2.11	304	4.28
13	PNB	2719	1.99	24083	61.92
14	Punjab & Sind Bank	0	0.00	0	0.00
15	Syndicate Bank	4189	40.54	3512	38.98
16	SBI	13792	5.92	76354	7.79
17	UCO	4407	3.35	26442	51.43
18	UBI	5441	4.12	27119	49.54
19	Union Bank of India	2500	8.90	3600	11.00
20	Vijaya Bank	116	1.33	471	2.13
21	IDBI	0	0.00	0	0.00
Total PSU		47568	105.86	286981	459.21
22	Axis	0	0.00	0	0.00
23	Bandhan Bank	0	0.00	0	0.00
24	Federal Bank	0	0.00	0	0.00
25	HDFC	0	0.00	11	0.09
26	ICICI	0	0.00	0	0.00
27	Indusind Bank	0	0.00	0	0.00
28	IDFC	0	0.00	0	0.00
29	Kotak Mahindra Bank	0	0.00	0	0.00
30	Jana Small Finance Bank	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00
32	South Indian Bank Ltd.	0	0.00	0	0.00
33	Tamilnad Mercantile Bank	0	0.00	0	0.00
34	Ujjivan Small Finance Bank	0	0.00	0	0.00
35	Utkarsh Small Finance Bank	0	0.00	0	0.00
36	YES Bank	0	0.00	0	0.00
Total PVT		0.00	0.00	11.00	0.09
Sub Total of Commercial Banks		95136	211.72	573962	918.42
37	BGVB	26125	14.21	142694	760.18
38	PBGB	7397	3.41	81654	289.17
39	UBKGB	6554	0.89	53634	181.82
Sub Total of RRBs		40076	18.51	277982	1231.17
40	W.B St.Co-op Bank	18553	28.15	197562	258.57
41	WBSCARD Bank	0	0.00	6030	11.43
Sub Total of Co-op. Bank		18553	28.15	197562	258.57
GRAND TOTAL		153765	258.38	1049506	2408.16

NRLM BANK WISE CREDIT PLAN FOR DISBURSEMENT IN 2019-20			
SL	Name of the Bank	Target for 2019-20	
		No	Amt (IN LAKH)
1	Allahabad Bank	46804	117581.47
2	Andhra Bank	366	732.00
3	Bank of Baroda	6667	15592.75
4	Bank of India	18693	45950.04
5	Canara Bank	8209	19108.28
6	Central Bank of India	30853	78327.75
7	Dena Bank	0	0.00
8	Indian Bank	1542	4136.44
9	Indian Overseas Bank	2396	5939.50
10	Oriental Bank of Commerce	800	1675.77
11	Punjab National Bank	20277	52195.56
12	State Bank of India	80911	199271.21
13	Syndicate Bank	3806	9355.10
14	Union Bank of India	7174	16392.88
15	United Bank of India	84226	212133.48
16	Uco Bank	21870	53784.81
17	Vijaya Bank	0	0.00
18	IDBI	270	567.00
19	Corporation Bank	19	33.50
PSB total		334883	832777.54
20	BGVB	109392	276788.41
21	PBGB	46609	122173.50
22	UBKGB	26752	71137.50
RRB Total		182753	470099.41
23	Bandhan Bank	16	24.00
24	HDFC	0	0.00
25	ICICI	0	0.00
Pvt. Bank total		16	24.00
Total without Co-Op Bank		517652	1302900.95
26	Co-Operative Bank	61000	65000.00
Co-Op Bank total		61000	65000.00
Grand Total		578652	1367900.95

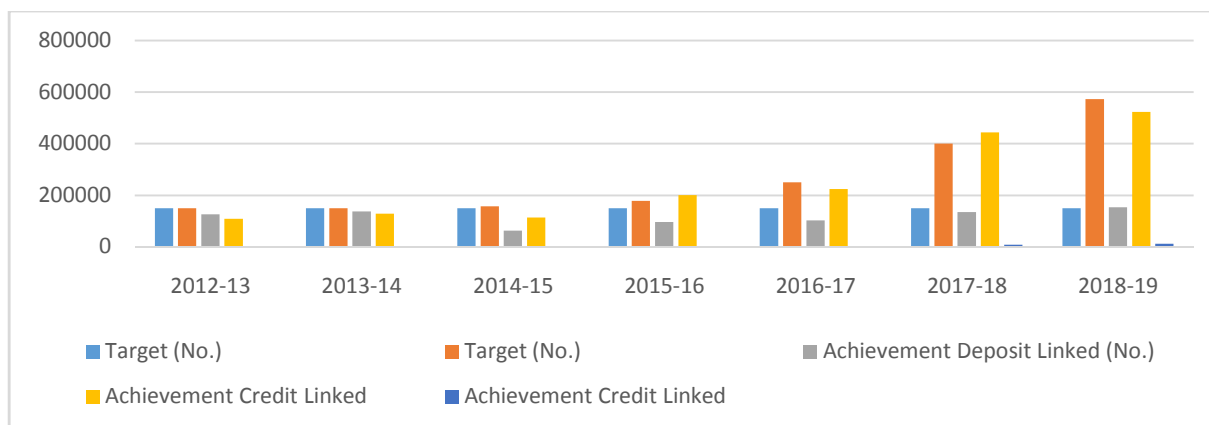
DISTRICT WISE CREDIT PLAN FOR DISBURSEMENT IN 2019-20			
SL	Name of the District	NRLM	
		Target for 2019-20	
		No	Amt (IN LAKH)
1	Bankura	28786	72529.00
2	Birbhum	38359	93350.50
3	Purba Bardhaman	27270	73165.00
4	Cooch Behar	22293	56016.50
5	Dakshin Dinajpur	15012	41423.00
6	Darjeeling (GTA)	2082	5446.00
7	Hooghly	22150	54648.00
8	Howrah	18313	46048.00
9	Jalpaiguri	23940	61515.00
10	Alipurduar	14100	38244.00
11	Malda	37084	83439.00
12	Murshidabad	38008	90111.50
13	Nadia	21447	50656.66
14	North 24 Parganas	37304	106326.52
15	Paschim Bardhaman	5852	12426.00
16	Jhargram	8661	22719.50
17	Kalimpong	1126	2798.00
18	Paschim Medinipur	33238	84982.77
19	Purba Medinipur	39976	118611.00
20	Puruliya	20472	46734.00
21	Siliguri MP	6202	16821.50
22	South 24 Parganas	42602	92944.00
23	Uttar Dinajpur	13375	31945.50
24	WB St. Co-OP Bank	61000	65000.00
Grand Total		578652	1367900.95

Bank Wise Achievement Report As on 31.03.2019 as per NRLM Portal (Amount Rupees in Lakhs)												
S.No	Bank Name	Target					Achievement			Achievement Percentage(%)		
		SHGs			Total Disbursement Amt.	Total Outstanding Amt.	Total SHGs	Total Disbursement Amt.	Total Outstanding Amt.	SHGs (8/5*100)	Disbursement (9/6*100)	Outstanding (10/7*100)
		Fresh SHG's	Repeat/Renewals/Enhancement	Total SHG's								
1	2	3	4	5	6	7	8	9	10	11	12	13
Public Sector Banks		41,833	166,382	208,215	252,270.00	386,780.00	290,488	344,827.93	371,880.17	100	100	96.15
1	ALLAHABAD BANK	7,563	31,249	38,812	42,650.00	66,370.00	41,944	58,759.14	59,709.64	100.00	100.00	89.96
2	ANDHRA BANK	15	58	73	100.00	100.00	196	272.98	205.94	100.00	100.00	100.00
3	BANK OF BARODA	533	2,130	2,663	3,000.00	4,760.00	4,539	4,738.18	5,732.84	100.00	100.00	100.00
4	BANK OF INDIA	1,168	4,669	5,837	7,320.00	11,300.00	11,066	9,811.82	13,943.92	100.00	100.00	100.00
5	BANK OF MAHARASHTRA	0	0	0	0.00	0.00	5	3.67	2.49	100.00	100.00	100.00
6	CANARA BANK	482	1,925	2,407	2,900.00	4,510.00	5,165	6,017.76	5,830.91	100.00	100.00	100.00
7	CENTRAL BANK OF INDIA	4,352	17,404	21,756	25,060.00	43,560.00	26,855	33,736.74	36,138.14	100.00	100.00	82.96
8	CORPORATION BANK	9	34	43	60.00	60.00	39	30.27	28.35	90.70	50.45	47.25
9	DENA BANK	0	0	0	0.00	0.00	40	46.51	11.91	100.00	100.00	100.00
10	IDBI	935	3,972	4,907	9,050.00	10,510.00	866	2,303.73	3,031.58	17.65	25.46	28.84
11	INDIAN BANK	195	777	972	1,210.00	2,750.00	1,020	1,308.89	2,377.88	100.00	100.00	86.47
12	INDIAN OVERSEAS BANK	216	862	1,078	1,410.00	2,580.00	1,454	2,080.56	1,725.80	100.00	100.00	66.89
13	OBC	0	0	0	0.00	0.00	157	210.30	241.38	100.00	100.00	100.00
14	PUNJAB AND SIND BANK	0	0	0	0.00	0.00	31	41.13	28.90	100.00	100.00	100.00
15	PUNJAB NATIONAL BANK	1,973	7,890	9,863	12,180.00	20,410.00	15,141	20,403.45	21,281.61	100.00	100.00	100.00
16	STATE BANK OF INDIA	10,189	38,613	48,802	58,480.00	86,560.00	63,404	82,638.67	82,057.48	100.00	100.00	94.80
17	SYNDICATE BANK	486	1,942	2,428	2,920.00	5,790.00	2,872	3,095.69	4,169.81	100.00	100.00	72.02
18	UCO BANK	2,586	10,339	12,925	16,280.00	32,700.00	20,490	25,214.63	29,858.92	100.00	100.00	91.31
19	UNION BANK OF INDIA	205	819	1,024	1,300.00	6,710.00	6,072	6,844.85	7,510.24	100.00	100.00	100.00
20	UNITED BANK OF INDIA	10,890	43,557	54,447	68,150.00	87,830.00	89,000	87,034.85	97,756.78	100.00	100.00	100.00
21	VIJAYA BANK	36	142	178	200.00	280.00	132	234.11	235.65	74.16	100.00	84.16
	SubTotal	41,833	1,66,382	2,08,215	2,52,270.00	3,86,780.00	2,90,488	3,44,827.93	3,71,880.17	100.00	100.00	96.15
Regional Rural Banks		39,959	160,823	200,782	247,830.00	403,550.00	183,851	358,210.23	402,388.47	91.57	100	99.71
22	BGVB	21,389	86,552	1,07,941	1,29,640.00	1,85,000.00	1,07,565	1,91,269.65	2,26,050.94	99.65	100.00	100.00
23	PBGB	12,821	51,279	64,100	84,530.00	1,68,550.00	47,035	1,25,083.68	1,25,739.40	73.38	100.00	74.60
24	UBKGB	5,749	22,992	28,741	33,660.00	50,000.00	29,251	41,856.90	50,598.13	100.00	100.00	100.00
	SubTotal	39,959	1,60,823	2,00,782	2,47,830.00	4,03,550.00	1,83,851	3,58,210.23	4,02,388.47	91.57	100.00	99.71
Private Sector Banks		0	0	0	0.00	0.00	0	0.00	13.16	0.00	0.00	100
25	HDFC BANK	0	0	0	0.00	0.00	0	0.00	11.55	0.00	0.00	100.00
26	ICICI BANK	0	0	0	0.00	0.00	0	0.00	1.61	0.00	0.00	100.00
	SubTotal	0	0	0	0.00	0.00	0	0.00	13.16	0.00	0.00	100.00
Co-operative Banks		0	0	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
27	WB ST Co-Op Bank	0	0	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
	SubTotal	0	0	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
	Grand Total	81,792	327,205	408,997	500,100.00	790,330.00	474,339	703,038.16	774,281.80	100	100	97.97

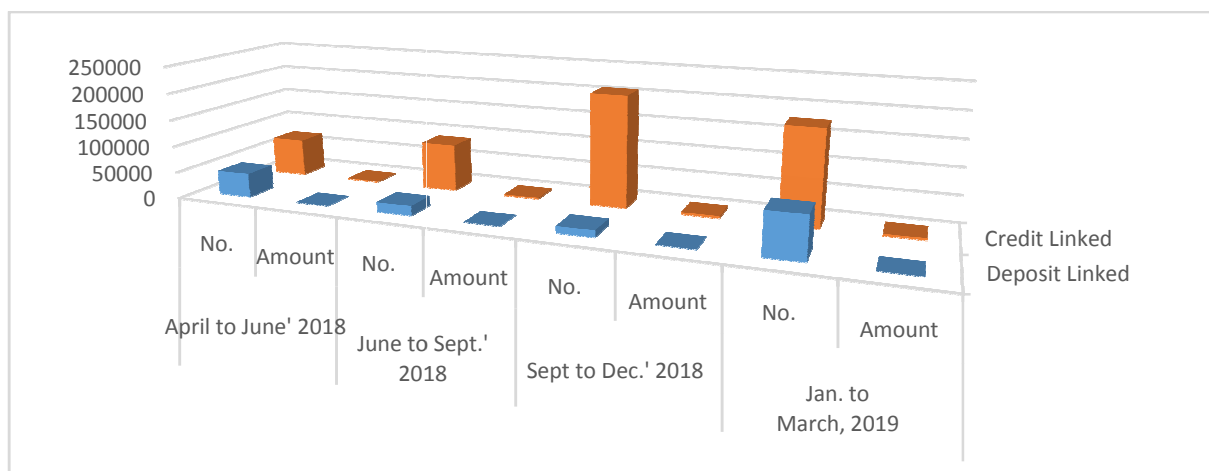
Bank Wise Loan Delinquency Report as on 31.03.2019 as per NRLM Portal Amount in Lakhs							
S.No	Bank	Outstanding		NPA		% of NPA	
		No of Account	Amount	No of Account	NPA Amount	No of Account	NPA Amount
1	2	3	4	5	6	7	8
Public Sector Banks		349,272	371,874.17	11,522	6,472.08	3.30	1.74
1	ALLAHABAD BANK	50,213	59,709.64	426	531.73	0.85	0.89
2	ANDHRA BANK	242	205.94	0	0	0.00	0.00
3	BANK OF BARODA	6,075	5,732.84	194	97.78	3.19	1.71
4	BANK OF INDIA	15,113	13,943.92	503	218.72	3.33	1.57
5	BANK OF MAHARASHTRA	5	2.49	0	0	0.00	0.00
6	CANARA BANK	5,755	5,834.91	122	67.78	2.12	1.16
7	CENTRAL BANK OF INDIA	32,727	36,132.71	922	397.52	2.82	1.10
8	CORPORATION BANK	62	28.35	3	0.83	4.84	2.94
9	DENA BANK	42	11.91	1	0.57	2.38	4.77
10	IDBI	2,754	3,031.58	3	2.98	0.11	0.10
11	INDIAN BANK	2,087	2,377.88	220	263	10.54	11.06
12	INDIAN OVERSEAS BANK	2,783	1,725.80	8	2.13	0.29	0.12
13	ORIENTAL BANK OF COMMERCE	315	241.38	6	1.86	1.90	0.77
14	PUNJAB AND SIND BANK	38	28.90	5	0.82	13.16	2.85
15	PUNJAB NATIONAL BANK	17,509	21,281.61	874	618.43	4.99	2.91
16	STATE BANK OF INDIA	71,203	82,057.03	4,681	2,476.13	6.57	3.02
17	SYNDICATE BANK	3,712	4,169.81	79	50.23	2.13	1.20
18	UCO BANK	25,708	29,854.81	564	346.46	2.19	1.16
19	UNION BANK OF INDIA	8,548	7,510.24	530	157.19	6.20	2.09
20	UNITED BANK OF INDIA	104,086	97,756.78	2,380	1,237.55	2.29	1.27
21	VIJAYA BANK	295	235.65	1	0.37	0.34	0.16
	SubTotal	349,272	371,874.17	11,522	6,472.08	3.30	1.74
Regional Rural Banks		251,650	402,388.48	11,998	9,776.02	4.77	2.43
22	BANGIYA GRAMIN VIKASH BANK	147,625	226,050.94	7,671	5,954.93	5.20	2.63
23	PASCHIMBANGAGRAMIN BANK	64,999	125,739.40	3,529	3,428.30	5.43	2.73
24	UTTARBANGA KSHETRIYA GRAMIN BANK	39,026	50,598.13	798	392.79	2.04	0.78
	SubTotal	251,650	402,388.48	11,998	9,776.02	4.77	2.43
Private Sector Banks		17	14.2	1	0.05	5.88	0.35
25	HDFC BANK	15	12.59	0	0	0.00	0.00
26	ICICI BANK	2	1.61	1	0.05	50.00	3.29
	SubTotal	17	14.20	1	0.05	5.88	0.37
Co-operative Banks		4	6.00	0	0.00	0.00	0.00
27	DAKSHIN DINAJPUR DCCB	4	6.00	0	0	0.00	0.00
	SubTotal	4	6.00	0	0	0.00	0.00
	Grand Total	600,943	774,282.85	23,521	16,248.15	3.91	2.10

Position of Savings and Credit Linked SHGs under NRLM for Last 5 years (Amt.in Cr.)

FY	Target (No.)		Achievement Deposit Linked (No.)	Achievement Credit Linked	
	Deposit	Credit		No.	Amount
2012-13	150000	150000	126398	108924	674.41
2013-14	150000	150000	137222	129333	925.91
2014-15	150000	158000	63384	114041	1026.03
2015-16	150000	178515	96309	200967	2084.08
2016-17	150000	250018	102392	224884	3329.81
2017-18	150000	400000	134715	444327	8155.97
2018-19	150000	572874	153765	523235	11368.90



Qtrly. progress of Deposit & Credit Linked to SHGs under NRLM for 18-19								
(Amount in Crore)								
Category	April to June' 2018		June to Sept.' 2018		Sept to Dec.' 2018		Jan. to March, 2019	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Deposit Linked	44911	48.99	18176	27.46	12570	129.59	78108	52.34
Credit Linked	71078	1196.72	89058	2277.36	208561	4048.93	176441	3845.89



Bank Sakhis :WBSRLM arranged for training of SHG / Federation members at RSETIs. 125 such members have since passed the IIBF certificate course. The list has been shared by SLBC on 13-05-2019 with member banks for probable engagement by adjoining branches as BC/BF which will further strengthen the SHG movement.

Dual Authentication status

Ministry of Finance, GOI had advised the SLBCs to draw up plan for implementation of Dual Authentication mode of transactions at BC point for enabling the SHGs to conduct their banking transactions locally in a convenient manner. CBS system needs to be configured for capturing all relevant KYC data and integration of all transactional data in both linked SB and Loan accounts,

The way forward is creation of customer Ids for the authorized SHG office bearers for mapping with the BC channel accordingly. This requires adjustment of the application used by the BCs. Biometric Authentication will also rule out the element of mistakes besides providing doorstep banking facility to the group

E- Shakti portal of NABARD

E-Shakti project has been launched by NABARD as pilot project in Paschim Midnapore district in 2016 and has been found to be useful in assessing the SHG credit proposals with online grading exercise in a better way by the Banks. Banks can rely on system based MIS reports & transactions on real time basis and accord sanction through portal

It is reported that the scheme will be extended to 10 other districts and the member banks are to ensure putting in place an effective IT based platform at the branches for effective utilization of the portal which will strengthen the SHG eco system.

Agenda – 10:

Progress in NULM:

Physical target of credit linkage under National Urban Livelihood Mission for the State was 22360 beneficiaries (both Individual, Groups & SHGs) for the FY 2018-19.

At the end of March 2019, 3058 SEP-Individual proposals are sponsored to banks, out of which only 911 cases have so far been sanctioned & disbursed. 74 proposals under SEP- Groups are sponsored to the banks, out of which 23 cases have so far been sanctioned & disbursed and 11336 proposals have been sponsored under SHG Credit Linkage, out of which 6721 cases have been sanctioned & disbursed by Member banks.

April to March , FY 2018-2019			
Target 2018-19 (No.)	Proposals sponsored (No.)	Proposals Sanction	
22360		No.	Amount(Rs. In Lac)
April to June	9733	985	1303.33
June to September	112	1702	2376.02
September to December	817	2909	4267.24
January to March	3806	2059	2540.23
Total	14468	7655	10486.82

Bankwise performance report of SHG, SEP-I, SEP-G under DAY NULM as on March-2019 for FY 2018-19

(No. in Actuals, Amount in Lakh)

Sr. No.	Name of the Bank	SHG Credit Linkage								SEP-I						SEP-G									
		No. of Active SHGs	Target FY 18-19	No. of Sponsored Application in FY 18-19	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending	Target FY 18-19	No. of Sponsored Application in FY 18-19	SEP-I Sanctioned		SEP-I Disbursed		No. of cases pending	Target FY 18-19	No. of Sponsored Application in FY 18-19	SEP-G Sanctioned		SEP-G disbursed		No. of cases pending		
					No.	Amount	No.	Amount				No.	Amount	No.	Amount				No.	Amount	No.	Amount		No.	Amount
1	Allahabad Bank	7242	2378	1495	837	1186.45	716	1014.93	861	724	412	97	98.45	61	61.91	352	70	10	2	2.44	2	2.44	2		
2	Andhra Bank	721	120	62	29	41.11	26	36.86	90	53	45	29	29.43	28	28.42	5	1	1	0	0.00	0	0.00	0		
3	Bank of Baroda	1784	625	385	232	328.86	213	301.93	237	277	137	36	36.54	35	35.52	109	21	0	0	0.00	0	0.00	0		
4	Bank of India	3517	1064	724	375	531.56	292	413.91	446	443	221	76	77.14	58	58.87	165	36	1	0	0.00	0	0.00	0		
5	Bank of Maharashtra	0	0	0	0	0.00	0	0.00	0	1	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0		
6	Canara Bank	1139	433	351	258	365.72	169	239.56	166	187	82	25	25.37	22	22.33	86	13	0	0	0.00	0	0.00	0		
7	Central Bank of India	1896	526	360	157	222.55	138	195.62	272	214	87	30	30.45	27	27.40	25	22	2	0	0.00	0	0.00	2		
8	Corporation Bank	302	54	12	0	0.00	0	0.00	93	10	1	0	0.00	0	0.00	5	1	0	0	0.00	0	0.00	0		
9	Dena Bank	244	134	33	0	0.00	0	0.00	45	45	8	0	0.00	1	1.01	0	3	0	0.00	0	0.00	0			
10	Indian Bank	552	130	132	72	102.06	74	104.90	111	65	32	5	5.07	5	5.07	58	4	3	3	4.50	3	4.50	0		
11	Indian Overseas Bank	1359	357	296	130	184.28	130	184.28	152	100	67	39	39.58	38	38.57	75	14	0	0	0.00	0	0.00	0		
12	Oriental Bank of Commerce	462	140	51	33	46.78	27	38.27	58	67	25	10	10.15	9	9.13	15	3	0	0	0.00	0	0.00	0		
13	Punjab National Bank	2174	518	342	260	368.55	254	360.05	154	175	100	36	36.54	31	31.46	110	14	1	1	2.00	0	2.00			
14	Punjab & Sind Bank	372	81	58	31	43.94	31	43.94	42	8	7	10	10.15	10	10.15	0	0	0	0	0.00	0	0.00	0		
15	Syndicate Bank	925	207	223	227	321.77	223	316.10	55	105	53	15	15.22	10	10.15	12	7	1	0	0.00	0	0.00	0		
16	State Bank of India	6589	1855	1169	688	975.24	663	939.80	1088	764	344	36	36.54	46	46.69	397	48	6	0	0.00	0	0.00	0		
17	Union Bank of India	1565	497	341	192	272.16	186	263.65	275	242	115	31	31.46	31	31.46	79	14	5	0	0.00	0	0.00	0		
18	United Bank of India	12048	3713	2508	1658	2350.22	1317	1866.85	1509	1348	669	189	191.82	163	165.44	583	101	14	8	12.00	6	6.00	2		
19	UCO Bank	3771	1092	990	549	778.21	438	620.87	546	423	347	197	199.94	116	117.73	196	33	2	1	1.50	1	1.00	0		
20	Vijaya Bank	266	47	46	28	39.69	28	39.69	59	19	2	1	1.01	1	1.01	0	0	0	0	0.00	0	0.00	0		
21	IDBI Bank	1258	401	160	33	46.78	29	41.11	126	120	42	6	6.09	5	5.07	10	9	0	0	0.00	0	0.00	0		
Total of PSUs		48186	14372	9738	5789	8205.91	4954	7022.29	6385	5390	2796	868	880.97	697	707.41	2282	414	46	15	22.44	12	15.94	6		
22	HDFC Bank	14	8	0	0	0.00	0	0.00	0	10	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0		
23	AXIS Bank Ltd. (UTI)	107	45	3	0	0.00	0	0.00	3	28	0	0	0.00	0	0.00	0	2	0	0	0.00	0	0.00	0		
24	ICICI Bank	15	6	0	0	0.00	0	0.00	0	21	6	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0		
25	Kotak Mahindra Bank Ltd.	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0		
26	Federal Bank	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0		
27	Indusind Bank	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0		
28	Bandhan Bank	16	20	0	0	0.00	0	0.00	0	18	17	0	0.00	0	0.00	5	1	0	0	0.00	0	0.00	0		
29	Ratnakar Bank Ltd.	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0		
30	South Indian Bank	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0		
31	Tamilnad Mercantile Bank	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0		
32	Utkarsh Small Finance Bank	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0		
33	Ujjivan Small Finance Bank	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0		
34	Yes Bank	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0		
35	IDFC	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0		
36	Jana Small Finance Bank	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0		
Total of PVTs		152	79	3	0	0.00	0	0.00	3	77	23	0	0.00	0	0.00	5	3	0	0	0.00	0	0.00	0		
37	BGVB (UBI)	2677	576	843	316	447.93	357	506.05	60	208	207	42	42.63	39	39.58	56	18	14	2	3.00	2	3.00	2		
38	PBGB (UCO)	521	113	100	118	167.27	104	147.42	24	62	11	1	1.01	1	1.01	0	8	0	0	0.00	0	0.00	0		
39	UBKGB (CBI)	1217	299	219	182	257.99	173	245.23	130	58	14	0	0.00	0	0.00	0	8	2	0	0.00	0	0.00	0		
Total of RRBs		4415	988	1162	616	873.18	634	898.70	214	328	232	43	43.64	40	40.60	56	34	16	2	3.00	2	3.00	2		
40	W.B. St. Co-op.Bk	3015	561	433	316	447.93	341	483.37	402	105	7	0	0.00	0	0.00	0	9	12	6	9.75	6	4.30	1		
41	WBSCARD Bank Ltd.	0	0	0					0	0	0	0	0.00	0	0.00	0	0	0	0	0.00	0	0.00	0		
Total of Co-Optvs		3015	561	433	316	447.93	341	483.37	402	105	7	0	0.00	0	0.00	0	9	12	6	9.75	6	4.30	1		
Grand Total		55768	16000	11336	6721	9527.02	5929	8404.35	7004	5900	3058	911	924.61	737	748.01	2343	460	74	23	35.19	20	23.24	9		

Districtwise performance report of SHG, SEP-I, SEP-G under DAY NULM as on March-2019 for FY 2018-19

(No. in Actuals, Amount in Lakh)

Sr. No.	Name of the District	SHG Credit Linkage							SEP-I					SEP-G									
		No. of Active SHGs	Target FY 18-19	No. of Sponsored Application in FY 18-19	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending	Target FY 18-19	No. of Sponsored Application in FY 18-19	SEP-I Sanctioned		SEP-I Disbursed		No. of cases pending	Target FY 18-19	No. of Sponsored Application in FY 18-19	SEP-G Sanctioned		SEP-G Disbursed		No. of cases pending
					No.	Amount	No.	Amount				No.	Amount	No.	Amount				No.	Amount	No.	Amount	
1	Alipurduar	477	100	45	68	68.00	63	63.00	42	40	35	0	0.00	0	0.00	0	5	2	0	0.00	0	0.00	0
2	Bankura	1937	477	343	376	535.31	375	533.25	140	135	15	9	9.13	12	12.18	12	12	1	1	2.00	1	1.25	0
3	Birbhum	2970	995	575	222	316.06	192	273.02	385	317	311	28	28.42	17	17.25	240	26	3	0	0.00	0	0.00	0
4	CoochBehar	1218	563	451	246	350.23	204	290.09	222	237	63	4	4.06	1	1.01	56	18	1	0	0.00	0	0.00	0
5	Dakshin Dinajpur	1052	450	320	109	155.18	135	191.97	168	120	23	7	7.10	7	7.10	17	12	2	0	0.00	0	0.00	1
6	Darjeeling	1627	380	152	161	229.22	161	228.94	252	190	23	19	19.28	0	0.00	23	11	2	0	0.00	0	0.00	1
7	Hooghly	4299	1470	960	575	818.57	428	608.61	549	568	261	65	65.97	63	63.94	198	46	1	0	0.00	0	0.00	0
8	Howrah	1136	300	156	54	76.88	53	75.37	146	180	22	0	0.00	0	0.00	141	10	1	0	0.00	0	0.00	0
9	Jalpaiguri	1322	375	396	211	300.40	192	273.02	382	130	140	13	13.19	4	4.06	56	9	6	0	0.00	0	0.00	0
10	Jhargram	385	150	78	46	65.49	46	65.41	19	50	18	1	1.01	1	1.01	8	4	0	0	0.00	0	0.00	0
11	Kalimpong	76	50	0	0	0.00	0	0.00	0	40	14	0	0.00	0	0.00	0	4	0	0	0.00	0	0.00	0
12	Kolkata	488	384	27	30	42.61	27	38.39	0	110	0	0	0.00	0	0.00	0	6	1	0	0.00	0	0.00	0
13	Malda	758	150	98	65	92.54	83	118.02	44	80	21	4	4.06	4	4.06	33	6	3	3	4.50	3	3.00	0
14	Murshidabad	4032	1040	522	266	378.70	164	233.21	601	290	112	25	25.37	4	4.06	95	30	3	0	0.00	0	0.00	0
15	Nadia	4922	1285	721	488	694.76	483	686.82	309	406	208	79	80.18	82	83.23	147	35	2	0	0.00	0	0.00	0
16	North 24 Parganas	12954	3671	2509	1269	1799.40	799	1136.17	1843	1272	976	335	340.00	244	247.65	660	94	13	6	9.25	4	3.80	3
17	Paschim Burdwan	2391	600	117	81	115.32	103	146.46	356	270	36	0	0.00	0	0.00	17	10	0	0	0.00	0	0.00	0
18	Paschim Medinipur	2955	878	1063	784	1111.18	781	1110.57	330	337	179	93	94.39	99	100.48	164	27	6	4	6.50	4	5.00	2
19	Purba Burdwan	2432	707	939	642	914.01	545	774.96	648	290	77	15	15.22	2	2.03	113	29	2	0	0.00	0	0.00	0
20	Purba Medinipur	2727	721	642	645	918.29	615	874.52	63	240	168	55	55.82	50	50.75	103	18	13	7	10.50	6	9.00	2
21	Purulia	1050	192	172	133	189.35	186	264.49	29	113	122	112	113.67	112	113.67	143	11	2	2	2.44	2	2.44	0
22	South 24 Parganas	2756	600	367	177	251.57	217	308.57	427	285	69	19	19.28	7	7.10	60	22	0	0	0.00	0	0.00	0
23	Uttar Dinajpur	1804	462	683	73	103.94	77	109.49	49	200	165	28	28.42	28	28.42	57	15	10	0	0.00	0	0.00	0
	Grand Total	55768	16000	11336	6721	9527.02	5929	8404.35	7004	5900	3058	911	924.61	737	748.01	2343	460	74	23	35.19	20	23.24	9

Agenda no-11

Progress in Education Loan & Housing Loan:

A) Progress in Education Loan

A report on Bank wise outstanding balance under Education loan scheme as on March 2015, March 2016, March 2017, March 2018 and March 2019 is annexed for comparative review by the House.

(Amount Rs in crore)

31.03.2015	31.03.2016	31.03.2017	31.03.2018	31.03.2019
1758.28	2017.98	2281.92	2407.36	2627.60

Disbursement Position during FY 2018-2019:

June, 2018		Sept, 2018		Dec, 2018		March, 2019		Total in FY 18-19	
No.	Amt.	No.	Amt	No.	Amt.	No.	Amt.	No.	Amt.
3972	129.76	3478	130.05	8229	396.03	3133	219.09	18812	874.93

The increase in 3rd quarter is due to seasonal disbursement of existing loans as well as first time loans during the commencement of academic year.

B) Housing Loan:

The quarter wise break up of disbursement during the period from 01.04.2018 to 31.03.2019 and outstanding balance at the end of March 2019, March 2018, March 2017, March 2016 and March 2015 is appended. All Banks have collectively disbursed Rs. 11290.62 crore in 20019 accounts during the period April 2018 to March 2019.

Outstanding Position:

(Amount Rs in crore)

31.03.2015	31.03.2016	31.03.2017	31.03.2018	31.03.2019
21925.23	25485.36	30960.30	40803.99	44194.27

Disbursement Position during FY 2018-2019:

June, 2018		Sept, 2018		Dec, 2018		March, 2019		Total in FY 18-19	
No.	Amt.	No.	Amt	No.	Amt.	No.	Amt.	No.	Amt.
22407	1233.49	18239	1071.53	43577	2963.06	35796	6022.54	120019	11290.62

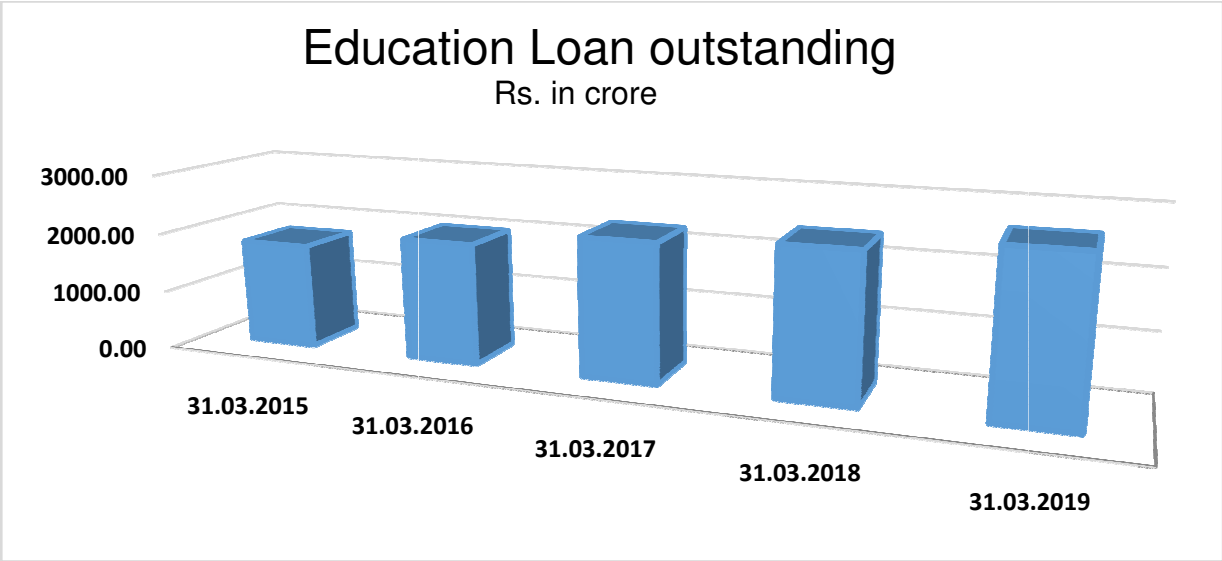
It is expected that the momentum that has picked up in the last half year will continue in the current quarter. The benefit under PMAY and the pickup of demand in Housing sector after streamlining through RERA Act will galvanize this segment.

The deployment of 11290 crore in Housing loans amounts to 8.28% of overall credit and points to the importance of this very potential segment of advances for the banks. It is imperative that banks should explore tie-up arrangement with reputed dealers / developers of repute and also sharing of pooled assets of reputed NBFCs.

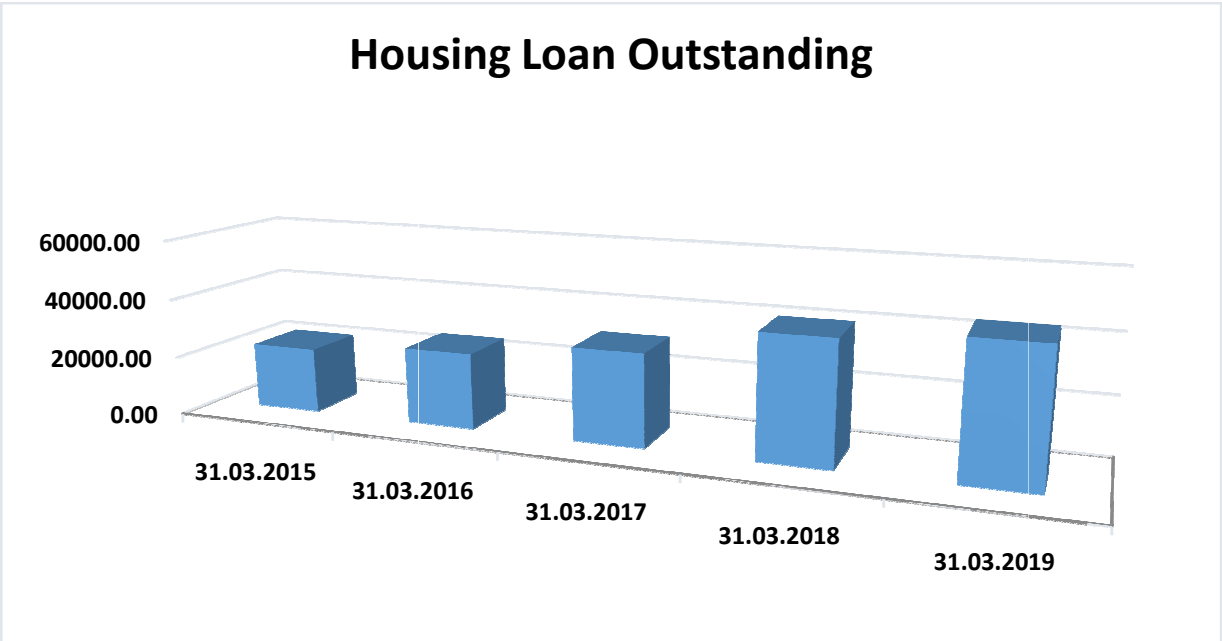
Disbursement Position of Banks from during the FY 18-19 (01.04.2018-31.03.2019) under Education Loan				Outstanding Position of Banks under Education Loan as on 31.03.2019	
(Rs.in Crore)				(Rs.in Crore)	
SL. No	Banks	No. of A/c	Amount	No. of A/c	Amount
1	Allahabad Bank	2770	29.91	4803	134.29
2	Andhra Bank	92	1.54	266	8.18
3	Bank of Baroda	667	25.62	2056	73.69
4	Bank of India	2130	24.11	4620	120.99
5	Bank of Maharashtra	14	0.07	219	5.92
6	Canara Bank	1288	27.66	2712	105.31
7	Central Bank of India	1978	124.44	2741	1.13
8	Corporation Bank	14	0.43	273	9.11
9	Dena Bank	85	3.53	283	7.38
10	Indian Bank	83	1.91	335	14.73
11	Indian Overseas Bank	219	4.27	1032	21.64
12	Oriental Bank of Commerce	140	9.06	1195	58.48
13	Punjab National Bank	2093	176.23	5424	238.70
14	Punjab & Sind Bank	10	0.40	290	5.30
15	Syndicate Bank	646	6.05	1131	32.04
16	State Bank of India	3860	217.33	20234	709.71
17	UCO	248	11.03	2692	64.72
18	UBI	66	15.58	5385	126.77
19	Union Bank of India	469	148.66	741	721.06
20	Vijaya Bank	104	1.96	637	15.92
21	IDBI Bank	46	0.77	622	19.97
Total of PSU Banks		17022	830.56	57691	2495.04
22	Axis	600	28.24	966	61.88
23	Bandhan Bank	0	0.00	0	0.00
24	Federal Bank	26	0.93	44	2.13
25	HDFC	713	11.56	1890	45.06
26	ICICI	39	1.33	229	8.44
27	Indusind Bank	0	0.00	0	0.00
28	IDFC	0	0.00	0	0.00
29	Kotak Mahindra Bank	0	0.00	0	0.00
30	Jana Small Finance Bank	0	0.00	0	0.00
31	Ratnakar Bank Ltd	332	0.94	819	1.25
32	South Indian Bank Ltd.	0	0.00	0	0.00
33	Tamilnad Mercantile Bank	2	0.30	4	0.56
34	Ujjivan Small Finance Bank	0	0.00	0	0.00
35	Utkarsh Small Finance Bank	0	0.00	0	0.00
36	YES Bank	1	0.03	2	0.07
Total of PVT Banks		1713	43.33	3952	119.32
37	BGVB (UBI)	36	0.48	207	4.67
38	PBGB (UCO)	18	0.33	256	5.96
39	UBKGB	19	0.18	129	2.15
Total of RRBs		73	0.99	592	12.78
40	W.B. St. Co-op.Bk	4	0.05	6	0.46
41	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total of Co-Optv.		4	0.05	6	0.46
Grand Total		18812	874.93	62241	2627.60

Disbursement Position of Banks during FY 18-19 (01.04.2018-31.03.2019) under Housing Loan				Outstanding Position of Housing Loan as on 31.03.2019	
(Rs.in Crore)				(Rs.in Crore)	
SL. No	Banks	No. of A/c	Amount	No.	Amount
1	Allahabad Bank	6168	678.82	21862	2091.88
2	Andhra Bank	174	15.71	932	70.14
3	Bank of Baroda	2880	43.90	19924	2133.32
4	Bank of India	7150	609.52	19246	1399.06
5	Bank of Maharashtra	25	0.38	967	73.54
6	Canara Bank	1975	196.73	6605	765.79
7	Central Bank of India	3508	212.01	9882	971.98
8	Corporation Bank	163	20.80	2685	252.37
9	Dena Bank	96	11.36	668	44.57
10	Indian Bank	510	38.53	3042	241.09
11	Indian Overseas Bank	451	70.57	3532	323.05
12	Oriental Bank of Commerce	610	94.98	4602	510.37
13	Punjab National Bank	1923	228.02	10996	1313.23
14	Punjab & Sind Bank	203	35.65	2750	235.20
15	Syndicate Bank	549	84.68	2514	191.86
16	State Bank of India	24848	4692.92	155430	15903.67
17	UCO	2295	307.79	13983	1063.51
18	UBI	9170	796.35	48191	3934.58
19	Union Bank of India	1325	410.03	4504	1461.84
20	Vijaya Bank	420	55.62	4241	248.79
21	IDBI Bank	3407	317.48	30753	2707.84
Total of PSU Banks		67850	8921.85	367309	35937.68
22	Axis Bank	3385	132.78	7073	441.93
23	Bandhan Bank	430	26.09	752	48.27
24	Federal Bank	267	58.59	1139	163.51
25	HDFC	8932	82.63	16886	1209.49
26	ICICI	3180	1578.17	15328	4368.82
27	Indusind Bank	0	0.00	3	30.21
28	IDFC	12	2.25	237	33.02
29	Kotak Mahindra Bank	0	0.00	0	0.00
30	Jana Small Finance Bank	0	0.00	0	0.00
31	Ratnakar Bank Ltd	1444	3.96	3718	13.23
32	South Indian Bank Ltd.	0	0.00	0	0.00
33	Tamilnad Mercantile Bank	3	0.11	10	0.61
34	Ujjivan Small Finance Bank	30660	137.16	47302	145.67
35	Utkarsh Small Finance Bank	0	0.00	0	0.00
36	YES Bank	98	1.35	247	10.07
Total of PVT Banks		48411	2023.09	92695	6464.83
37	BGVB (UBI)	451	46.45	11374	508.28
38	PBGB (UCO)	289	23.92	3203	154.04
39	UBKGB	229	19.88	2173	95.54
Total of RRBs		969	90.25	16750	757.86
40	W.B. St. Co-op.Bk	2378	225.52	10982	822.56
41	WBSCARD Bank Ltd.	411	29.91	2904	211.34
Total of Co-Optv. Banks		2789	255.43	13886	1033.90
Grand Total		120019	11290.62	490640	44194.27

Outstanding Performance under Education Loan				
(Amount Rs. in crore)				
31.03.2015	31.03.2016	31.03.2017	31.03.2018	31.03.2019
1758.28	2017.98	2281.92	2407.36	2627.60



Outstanding Performance under Housing Loan				
(Amount Rs. in crore)				
31.03.2015	31.03.2016	31.03.2017	31.03.2018	31.03.2019
21925.23	25485.36	30960.30	40803.99	44194.27



Agenda-12

A) Deployment of Credit in MSME

Considering the potential in the State in the avenues of manufacturing and trading activities etc. target for MSME sector was raised from Rs. 38000/- crore to Rs. 45000/- & finally to Rs.50000/- crore (including Rs. 10000/- crore of Non-Prisec) for 2018-19.

All member Banks put together in the State disbursed Rs. 56458/- crore under MSME as against the target of Rs. 50000/- crore i.e. 112 % of the total target up to March during the financial year 2018-19. Sustained effort by MSME & Textiles Department coupled with concerted action on the part of the banks contributed a lot. It is also evident that the economy has been able to cope up with the challenges posed by Demonetization & GST. This augurs well for the coming days.

Achievement of MSME for the last 3 financial years along with this year is given below:

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
2015-2016	21762	22887	105
2016-2017	26000	29186	112
2017-2018	38000	44059	116
2018-2019	50000	56458	112

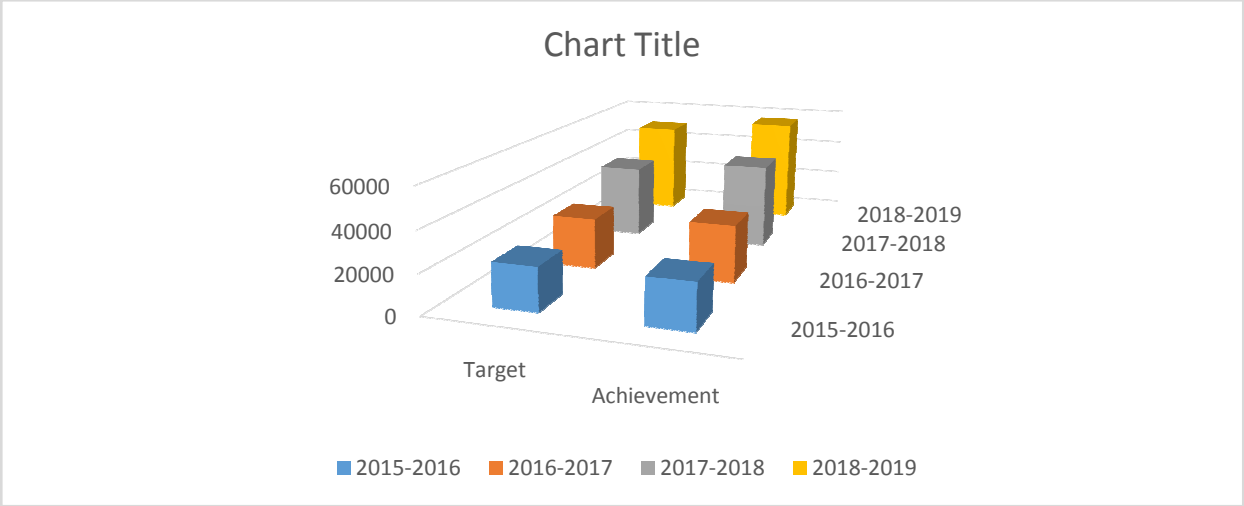
Quarterly progress in 2018-19 is as given hereunder.

June, 2018		Sept, 2018		Dec, 2018		March, 2019		Total in FY 18-19	
Target	Achiev	Target	Achiev	Target	Achiev	Target	Achiev	Target	Achiev.
50000	10217	50000	10070	50000	17615	50000	18560	50000	56458

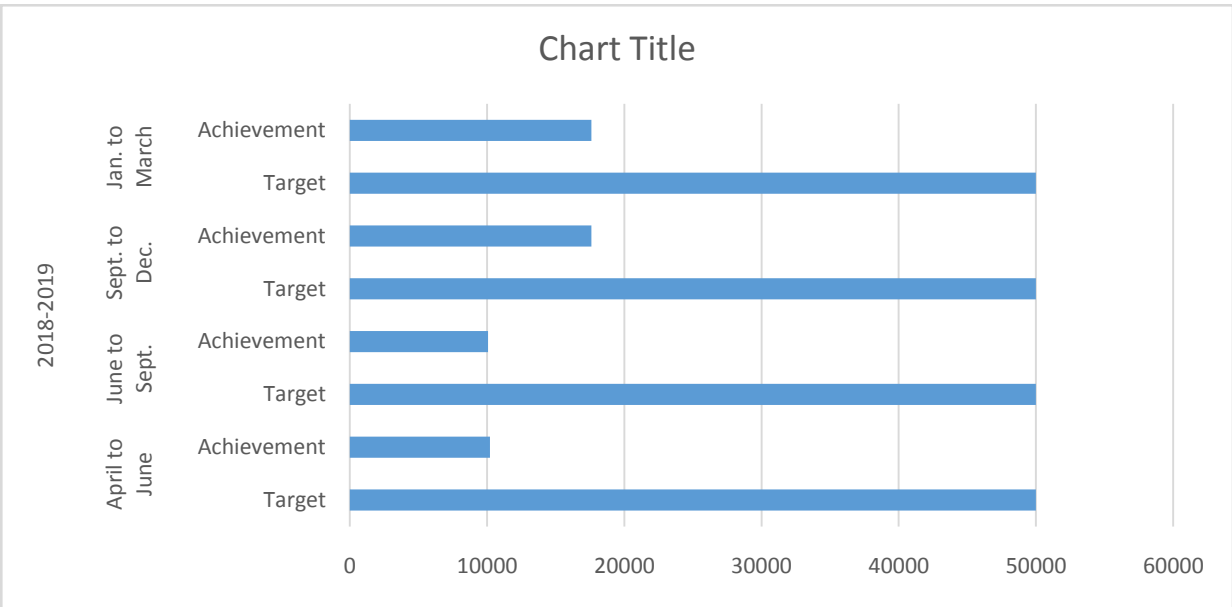
The disbursement during the period April to March of financial year 2018-19 is Rs.56458 crore recording an increase of 28% over the disbursement of Rs.44059 crore made during the last F.Y. 2017-18.

It is also logical to expect that with MSME sector being the mainstay of Exports from the State, there will be corresponding increase in exports turnover which is expected to reach 70000 crore as targeted by GoWB. The export credit also crossed Rs.1166 crore with achievement 290 % against the target of Rs.401 crore.

Achievement of MSME under ACP for the last 3 FY		
(Rs. In Crore)		
Plan Year	Target	Achievement
2015-2016	21762	22887
2016-2017	26000	29186
2017-2018	38000	44059
2018-2019	50000	56458



Quarterly Progress in 2018-2019							
(Rs. In Crore)							
2018-2019							
April to June		June to Sept.		Sept. to Dec.		Jan. to March	
Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement
50000	10217	50000	10070	50000	17615	50000	17615



Swarozgar Credit Card (SCC) 2018-19					
(Position from 01.04.2018- 31.03.2019)					
(Rs.in Crore)					
SI	Bank	Target	Issued		Achievement
		No	No.	Amt.	(No) in %
1	Allahabad Bank	1490	6	0.05	0
2	Andhra Bank	90	0	0.00	0
3	Bank of Baroda	420	0	0.00	0
4	Bank of India	1050	295	2.05	28
5	Bank of Maharashtra	90	0	0.00	0
6	Canara Bank	240	1	0.04	0
7	Central Bank of India	1370	51	0.14	4
8	Corporation Bank	90	0	0.00	0
9	Dena Bank	90	0	0.00	0
10	Indian Bank	120	0	0.00	0
11	Indian Overseas Bank	120	0	0.00	0
12	Oriental Bank of Commerce	120	115	0.15	96
13	Punjab National Bank	1470	0	0.00	0
14	Punjab & Sind Bank	90	0	0.00	0
15	Syndicate Bank	180	0	0.00	0
16	State Bank of India	2820	0	0.00	0
17	UCO Bank	300	3	0.02	1
18	United Bank of India	2620	46	0.21	2
19	Union Bank of India	1550	0	0.00	0
20	Vijaya Bank	200	0	0.00	0
21	IDBI Bank	180	63	1.46	35
A	Total	14700	580	4.12	4
22	AXIS Bank	100	0	0.00	0
23	Bandhan Bank	0	0	0.00	#DIV/0!
24	Federal Bank	0	0	0.00	#DIV/0!
25	HDFC	75	0	0.00	0
26	ICICI	75	0	0.00	0
27	Indusind Bank	0	0	0.00	#DIV/0!
28	IDFC	0	0	0.00	#DIV/0!
29	Kotak Mahindra Bank	0	0	0.00	#DIV/0!
30	Jana Small Finance Bank	0	0	0.00	#DIV/0!
31	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!
32	South Indian Bank Ltd.	0	0	0.00	#DIV/0!
33	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!
34	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!
35	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!
36	YES Bank	0	0	0.00	#DIV/0!
B	Total	250	0	0.00	0
(A+B)	Total of Comm.Bks.	14950	580	4.12	4
37	BGVB (UBI)	2550	596	2.46	23
38	PBGB (UCO)	1940	528	3.23	27
39	UBKGB (CBI)	1510	144	0.63	10
C	RRBs Total	6000	1268	6.32	21
40	W.B. St. Co-op.Bk	8000	0	0.00	0
41	WBSCARD Bank Ltd.	1000	39	0.26	4
Grand Total		29950	1887	10.70	6

General Credit Card (GCC) 2018-19				
(Position from 01.04.2018- 31.03.2019)				
(Rs.in Crore)				
SI No	Bank	Target	Issued	
		No.	No	Amount
1	Allahabad Bank	0	275	9.88
2	Andhra Bank	0	0	0.00
3	Bank of Baroda	0	0	0.00
4	Bank of India	0	460	1.61
5	Bank of Maharashtra	0	0	0.00
6	Canara Bank	0	27	0.09
7	Central Bank of India	0	0	0.00
8	Corporation Bank	0	0	0.00
9	Dena Bank	0	0	0.00
10	Indian Bank	0	0	0.00
11	Indian Overseas Bank	0	0	0.00
12	Oriental Bank of Commerce	0	6	0.03
13	Punjab National Bank	0	1055	33.42
14	Punjab & Sind Bank	0	0	0.00
15	Syndicate Bank	0	458	1.59
16	State Bank of India	0	0	0.00
17	UCO Bank	500	887	18.54
18	United Bank of India	2000	1377	18.23
19	Union Bank of India	950	0	0.00
20	Vijaya Bank	0	0	0.00
21	IDBI Bank Ltd.	0	60	1.39
A	Total	3450	4605	84.78
22	AXIS Bank	0	0	0.00
23	Bandhan Bank	0	0	0.00
24	Federal Bank	0	0	0.00
25	HDFC	0	159716	4384.99
26	ICICI	0	0	0.00
27	Indusind Bank	0	0	0.00
28	IDFC	0	0	0.00
29	Kotak Mahindra Bank	0	0	0.00
30	Jana Small Finance Bank	0	0	0.00
31	Ratnakar Bank Ltd	0	0	0.00
32	South Indian Bank Ltd.	0	0	0.00
33	Tamilnad Mercantile Bank	0	0	0.00
34	Ujjivan Small Finance Bank	0	0	0.00
35	Utkarsh Small Finance Bank	0	0	0.00
36	YES Bank	0	0	0.00
B	Total	0	0	0.00
(A+B)	Total of Comm.Bks.	3450	4605	84.78
37	BGVB (UBI)	4500	8873	1.97
38	PBGB (UCO)	0	4654	23.89
39	UBKGB (CBI)	5700	104	0.22
C	RRBs Total	10200	13631	26.08
40	W.B. St. Co-op.Bk	0	0	0.00
41	WBSCARD Bank Ltd.	0	0	0.00
Grand Total		13650	18236	110.86

Artisan Credit Card (ACC) 2018-19				
(Position from 01.04.2018- 31.03.2019)				
(Rs.in Crore)				
SI No.	Bank	Target No.	Issued	
			No	Amount
1	Allahabad Bank	5000	77	0.21
2	Andhra Bank	50	0	0.00
3	Bank of Baroda	1000	0	0.00
4	Bank of India	2000	335	1.85
5	Bank of Maharashtra	50	0	0.00
6	Canara Bank	600	10	0.07
7	Central Bank of India	2000	201	0.26
8	Corporation Bank	100	0	0.00
9	Dena Bank	100	0	0.00
10	Indian Bank	300	0	0.00
11	Indian Overseas Bank	400	0	0.00
12	Oriental Bank of Commerce	400	3	0.02
13	Punjab National Bank	1800	0	0.00
14	Punjab & Sind Bank	100	0	0.00
15	Syndicate Bank	500	10	0.03
16	State Bank of India	8000	0	0.00
17	UCO Bank	600	6	0.03
18	United Bank of India	6000	425	12.89
19	Union Bank of India	3000	0	0.00
20	Vijaya Bank	100	0	0.00
21	IDBI	0	2	0.01
Total PSU		32100	1069	15.37
22	AXIS Bank	0	0	0.00
23	Bandhan Bank	0	0	0.00
24	Federal Bank	0	0	0.00
25	HDFC	0	0	0.00
26	ICICI	0	0	0.00
27	Indusind Bank	0	0	0.00
28	IDFC	0	0	0.00
29	Kotak Mahindra Bank	0	0	0.00
30	Jana Small Finance Bank	0	0	0.00
31	Ratnakar Bank Ltd	0	0	0.00
32	South Indian Bank Ltd.	0	0	0.00
33	Tamilnad Mercantile Bank	0	0	0.00
34	Ujjivan Small Finance Bank	0	0	0.00
35	Utkarsh Small Finance Bank	0	0	0.00
36	YES Bank	0	0	0.00
Total PVT		0	0	0.00
Comm.Bks.Total		32100	1069	15.37
37	BGVB	500	0	0.00
38	PBGB	200	175	0.60
39	UBKGB	200	0	0.00
Total RRBs		900	175	0.60
40	WB State Co-optv. Bank	0	0	0.00
41	WBSCARD Bank	0	0	0.00
GRAND TOTAL		33000	1244	15.97

B) New development in MSME sector

RBI Guidelines on restructuring of advances to MSMEs:

It is a fact that MSMEs are contributing significantly to the country's GDP, exports, employment generation, etc. However, the sector witnessed a slowdown due to Demonetization & GST to an extent. As such, it is considered necessary to provide some relief measures for the affected entities.

Accordingly RBI has permitted a one-time restructuring of existing loans in stressed MSMEs upto Rs.25.00 crore on 01-01-2019. This will enable the entrepreneurs to tide over the cash flow problem and manage their business without any lingering issues. The total exposure, to the borrower should not exceed Rs.25 crore as on 01-01-2019.

The borrower's account may be in default but is a 'standard asset' as on 01-01-19 and continues to classify as Standard Asset till the date of implementation of restructuring.

The borrowing entity should be GST-registered on the date of implementation of the restructuring. However, this will not apply to MSMEs exempted from GST-registration.

The restructuring of the account is to be implemented on or before 31-03-2020. As on 31-03-19, total 2389 accounts have been restructured amounting to Rs.98.46 Cr.

❖ Interest Subvention to Weavers

GoWB issued the notification on 08-02-2019 for providing Interest Subvention to the weavers of the State. Banks are presently providing loans with maximum of Rs.5.00 lacs @ 6% rate of interest. The Interest Subvention scheme proposes 4% additional interest subvention over and above the existing maximum of 7% p.a. interest subvention on working capital loan to handloom weavers.

This will result in effective ROI of 2% p.a. to be borne by the borrowers and expected to be a game changer in the local economy as Handloom & Textiles constitute a sizeable portion in MSME. Banks will also reap the benefit through accelerated finance to the identified weavers who will be sponsored by Handloom Department.

The details and the operational guidelines will be circulated among the member banks after receipt from the Department by SLBC.

❖ MSME Support & Outreach Program

A 100 day campaign was launched in 104 Aspiration Districts throughout the country on 02-11-2018 for strengthening and supporting the MSMEs and reaching out to them through various credit plus services.

The objective was on access to credit, ease of cash flow, access to the market, coverage under social security schemes, quality certification & interventions in the identified deliverables like 59 minutes loan sanction, on-bording on TReDS, GeM, etc.

All the three (3) Aspirational Districts of Nadia, Murshidabad and Bankura did exceptionally well in the campaign particularly in sanction & disbursement under MUDRA loans which contributed a lot to the MSME movement.

Agenda – 13

Progress in MUDRA & Stand-Up-India Loans

A. MUDRA Loans :

In the financial year 2018-19, all the Financial Institutions together disbursed Rs. 25877 crore up to March 2019 against sanction amount of Rs. 26446 crore.

Performances of the Banks in the State of West Bengal from 01.04.2018 to 31.03.2019 are furnished hereunder:

Achievement of Mudra Loan in 2018-19 on 31-03-2019

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No. of A/Cs	Sanction	No. of A/Cs	Sanction	No. of A/Cs	Sanction	No. of A/Cs	Sanction
PSU Bank	163762	379.36	111479	2306.22	17168	1388.16	292409	4073.74
Pvt. Bank	1501264	5539.87	506248	3488.98	5422	371.12	2012934	9399.97
RRB	9428	37.69	40892	972.03	1347	122.65	51667	1132.38
Non-NBFC MFI	40701	40.94	X	X	X	X	40701	40.94
NBFC (MFI)	2535473	6365.00	112	.66	67879	181.65	2603464	6547.31
NBFC	198823	658.93	46925	888.84	10851	691.26	256599	2239.03
Small Finance Bank	333091	1062.96	21774	222.71	102	6.01	354967	1291.69
As on 31.03.19	5009461	14698.03	745479	8400.52	110269	3348.36	5865209	26446.91

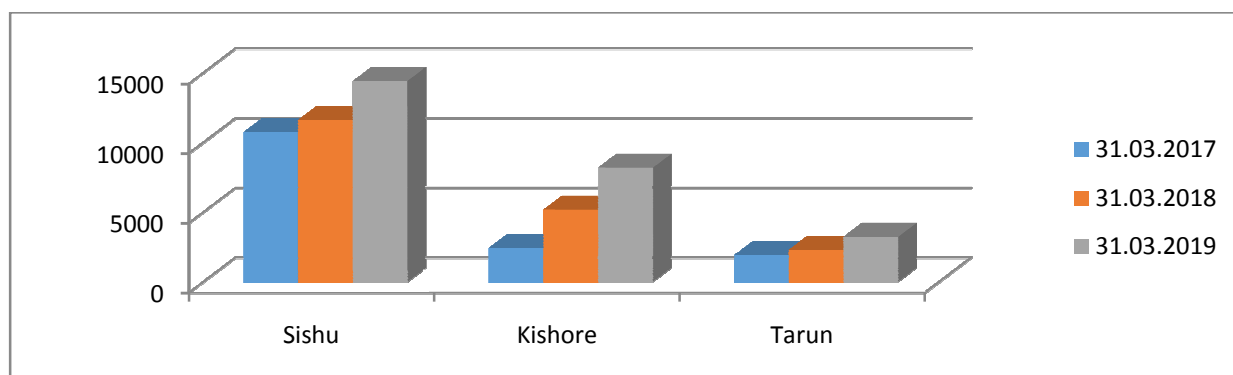
Comparative study for last 3 years

Position as on	SISHU		KISHORE		TARUN		TOTAL	
	No. of A/Cs	Disb.	No. of A/Cs	Disb.	No. of A/Cs	Disb.	No. of A/Cs	Disb.
31.03.2017	4525670	10763.97	119877	2456.82	24452	1928.27	4669999	15149.06
31.03.2018	4445601	11642.79	413207	5199.12	731080	2307.90	5589888	19149.81
31.03.2019	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07

It is noteworthy that in the current FY there is an increase of 275321 number of Mudra beneficiaries with increase in sanction of Rs. 6697.15 and that of disburse amount of Rs. 6727.26 crore in comparison to last FY 2017-18 crore which has contributed to the overall achievement of 112 % MSME target up to 31.03.2019.

Bank wise Achievement under MUDRA for FY 2018-2019 as per Portal													
[Amount Rs. in Crore]													
Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total		
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
		1	Allahabad Bank	3178	11.49	11.45	30570	592.23	588.61	2827	212.85	212.27	36575
2	Andhra Bank	1159	4.27	4.18	860	19.90	19.16	310	26.34	25.75	2329	50.51	49.09
3	Bank of Baroda	20350	57.50	57.22	4051	100.48	97.21	1307	111.81	110.75	25708	269.79	265.18
4	Bank of India	6613	28.87	28.30	11019	235.88	221.22	1635	129.39	113.85	19267	394.14	363.37
5	Bank of Maharashtra	51	0.22	0.18	306	9.53	8.05	236	20.71	18.39	593	30.45	26.61
6	Canara Bank	12186	18.11	17.97	7273	158.03	150.45	1700	137.98	129.24	21159	314.12	297.66
7	Central Bank of India	23769	9.40	6.58	4552	101.91	83.36	482	39.36	33.49	28803	150.67	123.43
8	Corporation Bank	454	1.77	1.45	401	10.39	10.11	177	14.87	14.74	1032	27.03	26.31
9	Dena Bank	11	0.05	0.05	36	0.73	0.68	8	0.65	0.65	55	1.43	1.38
10	Indian Bank	184	0.45	0.41	750	16.97	16.42	123	9.21	9.05	1057	26.62	25.87
11	Indian Overseas Bank	1718	6.02	5.93	2622	49.74	47.66	306	24.18	23.59	4646	79.94	77.17
12	Oriental Bank of Commerce	2039	6.92	6.70	2315	56.69	54.26	840	71.48	71.19	5194	135.09	132.15
13	Punjab National Bank	3799	15.87	9.91	7234	162.32	135.80	1597	133.77	117.89	12630	311.96	263.60
14	State Bank of India	226919	613.28	613.18	18030	520.57	515.97	7472	585.28	584.75	252421	1719.12	1713.89
15	Syndicate Bank	400	1.61	1.36	1571	42.38	31.82	318	27.42	18.87	2289	71.41	52.04
16	Union Bank of India	636	2.68	2.38	4062	91.66	79.72	717	54.09	46.48	5415	148.44	128.57
17	United Bank of India	48102	142.43	138.24	20833	385.72	361.72	2061	165.44	161.75	70996	693.60	661.71
18	Punjab & Sind Bank	184	0.61	0.50	492	12.01	10.54	212	17.32	16.55	888	29.94	27.59
19	UCO Bank	29455	40.62	29.64	9546	189.54	161.21	1374	113.71	94.99	40375	345.47	285.84
20	Vijaya Bank	676	2.80	2.59	821	16.93	14.80	274	22.19	21.85	1771	41.92	39.24
21	IDBI Bank Limited	8798	27.68	27.68	2165	53.19	53.19	664	53.78	53.78	11627	134.65	134.65
PSU Banks Total		163762	379.36	352.69	111479	2306.22	2146.00	17168	1388.16	1295.11	292409	4073.74	3793.80
22	Federal Bank	3	0.01	0.01	1	0.03	0.02	0	0.00	0.00	4	0.04	0.03
23	Jammu & Kashmir Bank	3	0.00	0.00	12	0.44	0.44	3	0.23	0.23	18	0.67	0.67
24	Karnataka Bank	20	0.06	0.00	42	1.15	0.00	21	1.41	0.00	83	2.62	0.00
25	Karur Vysya Bank	1	0.00	0.00	6	0.24	0.24	5	0.23	0.23	12	0.48	0.48
26	Ratnakar Bank	2639	5.40	5.40	0	0.00	0.00	0	0.00	0.00	2639	5.40	5.40
27	South Indian Bank	0	0.00	0.00	7	0.30	0.30	11	0.82	0.82	18	1.12	1.12
28	Tamilnad Mercantile Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
29	ICI Bank	6308	18.32	18.32	3949	107.85	107.85	1904	142.50	142.50	12161	268.67	268.67
30	Axis Bank	115362	285.85	285.85	808	31.36	31.36	1275	95.19	95.19	117445	412.41	412.41
31	IndusInd Bank	62132	170.33	170.33	5778	103.32	103.32	1227	72.05	72.05	69137	345.70	345.70
32	Yes Bank	0	0.00	0.00	4	0.20	0.20	10	0.92	0.92	14	1.12	1.12
33	HDFC Bank	152843	361.14	361.14	3895	59.47	59.47	881	51.19	51.19	157619	471.80	471.80
34	DCB Bank	3	0.00	0.00	0	0.00	0.00	5	0.41	0.41	8	0.41	0.41
35	Kotak Mahindra Bank	0	0.00	0.00	51	1.87	1.87	80	6.17	6.17	131	8.04	8.04
36	Bandhan Bank	1081436	4473.04	4473.04	484952	3149.04	3149.04	0	0.00	0.00	1566388	7622.08	7622.08
37	IDFC Bank Limited	80514	225.70	225.70	6743	33.72	33.72	0	0.00	0.00	87257	259.42	259.42
Pvt. Banks Total		1501264	5539.87	5539.81	506248	3488.98	3487.82	5422	371.12	369.71	2012934	9399.97	9397.34
38	Citibank	0	0.00	0.00	19	0.51	0.51	28	2.23	2.23	47	2.74	2.74
Foreign Banks Total		0	0.00	0.00	19	0.51	0.51	28	2.23	2.23	47	2.74	2.74
39	Bangiya Gramin Vikash Bank	2599	7.40	6.88	11968	242.89	219.32	141	10.78	9.87	14708	261.07	236.06
40	Paschim Banga Gramin Bank	6463	28.49	28.49	24839	667.82	667.82	1206	111.87	106.39	32508	808.18	802.69
41	Uttarabanga Kshetriya Gramin	366	1.80	1.80	4085	61.33	61.33	0	0.00	0.00	4451	63.13	63.13
RRBs Total		9428	37.69	37.16	40892	972.03	948.47	1347	122.65	116.25	51667	1132.38	1101.88
40	NON NBFC-Micro Finance Ins	40701	40.94	40.94	0	0.00	0.00	0	0.00	0.00	40701	40.94	40.94
Micro Finance Institutions Total		40701	40.94	40.94	0	0.00	0.00	0	0.00	0.00	40701	40.94	40.94
41	VEDIKA CREDIT CAPITAL LTD	89232	168.85	168.85	0	0.00	0.00	0	0.00	0.00	89232	168.85	168.85
42	Annapurna Microfinance Pvt.	280	0.65	0.65	0	0.00	0.00	0	0.00	0.00	280	0.65	0.65
43	Village Financial Services Pvt	248659	768.38	768.38	0	0.00	0.00	0	0.00	0.00	248659	768.38	768.38
44	Muthoot Microfin Ltd	6976	20.72	20.72	0	0.00	0.00	0	0.00	0.00	6976	20.72	20.72
45	ASA International India Micro	191907	548.71	548.71	51	0.30	0.30	0	0.00	0.00	191958	549.01	549.01
46	Samasta Microfinance Limite	30841	86.74	86.74	0	0.00	0.00	0	0.00	0.00	30841	86.74	86.74
47	JAGARAN MICROFIN PVT LTD	138876	348.51	348.51	0	0.00	0.00	0	0.00	0.00	138876	348.51	348.51
48	Spandana Sphoorty Financial	13707	33.70	33.70	0	0.00	0.00	0	0.00	0.00	13707	33.70	33.70
49	SHARE MICROFIN LIMITED	21159	52.45	52.45	0	0.00	0.00	0	0.00	0.00	21159	52.45	52.45
50	SVATANTRA MICROFIN PRIVA	250	0.77	0.77	0	0.00	0.00	0	0.00	0.00	250	0.77	0.77
51	Satin Creditcare Network Lim	151226	382.11	382.11	0	0.00	0.00	0	0.00	0.00	151226	382.11	382.11
52	Asirvad Microfinance Pvt. Ltd	123855	224.02	224.02	0	0.00	0.00	0	0.00	0.00	123855	224.02	224.02
53	Intrepid Finance & Leasing Pv	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
54	Fusion Microfinance Pvt. Ltd.	24646	59.15	58.25	0	0.00	0.00	0	0.00	0.00	24646	59.15	58.25
55	Arohan Financial Services Pvt	433829	1123.98	1123.98	61	0.36	0.36	0	0.00	0.00	433890	1124.34	1124.34
56	SKS Microfinance Limited	1059139	2544.49	2301.43	0	0.00	0.00	0	0.00	0.00	1059139	2544.49	2301.43
57	Utrayan Financial Services P	0	0.00	0.00	0	0.00	0.00	67879	181.65	181.65	67879	181.65	181.65
58	NEED Livelihood Microfinanc	891	1.78	1.78	0	0.00	0.00	0	0.00	0.00	891	1.78	1.78
NBFC-Micro Finance Institutions		2535473	6365.00	6121.04	112	0.66	0.66	67879	181.65	181.65	2603464	6547.31	6303.34
59	Reliance Capital Ltd	19155	47.83	47.83	14	0.34	0.34	20	1.48	1.48	19189	49.65	49.65
60	CAPITAL FIRST LIMITED	8319	35.01	34.43	26290	229.22	229.22	476	29.92	29.92	35085	294.15	293.58
61	Mahindra and Mahindra Fina	0	0.00	0.00	2186	95.17	95.17	4773	280.26	280.26	6959	375.43	375.43
62	Magma Fincorp Limite	0	0.00	0.00	1928	64.60	64.60	890	60.95	60.95	2818	125.55	125.55
63	Bajaj Finance Limited	67	0.07	0.07	929	34.58	31.81	946	71.89	67.87	1942	106.54	99.75
64	Fullerton India Credit Compa	7845	19.21	19.21	3315	70.22	70.22	777	51.36	51.36	11937	140.79	140.79
65	Shriram Transport Finance Co	194	0.83	0.83	8182	224.71	224.71	2199	141.85	141.85	10575	367.38	367.38
66	Tata Motors Finance Limited	0	0.00	0.00	3366	151.15	151.15	214	12.82	12.82	3580	163.97	163.97
67	Electronica Finance Limited	0	0.00	0.00	0	0.00	0.00	4	0.34	0.34	4	0.34	0.34
68	Cholamandalam Investment	0	0.00	0.00	126	5.10	5.10	356	26.28	26.28	482	31.37	31.37
69	L&T Finance Limited	163218	555.90	555.90	0	0.00	0.00	0	0.00	0.00	163218	555.90	555.90
70	Hinduja Leyland Finance Limi	25	0.08	0.08	459	8.68	8.68	45	3.06	3.06	529	11.82	11.82
71	Kotak Mahindra Prime	0	0.00	0.00	130	5.06	5.06	151	11.06	11.06	281	16.12	16.12
Non Banking Financial Companies		198823	658.93	658.35	46925	888.84	886.06	10851	691.26	687.20	256599	2239.03	2231.61
72	Utkarsh Small Finance Bank	4070	12.70	12.65	40	1.63	1.63	23	1.68	1.68	4133	16.01	15.96
73	Fincare Small Finance Bank	16	0.20	0.16	681	1.81	1.81	22	0.06	0.06	719	2.06	2.02
74	Ujivan Small Finance Bank	235355	733.50	733.50	14240	122.01	122.01	27	1.85	1.85	249622	857.36	857.36
75	JANALAKSHMI FINANCIAL SE	85232	293.85	293.78	6584	96.02	96.02	30	2.42	2.42	91846	392.29	392.22
76	North East Small Finance Ban	6321	17.67	17.67	0	0.00	0.00	0	0.00	0.00	6321	17.67	17.67
77	ESAF Small Finance Bank	2097	5.06	5.06	229	1.24	1.24	0	0.00	0.00	2326	6.29	6.29
Small Finance Banks Total		333091	1062.96										

District wise achievement under MUDRA for FY 2018-2019													
[Amount Rs. in Crore]													
Sr No	District	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Alipurduar	117585	357.62	357.58	18918	128.50	128.41	23	1.89	1.89	136526	488.01	487.89
2	Bankura	73604	206.68	198.21	10530	148.15	139.43	925	70.91	68.15	85059	425.74	405.79
3	Bardhaman	395909	1116.09	1095.31	44299	625.33	612.04	6413	297.74	283.38	446621	2039.15	1990.73
4	Birbhum	166236	498.28	490.60	33786	401.91	395.12	5384	93.53	90.78	205406	993.72	976.50
5	Cooch Behar	192260	592.97	592.21	47941	368.24	364.73	449	35.75	34.78	240650	996.95	991.71
6	Dakshin Dinajpur	92929	278.77	271.09	13755	131.90	128.48	388	29.75	28.82	107072	440.42	428.39
7	Darjiling	145829	436.59	431.27	26540	343.97	338.22	1500	119.73	115.33	173869	900.30	884.82
8	Howrah	256467	788.92	775.92	40171	492.73	482.11	1786	144.68	136.43	298424	1426.34	1394.46
9	Hugli	257464	776.88	759.57	46493	554.67	539.92	3697	175.62	169.86	307654	1507.17	1469.35
10	Jalpaiguri	239807	641.40	628.56	25990	263.90	248.68	1019	80.72	77.46	266816	986.02	954.70
11	Kalimpong	1001	3.94	3.94	694	4.53	4.53	0	0.00	0.00	1695	8.46	8.46
12	Kolkata	494482	1357.80	1339.32	31747	496.19	483.56	6472	504.44	490.72	532701	2358.43	2313.59
13	Maldah	186545	562.41	550.38	27354	269.51	263.84	13179	92.40	90.67	227078	924.31	904.89
14	Murshidabad	395756	1192.36	1155.40	63954	552.95	542.43	13389	117.52	114.58	473099	1862.82	1812.42
15	Nadia	307710	905.10	872.25	41875	410.07	398.06	12311	148.49	144.46	361896	1463.66	1414.77
16	North 24 Parganas	460727	1353.12	1325.84	72578	724.19	704.26	11961	267.11	253.93	545266	2344.42	2284.02
17	Other	320038	925.57	924.99	53162	901.84	899.06	10155	643.88	639.85	383355	2471.29	2463.91
18	Paschim Medinipur	174918	500.32	486.04	24737	347.21	330.39	2141	162.46	154.47	201796	1009.99	970.90
19	Purba Medinipur	171352	520.34	514.29	23601	302.85	294.83	1568	123.01	116.28	196521	946.19	925.40
20	Puruliya	42802	114.37	113.84	6786	103.12	99.31	488	39.03	37.38	50076	256.51	250.53
21	South 24 Parganas	368368	1085.28	1061.90	54042	526.87	515.93	12114	147.30	141.85	434524	1759.44	1719.68
22	Uttar Dinajpur	147672	483.24	477.45	36526	301.91	294.87	4907	52.42	51.84	189105	837.56	824.16
Grand Total		5009461	14698.03	14425.97	745479	8400.52	8208.19	110269	3348.36	3242.91	5865209	26446.91	25877.07



B. STAND-UP INDIA (SUI)

SUI Scheme facilitates bank loans between Rs.10 lakh and Rs.100 lakh to Scheduled Caste (SC) or Scheduled Tribe (ST) and woman beneficiary. Target of 2 loans per bank branch has been given for setting up Greenfield Enterprise. SUI Loans have been extended to 7019 such SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1143.96 crore as on 31.03.2019.

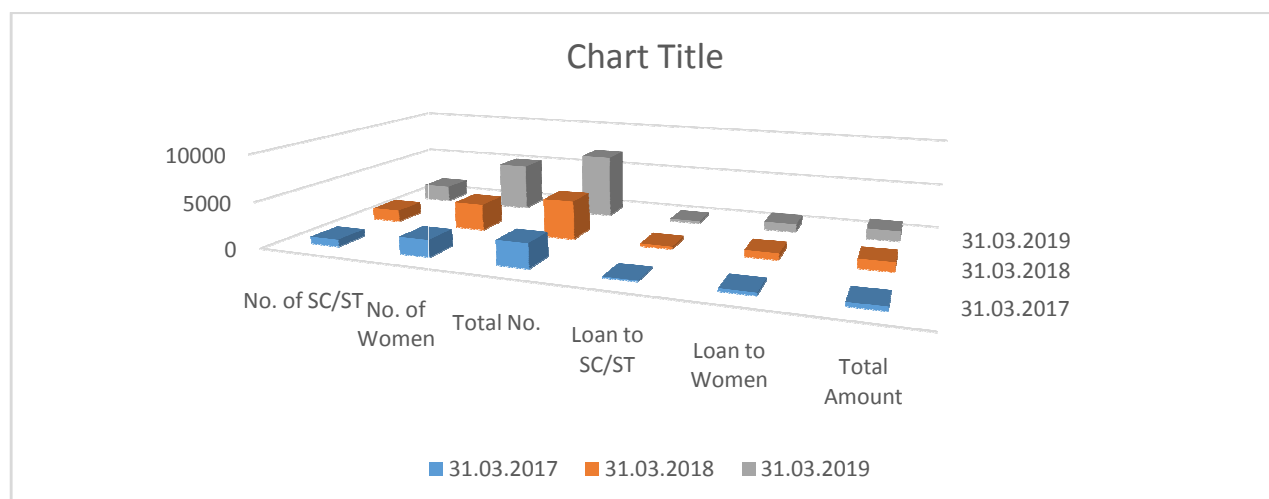
Summarized progress report under Stand Up India scheme for West Bengal as on 31.03.2019 is given hereunder along with comparative figure for 3 years

Cumulative position

As on	Loan given to		Total no of beneficiary	Loan Outstanding under the scheme (Rs.in crore)		Total Outstanding (Rs. in crore)
	No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women	
31.03.17	762	1822	2584	115.84	287.22	403.06
31.03.18	1282	2900	4182	280.82	707.40	988.22
31.03.19	1806	5213	7019	238.52	905.44	1143.96

With MSME being the thrust area of credit, it is only logical that the banks would play a pivotal role in extension of need based credit to the target group. However fresh loans has decreased due to limited scope for locating target group with mandatory condition of Greenfield projects. Limited business opportunities in rural area for credit absorption above Rs.10.00 lacs is also proving to a deterrent.

It is also observed that the banks are not updating the Stand Up India Mitra portal on real time basis. Same may be attended to on regular basis so as to depict the actual position with reconciliation of the manual data.



STAND UP INDIA PROGRESS REPORT (Since Inception) OF WEST BENGAL AS ON MARCH 2019									
S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Loans given to		Total	Loan Outstanding under the Scheme (Rs. in Cr.)		Total
				No. of SC/ST	No. of Women		SC/ST	Women	
1	Allahabad Bank	543	198	71	291	362	13.82	62.22	76.04
2	Andhra Bank	62	58	9	94	103	0.97	10.15	11.12
3	BOB	217	145	126	236	362	10.63	37.06	47.69
4	BOI	372	264	945	1157	2102	127.71	191.56	319.27
5	Bank of Maharashtra	33	0	0	0	0	0.00	0.00	0.00
6	Canara Bank	291	5	8	17	25	1.69	5.08	6.77
7	Central Bank of India	328	109	16	97	113	2.28	10.05	12.33
8	Corporation Bank	60	9	7	2	9	0.95	0.17	1.12
9	Dena Bank	54	10	7	3	10	0.80	0.45	1.25
10	Indian Bank	84	22	13	100	113	3.06	43.84	46.90
11	Indian Overseas Bank	155	48	76	52	128	6.38	7.65	14.03
12	Oriental Bank of Commerce	107	13	12	19	31	0.82	2.68	3.50
13	Punjab National Bank	277	22	37	433	470	4.07	53.49	57.56
14	Punjab & Sind Bank	39	27	0	29	29	0.00	4.39	4.39
15	Syndicate Bank	140	65	96	446	542	10.12	82.46	92.58
16	State Bank of India	1228	189	58	420	478	8.53	65.62	74.15
17	UCO	381	142	61	237	298	9.34	36.27	45.61
18	UBI	873	873	186	1125	1311	25.27	208.78	234.05
19	Union Bank of India	130	11	7	10	17	0.75	1.82	2.57
20	Vijaya Bank	55	22	9	12	21	0.89	1.51	2.40
21	IDBI Bank	97	45	19	65	84	1.22	5.42	6.64
TOTAL PSB		5526	2277	1763	4845	6608	229.30	830.67	1059.97
22	Axis	281	0	0	0	0	0.00	0.00	0.00
23	Bandhan Bank	369	0	0	0	0	0.00	0.00	0.00
24	Federal Bank	31	0	0	0	0	0.00	0.00	0.00
25	HDFC	206	73	4	116	120	0.50	17.17	17.67
26	ICICI	234	28	0	42	42	0.00	9.56	9.56
27	Indusind Bank	73	67	12	172	184	2.81	41.05	43.86
28	IDFC	8	0	0	0	0	0.00	0.00	0.00
29	Kotak Mahindra Bank	39	0	0	0	0	0.00	0.00	0.00
30	Jana Small Finance Bank	17	0	0	0	0	0.00	0.00	0.00
31	Ratnakar Bank Ltd	12	0	0	0	0	0.00	0.00	0.00
32	South Indian Bank Ltd.	18	0	0	0	0	0.00	0.00	0.00
33	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
34	Ujjivan Small Finance Bank	67	0	0	0	0	0.00	0.00	0.00
35	Utkarsh Small Finance Bank	1	0	0	0	0	0.00	0.00	0.00
36	YES Bank	26	0	0	0	0	0.00	0.00	0.00
TOTAL PVT. BK.		1383	168	16	330	346	3.31	67.78	71.09
37	BGVB	587	34	16	26	42	4.53	4.16	8.69
38	PBGB	230	23	11	12	23	1.38	2.83	4.21
39	UBKGB	142	0	0	0	0	0.00	0.00	0.00
TOTAL RRB		959	57	27	38	65	5.91	6.99	12.90
40	WB State Co-Optv. Bank	360	0	0	0	0	0.00	0.00	0.00
41	WBSCARD	2	0	0	0	0	0.00	0.00	0.00
Total of Co-Op Bank		362	0	0	0	0	0.00	0.00	0.00
GRAND TOTAL		8230	2502	1806	5213	7019	238.52	905.44	1143.96

Agenda – 14

Progress in Export Credit & MSME Clusters

MSME constitute the bulk of the export business (around 75-80%) in West Bengal. As suggested by the Hon'ble Finance Minister, SLBC has conducted a series of meetings for awareness and also a workshop for bankers on 16-11-2018. Thereafter another promotional Brainstorming Session was held by MSME & Textiles Deptt on 20-12-2018.

The onus was on the banks to pay focused attention on improving the exposure to Exports. It is noteworthy that there is substantial improvement in credit deployment in exports with the amount touching Rs.1166 crore upto March 2019 quarter as against the annual target of Rs.401 crore.

❖ Adoption of MSME Clusters

In the SLBC Sub-Committee of MSME meeting on 20-11-2018, it was decided to work in tandem with MSME and Textile Department for adoption & linkage of the MSME clusters branches during the Synergies/Clinics held by the Department in the State.

In terms of the resolution in the subsequent SLBC Sub-Committee on MSME meeting on 04-02-2019, SLBC has identified 15 MSME Clusters in 12 districts for adopting and providing credit linkage to the core activities as assessed by SLBC. The same has been ratified by the MSME Department on 28-02-2019 and shared with the member banks for initiating a focused approach in developing the clusters through accelerated need based credit. The General Managers of the 12 DICs took part in the SLBC Sub Committee meeting on 27-05-2019 and shared inputs/strategies for cluster development.

The list is appended hereunder,

Clusters adopted by SLBC for Credit Linkage (Ref : SLBC-WB/MSME/ 842 /2019 dated 25-03-2019							
Sr	District	Cluster Name	Block/Municipality	Cluster Activity	Units	Employed	Banks around the Clusters
1	Bankura	Saltora	Saltora	Roofing tiles making	198	1600	UBI & SBI
2	Jaipauri	Kawakhali	Matigora	Bag, Garment, Pickles	152	530	SBI, IOB & UBKGB
3	Howrah	Domjur	Makardah I & II	Imitation jewellery	1100	8000	SBI, BOI, BOB, Canara Bank, PNB, AXIS Bank
4		Bargachia	Bargachia II	Metal spare parts	900	5000	SBI, UCO Bank, PBGP & Bandhan Bank
5	Malda	Old Malda	Old Malda	Honey processing	660	1400	UBI, Allahabad Bank & BGVP
6	Murshidabad	Raninagar	Raninagar I & II	Diversified Jute items	1500	3000	BOI, BOB & Canara Bank
7	Nadia	Jafarnagar	Ranaghat II	Silver ornaments	200	550	UBI & SBI
8	Purba Burdwan	Seherabazar	Raina I	Zari Jardouji works	1350	2000	SBI, UCO Bank & Andhra Bank
9	Purba Medinipur	Contai	Contai I	Cashew processing	700	50000	UBI, SBI, BGVP, UCO Bank, Allahabad Bank
10	Uttar Dinajpur	Mudafat Buridangi	Mudafat Buridangi	Diversified Jute items	450	1000	SBI & BGVP
11		Kaliaganj	Kaliaganj Municipality	Mustard Oil	150	1500	UBI, CBI & HDFC Bank
12	Purulia	Balarampur	Balarampur	Shellac manufacture	125	1500	UBI, CBI & Canara Bank
13	24 Paraganas North	Naihati	Naihati Municipality	Bori making	500	2500	SBI, BOI, PNB, IOB
14	24 Paraganas South	Mograhat	Mograhat II	Silver Filigree	650	1650	SBI, UBI, Allahabad Bank & Dena Bank
15		Budge Budge	Budge Budge II	Zari works	450	12000	SBI, Union Bank, UBI & Bandhan Bank

NB: The List of Banks is indicative only. Other Banks located in the periphery of the Clusters are also to participate in the program.

AGENDA-15

Progress on Data management System as per Revamped Lead bank Scheme:

In the 144th SLBC agenda no. 5 the position with regard to the development of the portal by SLBC, West Bengal was informed based on which it was suggested that the system should be made live immediately along with demonstration to the members. SLBC has successfully conducted the UAT for the developed portal and a demonstration was arranged before the members of the Steering Committee during its meeting on 04-06-2019. However, in a separate development RBI Central Office has also been developing a uniform Standardized Data System. It is logical that all the Banks will have to switch to this uniform system when launched.

Data Flow & Management System by UBI

- SLBC has developed a portal for Uniform Data Flow and Data Management System.
- The basis of data entry will be on Block/Urban Local Body basis.
- The Census/Local Govt Directory codes have been accepted for mapping the Blocks/ULBs.
- All the bank branches (SOL wise) are to be mapped with the assigned Block/LBD codes.
- All the member banks will upload the MIS data directly in the portal.
- The system envisages uploading of LBS-I,II& III reports along with Outstanding Positions.
- Output records will be available in Excel format and used for review/analysis by SLBC.
- SLBC has successfully conducted the UAT.(with data for 4 categories of Bank)
- Data as required by SLBC for performance review is available in view format.
- The downloaded reports will be accessed by LDMs for DCC/DLRC meetings.
- The system will eliminate separate reporting by LDMs to SLBC as well by DCOs to LDMs.
- SLBC proposes to implement the online reporting system effective from June, 19 onwards.

New Development on Uniform Data Flow & Management System by RBI

- In order to bring commonality in SLBC review mechanism covering all the SLBCs/UTLBCs, RBI has decided to introduce a uniform standardized data reporting & management system.
- A Working Group of 5 Banks (SBI/PNB/BOB/CBI/UBI)formed to develop the system
- 1st meeting of the WG was held on 27-02-19 at Mumbai. After 3 sittings (last on 27-05-19) & sharing/ updation of inputs by the WG members , the process is in final stages and expected to be made live shortly for enabling the banks to upload the data from June,19 onwards
- SOP devised for the standardized system has been received on 24-05-2019. Main features of the SOP are in conformity with the Portal developed by SLBC,West Bengal ,like
 - ✓ Head offices all the Banks must ensure mapping of the branches with the State/District and Blocks/ULBs as per Census 2011 data in the system.
 - ✓ Head Office will generate the Block/ULB wise data and send it to the respective controlling offices at State level.
 - ✓ State level controlling offices will upload the data in the SLBC portal of respective States.
 - ✓ Respective SLBCs will make provision for State specific data (not related to CBS)
 - ✓ The target data for banks on Block/ULB basis is to be uploaded by the LDMs.
 - ✓ The cut off date for data uploading by banks is f 20th of next month from the quarter end.

Important : The New Uniform Standardized System data uploading at State Controlling offices presupposes complete mapping of all the branches with Census/LGD codes at Head Offices of respective banks along with updation of ACP targets by LDMs. All the Banks are to arrange for mapping of the branches accordingly at the very earliest as has been communicated by SLBC,West Bengal for last couple of quarters.

AGENDA- 16

Status of Recovery position, SARFAESI Action,etc.

While monitoring the position of NPA, The percentage of Gross NPA stood at 12.63% as on March 2019 in the State of West Bengal. Amount in absolute terms reached to Rs. 54012.04 crore as on March 2019.

NPA Position for last 6 years of West Bengal is furnished hereunder:(Rs. in crore)

Year	Gross Advance		Gross NPA	
	Amount		Amount	% to Gross NPA
March'2013	262662.01		16972.56	6.46
March'2014	311876.09		23216.99	7.44
March'2015	356925.06		33086.71	9.27
March'2016	356011.00		43904.14	12.33
March'2017	367642.87		55049.25	14.97
March'2018	415115.06		64105.19	15.44
March'2018	427666.36		54012.04	12.63

Significantly the NPA level has been reduced from March 2018 to March 2019 by Rs. 10093.15 crore which augurs well for the industry saddled with increasing trend of NPA generation for last 5 years .It is due to big ticket recovery in NCLT/DRT cases in the State as well as loans sanctioned outside the State but utilized in the State as well as recovery proceedings initiated under SARFAESI Act, 2002. Going forward we expect further reduction in NPA level.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.03.2019 stood at 64.12%.

Recovery Status of PRISEC loans as on 31.03.2019: (Amt. Rs. in crore)

Sector	March 2018			March 2019		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	12833	6589	55	13199	8347	63
MSE	10023	5501	55	14594	9334	63
OPS	4753	2571	54	6380	4229	66
TOTAL	27609	14661	53	34173	21910	64

Observation: The year to year comparison clearly reflects improvement in recovery scenario from 53% to 64% which is in conformity with the reduction in gross NPA to 12.62 % on 31-03-2019 from the high of 15.44% on 31-03-2018. The effects of NCLT process, strengthening of internal recovery mechanism by banks coupled with post Demonetization improvement in economy have contributed to the reduction in NPA.

Sector-wise NPA Position as on 31.03.2019													
(Rs.in Crore)													
SL. No	Banks	Agriculture & Allied		MSE		OPS		Total Prasec		Non. Prasec		Total of Bank	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Allahabad bank	2398.87	289.27	5668.91	1082.90	2090.78	81.70	10158.56	1453.87	12855.19	4344.53	23013.75	5798.40
2	Andhra Bank	57.77	0.85	1782.87	17.13	78.32	5.13	1918.96	23.11	371.44	160.45	2290.40	183.56
3	Bank of Baroda	2271.82	20.93	1382.41	41.67	2212.34	3.19	5866.57	65.79	2479.92	40.19	8346.49	105.98
4	Bank of India	1735.76	336.40	3832.13	661.74	1574.78	59.13	7142.67	1057.27	8130.12	1108.79	15272.79	2166.06
5	Bank of Maharashtra	20.14	0.39	253.10	3.29	79.53	8.51	352.77	12.19	41.01	4.76	393.78	16.95
6	Canara Bank	652.28	67.84	1519.17	525.72	620.98	4.52	2792.43	598.08	5511.86	1388.06	8304.29	1986.14
7	Central Bank of India	1189.81	79.62	1522.85	344.36	675.45	30.75	3388.11	454.73	5405.14	1271.89	8793.25	1726.62
8	Corporation Bank	132.71	87.31	361.35	107.46	268.09	17.95	762.15	212.72	4907.84	2243.64	5669.99	2456.36
9	Dena Bank	155.31	6.55	262.86	164.75	84.80	10.22	502.97	181.52	1842.95	220.45	2345.92	401.97
10	Indian Bank	279.98	5.18	682.81	3.43	252.92	1.22	1215.71	9.83	3226.89	0.77	4442.60	10.60
11	IOB	466.62	279.75	5162.54	264.57	473.75	57.59	6102.91	601.91	3802.67	3348.98	9905.58	3950.89
12	OBC	550.72	155.00	5206.05	420.14	1.63	0.08	5758.40	575.22	2075.39	1694.07	7833.79	2269.29
13	PNB	2001.04	619.81	2036.44	1142.88	741.81	216.14	4779.29	1978.83	11670.88	3245.68	16450.17	5224.51
14	Punjab & Sind Bank	48.20	0.50	598.32	12.30	242.88	35.25	889.40	48.05	2442.61	232.20	3332.01	280.25
15	Syndicate Bank	164.14	25.07	1137.78	165.28	224.01	74.49	1525.93	264.84	5773.90	1550.60	7299.83	1815.44
16	SBI	3941.89	328.84	6179.22	1260.78	8678.71	115.45	18799.82	1705.07	48881.75	6240.07	67681.57	7945.14
17	UCO	3772.13	321.49	2971.76	507.47	1051.11	290.54	7795.00	1119.50	8517.12	4898.06	16312.12	6017.56
18	UBI	10079.71	581.29	9468.84	707.19	3088.19	384.26	22636.74	1672.74	7879.52	2725.11	30516.26	4397.85
19	Union Bank of India	620.56	10.59	734.24	34.39	373.89	3.82	1728.69	48.80	151.29	65.28	1879.98	114.08
20	Vijaya Bank	1132.07	48.33	5127.80	90.39	237.46	17.48	6497.33	156.20	1922.41	584.69	8419.74	740.89
21	IDBI	562.19	15.71	1479.42	358.24	5155.23	95.57	7196.84	469.52	3255.88	182.71	10452.72	652.23
TOTAL PSB		32233.72	3280.72	57370.87	7916.08	28206.66	1512.99	117811.25	12709.79	141145.78	35550.98	258957.03	48260.77
22	Axis	1312.71	64.79	3397.18	146.16	1004.94	9.13	5714.83	220.08	17984.89	707.97	23699.72	928.05
23	Bandhan Bank	9920.17	0.00	10437.74	0.00	383.51	0.00	20741.42	0.00	92.73	0.00	20834.15	0.00
24	Federal Bank	339.83	2.72	443.15	5.29	57.28	1.10	840.26	9.11	1891.71	57.02	2731.97	66.13
25	HDFC	1030.88	19.56	4369.17	63.57	1359.10	34.06	6759.15	117.19	18454.71	408.97	25213.86	526.16
26	ICICI	831.74	0.00	4987.71	0.00	859.87	0.00	6679.32	0.00	18927.50	0.00	25606.82	0.00
27	Indusind Bank	927.26	0.00	2029.26	0.00	0.00	0.00	2956.52	0.00	457.77	0.00	3414.29	0.00
28	IDFC	74.87	0.21	337.10	0.22	33.02	0.00	444.99	0.43	3305.84	0.00	3750.83	0.43
29	Kotak Mahindra Bank	432.30	0.00	1509.40	0.00	43.57	0.00	1985.27	0.00	3229.96	0.00	5215.23	0.00
30	Jana Small Finance Bank	21.51	0.00	47.50	0.00	423.39	0.00	492.40	0.00	0.00	0.00	492.40	0.00
31	Ratnakar Bank Ltd	455.28	1.20	460.14	1.71	178.14	2.40	1093.56	5.31	6695.16	2.18	7788.72	7.49
32	South Indian Bank Ltd.	93.96	11.95	84.59	3.07	460.45	0.22	639.00	15.24	1236.87	24.86	1875.87	40.10
33	Tamilnad Mercantile Bank	0.27	0.00	34.36	0.00	0.73	0.00	35.36	0.00	2.30	0.00	37.66	0.00
34	Ujivan Small Finance Bank	436.74	0.46	315.57	0.36	429.66	2.04	1181.97	2.86	236.10	4.12	1418.07	6.98
35	Utkarsh Small Finance Bank	21.11	0.00	22.03	0.00	0.00	0.00	43.14	0.00	0.57	0.00	43.71	0.00
36	YES Bank	614.83	0.00	952.26	9.47	19.54	0.07	1586.63	9.54	4881.76	16.78	6468.39	26.32
TOTAL PVT. BK.		16513.46	100.89	29427.16	229.85	5253.20	49.02	51193.82	379.76	77397.87	1221.90	128591.69	1601.66
37	BGVB	3144.75	243.41	1934.30	487.12	511.74	230.23	5590.79	960.76	722.91	407.28	6313.70	1368.04
38	PBGB	1055.94	961.17	1119.42	175.92	169.72	9.98	2345.08	1147.07	394.45	26.37	2739.53	1173.44
39	UBKGB	1082.45	49.81	50.07	12.55	261.68	74.72	1394.20	137.08	319.27	20.92	1713.47	158.00
TOTAL RRB		5283.14	1254.39	3103.79	675.59	943.14	314.93	9330.07	2244.91	1436.63	454.57	10766.70	2699.48
40	WB State Co-Optv. Bank	7280.02	345.39	644.41	95.95	5405.44	541.08	13329.87	982.43	2442.89	211.73	15772.76	1194.16
41	WBSCARD Bank	820.46	178.41	73.65	22.58	211.34	54.98	1105.45	255.97	190.29	0.00	1295.74	255.97
Total Co-Optv Bank		8100.48	523.80	718.06	118.53	5616.78	596.06	14435.32	1238.40	2633.18	211.73	17068.50	1450.13
TOTAL		62130.80	5159.80	90619.88	8940.05	40019.78	2473.00	192770.46	16572.86	222613.46	37439.18	415383.92	54012.04
Medium enterprsie				9890.23									
Other MSME				2392.21									
Total MSME				102902.32									
Total Prasec								205052.90	16572.86				
Total Outstanding												427666.36	54012.04

Sector-wise NPA Position as on 31.03.2019											
(Rs.in Crore)											
SL. No	Banks	Housing		Education		PMEGP		BSKP		NRLM	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Allahabad bank	2091.88	81.23	134.29	17.61	64.26	2.48	0.00	0.00	589.90	8.31
2	Andhra Bank	70.14	10.84	8.18	0.49	1.35	0.09	31.13	0.25	2.06	0.00
3	Bank of Baroda	2133.32	42.16	73.69	5.10	4.54	4.12	7.73	1.85	53.78	0.00
4	Bank of India	1399.06	40.71	120.99	8.15	124.25	5.18	189.25	49.81	131.98	0.00
5	Bank of Maharashtra	73.54	1.78	5.92	0.14	0.03	0.00	0.00	0.00	0.00	0.00
6	Canara Bank	765.79	50.06	105.31	4.14	8.59	0.10	0.00	0.19	69.64	0.00
7	Central Bank of India	971.98	35.56	1.13	0.06	47.72	3.18	101.25	18.49	354.21	0.61
8	Corporation Bank	252.37	0.00	9.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Dena Bank	44.57	5.70	7.38	1.10	0.00	0.00	0.00	0.00	0.80	0.00
10	Indian Bank	241.09	0.73	14.73	0.16	8.16	0.61	0.00	0.00	19.78	4.64
11	IOB	323.05	5.98	21.64	3.09	7.32	2.56	9.50	2.51	12.02	2.52
12	OBC	510.37	9.26	58.48	3.88	1.10	0.21	0.00	0.00	4.28	0.03
13	PNB	1313.23	173.59	238.70	54.78	35.84	3.88	9.66	1.21	186.56	37.91
14	Punjab & Sind Bank	235.20	10.51	5.30	0.35	0.00	0.00	0.00	0.00	0.00	0.00
15	Syndicate Bank	191.86	0.00	32.04	0.00	6.17	2.20	1.05	0.06	38.98	5.68
16	SBI	15903.67	33.83	709.71	31.22	8.91	0.31	0.00	1.19	794.14	2.76
17	UCO	1063.51	89.93	64.72	27.38	6.17	16.12	46.32	34.45	250.27	46.85
18	UBI	3934.58	86.32	126.77	17.44	14.66	8.16	0.00	0.00	900.02	13.31
19	Union Bank of India	1461.84	0.00	721.06	0.00	2.63	0.00	0.00	0.00	34.80	0.00
20	Vijaya Bank	248.79	8.64	15.92	1.92	0.00	0.00	0.00	0.00	2.12	0.01
21	IDBI	2707.84	0.00	19.97	0.00	3.41	0.00	0.00	0.00	28.28	0.00
	TOTAL PSB	35937.68	686.83	2495.04	177.01	345.11	49.20	395.89	110.01	3473.62	122.63
22	Axis	441.93	2.08	61.88	0.69	0.00	0.00	0.00	0.00	0.00	0.00
23	Bandhan Bank	48.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	Federal Bank	163.51	1.07	2.13	0.03	0.00	0.00	0.00	0.00	0.00	0.00
25	HDFC	1209.49	0.00	45.06	0.00	0.00	0.00	0.00	0.00	0.09	0.00
26	ICICI	4368.82	0.00	8.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	Indusind Bank	30.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	IDFC	33.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	Kotak Mahindra Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Ratnakar Bank Ltd	13.23	0.50	1.25	0.01	0.00	0.00	0.00	0.00	0.00	0.00
32	South Indian Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	Tamilnad Mercantile Bank	0.61	0.00	0.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	Ujjivan Small Finance Bank	145.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	Utkarsh Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	YES Bank	10.07	0.00	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL PVT. BK.	6464.83	3.65	119.39	0.73	0.00	0.00	0.00	0.00	0.09	0.00
37	BGVB	508.28	11.62	4.67	1.78	65.38	1.25	100.33	21.41	6947.24	71.72
38	PBGB	154.04	8.51	5.96	1.31	0.08	0.00	0.00	0.00	2245.91	20.19
39	UBKGB	95.54	4.99	2.15	0.94	7.68	1.34	53.82	12.78	1263.94	10.84
	TOTAL RRB	757.86	25.12	12.78	4.03	73.14	2.59	154.15	34.19	10457.09	102.75
40	WB State Co-Optv. Bank	822.56	27.42	0.46	0.17	16.13	3.62	15.89	10.38	972.08	1.51
41	WBSCARD Bank	211.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.39	0.00
	Total Co-Optv Bank	1033.90	27.42	0.46	0.17	16.13	3.62	15.89	10.38	998.47	1.51
	TOTAL	44194.27	743.02	2627.67	181.94	434.38	55.41	565.93	154.58	14929.27	226.89

Bank wise & Sector wise recovery Performance as on 31.03.2019

(Amount in Crore)

SL. No	Banks	Agriculture & Allied Activities			MSE			OPS			Total			Non-Priority Sector			Total		
		Demand	Recovery	% of Recovery	Demand	Recovery	% of Recovery	Demand	Recovery	% of Recovery	Demand	Recovery	% of Recovery	Demand	Recovery	% of Recovery	Demand	Recovery	% of Recovery
1	Allahabad bank	1467.63	662.93	45.17	3740.05	2391.39	63.94	1982.77	1450.99	73.18	7190.45	4505.31	62.66	8543.56	3749.77	43.89	15734.01	8255.08	52.47
2	Andhra Bank	0.50	0.03	6.00	0.55	1.37	249.09	10.00	0.89	8.90	11.05	2.29	20.72	5.62	2.56	45.55	16.67	4.85	29.09
3	Bank of Baroda	18.72	4.84	25.85	35.75	7.75	21.68	4.25	0.75	17.65	58.72	13.34	22.72	7.25	6.78	93.52	65.97	20.12	30.50
4	Bank of India	694.30	312.43	45.00	1845.50	885.84	48.00	551.10	358.21	65.00	3090.90	1556.48	50.36	2032.53	1219.00	59.97	5123.43	2775.48	54.17
5	Bank of Maharashtra	0.31	0.02	6.45	28.00	0.36	1.29	135.00	0.56	0.41	163.31	0.94	0.58	1.63	0.94	57.67	164.94	1.88	1.14
6	Canara Bank	241.63	150.61	62.33	286.65	121.46	42.37	48.53	17.94	36.97	576.81	290.01	50.28	29.12	7.48	25.69	605.93	297.49	49.10
7	Central Bank of India	120.25	59.25	49.27	348.50	43.25	12.41	32.10	15.24	47.48	500.85	117.74	23.51	31.77	11.23	35.35	532.62	128.97	24.21
8	Corporation Bank	44.41	24.15	54.38	97.89	40.14	41.01	24.47	6.89	28.16	166.77	71.18	42.68	13.21	3.45	26.12	179.98	74.63	41.47
9	Denra Bank	3.50	0.90	25.71	123.11	32.50	26.40	4.75	1.77	37.26	131.36	35.17	26.77	21.33	6.91	32.40	152.69	42.08	27.56
10	Indian Bank	46.85	16.81	35.88	268.52	146.89	54.70	72.57	37.80	52.09	387.94	201.50	51.94	14.78	5.63	38.09	402.72	207.13	51.43
11	IOB	32.14	16.14	50.22	32.87	18.69	56.86	11.91	6.34	53.23	76.92	41.17	53.52	16.91	11.17	66.06	93.83	52.34	55.78
12	OBC	195.62	90.41	46.22	174.52	74.51	42.69	31.07	14.21	45.74	401.21	179.13	44.65	17.92	9.21	51.40	419.13	188.34	44.94
13	PNB	145.83	105.83	72.57	1482.61	1223.68	82.54	685.85	545.66	79.56	2314.29	1875.17	81.03	2314.28	1875.17	81.03	4628.57	3750.34	81.03
14	Punjab & Sind Bank	17.54	6.21	35.40	104.51	40.51	38.76	99.85	40.85	40.91	221.90	87.57	39.46	22.31	15.13	67.82	244.21	102.70	42.05
15	Syndicate Bank	25.45	3.08	12.10	114.12	92.64	81.18	49.56	28.78	58.07	189.13	124.50	65.83	13.22	4.46	33.74	202.35	128.96	63.73
16	SBI	395.37	284.78	72.03	591.35	391.59	66.22	826.21	579.42	70.13	1812.93	1255.79	69.27	6119.99	3638.33	59.45	7932.92	4894.12	61.69
17	UCO	117.45	44.51	37.90	67.95	22.14	32.58	158.54	69.87	44.07	343.94	136.52	39.69	11.26	2.31	20.52	355.20	138.83	39.09
18	UBI	1574.21	716.85	45.54	631.28	358.71	56.82	472.18	251.79	53.33	2677.67	1327.35	49.57	3219.13	2175.91	67.59	5896.80	3503.26	59.41
19	Union Bank of India	10.59	1.56	14.73	34.39	2.33	6.78	3.82	0.89	23.30	48.80	4.78	9.80	6.50	0.46	7.08	55.30	5.24	9.48
20	Vijaya Bank	7.31	3.11	42.54	80.56	32.16	39.92	22.41	11.48	51.23	110.28	46.75	42.39	27.31	12.73	46.61	137.59	59.48	43.23
21	IDBI	0.13	0.07	53.85	20.54	14.99	72.98	2.73	1.30	47.62	23.40	16.36	69.91	38.84	38.62	99.43	62.24	54.98	88.34
TOTAL PSB		5159.74	2504.52	48.54	10109.22	5942.90	58.79	5229.67	3441.63	65.81	20498.63	11889.05	58.00	22508.47	12797.25	56.86	43007.10	24686.30	57.40
22	Axis	807.64	642.11	79.50	2095.40	1731.40	82.63	0.00	0.00	#DIV/0!	2903.04	2373.51	81.76	0.00	0.00	#DIV/0!	2903.04	2373.51	81.76
23	Bandhan Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
24	Federal Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
25	HDFC	97.66	88.46	90.58	288.42	277.85	96.34	44.04	39.33	89.31	430.12	405.64	94.31	586.67	571.98	97.50	1016.79	977.62	96.15
26	ICICI	115.83	98.53	85.06	625.29	475.32	76.02	139.82	87.38	62.49	880.94	661.23	75.06	431.22	389.71	90.37	1312.16	1050.94	80.09
27	Indusind Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!
28	IDFC	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!
29	Kotak Mahindra Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	Jana Small Finance Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Ratnakar Bank Ltd	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
32	South Indian Bank Ltd.	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
33	Tamilnad Mercantile Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!
34	Ujjivan Small Finance Bank	0.92	0.92	100.00	0.56	0.56	100.00	0.80	0.80	100.00	2.28	2.28	100.00	2.24	2.24	100.00	4.52	4.52	100.00
35	Utkarsh Small Finance Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!
36	YES Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!
TOTAL PVT. BK.		1022.05	830.02	81.21	3009.67	2485.13	82.57	184.66	127.51	69.05	4216.38	3442.66	81.65	1020.13	963.93	94.49	5236.51	4406.59	84.15
37	BGVB	994.59	670.94	67.46	969.79	597.81	61.64	593.45	422.98	71.27	2557.83	1691.73	66.14	0	0.00	#DIV/0!	2557.83	1691.73	66.14
38	PBGB	813.43	594.71	73.11	307.43	197.12	64.12	48.57	41.31	85.05	1169.43	833.14	71.24	276.31	251.83	91.14	1445.74	1084.97	75.05
39	UBKGB	771.70	608.10	78.80	38.52	27.81	72.20	183.80	143.12	77.87	994.02	779.03	78.37	218.87	176.61	80.69	1212.89	955.64	78.79
TOTAL RRB		2579.72	1873.75	72.63	1315.74	822.74	62.53	825.82	607.41	73.55	4721.28	3303.90	69.98	495.18	428.44	86.52	5216.46	3732.34	71.55
40	WB State Co-Optv. Bank	3885.81	2889.88	74.37	100.98	71.75	71.05	11.38	7.86	69.07	3998.17	2969.49	74.27	632.89	408.31	64.52	4631.06	3377.80	72.94
41	WBSCARD Bank	551.93	249.70	45.24	58.99	11.29	19.14	128.41	44.54	34.69	739.33	305.53	41.33	0.00	0.00	#DIV/0!	739.33	305.53	41.33
Total Co-Optv Bank		4437.74	3139.58	70.75	159.97	83.04	51.91	139.79	52.4	37.48	4737.50	3275.02	69.13	632.89	408.31	64.52	5370.39	3683.33	68.59
TOTAL		13199.3	8347.87	63.25	14594.60	9333.81	63.95	6379.94	4228.95	66.29	34173.79	21910.63	64.12	24656.67	14597.93	59.20	58830.46	36508.56	62.06

STATUS OF PDR CASES AS ON 31.03.2019:

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.03.2019 there are 9508 PDR cases pending and the Certificate Officers may be advised to dispose of the cases.

Status on	Cases filed		Cases settled	
	No	Amt (in Cr)	No	Amt (in Cr)
31-03-2018	13695	169.27	4937	34.48
31-03-2019	14429	226.57	4921	47.96

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 31.03.2019					
(Amount in Crore)					
Sl. No.	Bank	Cases filed		Cases Settled	
		No	Amount	No	Amount
1	Allahabad Bank	166	3.39	86	2.26
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	22	4.67	5	0.60
4	Bank of India	495	6.15	265	3.35
5	Bank of Maharashtra	0	0.00	0	0.00
6	Canara Bank	0	0.00	0	0.00
7	Central Bank of India	985	21.75	265	1.90
8	Corp. Bank	0	0.00	0	0.00
9	Dena Bank	0	0.00	0	0.00
10	Indian Bank	62	1.31	30	0.98
11	IOB	248	6.50	62	0.80
12	OBC	39	1.43	10	9.52
13	Punjab National Bank	0	0.00	0	0.00
14	Punjab & Sind Bank	0	0.00	0	0.00
15	SBI	1675	52.75	125	2.84
16	Syndicate Bank	35	20.15	0	0.00
17	UCO Bank	3868	5.94	2725	3.76
18	Union Bank of India	85	0.70	0	0.00
19	United Bank of India	4918	58.73	1182	15.25
20	Vijaya Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
TOTAL PSB		12598	183.47	4755	41.26
22	Axis	0	0.00	0	0.00
23	Bandhan Bank	0	0.00	0	0.00
24	Federal Bank	0	0.00	0	0.00
25	HDFC	0	0.00	0	0.00
26	ICICI	0	0.00	0	0.00
27	Indusind Bank	0	0.00	0	0.00
28	IDFC	0	0.00	0	0.00
29	Kotak Mahindra Bank	0	0.00	0	0.00
30	Jana Small Finance Bank	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00
32	South Indian Bank Ltd.	0	0.00	0	0.00
33	Tamilnad Mercantile Bank	0	0.00	0	0.00
34	Ujjivan Small Finance Bank	0	0.00	0	0.00
35	Utkarsh Small Finance Bank	0	0.00	0	0.00
36	YES Bank	0	0.00	0	0.00
TOTAL PVT. BK.		0	0.00	0	0.00
37	BGVB	991	0.69	0	0.00
38	PBGB	91	2.64	24	0.60
39	UBKGB	0	0.00	0	0.00
TOTAL RRB		1082	3.33	24	0.60
40	WB State Co-Optv. Bank	749	39.77	142	6.10
41	WBSCARD Bank	0	0.00	0	0.00
Total Co-Optv Bank		749	39.77	142	6.10
TOTAL		14429	226.57	4921	47.96

Recovery under SARFAESI Act,2002

It is observed that over 1645 cases as reported by the banks are pending at various offices of District Magistrates for varying period. Speedy disposal for DM Permission will enable the banks to take possession of the securities and enforce the sale process for recovery. All the Banks are again advised to send the updated pendency list to SLBC.

District wise pending DM's permission under SARFAESI as on 31.03.2019						
Sr. NO.	District Name	Pending below 60 days	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total pending as on 31.03.2019
1	24 Pgs. (N)	23	118	20	62	223
2	24 Pgs. (S)	13	27	56	282	378
3	Bankura	0	2	2	10	14
4	Birbhum	5	8	0	9	22
5	Dakshin Dinajpur	0	1	13	16	30
6	Darjeeling	1	5	1	7	14
7	Hooghly	24	17	15	75	131
8	Howrah	20	14	10	45	89
9	Jalpaiguri	2	4	11	8	25
10	Jhargram	0	0	5	0	5
11	Kolkata	2	1	4	25	32
12	Malda	2	5	14	44	65
13	Murshidabad	18	2	82	128	230
14	Nadia	0	10	19	54	83
15	Paschim Bardhaman	3	10	11	16	40
16	Paschim Medinipur	1	9	6	24	40
17	Purba Bardhaman	6	17	11	21	55
18	Purba Medinipur	0	4	12	83	99
19	Purulia	0	0	0	4	4
20	Uttar Dinajpur	0	2	9	22	33
21	Alipurduar	0	0	0	6	6
22	Coochbehar	0	12	0	15	27
23	Kalimpong	0	0	0	0	0
Total		120	268	301	956	1645

Status of Applications with DM office for permission under SARFAESI Act, 2002 as on 31-12-2018						
Sr. No.	Bank Name	Pending below 60 days	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total Pending as on 30.09.18
1	Allahabad Bank	40	124	40	127	331
2	Bank of Baroda	6	5	40	76	127
3	IOB	2	4	6	6	18
4	IDBI Bank	0	3	13	65	81
5	Indian Bank	0	0	5	1	6
6	United Bank of India	26	52	134	457	669
7	Syndicate Bank	4	1	1	36	42
8	State Bank of India	15	18	24	68	125
9	Union Bank of India	2	2	6	32	42
10	BGVB	1	12	22	68	103
11	PBGB	23	38	3	6	70
12	UBKGB	1	11	6	13	31
Total		120	270	300	955	1645

Agenda .17

Financial Literacy Camps & Awareness Drive

Financial Inclusion and Education are two important elements in the Reserve Bank of India's developmental role. The aim of this initiative is to create awareness about financial products and services, good financial practices, going digital, consumer protection, etc. The objective is to promote awareness in these areas through a focused campaign, particularly in rural area.

Financial Literacy Week is being observed every year. In 2018 the theme was on digital banking with focus on safe practices for customer protection. This year Financial Literacy Week will be held from June 3-7th with "Farmers" as the main theme and focusing on the benefits accrued by being a part of the formal banking system. The message to be spread during the Week is Responsible Borrowing & Agricultural Credit.

As to the Financial Literacy ,all the Lead District Managers and the RSETIs are designated centres for promotion Financial Literacy and are regularly holding Camps covering general population as well as specific targets like students, farmers, senior citizens, SHGs, small entrepreneurs, etc.

The progress for the year 2018-19 is given hereunder.

Quarter	No of Special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
June,18	1080	25112	712	19046	1792	44158
Sept,18	885	27793	868	26307	1753	50100
Dec, 18	670	16836	257	7808	927	24644
Mar'19	351	24285	461	29031	812	53316

Observation: It is observed that the performance in the 1st half of the year was not upto the mark. While FLCs will hold minimum of one (1) FLC in a month, the Rural Branches will also hold an FLC per month. SLBC has directed the LDMs vide letter dt 18-02-2019.

Performing districts in terms of number of camps during the last quarter

District with most camps : Birbhum (307) , Nadia (86), PurbaBurdwan (82)

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS DURING MARCH 2019							
Sr. No.	District	No of rural branches in district	No of special camps conducted during the quarter	No. of participants	No of target specific camps conducted during the quarter	No. of participants	Target Group Addressed
1	BANKURA	225	11	993	8	798	1,2,4
2	PURULIA	129	14	770	14	583	1,2,4
3	MALDA	184	0	0	1	31	6
4	UTTAR DINAJPUR	94	0	0	1	18	1
5	DAKSHIN DINAJPUR	79	0	0	3	71	1,4,6
6	PURBA MEDINIPUR	299	7	237	7	237	All
7	PASCHIM MEDINIPUR	326	0	0	4	100	4
8	NADIA	212	65	4459	21	1992	All
9	24-PARGANAS (SOUTH)	239	16	1509	25	1916	All
10	MURSHIDABAD	262	0	0	16	281	4
11	BIRBHUM	212	104	7602	203	14825	All
12	PURBA BURDWAN	267	41	3379	41	3379	All
13	HOWRAH	177	12	734	29	891	All
14	HOOGHLY	237	48	3241	3	127	1,6
15	COOCHBEHAR	142	8	321	9	481	1,4
16	DARJEELING	76	6	272	20	633	All
17	JALPAIGURI	77	6	281	10	590	All
18	24- PARGANAS (NORTH)	239	9	349	36	1704	All
19	ALIPURDUAR	73	4	138	4	137	1,4
20	PASCHIM BURDWAN	93	0	0	6	237	3,4
21	KALIMPONG	14	0	0	0	0	NA
22	JHARGRAM	54	0	0	0	0	NA
23	KOLKATA	0	0	0	0	0	NA
TOTAL		3710	351	24285	461	29031	

1. Farmers 2. Small entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others

AGENDA-18

Review of functioning of RSETIs:

In West Bengal 19 RSETIs are sponsored by various Banks as per MoRD guidelines and are functioning in the following districts.

Bank wise sponsorship of RSETIs are as under:

Sl.	Sponsoring Bank	No. of RSETIs	District covered
1	United Bank of India	6	Bankura, DakshinDinajpur, Howrah, Purulia, South 24 Parganas, Uttar Dinajpur,
2	Central bank of India	3	Darjeeling, CoochBehar, Jalpaiguri
3	UCO Bank	3	Hooghly, Howrah, Burdwan
4	State Bank of India	2	Malda, Nadia
5	Allahabad Bank	2	Birbhum, PaschimMedinipur
6	Punjab National Bank	1	PurbaMedinipur
7	Bank of India	1	North 24 Parganas
8	Syndicate Bank	1	Murshidabad

In addition to imparting training to rural youths for capacity building and taking up vocational as well as entrepreneurial enterprises through bank linkage and self-employments, RSETIs are also being inducted for extending support to the institutions / organizations under National Skill Development Mission. The focus is on counseling and providing hand holding support in accessing institutional credit.

The position of Settlement and Credit Linkage cases is given hereunder:

Period	Number of programs	Number of candidates	Total no of Settlement	percentage of Settlement	Credit linkage out of settlement
For 2018-19	487	13149	13496	102.64	3997
Since inception	4138	109598	80237	73.21	45643

RSETIs with above 80% settlement: Jalpaiguri (CBI), Paschim Medinipur (Allahabad Bank), North 24 Parganas (BOI), Howrah (UCO)

RSETIs with below 65% settlement: Nadia (SBI), Purulia (UBI), South 24 Parganas (UBI)

N.B. The Sub-Committee meeting on RSETI was held on 14-02-19. The main points are

- RSETI Directors will focus for more settlement through MUDRA loans.
- Possession should be immediately effected where land has been allocated.
- SLBC also requests State Govt to expedite the process for allotment of land for the RSETIs to enable them to construct the institution buildings with MoRD support.

RSETI wise Settlement & Credit Linkage % upto 31.03.2019 since inception (Cummulative) for the state of West Bengal										
RSETI Name	Sponsored Bank	No of Programs	Total Trained	Total settled without Wage	Self Employed		Wage Employed	Total settled with Wage	Settlement %	Credit Linkage %
					Bank	Own				
Birbhum (Bolpur)	Allahabad Bank	206	6030	4050	2997	1053	6	4056	67.26	74.00
West Midnapore (Debra)	Allahabad Bank	175	5657	4276	3453	823	251	4527	80.02	80.75
North 24 Parganas	Bank of India	232	5973	4745	2808	1937	64	4809	80.51	59.18
Coochbehar	Central Bank of India	114	2750	1866	862	1004	34	1900	69.09	46.20
Darjeeling	Central Bank of India	86	2238	1579	850	729	40	1619	72.34	53.83
Jalpaiguri	Central Bank of India	233	4784	3932	3078	854	221	4153	86.81	78.28
Purba Midnapore	Punjab National Bank	198	5725	4244	2091	2153	46	4290	74.93	49.27
RUDSETI Berhampore	Syndicate & Canara Bank	270	7881	5745	3035	2710	0	5745	72.90	52.83
Malda	State Bank of India	192	5801	3684	2050	1634	594	4278	73.75	55.65
Nadia (Haringhata)	State Bank of India	180	4673	2878	1147	1731	73	2951	63.15	39.85
Burdwan	UCO Bank	212	5387	3625	2050	1575	0	3625	67.29	56.55
Hooghly	UCO Bank	235	6031	4234	3595	639	0	4234	70.20	84.91
Howrah	UCO Bank	178	5263	3688	3668	20	1	3689	70.09	99.46
Bankura (Ranbahal)	United Bank of India	267	6238	3793	2063	1730	548	4341	69.59	54.39
Dakshin Dinarpur(Balurghat)	United Bank of India	176	4890	3498	2253	1245	206	3704	75.75	64.41
Howrah	United Bank of India	570	14330	11865	2887	8978	610	12475	87.06	24.33
Purulia	United Bank of India	158	4050	1990	1242	748	0	1990	49.14	62.41
South 24 Parganas	United Bank of India	270	7230	4544	3755	789	43	4587	63.44	82.64
Uttar Dinajpur	United Bank of India	186	4667	3194	1759	1435	70	3264	69.94	55.07
Total		4138	109598	77430	45643	31787	2807	80237	73.21	58.95

RSETI wise Settlement & Credit Linkage % from 01.04.2019 to 31.03.2019 for the state of West Bengal										
RSETI Name	Sponsored Bank	No of Programs	Total Trained	Total settled without Wage	Self Employed		Wage Employed	Total settled with Wage	Settlement %	Credit Linkage %
					Bank	Own				
Birbhum (Bolpur)	Allahabad Bank	19	568	381	271	110	0	568	100.00	71.13
West Midnapore (Debra)	Allahabad Bank	20	609	460	414	46	0	609	100.00	90.00
North 24 Parganas	Bank of India	27	669	282	208	74	62	731	109.27	73.76
Coochbehar	Central Bank of India	17	405	35	0	35	13	418	103.21	0.00
Darjeeling	Central Bank of India	15	408	128	77	51	2	410	100.49	60.16
Jalpaiguri	Central Bank of India	20	512	291	84	207	124	636	124.22	28.87
Purba Midnapore	Punjab National Bank	28	827	450	329	121	5	832	100.60	73.11
RUDSETI Berhampore	Syndicate & Canara Bank	29	840	670	459	211	0	840	100.00	68.51
Malda	State Bank of India	26	760	200	41	159	120	880	115.79	20.50
Nadia (Haringhata)	State Bank of India	30	812	145	143	2	0	812	100.00	98.62
Burdwan	UCO Bank	26	726	250	182	68	0	726	100.00	72.80
Hooghly	UCO Bank	31	725	458	449	9	0	725	100.00	98.03
Howrah	UCO Bank	28	712	245	245	0	0	712	100.00	100.00
Bankura (Ranbahal)	United Bank of India	30	764	325	135	190	0	764	100.00	41.54
Dakshin Dinarpur(Balurghat)	United Bank of India	27	805	413	395	18	0	805	100.00	95.64
Howrah	United Bank of India	37	1007	784	318	466	18	1025	101.79	40.56
Purulia	United Bank of India	23	605	183	71	112	0	605	100.00	38.80
South 24 Parganas	United Bank of India	30	818	190	152	38	2	820	100.24	80.00
Uttar Dinajpur	United Bank of India	24	577	123	24	99	1	578	100.17	19.51
Total		487	13149	6013	3997	2016	347	13496	102.64	66.47

AGENDA- 19

Unresolved issues related to DCC/DLRC meeting & Calender of SLBC:

SLBC proposes to hold the quarterly review meeting in the FY 2019-20 as given hereunder. Same may be ratified accordingly.

Quarter ended March, 2019	13.05.2019 (Monday)
Quarter ended June, 2019	13.08.2019 (Tuesday)
Quarter ended September, 2019	15.11.2019 (Friday)
Quarter ended December, 2019	12.02.2020(Wednesday)

The meeting for the March,19 quarter has been deferred due to Lok Sabha Election . The member banks and line departments are requested to take note of the proposed Calendar of Meetings for SLBC in order to prepare & participate in the meetings with necessary preparedness.

Member Banks: They must ensure submission of quarterly progress data within 15 days from the date of end of the quarter as per Lead Bank Scheme so as to enable SLBC to compile/ analyze the data and prepare the background notes/agenda note in time accordingly.

LDMs : LDMs are to prepare the annual calendar of meetings (DCC/DLRC) in consultation with the District Magistrates under intimation of RBI officials in charge of respective districts. The said meetings are to be held with 30 days from the end of the quarter and minutes be forwarded to SLBC within 1 week for necessary action, if any. LDMs must intimate all DCOs well in advance for attending the meetings. Action Points emerging in the DCC/DLRC are to be acted upon by concerned banks/ Departments and action taken reports should be discussed in next meeting

BLBC forum is to be strengthened with participation of all the banks & regular holding of meeting under supervision of LDMs. GoWB is developing a Portal as suggested in 144th SLBC meeting for intimating and reporting for the meetings. Except for Kalimpong & PaschimBurdwan (due to transfer/retirement of previous LDMs) the contact details of the branches on Block basis has been furnished. GoWB has since advised for furnishing the Mobile Numbers of the Branch Heads. SLBC requests that GoWB may consider the applicability of mobile numbers of Branch Heads as it may create hurdles in subsequent period due to large scale rotational transfers/retirement related issues

Agenda-20

Miscellaneous (PMEGP Loans, SVSKP Loans, PMJDY, PMSBY, PMJJBY etc.)

A.PMEGP loans

2nd dose loan for performing PMEGP loanees:

In order to incentivize successful PMEGP beneficiaries, Ministry of MSME has implemented the 2nd dose loan under PMEGP scheme vide circular no. PMEGP/Policy/2018-19 dated 07.06.2018 which has been already circulated by SLBC to all the member Banks vide mail dated 17.09.2018. The existing PMEGP beneficiaries from 2008-2009 to 30.06.2018 will be eligible for availing this finance.

Eligible amount	UptoRs. 1 Crore for manufacturing unit
	UptoRs. 25 lakh for Service / trading unit.
Margin	10 %
Subsidy	15 % of project cost (20 % for Hill states)
Other condition	Eligible unit must be making profit for last 3 years.
	Registration of UdyogAadhar Memorandum is mandatory.
	Separate application/disposal/sanction details link through PMEGP e-portal.

Banks are to scout the existing profile of successful PMEGP beneficiaries and ensure success of the programme with sanction and disbursement.

Exemption of EDP Training to disburse the loan under PMEGP: As a special dispensation for accelerating the pace of deployment of credit , Ministry of MSME vide circular dated 17-01-2019 has exempted the stipulated regarding EDP training criteria to disburse loan under PMEGP till 31.03.2019. The said exemption will facilitate the financial bank to commence disbursement of loan and claim/upload Margin Money subsidy on the PMEGP online portal without waiting for completion of EDP training and to achieve the enhanced targets for the year 2018-19.However Department will ensure completion of the EDP training for these cases during the first quarter of 2019-20.

Position of PMEGP for the last 3 program years is given hereunder: (Amount in Crore)

As on	Sponsor		Sanction		Disburse	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.2017	9825	253.05	598	17.82	226	6.40
31.03.2018	18497	471.11	2326	69.71	1095	34.52
31.03.2019	11886	368.69	1912	66.90	2238	72.93

Banks will have to ensure that all pending proposals are disposed in time with completion of the EDP training and lodging of claim for Margin Money. A proactive approach will improve the MSME portfolio as well. It is also one of the deliverables by Banks under the ongoing Strengthening of Ecosystem for MSME.

Bank wise Performance under PMEGP loan for FY 2018-2019															
[Amount in Lakh]															
Sr. No.	Bank Name	Forwarded to Bank		Sanctioned		MM Claimed		MM Disbursed		Rejected		Pending		Pending for MM Disb.	
		No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM
1	ALLAHABAD BANK	1333	3967.86	257	813.56	241	689.41	283	804.53	572	1592.25	593	1840.68	2	2.30
2	ANDHRA BANK	64	166.21	2	4.25	2	6.99	3	13.99	41	96.19	21	65.77	0	0.00
3	BANK OF BARODA	458	1639.61	81	404.12	78	366.68	80	377.18	220	711.17	165	503.90	3	10.09
4	BANK OF INDIA	718	2166.63	144	381.94	170	454.49	180	470.55	160	509.93	466	1343.22	3	7.70
5	BANK OF MAHARASHTRA	13	46.92	3	9.65	2	4.46	2	4.46	5	19.56	7	26.12	0	0.00
6	CANARA BANK	456	1315.99	71	235.56	73	228.34	85	265.62	69	177.17	330	909.82	3	1.73
7	CENTRAL BANK OF INDIA	454	1145.77	67	208.60	79	221.19	86	243.07	151	347.95	267	671.77	1	1.74
8	CORPORATION BANK	34	82.09	1	3.85	1	3.85	1	3.85	7	14.92	26	63.32	0	0.00
9	DENA BANK	43	162.28	2	13.91	1	0.84	3	5.33	27	119.29	16	42.99	0	0.00
10	IDBI BANK	149	749.67	35	228.84	30	204.74	32	215.28	37	166.81	84	368.14	1	7.98
11	INDIAN BANK	111	329.48	13	39.25	25	115.53	29	132.03	7	32.22	93	253.24	0	0.00
12	INDIAN OVERSEAS BANK	153	438.05	45	110.75	45	121.72	48	140.42	58	148.70	67	207.23	1	1.52
13	OBC	135	503.87	46	201.85	34	153.86	34	154.61	93	329.24	18	49.53	1	1.35
14	PUNJAB AND SIND BANK	35	96.91	9	22.76	7	25.31	7	25.31	5	16.25	22	58.67	0	0.00
15	PUNJAB NATIONAL BANK	602	1904.08	135	490.79	126	430.97	162	562.66	375	1131.89	134	426.70	2	1.55
16	STATE BANK OF INDIA	2032	5099.76	98	255.26	100	231.91	109	261.53	1708	4182.59	273	741.07	12	18.25
17	SYNDICATE BANK	165	470.08	36	83.94	34	74.04	42	92.75	45	142.53	95	256.80	1	1.20
18	UCO BANK	414	1179.10	64	163.43	64	159.71	68	157.90	203	547.51	169	505.87	3	9.83
19	UNION BANK OF INDIA	220	604.53	34	75.86	34	83.97	37	89.43	44	94.62	161	464.27	3	8.78
20	UNITED BANK OF INDIA	2007	6198.31	359	1248.81	399	1364.67	425	1465.59	363	1034.42	1402	4219.83	12	22.44
21	VJAYA BANK	31	139.46	7	31.25	6	28.05	8	42.34	6	26.51	17	79.39	0	0.00
Total of PSU Banks		9627	28406.66	1509	5028.23	1551	4970.73	1724	5528.43	4196	11441.72	4426	13098.33	48	96.46
22	AXIS BANK	1	2.50	0	0.00	0	0.00	0	0.00	0	0.00	1	2.50	0	0.00
23	AXIS BANK LTD	30	112.69	4	6.91	30	58.48	30	58.48	0	0.00	30	112.69	0	0.00
24	BANDHAN BANK LIMITED	3	3.00	0	0.00	0	0.00	0	0.00	0	0.00	3	3.00	0	0.00
25	BANDHAN BANK LTD	40	104.94	0	0.00	0	0.00	0	0.00	1	3.74	39	101.20	0	0.00
26	CITY UNION BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	DBS BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	DHANALAKSHMI BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	FEDERAL BANK	2	2.01	0	0.00	0	0.00	0	0.00	0	0.00	2	2.01	0	0.00
30	HDFC BANK	9	31.61	0	0.00	0	0.00	0	0.00	0	0.00	9	31.61	0	0.00
31	ICICI BANK LTD	7	30.89	0	0.00	0	0.00	0	0.00	0	0.00	7	30.89	0	0.00
32	IDFC BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	INDUSIND BANK	3	20.94	0	0.00	0	0.00	0	0.00	0	0.00	3	20.94	0	0.00
34	ING VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	KARNATAKA BANK LTD	4	9.98	0	0.00	0	0.00	0	0.00	0	0.00	4	9.98	0	0.00
36	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
38	LAXMI VILAS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
39	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
40	UJJIVAN SMALL FIN. BANK	1	1.67	0	0.00	0	0.00	0	0.00	0	0.00	1	1.67	0	0.00
Total of PVT Banks		100	320.23	4	6.91	30	58.48	30	58.48	1	3.74	99	316.49	0	0.00
41	BGVB	769	1942.27	109	252.07	176	365.36	216	466.33	207	565.11	495	1157.74	3	6.65
42	PBGB	6	18.62	1	5.21	0	0.00	0	0.00	0	0.00	5	13.41	0	0.00
43	UBKGB	125	253.31	19	37.91	11	17.54	10	16.37	58	110.52	56	115.05	1	1.17
Total of RRBs		900	2214.20	129	295.19	187	382.90	226	482.70	265	675.63	556	1286.20	4	7.82
44	WB STATE CO-OP BANK	1259	5928.22	270	1359.23	250	1211.26	258	1223.30	25	115.90	1123	5157.52	11	68.87
Grand Total		11886	36869.31	1912	6689.56	2018	6623.37	2238	7292.91	4487	12236.99	6204	19858.54	63	173.15

District wise Performance under PMEGP loan for FY 2018-2019

[Amount in Lakh]

Sr. No.	Bank Name	Forwarded		Sanctioned		MM Claimed		Disbursement		Rejected		Pending		Pending for MM Disb.	
		No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM
1	ALIPURDUAR	218	694.65	27	108.90	40	137.00	39	136.50	133	441.98	69	187.78	1	0.50
2	BANKURA	180	394.71	42	90.97	68	177.59	73	196.31	67	173.29	91	173.38	2	3.87
3	BARDHAWAN	489	1189.77	72	176.57	70	182.93	86	223.51	237	559.43	209	486.12	1	0.38
4	BIRBHUM	260	555.31	92	219.65	125	281.03	132	298.12	125	236.78	73	170.33	3	8.43
5	COOCHBEHAR	1043	2474.50	86	168.54	82	145.30	79	151.20	594	1398.35	392	924.04	10	13.39
6	DARJEELING	267	740.40	50	107.45	61	136.36	63	148.90	101	263.43	135	387.30	3	4.09
7	HOOGLY	301	830.59	32	100.05	46	116.22	51	128.94	182	439.75	95	301.99	4	3.96
8	HOWRAH	470	1699.33	64	213.32	64	215.46	69	231.63	129	456.09	304	1082.93	2	5.75
9	JALPAIGURI	162	484.05	35	153.76	42	185.96	42	192.58	32	80.68	122	365.10	2	2.44
10	JHARGAM	15	44.60	0	0.00	0	0.00	0	0.00	7	21.25	8	23.35	0	0.00
11	KALIMPONG	64	173.60	14	29.09	5	14.36	4	13.57	22	48.75	28	90.46	1	0.79
12	KOLKATA	104	257.15	13	28.91	2	6.94	3	13.18	35	90.08	65	159.96	0	0.00
13	MALDAH	205	467.15	43	86.71	44	87.29	45	88.98	81	169.02	96	234.54	3	4.90
14	MEDINIPUR EAST	2639	10039.38	472	1944.19	486	1808.61	532	1923.71	561	1730.98	1799	7013.53	20	89.08
15	MURSHIDABAD	1394	3664.06	117	449.50	103	389.46	117	413.36	647	1606.86	635	1580.13	0	0.00
16	NADIA	323	1159.77	86	356.23	92	392.95	102	410.11	144	470.10	124	419.73	0	0.00
17	NORTH DINAJPUR	29	69.31	4	1.92	6	5.67	7	15.91	17	32.92	11	36.09	1	0.30
18	NORTH 24 PARGANAS	1433	4225.52	262	904.64	235	762.11	263	853.30	679	1935.17	621	1785.81	3	8.53
19	PASCHIM BURDWAN	41	108.64	4	18.52	2	10.51	2	10.51	17	37.26	20	51.99	0	0.00
20	PASCHIM MEDINIPUR	630	1781.36	87	222.55	81	208.22	97	251.39	252	660.47	321	958.28	0	0.00
21	PURULIA	205	583.25	34	140.69	35	84.28	40	85.31	44	140.38	138	326.10	3	11.48
22	SOUTH DINAJPUR	125	433.41	43	141.58	41	138.21	60	211.26	42	104.83	51	194.65	2	4.55
23	SOUTH 24 PARGANAS	1289	4798.80	233	1025.82	288	1136.91	332	1294.63	339	1139.14	808	2934.76	2	10.71
Grand Total		11886	36869.31	1912	6689.56	2018	6623.37	2238	7292.91	4487	12236.99	6215	19888.35	63	173.15

B. SVSKP loans

It is observed that large numbers of loan proposals are pending with the branches though some acceleration in disposal process was observed of late. The Sub-Committee meeting dated 28.05.2019 dealt with initiatives taken by SHG & SE Department and the steps taken by SLBC regarding SVSKP loans. Some of the action points as emerged in the meeting is given below.

- Checklist for SVSKP loans, devised by SLBC has been ratified and will be used as part of the loan application/proposal disposal process by PICs/Bank from next financial year.
- All the pending SVSKP proposals must be disposed of at the earliest and disbursement must commence immediately after receipt of Subsidy.
- Banks are to extensively utilize the services of the Motivators engaged at Block Offices for recovery in SVSKP loans.
- All the pending SVSKP proposals must be disposed at the earliest and disbursement must commence immediately after receipt of Subsidy.
- The branch-wise & Block-wise details of pending SVSKP loan applications are to be submitted by the department at an early date for following up by controlling offices.
- The pending subsidy released for the loans before 2016-17 but not yet disbursed, must be returned to WBSCL immediately.

Performance of SVSKP Year-wise for past 3 years (Amount in Lakh)

F Y	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
2016-17	68527	30965	82549.05	30646	24751.91	319	224.79
2017-18	95049	47944	125548.05	42474	33098.93	3316	2420.48
2018-19	100684	44305	120001.18	41575	32760.33	8119	6219.84

District wise Performance of Swami Vivekananda Swanirbhar Karmasanasthan Prakaalpa (SVSKP) (Urban+Rural Area) for the year 2018-2019										
District	No. of cases		Total Project cost involved in sanctioned	Subsidy involved in sanctioned cases	Subsidy released		Disbursement		Pending with Bank for	
	Sponsored	Sanctioned			No.	Amount	No.	Amount	No.	Amount
BANKURA	5311	2413	5922.34	1693.71	2235	1570.82	1897	1337.50	338	233.32
PURBA BARDHAMAN	7974	3816	10325.49	3769.69	3202	2831.32	1870	1816.23	1245	947.11
BIRBHUM	5418	3190	6249.60	1925.76	2690	1579.57	2512	1478.42	175	98.99
COOCHBEHAR	4845	2086	4382.49	1275.41	2269	1414.41	1885	1197.82	382	215.59
DAKSHIN 24 PARAGANAS	6272	2168	5723.56	1717.07	2246	1500.90	1539	1017.69	706	482.61
DAKSHIN DINAJPUR	2040	861	1959.46	607.48	799	518.84	422	281.24	260	159.91
DARJEELING	820	402	1489.55	445.82	401	423.96	350	369.11	51	54.85
HOOGHLY	7842	3208	10009.96	2971.81	3130	2559.28	2755	2203.86	369	347.02
HOWRAH	4048	2086	4809.10	14447.64	2027	1398.98	1274	832.32	752	565.16
JALPAIGURI	5201	2823	7531.19	2249.91	2608	2049.46	1918	1626.41	688	420.81
KOLKATA	1337	625	2450.04	707.01	627	687.96	485	521.01	139	163.21
MALDA	3900	2149	5232.29	1569.68	2122	1739.33	2033	1652.54	89	86.79
MURSHIDABAD	6457	3766	11467.51	3279.81	3573	3111.33	3160	2786.58	320	263.63
NADIA	5993	2067	5482.74	1972.91	2267	1809.66	2053	1612.85	214	196.81
PASCHIM MEDINIPUR	8417	3323	9865.83	2990.79	1919	1802.70	1840	1785.37	49	12.60
PURBA MEDINIPUR	4079	2727	7210.31	2309.07	2711	2135.67	2235	1773.83	433	326.96
PURULIA	3836	1269	3304.21	965.27	1098	849.52	565	424.78	532	424.14
UTTAR 24 PARAGANAS	6244	2014	4808.93	1450.78	1799	1269.74	1461	1029.68	326	232.01
UTTAR DINAJPUR	3132	1227	3818.43	1154.28	2078	1691.62	1654	1344.56	414	339.93
ALIPURDUAR	1912	807	2962.49	901.08	694	756.42	398	406.63	296	349.79
PASCHIM BARDHAMAN	1584	483	1442.60	422.20	392	338.35	359	310.34	19	14.83
JHARGRAM	3889	757	3414.69	851.16	662	691.19	340	407.42	322	283.77
KALIMPONG	133	38	138.37	39.81	26	29.31	26	29.31	0	0.00
TOTAL	100684	44305	120001.18	49718.15	41575	32760.33	33031	26245.49	8119	6219.84

C.Digitization and Social Security Schemes.

PMJDY Report as on 31.03.2019 (Cumulative)

Bank Type	Total A/c	Deposit (in Crore)	Zero Balance A/c
PSU Bank	33424073	16873.87	3012607
PVT. Bank	309726	29.36	72106
RRB	5038423	1378.52	1026399
Co-Op Bank	1632	0.54	747
Total	38773854	18282.29	4111859

Bank Type	No. of Rupay Debit card Issued	Aadhar Seeding
PSU Bank	27065010	24936258
PVT. Bank	217760	100848
RRB	2555610	3500148
Co-Op Bank	1250	1637
Total	29839630	28538891

PMSBY, PMJJBY, APY Progress Status

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2017	1095440	4937081	238361	6270882
31.03.2018	5585206	1253089	472248	7310543
31.03.2019	5517547	1178923	1040846	7737316

(N.B: .PMSBY & PMJJBY figure includes both new enrolment & yearly renewal cases)

Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.2017	PMSBY	634	481	130	23
	PMJJBY	2215	2052	149	14
31.03.2018	PMSBY	2863	2636	160	67
	PMJJBY	2608	2313	236	59
31.03.2019	PMSBY	3008	2456	292	261
	PMJJBY	4901	4274	417	204

APY Performance:

In order to give a boost to the Atal Pension Yojana (APY), targeting mainly the self-employed and persons in unorganized sectors, Pension Fund Regulatory & Development Authority (PFRDA) instituted a campaign named “**Perform For Pride**” for enrolment of new subscribers during the year 2018-19. The branches in the State performed satisfactorily in the campaign and 21 branches in all has received the appreciation trophy from PFRDA. The list of the branches is,

Name of the Bank	No. of Branch	Branch Name
United Bank of India	10	Bhangur, Bhalas, Damogoria, Ghordourchatti, Kulpi, Kultali, Mathurapur, Sainthia, Simurali&Tantipara
PBGB	4	Kalyaneswari, Manikpur, Narit&Salap
State Bank of India	3	Chanchal, Gajole&Harit
Punjab National Bank	2	Deuli, Kharuberia
UBKGB	1	Naxalbari
Tamilnadu Mercantile Bank	1	Kolkata

Progress in Social Security Schemes as on 31.03.2019:

Bank Name	Social Security Scheme report as on 31.03.2019		
	Enrolment for the Period of 01.04.2018 to 31.03.2019 (New Enrollment+Renewal)		As on 31.03.2019 (Since Inception)
	PMSBY(No.)	PMJJBY(No.)	APY(No.)
Allahabad Bank	203586	52854	102476
Andhra Bank	2802	296	14264
Bank of Baroda	104280	50223	34068
Bank of India	54283	15741	54627
Bank of Maharashtra	0	0	0
Canara Bank	33834	12941	48243
Central Bank of India	268899	96674	76300
Corporation Bank	414	221	4510
Dena Bank	3043	384	1025
Indian Bank	1758	543	4160
IOB	4923	2879	9256
OBC	1548	759	7139
PNB	79352	20869	15238
Punjab & Sind Bank	877	179	2830
Syndicate Bank	3969	5569	10520
SBI	1608706	365300	327205
UCO	28011	9567	22440
United Bank of India	2629211	448498	212304
Union Bank of India	9053	9345	13189
Vijaya Bank	0	0	0
IDBI	18443	1110	5279
Total of PSUs	5056992	1093952	965073
Axis	4472	481	29574
Bandhan Bank	0	0	249
Federal Bank	0	0	0
HDFC	807	542	15332
ICICI	686	1684	2770
Indusind Bank	8035	231	26
IDFC	1057	227	0
Kotak Mahindra Bank	5503	3461	271
Jana Small Finance Bank	0	0	0
Ratnakar Bank Ltd	116	64	1
South Indian Bank Ltd.	0	0	0
Tamilnad Mercantile Bank	0	0	0
Ujjivan Small Finance Bank	0	0	0
Utkarsh Small Finance Bank	0	0	0
YES Bank	1	0	17
Total of PVT	20677	6690	48240
BGVB	353035	47080	6880
PBGB	19283	6885	10768
UBKGB	54040	13310	9885
Total of RRBs	426358	67275	27533
WB St. Co-optv. Bank	13520	11006	0
WBSCARD Bank	0	0	0
Total of Co-Optv.	13520	11006	0
Grand Total	5517547	1178923	1040846

Bank Name	PMJDY as on 31.03.2019 (Amt in Crore)				
	Total No. of A/c opened	Amount Balance	Zero Balance Account	Rupay Card Issued	Aadhar Seeding
	(No.)	(Amt)	(No.)	(No.)	(No.)
Allahabad Bank	2387589	773.10	37843	1171130	1766263
Andhra Bank	20691	6.69	7208	23626	208094
Bank of Baroda	1321428	517.05	79636	1267813	1138872
Bank of India	1152623	341.99	160311	9866.35	1013556
Bank of Maharastra	0	0.00	0	0	0
Canara Bank	17660	5.54	0	3096	17378
Central Bank of India	969211	202.59	122152	647120	774021
Corporation Bank	62448	12.89	0	0	0
Dena Bank	42131	0.17	0	30028	28110
Indian Bank	101061	23.02	16248	91867	64453
IOB	139168	58.82	23870	94384	109192
OBC	164536	145.02	14670	66792	426772
PNB	1022946	264.63	161722	948613	902938
Punjab & Sind Bank	19987	0.24	25	3695	7729
Syndicate Bank	175656	2901.65	5615	123106	210731
SBI	12562913	3523.29	500004	12052823	9705642
UCO	108897	20.69	7368	10972	93558
United Bank of India	13029899	8049.17	1858725	10451267	8369522
Union Bank of India	93813	18.34	13584	44318	76373
Vijaya Bank	0	0.00	0	0	0
IDBI	31416	8.98	3626	24494	23054
Total of PSUs	33424073	16873.87	3012607	27065010	24936258
Axis	117160	11.69	6895	25687	11987
Bandhan Bank	0	0.00	0	0	0
Federal Bank	0	0.00	0	0	0
HDFC	131106	11.34	34396	131093	44470
ICICI	43579	4.52	27460	43579	33991
Indusind Bank	17814	1.76	3346	17339	10353
IDFC	3	0.03	0	0	2
Kotak Mahindra Bank	0	0.00	0	0	0
Jana Small Finance Bank	0	0.00	0	0	0
Ratnakar Bank Ltd	0	0.00	0	0	0
South Indian Bank Ltd.	0	0.00	0	0	0
Tamilnad Mercantile Bank	0	0.00	0	0	0
Ujjivan Small Finance Bank	0	0.00	0	0	0
Utkarsh Small Finance Bank	0	0.00	0	0	0
YES Bank	64	0.02	9	62	45
Total of PVT	309726	29.36	72106	217760	100848
BGVB	3901146	1057.19	810263	2094949	2562699
PBGB	721796	183.79	155426	52669	607607
UBKGB	415481	137.54	60710	407992	329842
Total of RRBs	5038423	1378.52	1026399	2555610	3500148
WB St. Co-optv. Bank	1632	0.54	747	1250	1637
WBSCARD Bank	0	0.00	0	0	0
Total of Co-Optv.	1632	0.54	747	1250	1637
Grand Total	38773854	18282.29	4111859	29839630	28538891

Bank Name	PMJDY Overdraft Facility as on 31.03.2019 (Amt in Crore)					
	Eligible A/c		Sanctioned		Disbursed	
	No.	Amount	No.	Amount	No.	Amount
Allahabad Bank	10986	9.98	1645	1.15	947	0.66
Andhra Bank	234	0.05	234	0.50	234	0.05
Bank of Baroda	927768	113.02	9201	2.21	1157	0.29
Bank of India	345785	69.15	151	0.06	151	0.06
Bank of Maharashtra	0	0.00	0	0.00	0	0.00
Canara Bank	5705	0.11	5705	0.11	5705	0.11
Central Bank of India	9189	37.87	1233	0.26	1233	0.13
Corporation Bank	10	0.19	10	0.19	10	0.19
Dena Bank	0	0.00	0	0.00	0	0.00
Indian Bank	7470	1.66	6849	1.60	2127	1.18
IOB	0	0.00	0	0.00	0	0.00
OBC	8845	2.72	1203	0.83	1203	0.83
PNB	132211	35.89	8993	1.77	779	0.35
Punjab & Sind Bank	2371	0.16	1982	0.15	1890	0.01
Syndicate Bank	168569	49.52	725	0.32	452	0.09
SBI	308572	101.72	145234	46.98	145234	46.98
UCO	55039	10.67	15483	3.22	11056	0.95
United Bank of India	2329065	1960.46	5449	0.48	4245	0.47
Union Bank of India	7964	3.19	810	0.92	810	0.92
Vijaya Bank	0	0.00	0	0.00	0	0.00
IDBI	0	0.00	0	0.00	0	0.00
Total of PSUs	4319783	2396.36	204907	60.75	177233	53.27
Axis	0	0.00	0	0.00	0	0.00
Bandhan Bank	0	0.00	0	0.00	0	0.00
Federal Bank	0	0.00	0	0.00	0	0.00
HDFC	0	0.00	2	0.05	2	0.05
ICICI	0	0.00	0	0.00	0	0.00
Indusind Bank	0	0.00	0	0.00	0	0.00
IDFC	0	0.00	0	0.00	0	0.00
Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
Jana Small Finance Bank	0	0.00	0	0.00	0	0.00
Ratnakar Bank Ltd		0.00	0	0.00	0	0.00
South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00
Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00
Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00
Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00
YES Bank	0	0.00	0	0.00	0	0.00
Total of PVT	0	0.00	2	0.05	2	0.05
BGVB	1679714	156.49	523	0.27	523	0.18
PBGB	259762	43.47	50	0.02	50	0.02
UBKGB	120043	6.00	119911	5.99	5834	0.24
Total of RRBs	2059519	205.96	120484	6.28	6407	0.44
WB St. Co-optv. Bank	0	0.00	0	0.00	0	0.00
WBSCARD Bank	0	0.00	0	0.00	0	0.00
Total of Co-Optv.	0	0.00	0	0.00	0	0.00
Grand Total	6379302	2602.32	325393	67.08	183642	53.76

Claim Settlement Details:

Bank Name	Details of Claim & Settlement in PMSBY & PMJJBY as on 31.03.2019							
	PMSBY (No.)				PMJJBY (No.)			
	Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
Allahabad Bank	69	20	33	16	233	99	129	5
Andhra Bank	8	8	0	0	7	7	0	0
Bank of Baroda	136	113	17	7	135	131	1	3
Bank of India	148	105	39	4	165	125	40	0
Bank of Maharashtra	0	0	0	0	0	0	0	0
Canara Bank	49	2	47	0	98	9	87	0
Central Bank of India	71	60	10	1	271	246	22	3
Corporation Bank	0	0	0	0	0	0	0	0
Dena Bank	0	0	0	0	0	0	0	0
Indian Bank	0	0	0	0	0	0	0	0
IOB	0	0	0	0	0	0	0	0
OBC	4	4	0	0	0	0	0	0
PNB	63	29	19	15	82	54	17	7
Punjab & Sind Bank	28	22	6	0	15	11	4	0
Syndicate Bank	8	6	2	0	28	28	0	0
SBI	1835	1702	0	133	1028	994	0	34
UCO	51	37	6	8	32	19	6	7
United Bank of India	314	213	43	58	2273	2063	87	123
Union Bank of India	0	0	0	0	0	0	0	0
Vijaya Bank	0	0	0	0	0	0	0	0
IDBI	0	0	0	0	0	0	0	0
Total of PSUs	2784	2321	222	242	4367	3786	393	182
Axis	8	7	1	0	22	20	0	2
Bandhan Bank	0	0	0	0	0	0	0	0
Federal Bank	0	0	0	0	0	0	0	0
HDFC	28	26	2	0	8	6	2	0
ICICI	0	0	0	0	0	0	0	0
Indusind Bank	0	0	0	0	0	0	0	0
IDFC	0	0	0	0	0	0	0	0
Kotak Mahindra Bank	1	0	1	0	2	2	0	0
Jana Small Finance Bank	0	0	0	0	0	0	0	0
Ratnakar Bank Ltd	0	0	0	0	0	0	0	0
South Indian Bank Ltd.	0	0	0	0	0	0	0	0
Tamilnad Mercantile Bank	0	0	0	0	0	0	0	0
Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0
YES Bank	0	0	0	0	0	0	0	0
Total of PVT	37	33	4	0	32	28	2	2
BGVB	118	69	40	9	270	263	3	4
PBGB	47	21	22	4	153	127	11	15
UBKGB	16	7	4	5	69	60	8	1
Total of RRBs	181	97	66	18	492	450	22	20
WB St. Co-optv. Bank	6	5	0	1	10	10	0	0
WBSCARD Bank	0	0	0	0	0	0	0	0
Total of Co-Optv.	6	5	0	1	10	10	0	0
Grand Total	3008	2456	292	261	4901	4274	417	204



United Bank of India , Lead Bank Division & Convener of SLBC,West Bengal

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Ref : SLBC-WB/Minutes/ 816 /2109

Dated , the 18th March,2019

Re : Minutes of the 144th SLBC,West Bengal meeting on 12-03-2019

The performance review meeting for the quarter ending on December,2018 was held at 11.30 AM on 12-03-2018 at Hotel Lalit Great Eastern, Kolkata under the Co-Chairmanship of Sri A K Pradhan, MD & CEO, United Bank of India and Sri H K Dwivedi, Addl Chief Secretary, Finance, GoWB. Other dignitaries included Sri A K Das, Executive Director, United Bank of India, Sri M V Rao, Addl Chief Secretary, Cooperation & RD, GoWB, Sri A K Agrawal, Principal Secretary, SHG & SE, Sri S Mondal, Chief General Manager, NABARD.

After welcoming the dignitaries and the participating officials from Banks & other financial institutions and Government Departments, Sri M R Ray, Convener of SLBC briefed the House regarding the agenda and requested Sri Pradhan to deliver his key note address and guide the banks for next course of action. In a brief but comprehensive address, Sri Pradhan analyzed the performance of the banks in various parameters which are given hereunder.

- CD Ratio has improved to 64.48% . With only 4 banks remaining under PCA restrictions, he exhorted the banks to focus more on credit growth.
- Banks have been able to deploy 64% of their annual outlay so far but still need to deploy Rs.53314 crore in the March,19 quarter to achieve the target. Agriculture, MSME , SHG & Housing sectors were signaled out as the thrust area
- Sri Pradhan opined that banks need to accelerate the pace of credit to agriculture and suggested that in addition to the saturation in KCC loans with coverage of the left out farmers, thrust should be more on Allied Activities, Farm Mechanization, Agri Infrastructure, Ancilliary Activities.
- Reference was also made to recent guidelines on extension of working capital loans under KCC scheme for fishery & animal husbandry schemes and increase in collateral free loan in agriculture sector upto Rs.1.60 lacs.
- Sri Pradhan opined that the provision of extension of credit solely by WBSCBL to the cold store owners for 15% of the capacity under Potato Procurement Scheme, 2019, since adopted by SLBC, could have been extended to other banks as well.
- Marked improvement has been observed in MSME sector in the last quarter where banks have been able to step up the credit delivery and with deployment of Rs. 37898 crore upto Dec,19 quarter ,75% of the annual target has been achieved .
- Sri Pradhan also urged the banks to undertake the restructuring in eligible MSME units with diligence and also pass on the benefit of interest subvention as per recent RBI guidelines.

1 | Page 



- Sri Pradhan lauded the banks and WBSRLM for the commendable performance in SHG credit linkage and expected that it will be the driving force in rural credit
- While the decrease in NPA from 15.44% to 13.52% in the current fiscal is noteworthy, Sri Pradhan requested for prompt resolution under institutional support mechanism.
- Sri Pradhan rounded off his address with the commitment of the banks to extend banking facilities to the people of the State through opening of more banking outlets in tandem with the suggestions received from the authorities.

Taking the cue, Sri Dwivedi, ACS, Finance and & Co-Chairman of the meeting opined that the performance in the last quarter has markedly improved and also suggested the following valuable inputs inter alia for better performance in the coming days.

- The Sub-Committees of the SLBC should be strengthened with appropriate representation by all the members of the Committee.
- Action plans are to be initiated with proper roadmap for achieving the desired result with active participation of all concerned. Line Departments are to provide more support to SLBC and co-operate for successful implementation of the schemes.
- The main SLBC forum is to be utilized primarily for review and taking proper policy decisions along with initiating corrective measures for the unresolved issues.

After confirmation of the minutes of the 143rd SLBC meeting dated 11-12-2018 and action taken report on the adopted resolution as placed by SLBC Convener, the House proceeded with review and discussion on the agenda items. The major points of discussion with action points thereof are,

A) C D Ratio :

5 districts (Howrah, Hooghly, Birbhum, Paschim Midnapore and 24 Parganas North) are below 40% Hooghly and 24 Parganas North district in particular are to draw up a time-bound action plan for improvement in CD Ratio and inform the House accordingly.

(Action point 1: Lead District Managers are to prepare the plan in consultation with the DCOs under the guidance of DCC)

B) Agriculture :

Both Sri Dwivedi & Sri Pradhan observed that credit to Agri sector has remained the area of concern and at 52% of annual credit deployment in the 3 quarters it has not been able to keep pace with MSME advances. Sri M Dhar, Advisor to GoWB on Institutional Finance expressed that with pick up in cold storage loans and tea finance in the March quarter the situation will improve. Sri M V Rao, ACS, Cooperation informed of the progress made by WBSCBL and confirmed that the allocated target will be achieved.

- Krishak Bandhu :Sri Dhar also requested the banks to complete the task of compiling the data on land records for the existing KCC loans and submit the same to SLBC on urgent basis .This will enable the banks to identify the 16 lacs odd famers actively associated with agri activities but yet to be covered under KCC loans. Convener of SLBC also requested the banks with high number of KCC loans, WBSCBL & SBI for early submission of the data.

(Action point 2 : Member banks)



- Animal Husbandry and Fishery loans: Sri Dwivedi advised SLBC to form a special Committee to formulate strategy for accelerating credit in these segments and monitoring the development in conjunction with NABARD, Animal Resource Deptt and Directorate of Fisheries, etc. The operational issues regarding fishery loans are to be sorted out as well.

(Action point 3 : SLBC,NABARD and respective line Departments)

- Sri S K Mondal,CGM, NABARD stated that Scale of Finance for Fishery & Animal Husbandry loans under KCC is to be finalized/approved by Dist Level Task Force for respective districts. Also, the Dist Credit Plan for 2019-20 should be finalized as scheduled.

(Action point 4 : The LDMs should complete the process & inform NABARD/SLBC)

- NLM-EDGE and DEEDS : Sri Mondal informed the features and subsidy available under National Livestock Mission & Dairy Entrepreneurship Development Schemes with a request to the banks to expedite the sanction /disbursement process and immediately lodge/block the subsidy through the designated portal.

(Action point 5 : Member banks)

- Advances to FPO : During the discussion it was gathered from Agri Marketing Department & NABARD that around 400 FPOs are operating in the State. Some of the FPOs are running businesses with turnover of Rs.3 crore or so with import to other countries as well. It was suggested by both the Co-Chairmen that necessary details will be provided by the Department & NABARD to SLBC for preparing a roadmap with support from LDMs regarding need based credit linkage to the FPOs,

(Action point 6 : Agri Marketing Department , NABARD & SLBC)

C) SHG Credit Linkage

Sri Pradhan and Sri Dwivedi expressed satisfaction in the performance of the banks with lowest incidence of NPA in SHGs across the country which has helped the State to receive accolades at national level. It was opined that with the return of Ms C D Lama, Chief Mission Coordinator to WBSRLM, the SHG movement will get further momentum.

It was reiterated that need based enhanced limit should be provided to the eligible SHGs with proper grading exercise and the SHGs should be encouraged to undertake enterprise type activities with increased drawl of fund .This will contribute to the increase in CD Ratio also.

- NRLM Portal data is to be updated on monthly basis for reflecting up to date status of sanction/disbursement. IOB & Syndicate Bank to improve disbursement position. Sri Dwivedi suggested for convening a special meeting on SHG finance in the month of April, 2019.

(Action point 7 : Member banks & SLBC)

- Ms Lama informed that the banks should accept the uniform standardized Application Form for urban based SHGs under NULM also in line with NRLM norms. Also, WBSRLM has arranged for training of performing SHG members at RSETIs. After successful completion of the certification course, they may be enrolled as Bank Sakhis /Mitras

(Action point 8 : Member banks)

D) MSME

The deployment of credit to the extent of 75% of the yearly target was appreciated. It was opined by Sri Pradhan that MSME sector has the requisite credit absorption capacity and should be the driving force for attaining 70% C D Ratio in the State.



- Sri Ray, Convener of SLBC informed about the identification of 24 MSME Clusters by SLBC for adoption and accelerated credit linkage after ratification by MSME & Textiles Deptt. Sri V Bharti, Director of MSME & T Deptt suggested for setting up of more specialized MSME branches in the cluster areas along with proactive action by banks with lower disbursement status while Sri Dwivedi advocated for bankable action plans in the potential clusters.

(Action point 9 : SLBC , member banks and MSME & T Deptt)

- It was gathered that the banks are proceeding with the one time restructuring of eligible MSME loans as per RBI circular dt 01-01-19. It should be reported to RBI/SLBC accordingly.

(Action point 10 : Member banks)

E) Standardization of Data Flow & Data Management

Sri Ray apprised the House of the development of the SLBC portal and also about the formation of a Working Group by RBI for developing an uniform system of MIS generated data reporting system. Both the Co-Chairmen urged SLBC to proceed with the task of making the system online for onward reporting by the banks & advised for a live demonstration to the banks immediately. Sri A K Agrwal, Principal Secretary, SHG & SE Deptt also spoke on the need for convergence of data available in various portals for better implementation and monitoring of the schemes undertaken by the banks and other agencies.

(Action Point 11: SLBC)

F) Banking Outlets

The House was apprised of the development w.r.t. opening of Banking Outlets for the unbanked centres identified by DFS & RBI. The process for the 72 URCs as per list sent by DFS is to be completed by March,19. As to the 204 allocated URCs in terms of RBI list, the allottee banks are to complete the process by 1st half of 2019-20.

The survey for the 651 GOHQ centres as per GoWB list is also nearing completion. SLBC will convene a special meeting for identification of the unbanked centres and allocation among the members by June,19 quarter.

(Action Point 12 : SLBC & member banks)

G) Calender & Reporting of DCC/BLBC meetings

All the members banks and line departments of the BLBC & DCC must attend the quarterly meetings at appropriate levels. LDMs are to prepare a calendar of such meetings in advance and submit to all the members and stakeholders accordingly. The Advisor, Institutional Finance, GoWB has been entrusted with the task of developing a portal for reporting the calendar and meeting details so as to enable the authorities to track the development thereof.

(Action Point 13 : Advisor, Institutional Finance and LDMs)

With most of the listed major agenda items discussed and covered with drawing up of action plan for further improvement, the meeting ended with vote of thanks by Convener, SLBC.


General Manager

Prisec-Agri & Convener of SLBC, West Bengal

4 | Page





युनाइटेड बैंक ऑफ इंडिया : United Bank of India
अग्रणी बैंक प्रभाग : LEAD BANK DIVISION

Ref : SLBC-WB/MSME/Minutes/ ११४/2019

Dated, the 29th May, 2019

Re : Minutes of the Sub-Committee Meeting on Agriculture on 27-05-2019

The quarterly meeting of SLBC Sub-Committee on Agriculture was held on 27-05-2019 to review progress in credit deployment under Agri loans, KCC, BSBS, Land Records for Krishak Bandhu scheme, Finance in Fishery & Allied activities, FPO linkage, etc .The point of discussion and the action points that have emerged are given hereunder,

The meeting started with the Action Taken Report for the Action Points marked in the last Sub-Committee meeting dt 04-02-2019 and SLBC meeting dated 12-03-2019 which are summarized below

- SLBC shared the operational guidelines on Agri Marketing Infrastructure Scheme , NLM-EDGE & DEDS with member banks on 08-02-2019.
- Latest position on Krishak Bandhu a/c details submission is 5.17 lacs .
- Agri Marketing Deptt/NABARD to share relevant information on FPOs with SLBC for credit linkage initiatives.
- Area Development Scheme of NABARD is to be followed by the member banks for intensive credit off-take in Agri credit.

Thereafter the agenda-wise discussion was initiated.

A) Farm Credit : It was informed by SLBC that in the year 2018-19 the deployment of the banks in Agri sector was 45585.80 crore against the target of Rs.64071.01 crore registering an achievement of 71.15% . It was observed that the achievement has remained static at around 70% for last several years. It is opined that in view of the fragmented land holding and a high percentage of 95% Small & Marginal Farmers base, the banks should look beyond crop loans to increase the credit portfolio.

The Convener, Sri M R Roy urged the banks to cover all the left out farmers under KCC Saturation Campaign. Sri M Dhar, Advisor on Institutional Finance insisted that banks should focus equally on Animal Husbandry schemes, particularly Dairy, Poultry and Fishery loans. Sri J Roy, Jt Secretary, Agriculture referred to the 3 Farm Mechanization schemes where subsidy is also available. (Action Point 1 : Member Banks)

B) Fishery loan :Dr. S Basu, Dy Director, Fishery Deptt spoke at length about the various issues regarding development of pisciculture. It was informed that the Department has various schemes to suit the requirement of individual farmers with availability of vast water bodies across the State. He suggested that camp mode should be adopted for accelerated advance with involvement of District level agencies/nodal officials. It was also opined that insurance coverage is a issue faced by the banks/department and requested SLBC for inviting insurance companies for further deliberation. (Action Point 2 : Member Banks & SLBC)

1



Sri B Sinha, DGM of NABARD queried on the formation of Special Committee for Animal Husbandry & Fishery Loans. It was informed that the formation of the Committee comprising representative of Fishery Deptt, Animal Resources Deptt, SBI and the 3 Banks having Head Quarters at Kolkata, UBI, UCO, Allahabad Bank and WBSCBL is on the anvil and the 1st meeting of the Committee will be held in June, 19 for preparing the roadmap. (Action Point 3 : SLBC)

C)KCC Loans : It was opined that with forecast of a regular monsoon the ongoing kharif crop should be good one and the banks should be proactively pursue the goal of covering the existing farmers for renewal with enhanced limit as per norms besides bringing the leftout farmers for inclusive growth. SLBC also requested the member banks which are yet to comply to submit the Statement (Part A) of KCC loans as required for reporting the position on 31-03-2019 and arrange for the Weekly Reports (Part B) as the KCC Saturation program is expected to gain momentum after completion of the poll process. (Action Point 4 : Member Banks)

D) Bangla Shasya Bima Scheme : Sri J Roy informed the House about the new BSBS for which Notification was issued on 24-05-2019. It was also confirmed by SLBC that the details of the Scheme/Notification was shared with all the member banks on 24-05-2019 itself. It was also informed by Sri Roy that the Department has already conducted one workshop and another workshop may be undertaken through SLBC for handholding support to the bankers on the new Portal related issues, if required. (Action Point 5 : Member Banks)

E) Krishak Bandhu Scheme : It has been gathered that only 5.17 lac loanee details out of 35.52 lacs loanees have been furnished by the banks so far. While SLBC requested the banks to complete the exercise on urgent basis considering it one time exercise providing the banks with the opportunity for tracing the left out farmers and covering them in this Kharif season itself ,Sri M Dhar also highlighted the advantage of verifying the land related records for creation of charges .(Action Point 6 : Member Banks)

F)FPO: It was already decided to accelerate the flow of fund to FPO/FPC in view of the both forward & backward linkage facilities. It was informed by Agri Marketing Department that 134 FPOs are functioning and the details would be shared with SLBC as requested for necessary initiatives in this regard. SBI also informed that they have adopted 12 FPOs , out of which 3 are already credit linked. (Action Point 7: Agri Marketing Dept & SLBC)

The meeting ended with vote of thanks to the Chair & all the invitees.



General Manager (Prisec) &
The Convener of SLBC, West Bengal





युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India
अग्रणी बैंक प्रभाग : LEAD BANK DIVISION

Ref : SLBC-WB/MSME/Minutes/ 993/2019

Dated, the 29th May, 2019

Re : Minutes of the Sub-Committee Meeting on MSME on 27-05-2019

The quarterly meeting on SLBC Sub-Committee on MSME was held on 27-05-2019 to review progress in credit deployment under PMMY, PMEGP, SUI & SVSKP, credit linkage in MSME Clusters, pending proposals under PMEGP & SVSKP. The point of discussion and the action points that have emerged are given hereunder,

The meeting started with the Action Taken Report on Action Points for the last Sub-Committee meeting which are complied & summarized below :

- 15 MSME Clusters have been adopted for focussed credit linkage in 12 districts.
- Sanction of proposals pending with the banks have stepped up in PMEGP/SVSKP schemes.
- Banks have constituted internal mechanism/committees for restructuring of MSME loans.
- Demand has been raised by WBSCCL for return of SVSKP subsidy lying unutilized without disbursement. Banks have started reconciling the status for reporting & return of subsidy.

Thereafter, the achievement of MSME sector in 2018-19 was taken up for deliberation. The House expressed satisfaction on attainment of the ACP target by banks with deployment of Rs.56458 crore against Rs.50000 crore. The house desired that the same momentum is to be carried forward and the target of Rs.59932 crore should be covered as well.

Sri R K Middy, Jt Director, MSME Dept requested the member banks to clear the arrear PMEGP loan proposals and highlighted the industry friendly initiatives of the Department.

The meeting was attended on special invitation by General Managers of the 12 District Industries Centres where the 15 identified MSME clusters are located. The objective was to gain insight into the activities undertaken in the clusters, facilities available and preparation of a roadmap. All the 12 GMs of the respective DICs participated actively with information on the measures undertaken by them and suggestions for better results. The GMs highlighted the facilities available in the CFCs (Common Facility Centres) for utilization by the entrepreneurs also. The gist of the deliberation as per District-wise DICs is as follows.

- 1) Purba Medinipur : Cashew processing is the main activity in the cluster. Banks are reportedly reluctant to extend financial support to MSME loans under PMEGP scheme. CFC is being properly utilized.
- 2) Howrah : 1st Cluster meeting has already been conducted at Bargachia covering metal spare parts. Also mentioned about the Ankurhati Park and the ensuing meeting covering the jewellers under Domjur cluster. Banks may extend loans under schemes for technology upgradation.
- 3) 24 Paraganas (North) : Bori manufacturing is the main activity. Hard intervention by Co-Op Society along with skill development training is going on. Informed that Rs.3.19 crore sanctioned by Government. Working Capital for entrepreneurs may be the target area.
- 4) Nadia : Hard intervention is required. Co-Operative Societies/JLGs may be formed to take up activities for scaling up operations with investment in machineries.



- 5) 24 Paraganas (South) : CFC is available and entrepreneurs are involved. Outreach program is advocated. M Dhar, Advisor (Institutional Finance) suggested short duration workshops with support from the RSETI at Rajpur.Sri Sinha,DGM of NABARD suggested direct marketing arrangement with traders instead of undertaking job work.
- 6) Murshidabad : Collection of credit data from Bank is not yet completed. Emphasised on Financial Literacy drives to promote / encourage the entrepreneurs.
- 7) Purulia : 121 units are involved in the Shellac industry. No specific issues with the banks.
- 8) Jalpaiguri : Already had a meeting with LDM for preparing a strategy and has initiated the process of identifying beneficiaries for credit linkage.
- 9) Bankura : Roofing tiles manufacturing is the chosen activity at Saltora. Demand exists for cash credit loans. Proper response from the banks is not forthcoming despite meetings.
- 10)Uttar Dinajpur : High Demand for mustard oil. Already in touch with the banks. No major issues. Role of SBI has been appreciated.
- 11)Malda : Bee keeping and Honey production are the main activities pursued by around 300 active entrepreneurs. Price fluctuation is a major concern. BGVP has cited NPA generation in this sector particularly among SHGs as major issue.
- 12)Purba Burdwan : Zari Jardousi , embroidery works are now beginning to be mechanized (CAD based). Banks may finance term loans for machines in case of persons engaged in job works. Direct market access arrangement is also suggested by Sri M R Roy,Convener.

(Action point : Member banks are to take note and act accordingly. LDMs are to initiate necessary steps for proper co-ordination among the banks, entrepreneurs and stakeholders. Ref : SLBC letter no SLBC-WB/MSME/842/2019 dated 25-03-2019 ,copy enclosed)

SLBC also informed the GMs regarding the provisions of the above mentioned directive dated 25-03-2019 issued to the LDMs and the member banks. The House also opined that the banks should proactively take part in the Financial Clinics and other meetings while DICs would assist the banks in providing support to the banks for proper implementation of the program at both pre & post disbursement stages. This will ensure successful implementation of the program which will be regularly monitored by SLBC & MSME Department.

The Convener of SLBC opined that conversion of the job workers in these Clusters to entrepreneurs through credit linkage on the strength of the CFCs providing adequate support on both backward & forward linkage should be the essence of adoption of the Clusters by the Banks and MSME Department should also focus on this aspect which will help the banks.

The meeting ended with a vote of thanks to the Chair and all the Participants.


General Manager
Prisec-Agri & Convener,SLBC.

Encl, as stated. 





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11, Hemanta Basu Sarani
Kolkata- 700 001

Ref : SLBC/Minutes/SHG-SE/ 997/2019

dated, the 31st May, 2019

Re : Minutes of the meeting dated 14-02-2019 SLBC Sub-Committee on SHG meeting .

The meeting of the SLBC Sub Committee on SHG for the review of March, 2019 quarter was held on 28-05-2019. The meeting was attended by Mr A K Agrawal, Principal Secretary, SHG & SE Deptt ; Ms N Dasgupta, Addl CEO, SRLM ; Mr. J Choudhuri, Jt Secretary, SUDA ; Mr B Sinha ,DGM, NABARD ; Mr P Purkait , AGM, RBI ; and other members of the Sub-Committee.

The meeting commenced with Action Taken Report for the points noted in the last meeting held on 28-02-2019. The House expressed satisfaction on the performance of the Banks under NRLM and observed that momentum is picking up in disposal of NULM and SVSKP loan proposals. We are appending herewith the major points of discussion and the Actions Points that emerged during the course of the meeting.

☆ **NRLM** : As against the ACP target of 572874 SHGs , the achievement was to the tune of 91% at 523235 SHGs coverage. Disbursement target also stood at 87% of the sanctioned amount. Average ticket size has shown improvement at Rs.2.17 lacs per group.

Next, the discussion was centred on credit deployment for 2019-20. It was informed that the outlay for year is Rs.13679.01 crore targeting 578652 groups. Ms Dasgupta clarified that the financial target is related to Disbursement only. The estimated target (physical as well as financial) has been computed on the basis of disbursement to new groups after 1st grading and renewal of existing groups with enhanced limit as applicable after 2nd/3rd grading. The House opined that the same is achievable as per trend observed last year and the potential in this sector. The House decided accordingly to adopt the target as proposed by SRLM. SLBC also observed that it is in consonance with the PLP of NABARD. It is the suggestion of SLBC that SRLM may also segregate the district wise target for the outlay earmarked for WBSCB.

(Action Point 1 – The ACP as adopted is to be placed in the SLBC meeting for ratification)

With Interest Subvention & Incentive for prompt payment, it should be ensured that the claim is lodged in time to WBSCB so that the interest burden on all performing SHGs is only 2% p.a. For better clarity among the member banks it was suggested that the Department would prepare a brief write-up w.r.t. the provisions of Interest Subvention/Incentive Scheme.

(Action Point 2 – WBSCB is to send the write-up for circulation among the member banks.)

It was gathered from SRLM that despite regular follow-ups some of the bank branches are not opening the Savings Bank accounts for months together, sometimes extending to more than 6 months. The House took a serious view in this regard and opined that the same should hereafter be taken up directly with the controllers of such bank branches. It is gathered from the banks that while dual authentication system is enabled, opening of SHG/AOP type accounts are not yet feasible for BCs. SLBC opines that in such cases a/cs are to be opened in the base branch only.

(Action Point 3 – Banks' Controlling offices are to issue proper instructions for prompt opening of accounts with necessary guidance to the SHGs)




- ☆ Bank Sakhi : WBSRLM has arranged for IIBF Certificate course for 125 members of SHG Sanghas/ Federations with training at RSETIs. SLBC has shared the list with the member banks for consideration of probable engagement of these persons as Bank Mitras/ Bank Sakhis. The Convener of SLBC opined that most of the banks follow the Corporate BC Model and it is desirable that in case of opening of new Outlets manned by BCs/replacement of existing BCs, this pool of trained & certified group of women is tapped by the banks for engagement as BCs through proper registration with the Corporate BCs of respective banks which will definitely give a better result in providing better service & continuity in the local areas.

(Action Point 4 – Member Banks may initiate necessary steps)

- ☆ E-Shakti : Mr B Sinha highlighted the advantages of the E-Shakti portal which is expected to be rolled out to 10 more districts in addition to Paschim Midnapur district. Mr. A K.Agrawal ,Principal Secretary suggested for possible convergence of E-Shakti portal with NRLM portal in future by the stakeholders to derive maximum benefit in strengthening the data base& MIS reports. He also advocated for engagement of SHG Federation members as Facilitators by NABARD for the E-Shakti program.

(Action Point 5 – NABARD may act accordingly)

- ☆ NULM : The House observed that the performance of the banks in NULM was not up to the mark with only 7655 sanctioned against the target of 22360. SLBC Convener advised that all the pending proposals which could not be sanctioned due to poll process, must be disposed off within June,2019.

(Action Point 6 – Member Banks)

It has also been decided that in line with NRLM, all the participating banks will accept the standardised Common Loan Application Forms & related documents for NULM loans also.

(Action Point 6 - SLBC to circulate the same for member Banks to advise their branches)

Others : It was informed by Mr. J Choudhuri, Jt Secretary that the ACP target for NULM under 2019-2020 is being finalized and shared with the banks shortly. It was also suggested that banks should expeditiously open savings accounts and dispose of loan proposals. The Department also proposes for frequent interactions with bank branches through facilitators engaged by them.

SLBC also informed that necessary instructions have already been passed to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings.

- ☆ SVSKP Scheme : Sanction for the year stood at 44305 against 100684 sponsored proposals. About 8119 proposals are stated to be pending with banks which are to be disposed immediately

(Action Point 7 – Member Banks)

Regarding the return of subsidy claimed and kept unutilized without disbursement, the Department has started placing demands on individual banks for returning the subsidy with interest thereon. Some of the member banks reported that they have not received the detailed list in this regard. It has been decided that the Department would furnish the list with the beneficiary details.

(Action Point 8 – WBSCL)

The Convener of SLBC requested the Department to take a considerate view in this regard as the Subsidy claimed but not disbursed by banks must be because of unavoidable circumstances and the said fund is never utilized by the banks for any investment/business purpose. SLBC has already directed the banks to arrange for immediate disbursement in eligible cases where subsidy is claimed and return the subsidy for the rejected cases with valid reasons thereof at the earliest. It was also informed by UBI that the reconciliation process has commenced and it is observed that demand raised by the Department also includes proposals where Subsidy has either been refunded or adjusted against sanction /disbursement in 2018 .

(Action Point 9 : Member Banks – To reconcile the position of sanction & pendency of undisbursed loans with support from WBSCL and return the unutilized subsidy in applicable cases by 30-06-2019)

- ☆ NPA : While NPA in SHGs is as low as 2.18 % , it was 17.56 % in SVSKP Schemes on 30-09-2018. As informed earlier, the banks are to extensively utilize the services of the Motivators engaged by the Department. SBI has informed that there is some discrepancy in NPA reporting and the Corporate Data as received from the Central Office would be shared shortly. BGVP advocated for administrative actions by the authorities against delinquent borrowers for creating a conducive atmosphere of regular recovery mechanism .This will enable the banks to manage their loan portfolio in a desired manner.

It was decided that banks would share the list of NPA loans under SVSKP scheme with the Department for follow up at their end. SLBC is also to send the list of Banks' Nodal Officers to WBSCL for necessary co-ordination)

(Action Point 10 : Member Banks & SLBC)

The meeting ended with vote of thanks to the Chair and the participants.

General Manager
Prisec-Agri & Convener, SLBC





United Bank of India : LEAD BANK DIVISION
and Convener, SLBC, West Bengal

Ref : SLBC-WB/Steering Comm/ 1014/2019

Dated, the 4th June,2019

- 1) Member Banks under SLBC,West Bengal
- 2) Deptt of Finance/Deptt of Agriculture/Deptt of MSME under Govt of West Bengal

Minutes of the SLBC Steering Committee meeting on 04-06-2019

The meeting of the SLBC Steering Committee was held today to finalize the agenda for the forthcoming 145th SLBC meeting scheduled to be held on 12-06-2019 pertaining to the quarter ended March, 2019. The major points of discussion and action points emerging during the deliberation with participation of the member banks, RBI, NABARD are appended below.

- a) The Committee discussed the status of opening of Banking Outlets in the State.
 - As against the allocation of 72 URCS (out of 284 URCS as per list sent by DFS) to 12 banks on 31-10-2018, so far 61 Outlets have been opened. The allottee banks must complete the exercise latest by 30-06-2019. Also, after opening of the Outlets, the banks must update the status thereof in the DFS portal. (Action : Allottee Banks)
 - SLBC allocated 204 unbanked centres with population of 5000 and above (as identified by RBI from a list of 717 centres) for opening of B & M branches on 20-09-2017. SLBC has asked for latest status report from the 27 banks in this regard and has received information from 12 banks. As gathered so far 57 Banking Outlets have been opened in 91 centres allocated to these 12 banks. The remaining 15 banks are to send the progress report by 30-06-2019 and all the allottee banks should ensure opening of Banking Outlets by next quarter. (Action : Allottee Banks)
 - It was also informed that SLBC has completed the survey of 661 GP HQ centres reportedly without banking facilities as per list sent by GoWB. 209 Centres beyond 5 KM distance from the GPHQs are identified in this regard. SLBC will call a special meeting in June,19 after the Qtly meeting covering the banks/stakeholders for allocation and preparing the roadmap for opening of Outlets in the Centres. (Action : SLBC)
- b) The Committee discussed the progress in finalization of the land record related data under Krishak Bandhu scheme initiated by GoWB. SLBC informed that it has received the details in parts/full from 19 banks for 5.17 lacs a/cs against total 31.35 lacs KCC a/cs which has been shared with the authorities. The banks are urged to complete the exercise immediately and send the final report by 30-06-19. (Action : Member Banks)



- c) SLBC informed of the members of the constitution of the Working Group by RBI for a Uniform System for Standardization of Data Flow & Management. SLBC also made a demonstration of the Portal devised for uploading of data by the member banks as per Revamped Lead Bank Scheme. It was informed that same would be made available for member banks to upload the data from June,19 quarter onwards in case the RBI devised portal is not made live by that time. SLBC urged upon the member banks for immediate mapping of the branches on Block and Municipal basis, if not done already, for correct extraction of MIS data as reiterated by SLBC at different forums previously.

(Action : Member Banks)

- d) SLBC also informed the Committee of the Annual Credit Plans (District wise as well as Bank wise) prepared in consonance with the Potential Link Plans of NABARD. Sectoral outlays already discussed in Sub-Committee meetings and confirmed. The Committee approves the ACP and it will be placed in the SLBC meeting on 12-06-19 for ratification.
- e) The Committee also ratified the formation of the Special Committee for Dairy, Animal Husbandry & Fishery loans. SLBC will inform the members and convene the 1st Meeting after the SLBC meeting on 12-06-2019. (Action : SLBC)
- f) SLBC also informed about recent directive from RBI regarding participation of Payment Banks under Lead Bank Scheme. As suggested by SLBC, it is decided to convene a meeting of the Payment Banks in June, 19 to initiate the process. (Action : SLBC)
- g) The Committee decides to stick to the list of agenda as suggested by RBI in the Revamped Lead Bank Scheme for discussion & review in the next SLBC meeting.
- h) The Committee also decided that the trophies sent by PFRDA for the performing 21 branches from 6 banks under Perform For Pride in APY campaign would be distributed in the SLBC meeting.
- i) As requested by Sri P.Dutta Dy Director, Institutional Finance, slot will be provided for PPT presentation by NIC on the portal developed for tracking the BLBC/DCC meetings
- j) While discussing the Bangla Shasya Bima Scheme , it was gathered that the token debit of Re.1/- from individual borrowal a/c may create huge operational problems in the branches and as such it may not be made a precondition so that the timely coverage is ensured at the first place. SLBC also informed the Committee that it has asked for information from the banks regarding the waiver of NEFT transactional charges.

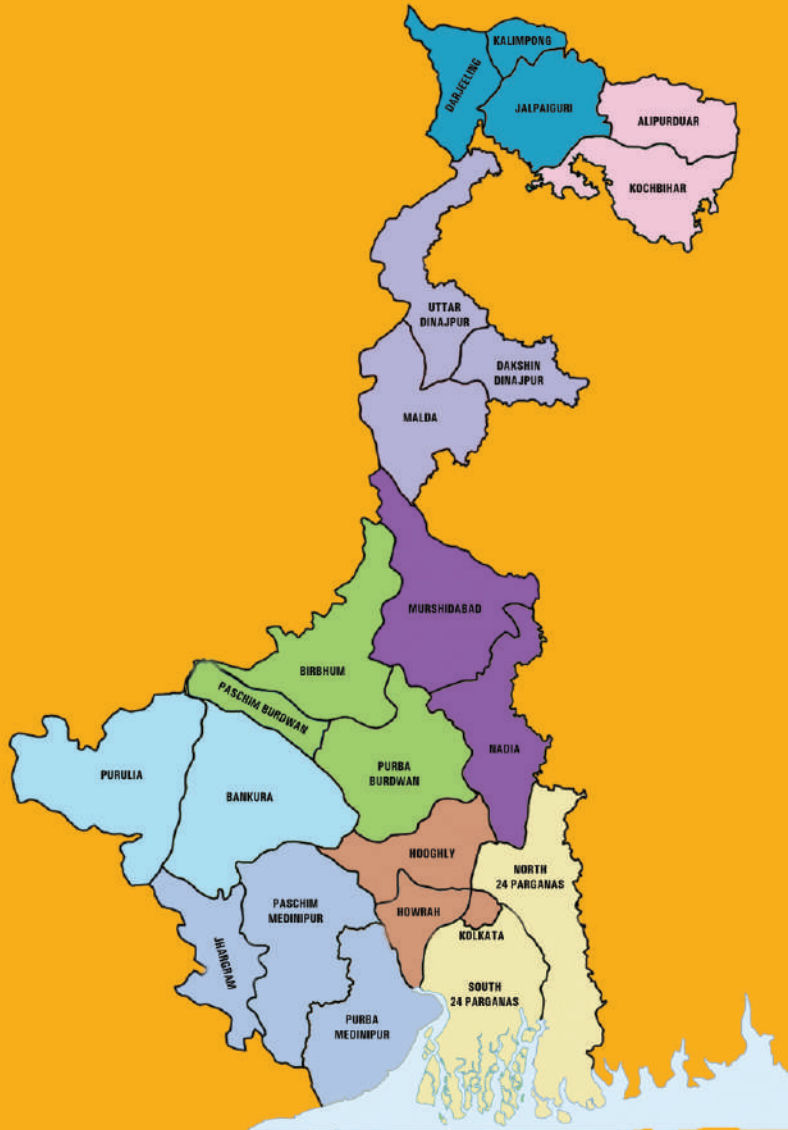
Others : During the meeting, Sri J P Tirkey,GM of RBI and Sri B Sinha,DGM of NABARD spoke on the matters relating to non-compounding of interest in Agri loans, Doubling of Farmers' Income by 2022,etc. Allahabad Bank also requested the Committee to follow up the issues regarding DM Permission for SARFAESI cases, allotment of land for RSETIs,etc.


General Manager
Prisec-Agri & Convener,SLBC

2 | Page



Status of SLBC report submitted by Banks for March 2019		
Bank	Status	Received On
PSU Banks		
Allahabad Bank	Received	17.05.2019
Andhra Bank	Received	02.05.2019
Bank of Baroda	Received	25.04.2019
Bank of India	Received	29.04.2019
Bank of Maharashtra	Received	16.05.2019
Canara Bank	Received	08.05.2019
Central Bank of India	Received	13.05.2019
Corporation Bank	Received	17.04.2019
Dena Bank	Received	06.05.2019
Indian Bank	Received	15.05.2019
IOB	Received	06.05.2019
OBC	Received	08.05.2019
PNB	Received	15.05.2019
Punjab & Sind Bank	Received	13.05.2019
Syndicate Bank	Received	04.05.2019
SBI	Received	10.05.2019
UCO	Received	06.05.2019
United Bank of India	Received	18.04.2019
Union Bank of India	Received	20.05.2019
Vijaya Bank	Received	13.05.2019
IDBI	Received	26.04.2019
PVT Banks		
Axis	Received	17.04.2019
Bandhan Bank	Received	24.04.2019
Federal Bank	Received	13.05.2019
HDFC	Received	18.04.2019
ICICI	Received	25.04.2019
Indusind Bank	Received	07.05.2019
IDFC	Received	30.04.2019
Kotak Mahindra Bank	Received	16.04.2019
Jana Small Finance Bank	Received	22.04.2019
Ratnakar Bank Ltd	Received	14.05.2019
South Indian Bank Ltd.	Received	23.04.2019
Tamilnad Mercantile Bank	Received	06.05.2019
Ujjivan Small Finance Bank	Received	14.05.2019
Utkarsh Small Finance Bank	Received	01.05.2019
YES Bank	Received	23.04.2019
RRBs		
BGVB	Received	23.04.2019
PBGB	Received	22.04.2019
UBKGB	Received	08.05.2019
Co-Op Banks		
WB St. Co-optv. Bank	Received	16.05.2019
WBSCARD Bank	Received	08.05.2019



CONVENOR BANK

ইউনাইটেড ব্যাঙ্ক অফ ইণ্ডিয়া



युनाइटेड बैंक ऑफ़ इंडिया

United Bank of India

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