



146<sup>वी</sup>  
th

पश्चिम बंगाल हेतु राज्य स्तरीय  
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR WEST BENGAL

## Quarterly Review June, 2019

Date : 17.09.2019

Time : 12.00

Venue : KOLKATA

कार्यसूची टिप्पण AGENDA NOTES

CONVENOR BANK

ইউনাইটেড ব্যাঙ্ক অফ ইণ্ডিয়া



युनाइटेड बैंक ऑफ इंडिया

**United Bank of India**



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

संदर्भ: एलबीडी/एसएलबीसी/पश्चिम बंगाल/298  
से 365/2019  
दिनांक: 17.09.2019.

प्रिय महोदय /महोदया,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स  
समिति की 146 वीं बैठक की कार्यसूची  
टिप्पण।

उपर्युक्त संदर्भ में हम आपको सूचित करते हैं  
कि पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की  
146 वीं बैठक दिनांक 17.09.2019 को पूर्वाह्न  
12:00 बजे होटल "दी ललित ग्रेट इस्टर्न"  
कोलकाता में आयोजित की जाएगी।

अनुरोध है कि आप उक्त बैठक में अवश्य भाग  
लें।

भवदीय,

उप महाप्रबंधक, प्राथमिकता प्राप्त क्षेत्र ( कृषि )  
उनके लिए और उनकी तरफ से  
संयोजक राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल

Convener: State level Bankers'  
Committee for West Bengal.

Ref: LBD/SLBC/West Bengal/298 to  
365/2019  
Date: 17.09.2019.

Dear Sir/ Madam,

Subject: Agenda Notes for 146<sup>th</sup> Meeting  
of SLBC West Bengal.

With reference to the above, we are  
forwarding herewith the set of Agenda  
Notes for the 146<sup>th</sup> meeting of State level  
Bankers' Committee for West Bengal  
scheduled to be held at Hotel " The Lalit  
Great Eastern", Kolkata on 17.09.2019 at  
12:00 Noon.

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

Yours faithfully,

Deputy General Manager, (Prisec – Agri)  
For & On Behalf of,  
Convener, SLBC, West Bengal

### **Flow of Events for 146<sup>th</sup> 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 of India
- Address by Chief General Manager, NABARD, Kolkata

### **Agenda items for 146<sup>th</sup> SLBC, West Bengal scheduled on 17<sup>th</sup> September, 2019.**

1. Confirmation of minutes of the 145<sup>th</sup> SLBC meeting dated 12-06-2018.
  2. Action taken Report for the resolutions adopted in the last SLBC meeting.
  3. Review of credit disbursement by Banks as per ACP 2019-20 for June, 19 quarter.
  4. CD Ratio & review of districts with CD Ratio below 40%.
  5. Progress in Agriculture Credit.
  6. Progress in KCC saturation, BSBS coverage and Progress in Animal Husbandry & Fishery.
  7. Doubling of Farmers' Income by 2022.
  8. Deployment of credit in MSME.
  9. Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans.
  10. Adoption of MSME Clusters & Credit Linkage.
  11. Progress in SHG-NRLM, Progress in NULM & Progress in JLG Finance.
  12. Financial Literacy Camps & Awareness Drive.
  13. Review of functioning of RSETIs.
  14. Progress on Data Management System as per Revamped Lead Bank Scheme.
  15. Digitization and Digital District.
  16. Review of status of opening of Banking Outlets in unbanked centres / GP Headquarters.
  17. Progress in Education Loan & Housing Loan.
  18. Recovery position and Status of SARFAESI cases & Certificate cases etc.
  19. Social Security Scheme & GPDP.
  20. Market Intelligence Issues.
  21. Calendar of SLBC Meeting/Events & issues related to DCC/DLRC.
- 
- 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 146<sup>th</sup> SLBC Meeting**

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## 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	342
No. of Municipalities	127
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 June, 2019)	11467
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra,Andal
Ports	Kolkata, Haldia

#(1) Howrah, (1) Kolkata, (2) PurbaBurdwan, (3) Nadia, (4) 24-Parganas North, (5) 24-Parganas South, (6) Malda, (7) Murshidabad, (8) Uttar Dinajpur, (9) DakshinDinajpur, (10) Coochbehar, (11) Birbhum, (12) PaschimBurdwan,(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-100.82 lac (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 31.06.2019)	Rs.84638
Per Capita Advance (as on 31.06.2019)	Rs.53423



**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 2017	March 2018	March 2019	June 2019
Rural	3552 (43.31%)	3531 (42.92%)	3417 (41.51%)	3564 (42.74)
Semi-urban	1398 (17.05%)	1412 (17.16%)	1544 (18.76%)	1453 (17.43)
Urban	1630 (19.88%)	1655 (20.11%)	1688 (20.51%)	1706 (20.46)
Metro	1621 (19.76%)	1630 (19.81%)	1582 (19.22%)	1615 (19.37)
<b>TOTAL</b>	<b>8201</b>	<b>8228</b>	<b>8230</b>	<b>8338</b>

**Position of ATMs in the State of West Bengal:**

Population group	March 2017	March 2018	March 2019	June 2019
Rural	2539	2571	2761	2731
Semi-urban	2158	2191	2161	2180
Urban	3103	3041	3120	3159
Metro	3022	2346	2693	2792
<b>TOTAL</b>	<b>10822</b>	<b>10149</b>	<b>10735</b>	<b>10862</b>

## VITAL BANKING STATISTICS OF WEST BENGAL

(Amount Rs in crore)

Sl. No.	Parameter	March 2018	June 2018	March 2019	June 2019
1	No. of Branches	8228	8305	8230	8338
2	Total Deposits	710512	714841	762840	772748
3	Total Advances (with RIDF)	464580	457320	492580	487748
4	CD Ratio	65	64	64	63
5	C+: Deposit Ratio	77	82	75	74
6	Priority Sector Advances (PSA)	168373	159550	202660	184959
7	% of PSA to ANBC	40	37	42	38
8	Agriculture Advances	47439	44412	52130	52103
9	% of Agri Advances to ANBC	11	10	13	12
10	MSME	87275	83217	100510	96595
11	Education Loans	2396	2361	2627	2348
12	Housing Loans	40804	36652	44194	45466
13	DRI Advances	153	168	420	338
14	% of DRI Advances to ANBC	0.04	0.04	0.09	0.07
15	Advances to SC/ST Communities	17517	22023	16430	16754
16	Advances to Women Entrepreneurs	39357	35351	39287	49875
17	% of Advances to Women to ANBC	9	5	8	11
18	Weaker Section Advances	58918	47036	56423	65082
19	% of Weaker Advances to ANBC	14	11	12	14
20	Minority Community Advances	31323	33741	31122	27143
21	% of Minority Co Advances to Prisec	19	21	16	14

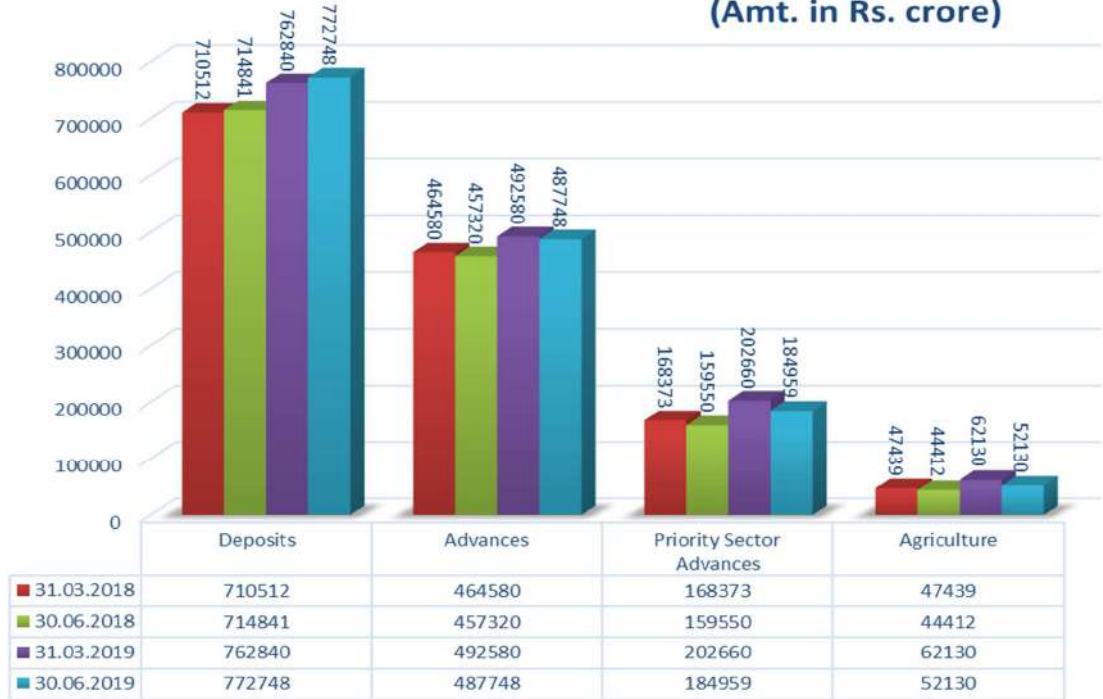
### DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

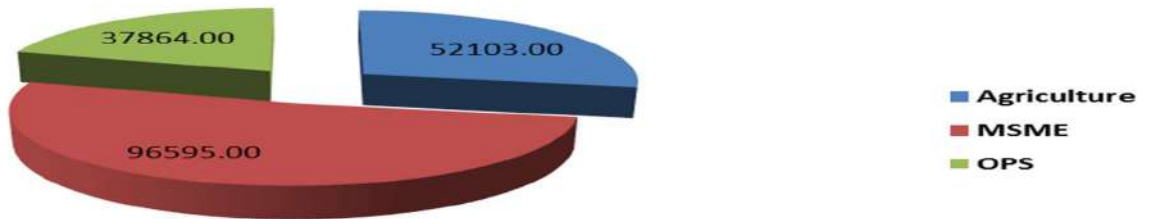
Sl. No.	Parameter	ACP Plan 2018-19	ACP achieved (June,18)	% Achiev.	ACP Plan18-19	ACP achieved (June,19)	% Achiev.
1	Agriculture	64071	11846	18	55000	11110	20
2	MSE	50000	10217	20	70000	19541	27
3	OPS	15890	4562	29	23000	4471	20
<b>Total PRISEC</b>		129961	26625	20	148000	35122	24
4	NPS	16500	3552	22	18000	42201	234
<b>Grand Total</b>		146461	30177	21	166000	77323	47

### Banking Key Indicators

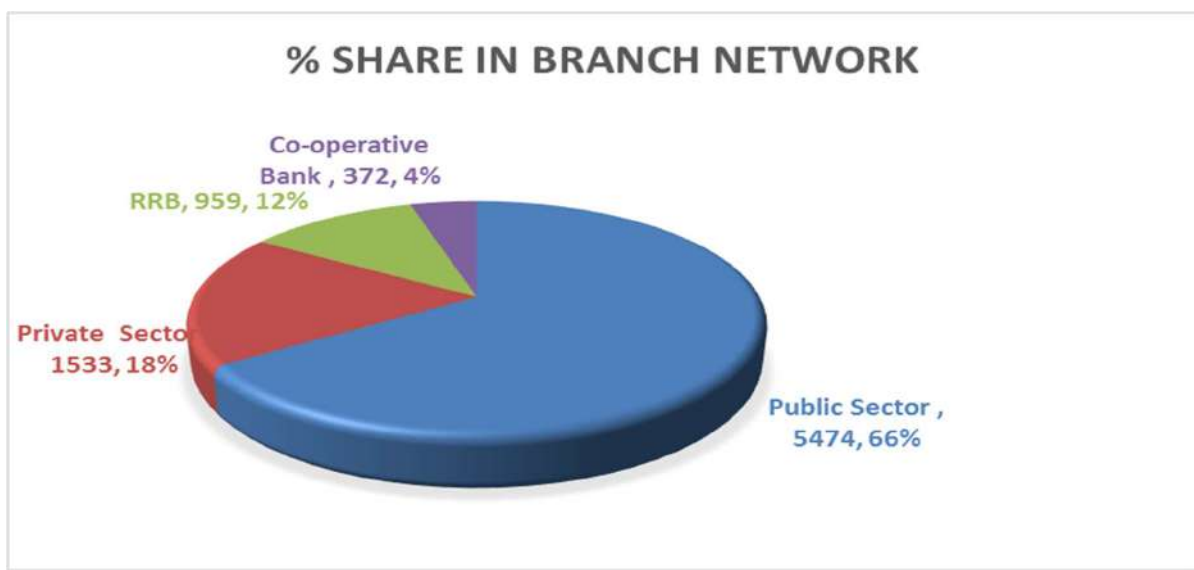
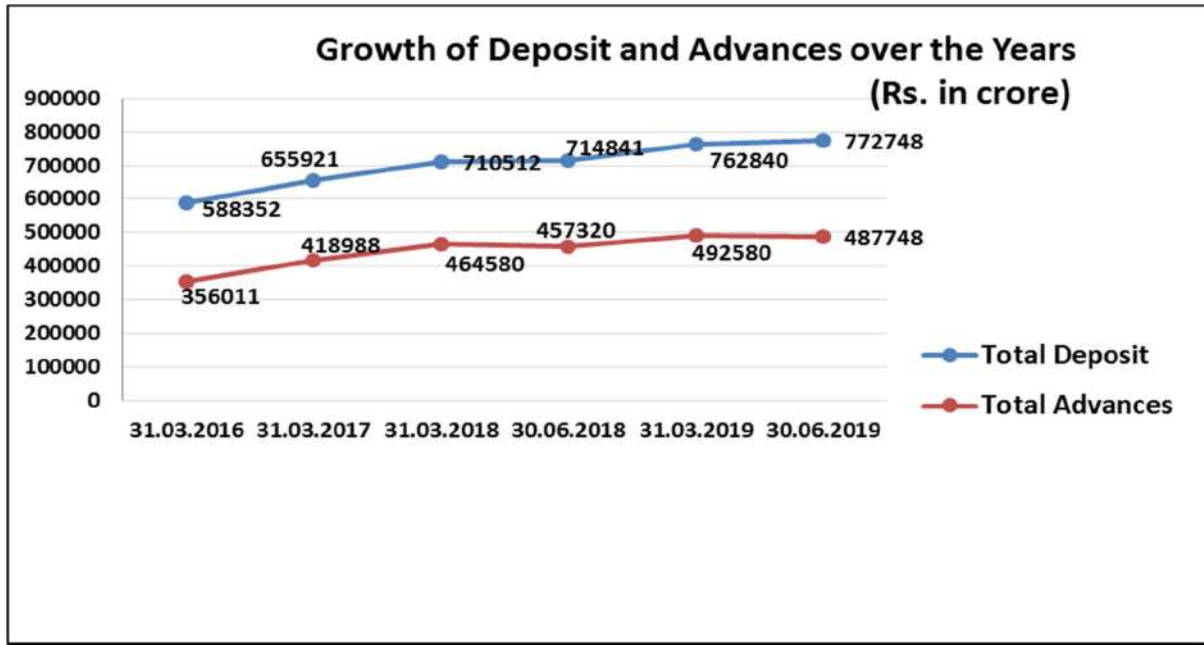
(Amt. in Rs. crore)



### Sector wise Outstanding



(Rs. in crore)						
Year	31.03.2016	31.03.2017	31.03.2018	30.06.2018	31.03.2019	30.06.2019
<b>Total Deposit</b>	588352	655921	710512	714841	762840	772748
<b>Total Advances</b>	356011	418988	464580	457320	492580	487748



## **EXECUTIVE SUMMARY OF AGENDA FOR 146<sup>th</sup> SLBC**

### **AGENDA- 1 (Confirmation of the minutes for 145<sup>th</sup> SLBC dt 12-06-2019)**

The proceedings and action points of 145<sup>th</sup>SLBC Meeting for West Bengal held in Kolkata on 12th June, 2019 was circulated under cover of Convener Bank's letter to the members on 20-06-2019. The same may please be confirmed by the House.

### **AGENDA: 2**

#### **Action Taken Report for the Resolutions adopted in the 145<sup>th</sup> SLBC meeting dt 12-06-19**

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	Appropriate measures should be initiated by Govt authorities for speedy disposal of PDR cases & DM's permission on SARFAESI Cases.	DM permission is pending for more than 1 year in 1264 cases out of total 2370 cases reported by 20 banks as on 30-06-2019.
2	Opening of Banking Outlets in the 72 (DFS list) and 204 URCs (RBI list) allocated by SLBC in Oct, 2018 and Nov, 2017 respectively, should be completed by Sept, 2019.	67 Outlets opened out of 72 DFS identified list while only 57 Outlets have been opened out of 204 URCs identified by RBI.
3	Banks are to initiate measures for increasing CD Ratio from the present level of 64%.	For June19 quarter it is 63%. In absolute terms otsg advances increased from Rs.427666 crore to Rs.438551, excluding RIDF & amount sanctioned outside but utilized in the State.
4	Land related data as required by GoWB under Krishak Bandhu program is to be completed at an early date.	Data received for 5.17 lakh out of 31.25 lakh ( as on 31-03-2019) KCC beneficiaries.
5	Flow of credit to Agriculture is to be accelerated with thrust on KCC saturation.	In Q1, Rs.11110 crore was disbursed against yearly ACP target of Rs.50000 crore at 20.19%. KCC enrolment stood at 6.52 lakh against the target of 35.00 lakh.
6	Bankers are to lend proactively to the MSME sector.	In Q1, Rs.19541 was disbursed against yearly ACP target of Rs.70000 crore at 27.91%
7	District wise Credit plans should be properly aligned with the State Plan.	LDMs have since finalized the DCPs under guidance of SLBC.
8	Special drive for DAY-NULM loans to be undertaken.	SUDA conducted drives in Hooghly & Howrah
9	Subsidy linked Schemes under the National Livestock Mission and Dairy Entrepreneurship Development Scheme are to be taken up for lending by banks.	368 loans under DEDS sanctioned for June19 quarter. 45 Poultry loans & 113 Piggery loans sanctioned under NLM.
10	Pending proposals under PMEGP/SVSKP schemes are to be cleared.	During Q1, 3623 proposals have been sanctioned out of 8997 SVSKP loan proposals. For PMEGP loans, 267 proposals have been sanctioned out of 1551 proposals with rejection of 562 no proposals.



### AGENDA - 3

#### Review of Credit Disbursement by Banks as per ACP 2019-20 for June 19 quarter:

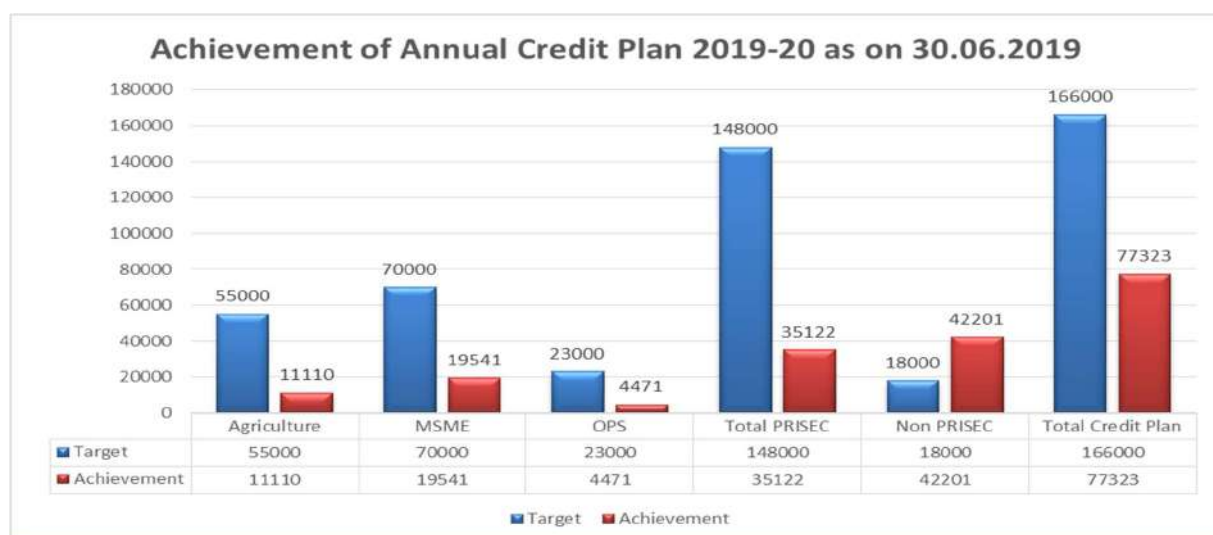
All the banks operating in the State put together disbursed Rs. 35122 crore in Priority Sector i.e. 24% of the Annual Target for Rs. 148000 crore during the period April to June of the financial year 2019-20. The percentage of achievement was 24% during the June quarter of 2018-19 in PRISEC and is line with yearly target.

While achievement under Agriculture sector is 20%, the achievement in MSME and Other Prisec (OPS) are 27% and 20% of the ACP respectively as on 30-06-2019.

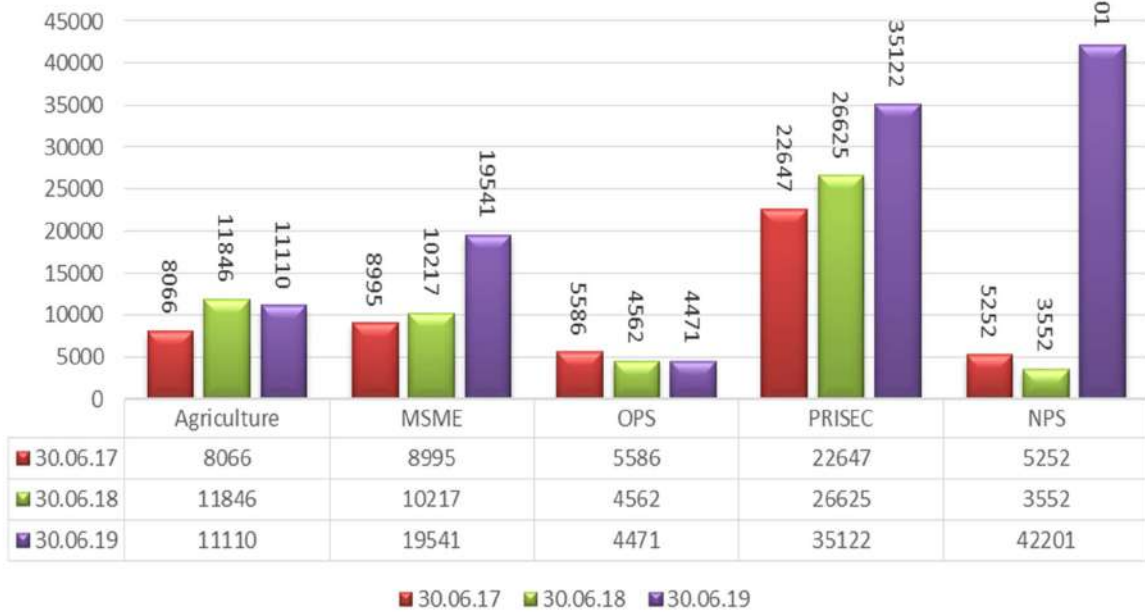
Disbursement in Non-Priority sector is Rs. 42201 crore i.e. 234% of the Annual Target of Rs. 18000 crore which results in overall disbursement of Rs. 77323 core i.e. 47% of annual target of Rs.166000 crore.

**A comparative position of achievement in disbursement under ACP 2019-20 as on 30.06.2019 with the corresponding quarter of last 2 years is as under:**

Sectors	2017-18 (April-June)			2018-19 (April-June)			2019-20 (April-June)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
<b>AGRI</b>	59098	8066	14	64071	11846	18	55000	11110	20
<b>MSME</b>	38000	8995	24	50000	10217	20	70000	19541	27
<b>OPS</b>	11191	5586	50	15890	4562	29	23000	4471	20
<b>Prisec</b>	<b>108289</b>	<b>22647</b>	<b>22</b>	<b>129961</b>	<b>26625</b>	<b>20</b>	<b>148000</b>	<b>35122</b>	<b>24</b>



### Credit disbursement under ACP during June quarter in last three years



### Performance under ACP in last three consecutive years



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

Statement showing disbursement in Agriculture under Priority Sector for the quarter ended June 2019												
(No. in actuals, Amt. in Lakh)												
Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture		Ancilliary Activities		Yearly Target under ACP		Disbursement upto the end of the quarter		
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter						
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	15495	25412.00	0	0.00	2737	18526.00	362010	350257.83	18232	43938.00	12.54
2	Andhra Bank	75	155.17	0	0.00	9	4470.00	24574	19779.76	84	4625.17	23.38
3	Bank of Baroda	10707	20394.00	238	1876.00	532	25729.00	161334	155836.26	11477	47999.00	30.80
4	Bank of India	10315	5828.00	12	425.00	2475	7088.00	239074	217088.92	12802	13341.00	6.15
5	Bank of Maharastra	0	0.00	0	0.00	0	0.00	20851	16585.27	0	0.00	0.00
6	Canara Bank	14008	10198.02	28	338.75	7222	6339.28	236145	197293.00	21258	16876.05	8.55
7	Central Bank of India	17721	23464.99	7	103.97	154	6731.00	292303	227870.84	17882	30299.96	13.30
8	Corporation Bank	205	150.34	0	0.00	0	0.00	30871	22804.71	205	150.34	0.66
9	Indian Bank	197	1720.60	0	0.00	9	492.20	54538	42762.68	206	2212.80	5.17
10	IOB	675	348.00	0	0.00	0	0.00	89758	68929.12	675	348.00	0.50
11	OBC	497	352.00	10	79.00	24	1027.00	56470	55876.89	531	1458.00	2.61
12	PNB	34410	22582.87	202	817.74	167	29112.00	254176	197599.25	34779	52512.61	26.58
13	Punjab & Sind Bank	5	30.00	0	0.00	0	0.00	27737	21581.38	5	30.00	0.14
14	SBI	26830	131200.00	3	167.00	7	365.00	923991	796106.52	26840	131732.00	16.55
15	Syndicate Bank	2092	1784.00	7	876.00	35	2263.00	130474	92392.67	2134	4923.00	5.33
16	UBI	56550	86080.10	111	18465.28	104	3143.29	646031	524009.18	56765	107688.67	20.55
17	UCO	21528	32423.00	0	0.00	164	473.56	254025	240671.50	21692	32896.56	13.67
18	Union Bank of India	11943	10549.00	22	1478.00	233	20596.00	111093	105847.80	12198	32623.00	30.82
<b>Total PSU</b>		<b>223253</b>	<b>372672.09</b>	<b>640</b>	<b>24626.74</b>	<b>13872</b>	<b>126355.33</b>	<b>3915454</b>	<b>3353293.54</b>	<b>237765</b>	<b>523654.16</b>	<b>15.62</b>
19	Axis Bank	1073	5701.00	0	0.00	0	0.00	108036	100470.87	1073	5701.00	5.67
20	Bandhan Bank	339683	250528.19	0	0.00	2748	2321.67	847732	511394.12	342431	252849.86	49.44
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
23	Federal Bank	2290	2212.69	0	0.00	90	10642.42	7719	6931.79	2380	12855.11	185.45
24	HDFC Bank	22038	9245.72	4	5682.00	122	22454.27	99296	84811.01	22164	37381.99	44.08
25	ICICI	12980	8566.29	0	0.00	19	8356.25	86717	82233.01	12999	16922.54	20.58
26	IDBI	20086	10460.92	0	0.00	4	344.03	69967	56941.86	20090	10804.95	18.98
27	IDFC	11104	3251.00	0	0.00	1	2271.00	0	0.00	11105	5522.00	#DIV/0!
28	Indusind Bank	2271	5466.63	0	0.00	2	2304.50	13973	9700.98	2273	7771.13	80.11
29	Jana Small Finance Bank	3868	1606.59	0	0.00	0	0.00	1733	1521.00	3868	1606.59	105.63
30	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
31	Karur Vysya Bank	3	0.30	0	0.00	67	206.00	0	0.00	70	206.00	#DIV/0!
32	Kotak Mahindra Bank	480	1352.84	0	0.00	53	3505.10	5317	2551.22	533	4857.94	190.42
33	Ratnakar Bank Ltd	51443	15276.16	0	0.00	0	0.00	73847	3580.32	51443	15276.16	426.67
34	South Indian Bank Ltd.	20	2065.00	2	34.55	6	14.25	2982	1520.34	28	2113.80	139.03
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	215	125.00	0	0.00	0.00
37	Ujjivan Small Finance Bank	40507	13647.57	0	0.00	0	0.00	46646	34862.33	40507	13647.57	39.15
38	Utkarsh Small Finance Bank	1822	5.92	0	0.00	0	0.00	11142	750.00	1822	5.92	0.79
39	YES Bank	1	6.00	1	700.00	57	29268.00	3940	3781.16	59	29974.00	792.72
<b>Total PVT</b>		<b>509669</b>	<b>329392.82</b>	<b>7</b>	<b>6416.55</b>	<b>3169</b>	<b>81687.49</b>	<b>1379263</b>	<b>901175.01</b>	<b>512845</b>	<b>417496.86</b>	<b>46.33</b>
40	BGVB	69974	42255.64	2	145.90	902	510.66	548307	543505.83	70878	42912.20	7.90
41	PBGB	8684	16021.97	0	0.00	0	0.00	227980	217058.87	8684	16021.97	7.38
42	UBKGB	14516	5623.34	0	0.00	0	0.00	138618	117498.40	14516	5623.34	4.79
<b>Total RRB</b>		<b>93174</b>	<b>63900.95</b>	<b>2</b>	<b>145.90</b>	<b>902</b>	<b>510.66</b>	<b>914905</b>	<b>878063.10</b>	<b>94078</b>	<b>64557.51</b>	<b>7.35</b>
43	WB State Co-Op Bank Ltd.	478308	104664.00	0	0.00	1	35.00	607440	357021.46	478309	104699.00	29.33
44	WBSCARD Bank Ltd.	854	561.27	0	0.00	0	0.00	33878	10447.00	854	561.27	5.37
<b>Total Co-Optv</b>		<b>479162</b>	<b>105225.27</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>35</b>	<b>641318</b>	<b>367468.46</b>	<b>479163</b>	<b>105260.27</b>	<b>28.64</b>
<b>Grand Total</b>		<b>1305258</b>	<b>871191.13</b>	<b>649</b>	<b>31189.19</b>	<b>17944</b>	<b>208588.48</b>	<b>6850939</b>	<b>5500000.11</b>	<b>1323851</b>	<b>1110968.80</b>	<b>20.20</b>

Statement showing disbursement in MSME under Priority Sector for the quarter ended June 2019																
(No. in actuals, Amt. in Lakh)																
Sr. No.	Bank	Micro, Small & Medium Enterprise										Total MSME under PRISEC				
		Micro Entpz.		Small Entpz.		Medium Entpz.		Khadi & Village		Other under MSME		Yearly Target under ACP		Disbursement upto the end of the quarter		
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		%
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	8207	44697.00	483	37712.00	26	1.06	23	98.14	0	0.00	113525	488368.02	8739	82508.20	16.89
2	Andhra Bank	1785	9112.38	156	15987.95	62	34611.64	0	0.00	0	0.00	13929	56617.88	2003	59711.97	105.46
3	Bank of Baroda	631	2807.00	1355	17680.00	203	1247.00	11	101.00	61	1152.00	72278	299165.60	2261	22987.00	7.68
4	Bank of India	4970	15326.00	104	2089.00	3	1149.00	0	0.00	0	0.00	85828	324198.27	5077	18564.00	5.73
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9117	29631.24	0	0.00	0.00
6	Canara Bank	6934	23661.39	1026	24067.58	63	9142.19	0	0.00	0	0.00	48461	241012.50	8023	56871.16	23.60
7	Central Bank of India	6746	16167.91	1537	36857.13	33	7584.97	687	2377.22	0	0.00	83466	268255.31	9003	62987.23	23.48
8	Corporation Bank	290	375.15	39	210.88	6	345.38	0	0.00	0	0.00	16779	58423.62	335	931.41	1.59
9	Indian Bank	306	820.07	19	468.88	3	4.74	0	0.00	0	0.00	15145	82988.02	328	1293.69	1.56
10	IOB	1505	100.00	0	0.00	0	0.00	0	0.00	0	0.00	32723	148875.20	1505	100.00	0.07
11	OBC	404	1746.05	191	2265.21	0	0.00	0	0.00	0	0.00	25837	103517.38	595	4011.26	3.87
12	PNB	13451	51497.10	877	48107.81	73	11409.69	33	31.72	0	0.00	60309	245640.72	14434	111046.32	45.21
13	Punjab & Sind Bank	5	1.75	0	0.00	0	0.00	0	0.00	0	0.00	10043	32120.12	5	1.75	0.01
14	SBI	1303	6324.00	31	85.00	19	19804.00	0	0.00	0	0.00	232899	986053.94	1353	26213.00	2.66
15	Syndicate Bank	3821	25578.00	243	10417.00	86	1462.00	0	0.00	0	0.00	31522	119297.47	4150	37457.00	31.40
16	UBI	4157	18976.56	1959	11471.15	49	15751.89	36	56.45	0	0.00	148083	553417.00	6201	46256.05	8.36
17	UCO	29013	89821.00	14312	51313.56	4822	19345.00	0	0.00	0	0.00	90750	374806.81	48147	160479.56	42.82
18	Union Bank of India	6371	26039.75	683	32607.82	21	5857.40	46	1.53	0	0.00	18904	92174.00	7121	64506.50	69.98
<b>Total PSU</b>		<b>89899</b>	<b>333051.11</b>	<b>23015</b>	<b>291340.97</b>	<b>5469</b>	<b>127716</b>	<b>836</b>	<b>2666.06</b>	<b>61</b>	<b>1152.00</b>	<b>1109596</b>	<b>4504563.14</b>	<b>119280</b>	<b>755926.10</b>	<b>16.78</b>
19	Axis Bank	13425	14414.00	10000	20000.00	0	0.00	0	0.00	22260	9268.00	115255	237554.16	45685	43682.00	18.39
20	Bandhan Bank	336954	278187.17	3548	8769.55	28	1304.17	0	0.00	0	0.00	990951	606139.90	340530	288260.89	47.56
21	Catholic Syrian Bank Ltd.	59	855.70	5	314.76	0	0.00	0	0.00	0	0.00	0	0.00	64	1170.46	#DIV/0!
22	Dhanlaxmi 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!
23	Federal Bank	405	18093.13	186	27549.53	38	9714.48	0	0.00	0	0.00	6296	22680.00	629	55357.14	244.08
24	HDFC Bank	38077	39959.28	991	53933.05	173	11205.93	0	0.00	0	0.00	63090	180470.21	39241	105098.26	58.24
25	ICICI	3089	150396.16	1312	126958.81	187	57359.57	0	0.00	0	0.00	76102	224045.00	4588	334714.54	149.40
26	IDBI	5567	36014.51	124	8917.49	26	5619.75	0	0.00	0	0.00	32670	125665.20	5717	50551.75	40.23
27	IDFC	18120	5351.00	28	4273.00	7	11.00	0	0.00	0	0.00	1633	9446.00	18155	9635.00	102.00
28	Indusind Bank	13729	9983.48	9096	124822.37	5	827.82	0	0.00	0	0.00	192713	72242.00	22830	135633.67	187.75
29	Jana Small Finance Bank	986	2246.76	0	0.00	0	0.00	0	0.00	0	0.00	3666	16903.00	986	2246.76	13.29
30	Karnataka 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!
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
32	Kotak Mahindra Bank	165	4555.73	381	9205.04	125	7796.30	0	0.00	0	0.00	9055	30473.69	671	21557.07	70.74
33	Ratnakar Bank Ltd	22241	8581.08	3	1250.00	2	35.91	0	0.00	0	0.00	26062	7116.33	22246	9866.99	138.65
34	South Indian Bank Ltd.	26	812.00	0	0.00	0	0.00	0	0.00	0	0.00	7035	16337.00	26	812.00	4.97
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	1	5.41	1117	2963.62	1	5.41	0.18
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	144	702.00	0	0.00	0.00
37	Ujivan Small Finance Bank	12183	5406.80	0	0.00	0	0.00	0	0.00	0	0.00	12585	35086.78	12183	5406.80	15.41
38	Utkarsh Small Finance Bank	1775	6.94	0	0.00	0	0.00	0	0.00	0	0.00	181	351.00	1775	6.94	1.98
39	YES Bank	881	46071.00	665	38491.00	68	23289.00	0	0.00	0	0.00	11005	39200.00	1614	107851.00	275.13
<b>Total PVT</b>		<b>467682</b>	<b>620934.74</b>	<b>26339</b>	<b>424484.60</b>	<b>659</b>	<b>117163.93</b>	<b>0</b>	<b>0.00</b>	<b>22261</b>	<b>9273.41</b>	<b>1549561</b>	<b>1627375.88</b>	<b>516941</b>	<b>1171856.68</b>	<b>72.01</b>
40	BGVB	9972	1095.26	4985	503.93	0	0.00	0	0.00	0	0.00	117227	359002.74	14957	1599.19	0.45
41	PBGB	6629	16491.20	63	459.57	0	0.00	0	0.00	0	0.00	76865	163404.00	6692	16950.77	10.37
42	UBKGB	888	587.93	0	0.00	0	0.00	0	0.00	0	0.00	42053	64562.94	888	587.93	0.91
<b>Total RRB</b>		<b>17489</b>	<b>18174.39</b>	<b>5048</b>	<b>963.50</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>236144</b>	<b>586969.68</b>	<b>22537</b>	<b>19137.89</b>	<b>3.26</b>
43	WB State Co-Op Bank Ltd.	195	6669.00	0	0.00	0	0.00	0	0.00	0	0.00	109371	272753.00	195	6669.00	2.45
44	WBSCARD Bank Ltd.	112	492.89	0	0.00	0	0.00	0	0.00	0	0.00	4037	8338.58	112	492.89	5.91
<b>Total Co-Optv</b>		<b>307</b>	<b>7161.89</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>113408</b>	<b>281091.58</b>	<b>307</b>	<b>7161.89</b>	<b>2.55</b>
<b>Grand Total</b>		<b>575377</b>	<b>979322.13</b>	<b>54402</b>	<b>716789.07</b>	<b>6128</b>	<b>244879.89</b>	<b>836</b>	<b>2666.06</b>	<b>22322</b>	<b>10425.41</b>	<b>3008709</b>	<b>7000000.28</b>	<b>659065</b>	<b>1954082.56</b>	<b>27.92</b>

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended June 2019																
(No. in actuals, Amt. in Lakh)																
Sr. No.	Bank	Export					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	216	7797.31	18	23261.00	298.32	2322	16389.16	554	579.11	3.53	8377	53132.67	1601	12334.79	23.22
2	Andhra Bank	24	1289.56	54	14841.95	1150.93	1183	4073.00	7	7.68	0.19	1544	6410.00	62	335.96	5.24
3	Bank of Baroda	188	10800.00	0	0.00	0.00	2273	20499.00	740	1222.00	5.96	6266	45370.00	5383	67527.00	148.84
4	Bank of India	157	4751.55	4	1059.00	22.29	2444	15099.00	92	215.00	1.42	8302	47281.00	758	7319.00	15.48
5	Bank of Maharashtra	20	1101.57	0	0.00	0.00	516	1606.50	0	0.00	0.00	631	4193.00	0	0.00	0.00
6	Canara Bank	111	4656.41	0	0.00	0.00	2339	11264.60	300	851.02	7.55	3286	27488.14	783	4214.82	15.33
7	Central Bank of India	126	4440.63	0	0.00	0.00	2059	11270.51	319	394.07	3.50	4347	29185.04	610	2678.86	9.18
8	Corporation Bank	27	1133.12	0	0.00	0.00	1171	5861.00	2	11.00	0.19	1877	10641.00	36	505.13	4.75
9	Indian Bank	43	2341.66	0	0.00	0.00	1261	3305.83	103	306.03	9.26	1788	9393.12	130	702.80	7.48
10	IOB	94	4812.01	0	0.00	0.00	1475	8837.00	51	109.00	1.23	3035	23089.00	103	1207.00	5.23
11	OBC	51	2086.23	0	0.00	0.00	1351	3423.92	160	251.00	7.33	2009	16207.32	193	1261.00	7.78
12	PNB	122	4035.27	5	566.10	14.03	1993	7169.07	897	2045.24	28.53	3096	29477.64	316	1851.85	6.28
13	Punjab & Sind Bank	16	766.93	0	0.00	0.00	398	1281.91	14	30.00	2.34	532	4315.04	131	2000.00	46.35
14	SBI	550	22083.58	0	0.00	0.00	6123	44822.70	512	5320.00	11.87	14943	155200.99	4215	53101.00	34.21
15	Syndicate Bank	52	2648.32	0	0.00	0.00	1717	4750.78	193	194.00	4.08	2012	13346.23	159	621.00	4.65
16	UBI	368	13546.97	0	0.00	0.00	9044	46475.00	11	28.59	0.06	11258	122308.00	3679	29752.84	24.33
17	UCO	125	6116.52	319	1296.77	21.20	1982	13406.14	83	171.56	1.28	5333	38881.74	546	7528.29	19.36
18	Union Bank of India	139	555.00	0	0.00	0.00	823	3846.00	463	983.15	25.56	2068	7677.00	1799	12473.03	162.47
<b>Total PSU</b>		<b>2427</b>	<b>94962.66</b>	<b>400</b>	<b>41024.82</b>	<b>43.20</b>	<b>40474</b>	<b>223381.12</b>	<b>4501.00</b>	<b>12718.45</b>	<b>5.69</b>	<b>80704</b>	<b>643596.92</b>	<b>20504.00</b>	<b>205414.37</b>	<b>31.92</b>
19	Axis Bank	115	5414.89	0	0.00	0.00	1883	10690.00	105	671.00	6.28	3392	31911.00	667	6000.00	18.80
20	Bandhan Bank	194	4145.11	0	0.00	0.00	1535	11105.72	0	0.00	0.00	1340	26588.98	173	623.31	2.34
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	6	61.00	#DIV/0!
22	Dhanlaxmi 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!
23	Federal Bank	9	48.73	0	0.00	0.00	1035	2143.00	8	9.88	0.46	445	4487.00	39	299.21	6.67
24	HDFC Bank	106	9877.00	0	0.00	0.00	1584	10169.00	79	112.62	1.11	3296	30441.00	2009	1754.82	5.76
25	ICICI	134	7247.36	3	431.56	5.95	1736	8651.03	25	82.66	0.96	3454	50580.42	236	4335.42	8.57
26	IDBI	46	1573.00	0	0.00	0.00	607	3015.00	113	146.16	4.85	1381	7521.00	1584	9477.43	126.01
27	IDFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	15	200.00	49	223.00	111.50
28	Indusind Bank	29	2647.00	0	0.00	0.00	1106	3981.00	0	0.00	0.00	778	6347.00	0	0.00	0.00
29	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	25	300.00	0	0.00	0.00
30	Karnataka 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!
31	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	1	2.90	#DIV/0!	0	0.00	8	74.00	#DIV/0!
32	Kotak Mahindra Bank	28	2916.00	0	0.00	0.00	1040	3968.00	0	0.00	0.00	1143	15151.00	8	128.69	0.85
33	Ratnakar Bank Ltd	13	535.83	0	0.00	0.00	219	947.00	97	2790.00	294.61	221	1578.00	293	8368.00	530.29
34	South Indian Bank Ltd.	16	1061.57	0	0.00	0.00	222	1089.13	0	0.00	0.00	430	2651.18	0	0.00	0.00
35	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!
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	13	50.00	0	0.00	0.00	15	250.00	1	6.00	2.40
37	Ujivan Small Finance Bank	3	73.82	0	0.00	0.00	369	1666.00	0	0.00	0.00	623	3945.00	5339	2130.88	54.01
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	12	50.00	0	0.00	0.00
39	YES Bank	5	37.14	0	0.00	0.00	13	56.60	0	0.00	0.00	14	133.00	23	30.00	22.56
<b>Total PVT</b>		<b>698</b>	<b>35577.45</b>	<b>3</b>	<b>431.56</b>	<b>1.21</b>	<b>11362</b>	<b>57531.48</b>	<b>428.00</b>	<b>3815.22</b>	<b>6.63</b>	<b>16584</b>	<b>182134.58</b>	<b>10435.00</b>	<b>33511.76</b>	<b>18.40</b>
40	BGVB	197	1023.00	0	0.00	0.00	3548	5267.00	14	15.73	0.30	991	15050.00	127	335.53	2.23
41	PBGB	17	353.61	0	0.00	0.00	1038	1212.00	10	42.83	3.53	802	10343.00	96	909.64	8.79
42	UBKGB	0	0.00	0	0.00	#DIV/0!	1126	4105.00	7	2.99	0.07	489	5998.00	86	480.35	8.01
<b>Total RRB</b>		<b>214</b>	<b>1376.61</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>5712</b>	<b>10584.00</b>	<b>31.00</b>	<b>61.55</b>	<b>0.58</b>	<b>2282</b>	<b>31391.00</b>	<b>309.00</b>	<b>1725.52</b>	<b>5.50</b>
43	WB State Co-Op Bank Ltd.	89	567.00	0	0.00	0.00	1403	2044.00	0	0.00	0.00	1175	3581.00	291	6498.00	181.46
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	146	172.00	0	0.00	0.00	125	592.00	48	496.06	83.79
<b>Total Co-Optv</b>		<b>89</b>	<b>567.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>1549</b>	<b>2216.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1300</b>	<b>4173.00</b>	<b>339.00</b>	<b>6994.06</b>	<b>167.60</b>
<b>Grand Total</b>		<b>3428</b>	<b>132483.72</b>	<b>403</b>	<b>41456.38</b>	<b>31.29</b>	<b>59097</b>	<b>293712.60</b>	<b>4960.00</b>	<b>16595.22</b>	<b>5.65</b>	<b>100870</b>	<b>861295.50</b>	<b>31587.00</b>	<b>247645.71</b>	<b>28.75</b>



Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended June 2019																
(No. in actuals, Amt. in Lakh)																
Sr. No.	Bank	Social Infrastructure					Renewable Energy					Others				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	583	10080.20	0	0.00	0.00	2018	3488.14	0	0.00	0.00	30067	45716.89	0	0.00	0.00
2	Andhra Bank	87	1474.12	0	0.00	0.00	77	626.73	0	0.00	0.00	3609	11137.00	0	0.00	0.00
3	Bank of Baroda	462	10284.31	11	527.00	5.12	721	4137.20	5	21.00	0.51	13687	19723.88	1804	8167.00	41.41
4	Bank of India	456	6256.56	0	0.00	0.00	1113	2168.88	0	0.00	0.00	21327	30284.98	0	0.00	0.00
5	Bank of Maharashtra	81	1281.44	0	0.00	0.00	38	540.06	0	0.00	0.00	689	884.50	0	0.00	0.00
6	Canara Bank	475	6383.12	0	0.00	0.00	1111	2149.62	0	0.00	0.00	19383	27741.57	0	0.00	0.00
7	Central Bank of India	526	6692.15	0	0.00	0.00	1248	2134.96	0	0.00	0.00	23525	34601.66	0	0.00	0.00
8	Corporation Bank	262	1435.05	0	0.00	0.00	208	533.46	0	0.00	0.00	4270	3750.91	31	61.81	1.65
9	Indian Bank	189	2607.40	0	0.00	0.00	321	1164.63	0	0.00	0.00	4791	4945.05	0	0.00	0.00
10	IOB	220	5035.60	0	0.00	0.00	500	2381.34	0	0.00	0.00	6678	8716.52	0	0.00	0.00
11	OBC	186	2374.32	0	0.00	0.00	343	967.11	0	0.00	0.00	6789	7705.26	0	0.00	0.00
12	PNB	275	5622.56	1	0.01	0.00	1233	2015.12	0	0.00	0.00	29618	32702.41	366	74.29	0.23
13	Punjab & Sind Bank	43	804.39	0	0.00	0.00	46	377.97	0	0.00	0.00	3193	4974.00	0	0.00	0.00
14	SBI	1601	31788.56	11	23.00	0.07	4484	9475.15	0	0.00	0.00	83903	96220.00	0	0.00	0.00
15	Syndicate Bank	203	3142.99	0	0.00	0.00	464	1300.38	0	0.00	0.00	14829	14835.76	4	5.00	0.03
16	UBI	843	26440.00	7	42.91	0.16	3781	6103.07	0	0.00	0.00	57253	86340.75	0	0.00	0.00
17	UCO	302	7010.51	456	2103.45	30.00	1519	2959.62	286	373.56	12.62	23769	33915.07	4285	19666.53	57.99
18	Union Bank of India	296	1932.00	2	3.06	0.16	693	1165.00	1	2.01	0.17	11911	1584.00	37	0.80	0.05
<b>Total PSU</b>		<b>7091</b>	<b>130645.28</b>	<b>488.00</b>	<b>2699.43</b>	<b>2.07</b>	<b>19918</b>	<b>43688.44</b>	<b>292.00</b>	<b>396.57</b>	<b>0.91</b>	<b>359291</b>	<b>465780.22</b>	<b>6527.00</b>	<b>27975.43</b>	<b>6.01</b>
19	Axis Bank	313	14842.00	0	0.00	0.00	626	2223.03	0	0.00	0.00	19329	45068.00	0	0.00	0.00
20	Bandhan Bank	372	5671.91	0	0.00	0.00	1012	1630.90	0	0.00	0.00	27128	30848.57	35582	14973.33	48.54
21	Catholic Syrian 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!
22	Dhanlaxmi 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!
23	Federal Bank	106	1208.00	0	0.00	0.00	17	709.00	0	0.00	0.00	1891	1543.26	23	3.60	0.23
24	HDFC Bank	268	14522.00	0	0.00	0.00	456	5505.00	0	0.00	0.00	18996	51707.00	1	0.23	0.00
25	ICICI	303	5881.11	0	0.00	0.00	517	3139.01	0	0.00	0.00	13002	12491.87	0	0.00	0.00
26	IDBI	145	1238.00	0	0.00	0.00	375	1672.00	0	0.00	0.00	11968	3429.00	0	0.00	0.00
27	IDFC	5	300.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
28	Indusind Bank	51	2553.00	0	0.00	0.00	140	1044.00	0	0.00	0.00	2633	3137.00	0	0.00	0.00
29	Jana Small Finance Bank	5	200.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	21594	7280.15	#DIV/0!
30	Karnataka 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!
31	Karur Vysya 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!
32	Kotak Mahindra Bank	30	1470.94	1	200.00	13.60	31	958.39	0	0.00	0.00	979	269.58	1	138.99	51.56
33	Ratnakar Bank Ltd	12	482.96	0	0.00	0.00	85	297.94	0	0.00	0.00	1159	380.53	2818	821.75	215.95
34	South Indian Bank Ltd.	17	816.10	0	0.00	0.00	16	532.60	0	0.00	0.00	43	132.67	76	174.92	131.85
35	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!
36	Tamilnad Mercantile Bank	5	100.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
37	Ujivan Small Finance Bank	55	284.48	0	0.00	0.00	97	55.81	0	0.00	0.00	3787	10651.00	39809	12267.32	115.18
38	Utkarsh Small Finance Bank	4	100.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
39	YES Bank	54	51.00	0	0.00	0.00	78	51.00	0	0.00	0.00	538	63.00	0	0.00	0.00
<b>Total PVT</b>		<b>1745</b>	<b>49721.50</b>	<b>1.00</b>	<b>200.00</b>	<b>0.40</b>	<b>3449</b>	<b>17818.69</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>101454</b>	<b>159721.47</b>	<b>99904.00</b>	<b>35660.29</b>	<b>22.33</b>
40	BGVB	844	13277.80	0	0.00	0.00	2720	1216.70	0	0.00	0.00	65125	79800.67	678	409.71	0.51
41	PBGB	279	675.43	0	0.00	0.00	1094	230.45	7	0.69	0.30	21218	15880.00	90	131.55	0.83
42	UBKGB	128	952.00	0	0.00	0.00	454	163.00	0	0.00	0.00	7955	27704.00	7902	8149.18	29.42
<b>Total RRB</b>		<b>1252</b>	<b>14905.23</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>4268</b>	<b>1610.15</b>	<b>7.00</b>	<b>0.69</b>	<b>0.04</b>	<b>94298</b>	<b>123384.67</b>	<b>8670.00</b>	<b>8690.44</b>	<b>7.04</b>
43	WB State Co-Op Bank Ltd.	466	4115.00	27	1284.00	31.20	1676	668.51	0	0.00	0.00	65874	134.00	525	64605.00	48212.69
44	WBCARD Bank Ltd.	227	181.00	0	0.00	0.00	664	68.00	0	0.00	0.00	304	66.00	0	0.00	0.00
<b>Total Co-Optv</b>		<b>693</b>	<b>4296.00</b>	<b>27.00</b>	<b>1284.00</b>	<b>29.89</b>	<b>2340</b>	<b>736.51</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>66178</b>	<b>200.00</b>	<b>525.00</b>	<b>64605.00</b>	<b>32302.50</b>
<b>Grand Total</b>		<b>10781</b>	<b>199568.01</b>	<b>516.00</b>	<b>4183.43</b>	<b>2.10</b>	<b>29975</b>	<b>63853.79</b>	<b>299.00</b>	<b>397.26</b>	<b>0.62</b>	<b>621222</b>	<b>749086.35</b>	<b>115626.00</b>	<b>136931.16</b>	<b>18.28</b>

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended June 2019											
(No. in actuals, Amt. in Lakh)											
Sr. No.	Bank	Loans to weaker section under Priority Sector					Total Priority				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	185000	155000	8659	6264.70	4.04	519119	975230.23	29144	162621.10	16.68
2	Andhra Bank	25000	15000	158	150.97	1.01	45027	101408.05	2210	79522.73	78.42
3	Bank of Baroda	175000	90000	4662	33104.00	36.78	257208	565816.24	21681	148450.00	26.24
4	Bank of India	195000	105000	12105	14632.00	13.94	358702	647129.16	18733	40498.00	6.26
5	Bank of Maharashtra	15000	10000	0	0.00	0.00	31943	55823.57	0	0.00	0.00
6	Canara Bank	170000	85000	4303	8822.46	10.38	311311	517989.00	30364	78813.05	15.22
7	Central Bank of India	165000	95000	10421	7560.78	7.96	407600	584451.11	27814	96360.12	16.49
8	Corporation Bank	30000	16000	306	481.42	3.01	55464	104582.87	609	1659.69	1.59
9	Indian Bank	40000	20000	77	666.35	3.33	78076	149508.37	767	4515.32	3.02
10	IOB	75000	45000	0	0.00	0.00	134482	270675.79	2334	1764.00	0.65
11	OBC	50000	30000	1121	1257.00	4.19	93036	192158.42	1479	6981.26	3.63
12	PNB	190000	85000	34449	26088.94	30.69	350822	524262.04	50798	168096.42	32.06
13	Punjab & Sind Bank	25000	15000	0	0.00	0.00	42008	66221.75	155	2061.75	3.11
14	SBI	290000	240000	37150	18575.00	7.74	1268493	2141751.45	32931	216389.00	10.10
15	Syndicate Bank	95000	40000	6868	50964.00	127.41	181272	251714.61	6640	43200.00	17.16
16	UBI	280000	225000.00	6671	14987.26	6.66	876662	1378639.97	66663	183769.06	13.33
17	UCO	100500	110000.00	7981	19894.56	18.09	377805	717767.90	75814	224516.28	31.28
18	Union Bank of India	80000	35000.00	1345	2357.38	6.74	145927	214780.80	21621	110591.55	51.49
<b>Total PSU</b>		<b>2185500</b>	<b>1416000.00</b>	<b>136276.00</b>	<b>205806.82</b>	<b>14.53</b>	<b>5534956</b>	<b>9459911.32</b>	<b>389757</b>	<b>1569809.33</b>	<b>16.59</b>
19	Axis Bank	155000	60000.00	22210	9250.00	15.42	248950	448173.94	47530	56054.00	12.51
20	Bandhan Bank	1500000	1150000.00	676105	522475.94	45.43	1870265	1197525.21	718716	556707.39	46.49
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	70	1231.46	#DIV/0!
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
23	Federal Bank	10000	20000.00	0	0.00	0.00	17517	39750.78	3079	68524.94	172.39
24	HDFC Bank	180000	90000.00	59474	18343.11	20.38	187093	387502.22	63494	144347.92	37.25
25	ICICI	85000	30000.00	12464	20025.43	66.75	181967	394268.81	17851	356486.72	90.42
26	IDBI	125000	65000.00	21977	15947.23	24.53	117159	201055.06	27504	70980.29	35.30
27	IDFC	100000	5000.00	29225	8602.00	172.04	1653	9946.00	29309	15380.00	154.64
28	Indusind Bank	6000	12000.00	23421	1601.73	13.35	211423	101651.98	25103	143404.80	141.07
29	Jana Small Finance Bank	3000	4000.00	25489	8949.31	223.73	5429	18924.00	26448	11133.50	58.83
30	Karnataka Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	79	282.90	#DIV/0!
32	Kotak Mahindra Bank	9000	10000.00	0	0.00	0.00	17623	57758.82	1214	26882.69	46.54
33	Ratnakar Bank Ltd	225000	100000.00	76872	22892.34	22.89	101617	14918.90	76897	37122.90	248.83
34	South Indian Bank Ltd.	6000	5500.00	0	0.00	0.00	10760	24140.60	130	3100.72	12.84
35	SIDBI	500	600.00	0	0.00	0.00	1117	2963.62	1	5.41	0.18
36	Tamilnad Mercantile Bank	200	300.00	0	0.00	0.00	392	1227.00	1	6.00	0.49
37	Ujjivan Small Finance Bank	135000	50000.00	32179	10633.60	21.27	64165	86625.21	97838	33452.57	38.62
38	Utkarsh Small Finance Bank	25000	5500.00	3583	11.69	0.21	11339	1251.00	3597	12.86	1.03
39	YES Bank	10000	10000.00	44	122.00	1.22	15647	43372.90	1696	137855.00	317.84
<b>Total PVT</b>		<b>2574700</b>	<b>1617900.00</b>	<b>983043</b>	<b>638854.38</b>	<b>39.49</b>	<b>3064115</b>	<b>3031056.06</b>	<b>1140557</b>	<b>1662972.37</b>	<b>54.86</b>
40	BGVB	225000	135000.00	42518	23541.44	17.44	738957	1018143.75	86654	45272.36	4.45
41	PBGB	160000	95000.00	9122	17056.92	17.95	329294	409157.35	15579	34057.45	8.32
42	UBKGB	95000	55000.00	9910	19746.02	35.90	190823	220983.34	23399	14843.79	6.72
<b>Total RRB</b>		<b>480000</b>	<b>285000.00</b>	<b>61550.00</b>	<b>60344.38</b>	<b>21.17</b>	<b>1259074</b>	<b>1648284.44</b>	<b>125632</b>	<b>94173.60</b>	<b>5.71</b>
43	WB State Co-Op Bank Ltd.	235000	155000.00	476062	183755.00	118.55	787494	640883.96	479347	183755.00	28.67
44	WBSCARD Bank Ltd.	20000	5000.00	5698	10856.71	217.13	39381	19864.58	1014	1550.22	7.80
<b>Total Co-Optv</b>		<b>255000</b>	<b>160000.00</b>	<b>481760.00</b>	<b>194611.71</b>	<b>121.63</b>	<b>826875</b>	<b>660748.54</b>	<b>480361</b>	<b>185305.22</b>	<b>28.04</b>
<b>Grand Total</b>		<b>5495200</b>	<b>3478900.00</b>	<b>1662629.00</b>	<b>1099617.29</b>	<b>31.61</b>	<b>10685020</b>	<b>14800000.35</b>	<b>2136307</b>	<b>3512260.52</b>	<b>23.73</b>

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended June 2019																
(No. in actuals, Amt. in Lakh)																
Sr. No.	Bank	Agriculture					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	454	45860.00	1	20.23	0.04	536	8050.50	45	77.39	0.96	593	14924.30	73	1463.00	9.80
2	Andhra Bank	24	3262.00	3	17.12	0.52	358	1747.00	0	0.00	0.00	220	5985.00	11	147.36	2.46
3	Bank of Baroda	484	32670.00	1	2600.00	7.96	393	7186.91	67	147.00	2.05	825	20894.00	512	6807.00	32.58
4	Bank of India	536	56476.00	0	0.00	0.00	846	9250.77	0	0.00	0.00	270	6865.18	0	0.00	0.00
5	Bank of Maharashtra	26	2324.00	0	0.00	0.00	85.25	291.18	0	0.00	0.00	60	1492.42	0	0.00	0.00
6	Canara Bank	808	9462.00	0	0.00	0.00	441	1684.00	0	0.00	0.00	218	3462.00	118	661.75	19.11
7	Central Bank of India	916	63590.00	0	0.00	0.00	536	5269.43	65	376.45	7.14	413	10447.00	322	1203.30	11.52
8	Corporation Bank	8	411.54	0	0.00	0.00	535	1873.58	0	0.00	0.00	105	2596.82	0	0.00	0.00
9	Indian Bank	150	15175.00	0	0.00	0.00	121	1086.08	20	121.44	11.18	473	11939.44	59	678.94	5.69
10	IOB	670	23620.00	0	0.00	0.00	308	10464.00	0	0.00	0.00	1105	32686.00	0	0.00	0.00
11	OBC	71	3658.16	1	76.00	2.08	94.6	1024.61	0	0.00	0.00	45	1110.36	53	922.00	83.04
12	PNB	862	79152.00	6	2439.68	3.08	310.2	10756.00	0	0.00	0.00	1390	49850.00	146	1828.52	3.67
13	Punjab & Sind Bank	14	118.89	0	0.00	0.00	85.8	292.74	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
14	SBI	954	109509.00	0	0.00	0.00	630	33912.00	267	1625.00	4.79	1570	44772.88	2025	51009.00	113.93
15	Syndicate Bank	96	4968.99	1	1.00	0.02	220	20927.00	0	0.00	0.00	1453	46417.00	48	339.00	0.73
16	UBI	932	10642.00	26	12901.45	121.23	322	2823.00	401	1107.74	39.24	1065	16789.00	329	7015.21	41.78
17	UCO	911	11464.00	2154	11165.38	97.40	337	2294.00	225	1418.24	61.82	713	17909.16	266	1701.12	9.50
18	Union Bank of India	62	3261.86	0	0.00	0.00	114	2578.00	105	516.34	20.03	735	18506.12	202	3797.82	20.52
<b>Total PSU</b>		<b>7979</b>	<b>475625.43</b>	<b>2193</b>	<b>29220.86</b>	<b>6.14</b>	<b>6273</b>	<b>121510.81</b>	<b>1195</b>	<b>5389.60</b>	<b>4.44</b>	<b>11251</b>	<b>306646.68</b>	<b>4164</b>	<b>77574.02</b>	<b>25.30</b>
19	Axis Bank	76	3941.66	0	0.00	0.00	297	2634.71	0	0.00	0.00	685	19851.00	12	483.00	2.43
20	Bandhan Bank	49	1559.39	0	0.00	0.00	28	112.23	0	0.00	0.00	513	20291.40	4	7.00	0.03
21	Catholic Syrian 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!
22	Dhanlaxmi 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!
23	Federal Bank	23	1158.42	0	0.00	0.00	303	573.00	3	8.29	1.45	10	32.00	49	1240.85	3877.66
24	HDFC Bank	26	1371.81	0	0.00	0.00	853	1863.32	85	150.32	8.07	785	29848.58	0	0.00	0.00
25	ICICI	101	5243.34	0	0.00	0.00	356	1656.95	1	25.00	1.51	985	18852.00	476	34237.05	181.61
26	IDBI	19	1300.68	0	0.00	0.00	185	1170.98	0	0.00	0.00	293	7462.14	322	7065.59	94.69
27	IDFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
28	Indusind Bank	22	168.00	0	0.00	0.00	55	241.12	0	0.00	0.00	248	4477.28	0	0.00	0.00
29	Jana Small Finance Bank	22	38.00	0	0.00	0.00	2	5.00	0	0.00	0.00	2	7.00	0	0.00	0.00
30	Karnataka 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!
31	Karur Vysya 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!
32	Kotak Mahindra Bank	24	1028.48	0	0.00	0.00	206	899.56	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
33	Ratnakar Bank Ltd	12	477.77	0	0.00	0.00	14	62.75	0	0.00	0.00	60	1492.42	0	0.00	0.00
34	South Indian Bank Ltd.	10	495.18	0	0.00	0.00	14	61.31	0	0.00	0.00	60	1492.42	0	0.00	0.00
35	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!
36	Tamilnad Mercantile Bank	6	26.00	0	0.00	0.00	6	15.00	0	0.00	0.00	2	7.00	0	0.00	0.00
37	Ujivan Small Finance Bank	30	325.82	21	7.51	2.30	14	60.78	0	0.00	0.00	2	7.00	54	290.04	4143.43
38	Utkarsh Small Finance Bank	6	26.00	0	0.00	0.00	6	15.00	0	0.00	0.00	2	5.00	0	0.00	0.00
39	YES Bank	18	484.13	0	0.00	0.00	28	128.13	0	0.00	0.00	60	1492.42	0	0.00	0.00
<b>Total PVT</b>		<b>443</b>	<b>17644.65</b>	<b>21.00</b>	<b>7.51</b>	<b>0.04</b>	<b>2363.70</b>	<b>9499.84</b>	<b>89.00</b>	<b>183.61</b>	<b>1.93</b>	<b>3706.00</b>	<b>105317.66</b>	<b>917.00</b>	<b>43323.53</b>	<b>41.14</b>
40	BGVB	556	7756.00	0	0.00	0.00	225	544.51	0	0.00	0.00	38	895.46	299	623.25	69.60
41	PBGB	672	7290.00	0	0.00	0.00	162	423.90	0	0.00	0.00	23	672.00	10	251.25	37.39
42	UBKGB	1356	7298.00	0	0.00	0.00	165	409.84	0	0.00	0.00	15	298.48	0	0.00	0.00
<b>Total RRB</b>		<b>2584</b>	<b>22344.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>552.00</b>	<b>1378.25</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>75.00</b>	<b>1865.94</b>	<b>309.00</b>	<b>874.50</b>	<b>46.87</b>
43	WB State Co-Op Bank Ltd.	882	376.00	0	0.00	0.00	28	98.16	0	0.00	0.00	35	178.00	0	0.00	0.00
44	WBSCARD Bank Ltd.	684	354.00	0	0.00	0.00	6	19.85	0	0.00	0.00	15	85.00	0	0.00	0.00
<b>Total Co-Optv</b>		<b>1566</b>	<b>730.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>33.00</b>	<b>118.01</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>50.00</b>	<b>263.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total</b>		<b>12571</b>	<b>516344.08</b>	<b>2214.00</b>	<b>29228.37</b>	<b>5.66</b>	<b>9221.95</b>	<b>132506.91</b>	<b>1284.00</b>	<b>5573.21</b>	<b>4.21</b>	<b>15081.50</b>	<b>414093.28</b>	<b>5390.00</b>	<b>121772.05</b>	<b>29.41</b>

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended March 2019											
(No. in actuals, Amt. in Lakh)											
Sr. No.	Bank	Personal Loan under Non-Prisec					Others under Non-Prisec				
		Yearly Target		Disbursement upto the end of			Yearly Target		Disbursement upto the end of		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	21945	94350.00	196	413.29	0.44	1327	4760.43	3476	113095.23	2375.74
2	Andhra Bank	15715	11256.00	257	1411.06	12.54	545	1586.88	1750	4698.06	296.06
3	Bank of Baroda	16520	40108.45	1263	2019	5.03	1258	4516.85	3435	35708.00	790.55
4	Bank of India	35495	10603.36	0	0.00	0.00	295	1278.08	589	5739.00	449.03
5	Bank of Maharashtra	475	452.23	0	0.00	0.00	1126	3012.78	0	0.00	0.00
6	Canara Bank	190	416.71	0	0.00	0.00	164	563.08	0	0.00	0.00
7	Central Bank of India	27965	6904.75	639	1292.57	18.72	461	3190.28	5257	59813.35	1874.87
8	Corporation Bank	5720	2441.25	41	68.00	2.79	1120	2755.28	171	19521.30	708.51
9	Indian Bank	11055	3591.77	0	0.00	0.00	1536	970.55	1254	53637.06	5526.46
10	IOB	29785	40924.00	0	0.00	0.00	1859	12028.00	0	0.00	0.00
11	OBC	6060	11265.73	487	51631.00	458.30	726	1762.78	13	11086.00	628.89
12	PNB	26710	54475.00	7806	38631.37	70.92	1603	12363.45	1531	297064.52	2402.76
13	Punjab & Sind Bank	7125	8295.95	0	0.00	0.00	267	763.08	0	0.00	0.00
14	SBI	29380	59519.00	25881	102532	172.27	2515	6013.28	25119	8932.00	148.54
15	Syndicate Bank	38425	63567.00	219	602.00	0.95	1034	3457.93	3314	156662.00	4530.52
16	UBI	6295	42938.00	2535	4597.88	10.71	895	1882.95	1884	41893.29	2224.88
17	UCO	7940	38688.54	277	551.45	1.43	571	806.88	3267	13077.26	1620.73
18	Union Bank of India	6355	11698.91	2155	6238.99	53.33	695	1013.08	1505	35562.11	3510.31
<b>Total PSU</b>		<b>293155</b>	<b>501496.65</b>	<b>41756.00</b>	<b>209988.61</b>	<b>41.87</b>	<b>17997</b>	<b>62725.58</b>	<b>52565.00</b>	<b>856489.18</b>	<b>1365.45</b>
19	Axis Bank	2325	18820.05	0	0.00	0.00	1911	5317.23	10042	115281.00	2168.07
20	Bandhan Bank	18305	25903.81	0	0	0.00	132	328.20	6991	13892.90	4233.06
21	Catholic Syrian Bank Ltd.	0	0.00	0	0	#DIV/0!	0	0.00	12	356.00	#DIV/0!
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0	#DIV/0!	0	0.00	0	0.00	#DIV/0!
23	Federal Bank	135	4905.00	117	316.31	6.45	434	1953.20	1778	83564.28	4278.33
24	HDFC Bank	3125	17560.54	9282	34725.33	197.75	1744	5895.63	28200	920957.49	15621.03
25	ICICI	2940	25666.42	0	0.00	0.00	1564	5187.95	183857	724218.80	13959.63
26	IDBI	1150	18029.12	192	878.76	4.87	1571	3807.00	884	38383.59	1008.24
27	IDFC	0	0.00	0	0.00	#DIV/0!	0	0.00	98817	5743.36	#DIV/0!
28	Indusind Bank	240	2833.91	0	0.00	0.00	460	1638.05	13206	338044.00	20636.98
29	Jana Small Finance Bank	8	9.00	0	0.00	0.00	11	12.00	3766	1239.00	10325.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
32	Kotak Mahindra Bank	2060	12486.63	0	0.00	0.00	521	1973.08	1764	118016.55	5981.35
33	Ratnakar Bank Ltd	225	569.87	0	0.00	0.00	21	188.20	318	183062.28	97270.07
34	South Indian Bank Ltd.	260	1063.78	0	0.00	0.00	21	182.98	15	83.12	45.43
35	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	15	29.00	0	0.00	0.00	25	29.00	0	0.00	0.00
37	Ujjivan Small Finance Bank	375	472.00	145	252.60	53.52	42	263.20	7491	5715.17	2171.42
38	Utkarsh Small Finance Bank	15	37.00	0	0.00	0.00	28	29.00	0	0.00	0.00
39	YES Bank	255	3595.21	678	3593.00	99.94	1711	4895.70	10394	372844.00	7615.74
<b>Total PVT</b>		<b>31433</b>	<b>131981.36</b>	<b>10414</b>	<b>39766.00</b>	<b>30.13</b>	<b>10196</b>	<b>31700.40</b>	<b>367535</b>	<b>2921401.54</b>	<b>9215.66</b>
40	BGVB	335	4431.28	2367	3472.65	78.37	2485	462.00	3195	16179.65	3502.09
41	PBGB	175	1344.65	1971	2976.54	221.36	2577	596.00	823	675.73	113.38
42	UBKGB	155	1414.07	0	0.00	0.00	1658	292.00	2491	5495.22	1881.92
<b>Total RRB</b>		<b>665</b>	<b>7190.01</b>	<b>4338</b>	<b>6449.19</b>	<b>89.70</b>	<b>6721</b>	<b>1350.00</b>	<b>6509</b>	<b>22350.60</b>	<b>1655.60</b>
43	WB State Co-Op Bank Ltd.	95	245.00	1051	5978.00	2440.00	93	163.00	366	1056.00	647.85
44	WBSCARD Bank Ltd.	55	108.00	0	0.00	0.00	33	96.00	0	0.00	0.00
<b>Total Co-Optv</b>		<b>150</b>	<b>353.00</b>	<b>1051</b>	<b>5978.00</b>	<b>1693.48</b>	<b>126</b>	<b>259.00</b>	<b>366</b>	<b>1056.00</b>	<b>407.72</b>
<b>Grand Total</b>		<b>325403</b>	<b>641021.02</b>	<b>57559</b>	<b>262181.80</b>	<b>40.90</b>	<b>35039</b>	<b>96034.98</b>	<b>426975</b>	<b>3801297.32</b>	<b>3958.24</b>

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2018-19 for West Bengal																
(No. in actuals, Amt. in Lakh)																
Sr. No.	Bank	Total Priority Sector					Total Non Priority Sector					Grand Total				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	519119	975230.23	29144	162621.10	16.68	24855	167945.23	3791	115069.14	68.52	543974	1143175.46	32935	277690.24	24.29
2	Andhra Bank	45027	101408.05	2210	79522.73	78.42	16862	23836.88	2021	6273.60	26.32	61889	125244.92	4231	85796.33	68.50
3	Bank of Baroda	257208	565816.24	21681	148450.00	26.24	19480	105376.21	5278	47281.00	44.87	276688	671192.45	26959	195731.00	29.16
4	Bank of India	358702	647129.16	18733	40498.00	6.26	37442	84473.39	589	5739.00	6.79	396143	731602.55	19322	46237.00	6.32
5	Bank of Maharashtra	31943	55823.57	0	0.00	0.00	1772	7572.60	0	0.00	0.00	33715	63396.17	0	0.00	0.00
6	Canara Bank	311311	517989.00	30364	78813.05	15.22	1821	15587.78	118	661.75	4.25	313131	533576.78	30482	79474.80	14.89
7	Central Bank of India	407600	584451.11	27814	96360.12	16.49	30291	89401.45	6283	62685.67	70.12	437891	673852.56	34097	159045.79	23.60
8	Corporation Bank	55464	104582.87	609	1659.69	1.59	7489	10078.46	212	19589.30	194.37	62953	114661.33	821	21248.99	18.53
9	Indian Bank	78076	149508.37	767	4515.32	3.02	13334	32762.85	1333	54437.44	166.16	91410	182271.22	2100	58952.76	32.34
10	IOB	134482	270675.79	2334	1764.00	0.65	33727	119722.00	0	0.00	0.00	168209	390397.79	2334	1764.00	0.45
11	OBC	93036	192158.42	1479	6981.26	3.63	6996	18821.64	554	63715.00	338.52	100032	210980.06	2033	70696.26	33.51
12	PNB	350822	524262.04	50798	168096.42	32.06	30875	206596.45	9489	339964.09	164.55	381697	730858.49	60287	508060.51	69.52
13	Punjab & Sind Bank	42008	66221.75	155	2061.75	3.11	7492	9470.66	0	0.00	0.00	49500	75692.40	155	2061.75	2.72
14	SBI	1268493	2141751.45	32931	216389.00	10.10	35049	253726.16	53292	164098.00	64.68	1303542	2395477.61	86223	380487.00	15.88
15	Syndicate Bank	181272	251714.61	6640	43200.00	17.16	41228	139337.92	3582	157604.00	113.11	222500	391052.52	10222	200804.00	51.35
16	UBI	876662	1378639.97	66663	183769.06	13.33	9509	75074.95	5175	67515.57	89.93	886171	1453714.92	71838	251284.63	17.29
17	UCO	377805	717767.90	75814	224516.28	31.28	10472	71162.58	6189	27913.45	39.22	388277	788930.47	82003	252429.73	32.00
18	Union Bank of India	145927	214780.80	21621	110591.55	51.49	7962	37057.96	3967	46115.26	124.44	153889	251838.76	25588	156706.81	62.03
	<b>Total PSU</b>	<b>5534956</b>	<b>9459911.32</b>	<b>389757</b>	<b>1569809.33</b>	<b>16.59</b>	<b>336654</b>	<b>1468005.14</b>	<b>101873</b>	<b>1178662.27</b>	<b>80.29</b>	<b>5871610</b>	<b>10927916.46</b>	<b>491630</b>	<b>2748471.60</b>	<b>25.15</b>
19	Avis Bank	248950	448173.94	47530	56054.00	12.51	5294	50564.64	10054	115764.00	228.94	254244	498738.59	57584	171818.00	34.45
20	Bandhan Bank	1870265	1197525.21	718716	556707.39	46.49	19027	48195.03	6995	13899.90	28.84	1889292	1245720.24	725711	570607.29	45.81
21	Catholic Syrian Bank Ltd.	0	0.00	70	1231.46	#DIV/0!	0	0.00	12	356.00	#DIV/0!	0	0.00	82	1587.46	#DIV/0!
22	Dhanlaxmi 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!
23	Federal Bank	17517	39750.78	3079	68524.94	172.39	904	8621.62	1947	85129.73	987.40	18421	48372.40	5026	153654.67	317.65
24	HDFC Bank	187093	387502.22	63494	144347.92	37.25	6533	56539.88	37567	955833.14	1690.55	193626	444042.10	101061	1100181.06	247.77
25	ICICI	181967	394268.81	17851	356486.72	90.42	5946	56606.65	184334	758480.85	1339.91	187912	450875.46	202185	1114967.57	247.29
26	IDBI	117159	201055.06	27504	70980.29	35.30	3218	31769.93	1398	46327.94	145.82	120377	232824.99	28902	117308.23	50.38
27	IDFC	1653	9946.00	29309	15380.00	154.64	0	0.00	98817	5743.36	#DIV/0!	1653	9946.00	128126	21123.36	212.38
28	Indusind Bank	211423	101651.98	25103	143404.80	141.07	1024	9358.36	13206	338044.00	3612.21	212447	111010.34	38309	481448.80	433.70
29	Jana Small Finance Bank	5429	18924.00	26448	11133.50	58.83	45	71.00	3766	1239.00	1745.07	5474	18995.00	30214	12372.50	65.14
30	Karnataka 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!
31	Karur Vysya Bank	0	0.00	79	282.90	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	79	282.90	#DIV/0!
32	Kotak Mahindra Bank	17623	57758.82	1214	26882.69	46.54	2812	16387.74	1764	118016.55	720.15	20434	74146.57	2978	144899.24	195.42
33	Ratnakar Bank Ltd	101617	14918.90	76897	37122.90	248.83	332	2791.00	318	183062.28	6559.01	101949	17709.91	77215	220185.18	1243.29
34	South Indian Bank Ltd.	10760	24140.60	130	3100.72	12.84	364	3295.66	15	83.12	2.52	11124	27436.26	145	3183.84	11.60
35	SIDBI	1117	2963.62	1	5.41	0.18	0	0.00	0	0.00	#DIV/0!	1117	2963.62	1	5.41	0.18
36	Tamilnad Mercantile Bank	392	1227.00	1	6.00	0.49	54	106.00	0	0.00	0.00	446	1333.00	1	6.00	0.45
37	Ujivan Small Finance Bank	64165	86625.21	97838	33452.57	38.62	462	1128.80	7711	6265.32	555.04	64627	87754.01	105549	39717.89	45.26
38	Utkarsh Small Finance Bank	11339	1251.00	3597	12.86	1.03	56	112.00	0	0.00	0.00	11395	1363.00	3597	12.86	0.94
39	YES Bank	15647	43372.90	1696	137855.00	317.84	2072	10595.59	11072	376437.00	3552.77	17718	53968.49	12768	514292.00	952.95
	<b>Total PVT</b>	<b>3064115</b>	<b>3031056.06</b>	<b>1140557</b>	<b>1662972.37</b>	<b>54.86</b>	<b>48142</b>	<b>296143.91</b>	<b>378976</b>	<b>3004682.19</b>	<b>1014.60</b>	<b>3112257</b>	<b>3327199.97</b>	<b>1519533</b>	<b>4667654.56</b>	<b>140.29</b>
40	BGVB	738957	1018143.75	86654	45272.36	4.45	3638	14089.25	5861	20275.55	143.91	742596	1032233.00	92515	65547.91	6.35
41	PBGB	329294	409157.35	15579	34057.45	8.32	3609	10326.55	2804	3903.52	37.80	332902	419483.90	18383	37960.97	9.05
42	UBKGB	190823	220983.34	23399	14843.79	6.72	3349	9712.39	2491	5495.22	56.58	194172	230695.73	25890	20339.01	8.82
	<b>Total RRB</b>	<b>1259074</b>	<b>1648284.44</b>	<b>125632</b>	<b>94173.60</b>	<b>5.71</b>	<b>10596</b>	<b>34128.20</b>	<b>11156</b>	<b>29674.29</b>	<b>86.95</b>	<b>1269670</b>	<b>1682412.64</b>	<b>136788</b>	<b>123847.89</b>	<b>7.36</b>
43	WB State Co-Op Bank Ltd.	787494	640883.96	479347	183755.00	28.67	1133	1060.16	1417	7034.00	663.48	788627	641944.12	480764	190789.00	29.72
44	WBCARD Bank Ltd.	39381	19864.58	1014	1550.22	7.80	793	662.85	0	0.00	0.00	40174	20527.43	1014	1550.22	7.55
	<b>Total Co-Optv</b>	<b>826875</b>	<b>660748.54</b>	<b>480361</b>	<b>185305.22</b>	<b>28.04</b>	<b>1925</b>	<b>1723.01</b>	<b>1417</b>	<b>7034.00</b>	<b>408.24</b>	<b>828800</b>	<b>662471.55</b>	<b>481778</b>	<b>192339.22</b>	<b>29.03</b>
	<b>Grand Total</b>	<b>10685020</b>	<b>14800000.35</b>	<b>2136307</b>	<b>3512260.52</b>	<b>23.73</b>	<b>397317</b>	<b>1800000.26</b>	<b>493422</b>	<b>4220052.75</b>	<b>234.45</b>	<b>11082337</b>	<b>16600000.61</b>	<b>2629729</b>	<b>7732313.27</b>	<b>46.58</b>



**Bank-wise Sectoral Outstanding is annexed herewith as reported by banks**

<b>BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON June 2019</b>									
<b>(Amt.in Rs. Crore)</b>									
<b>S No.</b>	<b>BANKS</b>	<b>Farm Credit</b>		<b>Agri Infrastructure</b>		<b>Agri Ancilliary Activities</b>		<b>Total Agriculture</b>	
		<b>No.</b>	<b>Amount</b>	<b>No.</b>	<b>Amount</b>	<b>No.</b>	<b>Amount</b>	<b>No.</b>	<b>Amount</b>
1	Allahabad bank	134944	1213.80	9	19.54	20028	1110.16	154981	2343.50
2	Andhra Bank	359	3.54	1	0.01	15	50.46	375	54.01
3	Bank of Baroda	33623	677.15	491	84.00	7743	485.00	41857	1246.15
4	Bank of India	224841	1122.55	130	36.73	14428	707.68	239399	1866.96
5	Bank of Maharashtra	0	0.00	0	0.00	401	21.95	401	21.95
6	Canara Bank	67007	633.06	612	14.38	2931	56.23	70550	703.67
7	Central Bank of India	125934	1027.95	68	5.92	603	107.81	126605	1141.68
8	Corporation Bank	2131	135.05	0	0.00	0	0.00	2131	135.05
9	Indian Bank	6819	171.58	16	32.76	53	37.41	6888	241.75
10	IOB	11733	158.31	354	273.00	38	20.70	12125	452.01
11	OBC	3951	53.64	46	19.24	554	441.65	4551	514.53
12	PNB	204239	1519.49	1040	39.71	623	440.22	205902	1999.42
13	Punjab & Sind Bank	70	4.00	0	0.00	45	37.00	115	41.00
14	SBI	452125	3521.00	62	172.05	571	267.10	452758	3960.15
15	Syndicate Bank	13940	116.69	20	11.69	168	38.66	14128	167.04
16	UBI	488025	5425.73	2310	640.30	1464	876.14	491799	6942.17
17	UCO	103233	1743.72	0	0.00	223	6.28	103456	1750.00
18	Union Bank of India	16165	221.17	161	113.14	307	441.01	16633	775.32
<b>Total PSU</b>		<b>1889139</b>	<b>17748.43</b>	<b>5320</b>	<b>1462.47</b>	<b>50195</b>	<b>5145.46</b>	<b>1944654</b>	<b>24356.36</b>
19	Axis Bank	10594	514.00	455	319.00	454	318.00	11503	1151.00
20	Bandhan Bank	1833102	8253.43	0	0.00	8154	53.85	1841256	8307.28
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	6774	135.81	1	1.40	121	168.77	6896	305.98
24	HDFC Bank	144321	484.54	44	47.41	324	633.40	144689	1165.35
25	ICICI	59398	552.67	1	2.87	30	141.03	59429	696.57
26	IDBI	113419	467.83	5	3.17	20	35.65	113444	506.65
27	IDFC	43510	81.05	0	0.00	0	0.00	43510	81.05
28	Indusind Bank	18748	279.01	8	20.36	7	48.31	18763	347.68
29	Jana Small Finance Bank	12590	44.70	0	0.00	0	0.00	12590	44.70
30	Karnataka Bank Ltd.	0	0.00	0	0.00	78	398.33	78	398.33
31	Karur Vysya Bank	40	8.38	0	0.00	39	274.52	79	282.90
32	Kotak Mahindra Bank	5462	219.27	0	0.00	44	218.85	5506	438.12
33	Ratnakar Bank Ltd	249247	531.16	0	0.00	2	0.01	249249	531.17
34	South Indian Bank Ltd.	10	20.63	40	85.26	5	8.79	55	114.68
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	1	0.23	1	0.23
37	Ujjivan Small Finance Bank	207912	471.38	0	0.00	0	0.00	207912	471.38
38	Utkarsh Small Finance Bank	9592	23.52	0	0.00	0	0.00	9592	23.52
39	YES Bank	206	119.60	12	121.71	221	332.73	439	574.04
<b>Total PVT</b>		<b>2714925</b>	<b>12206.98</b>	<b>566</b>	<b>601.18</b>	<b>9500</b>	<b>2632.47</b>	<b>2724991</b>	<b>15440.63</b>
40	BGVB	354628	2332.26	63	9.72	18267	480.52	372958	2822.50
41	PBGB	122435	909.49	0	0.00	376	2.94	122811	912.43
42	UBKGB	128060	1077.58	179	0.13	0	0.00	128239	1077.71
<b>Total RRB</b>		<b>605123</b>	<b>4319.33</b>	<b>242</b>	<b>9.85</b>	<b>18643</b>	<b>483.46</b>	<b>624008</b>	<b>4812.64</b>
43	WB State Co-Op Bank Ltd.	1857630	5024.90	22	2.41	570	14.55	1858222	5041.86
44	WBSCARD Bank Ltd.	231458	847.22	0	0.00	0	0.00	231458	847.22
<b>Total Co-Optv</b>		<b>2089088</b>	<b>5872.12</b>	<b>22</b>	<b>2.41</b>	<b>570</b>	<b>14.55</b>	<b>2089680</b>	<b>5889.08</b>
<b>Grand Total</b>		<b>7298275</b>	<b>40146.86</b>	<b>6150</b>	<b>2075.91</b>	<b>78908</b>	<b>8275.94</b>	<b>7383333</b>	<b>50498.71</b>

**BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON June 2019**

(Amt.in Rs. Crore)

S No.	BANKS	Micro Entpz.		Small Entpz.		Medium Entpz.		KVI		Others		Total MSME	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	65389	2567.14	6092	2263.21	215	686.78	146	5.45	0	0.00	71842	5522.58
2	Andhra Bank	4314	199.05	503	839.39	107	592.45	0	0.00	0	0.00	4924	1630.89
3	Bank of Baroda	9973	728.68	5877	697.50	1489	473.24	0	0.00	5107	2683.58	22446	4583.00
4	Bank of India	75487	3147.25	2902	812.41	197	275.75	0	0.00	0	0.00	78586	4235.41
5	Bank of Maharastra	1579	301.06	0	0.00	0	0.00	0	0.00	0	0.00	1579	301.06
6	Canara Bank	28816.00	789.32	2456.00	1015.59	151.00	263.18	0	0.00	1143	19.14	32566	2087.23
7	Central Bank of India	31307	474.30	3046	705.60	75	144.99	1723	46.83	0	0.00	36151	1371.72
8	Corporation Bank	4135	169.46	463	189.00	54	74.13	0	0.00	0	0.00	4652	432.59
9	Indian Bank	10280	242.98	655	162.48	43	88.54	1	0.09	0	0.00	10979	494.09
10	IOB	14907	564.70	1155	504.73	50	101.04	0	0.00	0	0.00	16112	1170.47
11	OBC	11129	652.25	1934	1557.63	358	198.76	0	0.00	0	0.00	13421	2408.64
12	PNB	39146	1181.10	2142	889.88	195	462.94	124	1.18	0	0.00	41607	2535.10
13	Punjab & Sind Bank	1629	98.07	852	123.00	766	253.93	0	0.00	0	0.00	3247	475.00
14	SBI	73891	3512.28	3061	2293.32	133	421.33	1	0.12	0	0.00	77086	6227.05
15	Syndicate Bank	11896	902.52	729	214.42	124	33.24	1	0.01	0	0.00	12750	1150.19
16	UBI	98387	5224.92	37246	6148.72	591	361.26	1490	31.58	7123	4000.00	144837	15766.48
17	UCO	54612	1449.89	24823	824.62	9185	307.75	0	0.00	0	0.00	88620	2582.26
18	Union Bank of India	11599	813.55	2078	879.27	90	883.03	574	0.38	0	0.00	14341	2576.23
	<b>Total PSU</b>	<b>548476</b>	<b>23018.52</b>	<b>96014</b>	<b>20120.77</b>	<b>13823</b>	<b>5622.34</b>	<b>4060</b>	<b>85.64</b>	<b>13373</b>	<b>6702.72</b>	<b>675746</b>	<b>55549.99</b>
19	Axis Bank	9654	1915.99	2631	1506.82	808	1203.30	7	18.70	170402	500.61	183502	5145.42
20	Bandhan Bank	2016098	10005.44	11436	275.99	134	24.69	0	0.00	0	0.00	2027668	10306.12
21	Catholic Syrian Bank Ltd.	59	8.56	5	3.15	0	0.00	0	0.00	0	0.00	64	11.71
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	1215	137.77	1215	137.77
23	Federal Bank	507	171.27	271	243.18	49	75.94	0	0.00	0	0.00	827	490.39
24	HDFC Bank	306857	1801.17	18157	2657.47	2132	662.46	0	0.00	0	0.00	327146	5121.10
25	ICICI	17921	2699.54	11163	2630.71	1618	808.45	0	0.00	0	0.00	30702	6138.70
26	IDBI	16399	1153.91	510	310.16	75	112.50	0	0.00	0	0.00	16984	1576.57
27	IDFC	68793	277.61	248	94.27	16	4.21	0	0.00	0	0.00	69057	376.09
28	Indusind Bank	28689	619.20	12422	1446.53	15	20.35	0	0.00	0	0.00	41126	2086.08
29	Jana Small Finance Bank	4715	99.45	0	0.00	0	0.00	0	0.00	0	0.00	4715	99.45
30	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	11278	929.44	11278	929.44
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	4548	602.96	4548	602.96
32	Kotak Mahindra Bank	1805	560.73	4663	1040.63	810	244.31	0	0.00	0	0.00	7278	1845.67
33	Ratnakar Bank Ltd	218999	429.46	18	22.44	0	0.00	0	0.00	0	0.00	219017	451.90
34	South Indian Bank Ltd.	153	56.56	210	294.66	72	150.91	0	0.00	0	0.00	435	502.13
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	101	62.29	101	62.29
36	Tamilnad Mercantile Bank	10	4.61	22	18.23	2	4.87	0	0.00	0	0.00	34	27.71
37	Ujjivan Small Finance Bank	104831	315.38	0	0.00	0	0.00	0	0.00	0	0.00	104831	315.38
38	Utkarsh Small Finance Bank	8543	25.34	0	0.00	0	0.00	0	0.00	0	0.00	8543	25.34
39	YES Bank	2514	542.03	3309	596.36	436	207.58	0	0.00	0	0.00	6259	1345.97
	<b>Total PVT</b>	<b>2806547</b>	<b>20686.25</b>	<b>65065</b>	<b>11140.6</b>	<b>6167</b>	<b>3519.57</b>	<b>7</b>	<b>18.7</b>	<b>187544</b>	<b>2233.07</b>	<b>3065330</b>	<b>37598.19</b>
40	BGVB	170316	1637.90	22125	129.92	14	36.25	0	0.00	0	0.00	192455	1804.07
41	PBGB	85333	1052.91	4781	78.06	0	0.00	0	0.00	0	0.00	90114	1130.97
42	UBKGB	9393	49.23	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	9393	49.23
	<b>Total RRB</b>	<b>265042</b>	<b>2740.04</b>	<b>26906</b>	<b>207.98</b>	<b>14</b>	<b>36.25</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>291962</b>	<b>2984.27</b>
43	WB State Co-Op Bank Ltd.	11719	377.22	0	0.00	0	0.00	0	0.00	0	0.00	11719	377.22
44	WBSCARD Bank Ltd.	1322	85.99	0	0.00	0	0.00	0	0.00	0	0.00	1322	85.99
	<b>Total Co-Optv</b>	<b>13041</b>	<b>463.21</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>13041</b>	<b>463.21</b>
	<b>Grand Total</b>	<b>3633106</b>	<b>46908.02</b>	<b>187985</b>	<b>31469.35</b>	<b>20004</b>	<b>9178.16</b>	<b>4067</b>	<b>104.34</b>	<b>200917</b>	<b>8935.79</b>	<b>4046079</b>	<b>96595.66</b>

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON June 2019																	
(Amt.in Rs. Crore)																	
S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total PriSec	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	88.00	78.11	3839.00	96.82	20596	1771.64	4	2.30	19	0.02	1192	2.13	25738	1951.02	252561	9817.10
2	Andhra Bank	54	148.42	126	3.74	935	71.25	0	0.00	0	0.00	0	0.00	1115	223.41	6414	1908.31
3	Bank of Baroda	13	1.80	1959	76.15	18395	2160.00	125	13.01	59	5.51	2384	327.79	22935	2584.26	87238	8413.41
4	Bank of India	45	58.74	4702	122.88	19978	1470.27	0	0.00	84	0.18	0	0.00	24809	1652.07	342794	7754.44
5	Bank of Maharashtra	0	0.00	219	10.03	967	133.54	0	0.00	0	0.00	1897	86.22	3083	229.79	5063	552.80
6	Canara Bank	0	0.00	2747	109.61	4564	417.68	0	0.00	0	0.00	0	0.00	7311	527.29	110427	3318.19
7	Central Bank of India	0	0.00	2494	66.35	7186	602.38	0	0.00	0	0.00	0	0.00	9680	668.73	172436	3182.13
8	Corporation Bank	0	0.00	272	8.97	2554	235.66	0	0.00	0	0.00	381	19.47	3207	264.10	9990	831.74
9	Indian Bank	0	0.00	308	11.50	2245	160.69	5	0.59	2	0.07	24	0.09	2584	172.94	20451	908.78
10	IOB	0	0.00	995	21.84	3514	302.72	0	0.00	1	46.60	14645	245.11	19155	616.27	47392	2238.75
11	OBC	0	0.00	1187	41.52	3479	241.32	0	0.00	0	0.00	0	0.00	4666	282.84	22638	3206.01
12	PNB	42	9.10	5564	198.84	8058	538.22	3	0.57	52	0.03	1488	4.14	15207	750.90	262716	5285.42
13	Punjab & Sind Bank	0	0.00	150	2.50	2362	229.00	0	0.00	0	0.00	0	0.00	2512	231.50	5874	747.50
14	SBI	0	0.00	17313	619.07	98568	8187.34	62	6.71	5	4.77	0	0.00	115948	8817.89	645792	19005.09
15	Syndicate Bank	0	0.00	1116	32.28	2518	193.85	0	0.00	0	0.00	29	0.10	3663	226.23	30541	1543.46
16	UBI	0	0.00	3215	69.76	45740	3297.30	14.00	1.89	174	0.19	0	0.00	49143	3369.14	685779	26077.79
17	UCO	562	21.19	2661	64.64	14131	1112.52	1201	136.55	192	6.03	23590	1020.11	42337	2361.04	234413	6693.30
18	Union Bank of India	0	0.00	1359	48.26	4722	377.80	10	0.16	1	0.02	175	0.78	6267	427.02	37241	3778.57
<b>Total PSU</b>		<b>804</b>	<b>317.36</b>	<b>50226</b>	<b>1604.76</b>	<b>260512</b>	<b>21503.18</b>	<b>1424</b>	<b>161.78</b>	<b>589</b>	<b>63.42</b>	<b>45805</b>	<b>1705.94</b>	<b>359360</b>	<b>25356.44</b>	<b>2979760</b>	<b>105262.79</b>
19	Axis Bank	0	0.00	961	64.40	6874	425.53	0	0.00	0	0.00	76	0.98	7911	490.91	202916	6787.33
20	Bandhan Bank	0	0.00	0	0.00	832	53.48	0	0.00	0	0.00	112820	446.50	113652	499.98	3982576	19113.38
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	6	0.61	0	0.00	0	0.00	0	0.00	6	0.61	70	12.32
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1215	137.77
23	Federal Bank	0	0.00	42	1.43	661	56.14	0	0.00	0	0.00	39	0.06	742	57.63	8465	854.00
24	HDFC Bank	0	0.00	1992	47.66	13575	633.99	0	0.00	0	0.00	8	0.03	15575	681.68	487410	6968.13
25	ICICI	3	7.57	248	8.94	7991	851.68	0	0.00	2	9.07	1.00	0.07	8245	877.33	98376	7712.60
26	IDBI	0	0.00	635	19.42	24614	1935.35	5	0.16	0	0.00	0	0.00	25254	1954.93	155682	4038.15
27	IDFC	0	0.00	0	0.00	279	39.66	0	0.00	0	0.00	0	0.00	279	39.66	112846	496.80
28	Indusind Bank	0	0.00	0	0.00	3	0.31	0	0.00	0	0.00	0	0.00	3	0.31	59892	2434.07
29	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	130053	319.70	130053	319.70	147358	463.85
30	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	11356	1327.77
31	Karur Vysya Bank	0	0.00	13	1.13	365	54.78	0	0.00	0	0.00	0	0.00	378	55.91	5005	941.77
32	Kotak Mahindra Bank	1	3.48	0	0.00	509	7.53	0	0.00	0	0.00	1	1.40	511	12.41	13295	2296.20
33	Ratnakar Bank Ltd	0	0.00	824	121.71	3729	1246.86	0	0.00	0	0.00	106808	129.21	111361	1497.78	579627	2480.85
34	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	126	13.35	126	13.35	616	630.16
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	101	62.29
36	Tamilnad Mercantile Bank	0	0.00	3	0.12	10	0.59	0	0.00	0	0.00	0	0.00	13	0.72	48	28.66
37	Ujivan Small Finance Bank	0	0.00	0	0.00	42460	104.04	0	0.00	0	0.00	204162	349.01	246622	453.05	559365	1239.81
38	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	18135	48.86
39	YES Bank	0	0.00	2	0.08	233	5.31	0	0.00	5	4.62	0.00	0.00	240	10.01	6938	1930.02
<b>Total PVT</b>		<b>4</b>	<b>11.05</b>	<b>4720</b>	<b>264.89</b>	<b>102141</b>	<b>5415.86</b>	<b>5</b>	<b>0.16</b>	<b>7</b>	<b>13.69</b>	<b>554094</b>	<b>1260.31</b>	<b>660971</b>	<b>6965.97</b>	<b>6451292</b>	<b>60004.79</b>
40	BGVB	0	0.00	197	4.50	6825	292.61	0	0.00	0	0.00	8161	203.90	15183	501.01	580596	5127.58
41	PBGB	0	0.00	255	5.91	3192	157.55	0	0.00	7	0.01	589	24.98	4043	188.45	216968	2231.85
42	UBKGB	0	0.00	121	2.15	2152	97.16	0	0.00	0	0.00	38471	160.36	40744	259.67	178376	1386.61
<b>Total RRB</b>		<b>0</b>	<b>0.00</b>	<b>573</b>	<b>12.56</b>	<b>12169</b>	<b>547.32</b>	<b>0</b>	<b>0.00</b>	<b>7</b>	<b>0.01</b>	<b>47221</b>	<b>389.24</b>	<b>59970</b>	<b>949.13</b>	<b>975940</b>	<b>8746.04</b>
43	WB State Co-Op Bank Ltd.	0	0.00	22	0.44	10397	371.34	310	38.52	0	0.00	13298	3972.48	24027	4382.78	1893968	9801.86
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	4852	210.46	0	0.00	0	0.00	0	0.00	4852	210.46	237632	1143.67
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>22</b>	<b>0.44</b>	<b>15249</b>	<b>581.8</b>	<b>310</b>	<b>38.52</b>	<b>0</b>	<b>0.00</b>	<b>13298</b>	<b>3972.48</b>	<b>28879</b>	<b>4593.24</b>	<b>2131600</b>	<b>10945.53</b>
<b>Grand Total</b>		<b>808</b>	<b>328.41</b>	<b>55541</b>	<b>1882.65</b>	<b>390071</b>	<b>28048.16</b>	<b>1739</b>	<b>200.46</b>	<b>603</b>	<b>77.12</b>	<b>660418</b>	<b>7327.97</b>	<b>1109180</b>	<b>37864.78</b>	<b>12538592</b>	<b>184959.15</b>

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON June 2019															
(Amt.in Rs. Crore)															
S No.	BANKS	Agri		Education		Housing		Personal Loan		Others		Total Non-Prisee		Total Advance	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	3	11.49	903	38.03	1434	379.33	5168	69.56	23286	12461.69	30794	12960.10	283355	22777.20
2	Andhra Bank	3	2.71	3	0.33	121	31.03	559	18.35	7071	4613.90	7757	4666.32	14171	6574.63
3	Bank of Baroda	121	6.51	401	12.20	3798	550.48	2826	57.01	11244	12696.39	18390	13322.59	105628	21736.00
4	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	5665	7909.19	5665	7909.19	348459	15663.63
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	1081	1201.07	1081.00	1201.07	6144	1753.87
6	Canara Bank	0	0.00	33	21.19	2179	374.12	6	1.37	18800	4550.53	21018	4947.21	131445	8265.40
7	Central Bank of India	0	0.00	236	49.74	2130	317.21	6972	124.00	24503	5155.66	33841	5646.61	206277	8828.74
8	Corporation Bank	0	0.00	0	0.00	0	0.00	354	2.54	5469	4308.64	5823	4311.18	15813	5142.92
9	Indian Bank	0	0.00	48	4.71	740	82.57	104	0.57	8637	3392.05	9529	3479.90	29980	4388.68
10	IOB	0	0	0	0	0	0	0	0	9312	4696.51	9312	4696.49	56704	6935.24
11	OBC	14	55.32	87	6.42	1112	146.95	5458	2043.30	835	2463.59	7506	4715.58	30144	7921.59
12	PNB	11	66.56	15	52.71	2802	615.40	31077	1155.37	10398	10050.38	44303	11940.42	307019	17225.84
13	Punjab & Sind Bank	0	0.00	53	2.50	0	0.00	0	0	3162	3179.00	3215	3181.50	9089	3929.00
14	SBI	0	0.00	1455	111.25	93313	8322.61	183829	5618.63	249047	34492.42	527644	48544.91	1173436	67550.00
15	Syndicate Bank	1	14.76	13	3.27	512	171.01	5864	93.29	15289	5327.65	21679	5609.98	52220	7153.44
16	UBI	366	1147.04	1725	52.96	4709	673.44	36576	393.47	5018	5391.53	48394	7858.44	734173	33736.23
17	UCO	5818	266.01	613	36.04	667	41.32	654	13.89	8907	8221.85	16659	8579.11	251072	15272.41
18	Union Bank of India	131	32.55	372	70.76	764	251.23	5904	244.13	4476	7907.34	11647	8506.01	48888	12284.58
<b>Total PSU</b>		<b>6468</b>	<b>1602.95</b>	<b>5957</b>	<b>462.11</b>	<b>114281</b>	<b>11956.7</b>	<b>285351</b>	<b>9835.48</b>	<b>412200</b>	<b>138019.39</b>	<b>824257</b>	<b>161876.61</b>	<b>3804017</b>	<b>267139.40</b>
19	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	64107	18166.00	64107	16942.67	267023	23730.00
20	Bandhan Bank	0	0.00	0	0.00	35	4.22	0	0.00	25847	539.33	25882	543.55	4008458	19656.93
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	12	3.56	12	3.56	82	15.88
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1215	137.77
23	Federal Bank	0	0.00	4	0.65	488	116.63	658	11.17	12035	1457.23	13185	1585.68	21650	2439.68
24	HDFC Bank	0	0.00	19	0.95	3114	621.18	68995	1722.49	812817	16123.87	884945	18468.49	1372355	25436.62
25	ICICI	0	0.00	1	0.25	7684	3670.02	0	0.00	261397	13462.99	269082	17133.26	367458	24845.86
26	IDBI	0	0.00	6	1.07	2504	774.44	6220	123.26	1428	2161.81	10158	3060.58	165840	7098.73
27	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	274830	3255.30	274830	3255.30	387676	3752.10
28	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	92761	7392.54	92761	7392.54	152653	9826.61
29	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	6562	18.98	6562	18.98	153920	482.83
30	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	11356	1327.77
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	921	394.52	5926	1336.29
32	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	11704	3474.30	11704	3474.30	24999	5770.50
33	Ratnakar Bank Ltd	0	0.00	0	0.00	25	1.98	0	0.00	441	4669.89	466	4671.87	580093	7152.72
34	South Indian Bank Ltd.	3	2.32	3	0.39	44	10.06	3	0.10	612	1322.14	665	1335.01	1281	1965.17
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	101	62.29
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	2	0.65	265	12.34	94	81.51	361	94.50	409	123.16
37	Ujivan Small Finance Bank	406	0.33	0	0.00	687	25.01	251	3.99	45368	214.01	46712	243.34	606077	1483.15
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	8	1.02	8	1.02	18143	49.88
39	YES Bank	0	0.00	0	0.00	16	4.62	5296	207.09	15741	4410.33	21053	4622.04	27991	6552.06
<b>Total PVT</b>		<b>409</b>	<b>2.65</b>	<b>33</b>	<b>3.31</b>	<b>14599</b>	<b>5228.81</b>	<b>81688</b>	<b>2080.44</b>	<b>1625764</b>	<b>76754.81</b>	<b>1723414</b>	<b>83241.21</b>	<b>8174706</b>	<b>143246</b>
40	BGVB	0	0.00	0	0.00	4133	201.09	30226	348.86	23922	161.77	58281	711.72	638877	5839.30
41	PBGB	0	0.00	0	0.00	784	31.73	7123	390.22	1427	104.38	9334	526.33	226302	2758.18
42	UBKGB	0	0.00	0	0.00	0	0.00	0	0.00	25428	324.70	25428	324.70	203804	1711.31
<b>Total RRB</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>4917</b>	<b>232.82</b>	<b>37349</b>	<b>739.08</b>	<b>50777</b>	<b>590.85</b>	<b>93043</b>	<b>1562.75</b>	<b>1068993</b>	<b>10308.79</b>
43	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	6809	562.48	10684	6348.99	17493	6911.47	1911461	16713.33
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	237632	1143.67
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>6809</b>	<b>562.48</b>	<b>10684</b>	<b>6348.99</b>	<b>17493</b>	<b>6911.47</b>	<b>2149093</b>	<b>17857.00</b>
<b>Grand Total</b>		<b>6877</b>	<b>1605.60</b>	<b>5990</b>	<b>465.42</b>	<b>133797</b>	<b>17418.33</b>	<b>411197</b>	<b>13217.48</b>	<b>2099425</b>	<b>221714.04</b>	<b>2658207</b>	<b>253592.04</b>	<b>15196799</b>	<b>438551.19</b>

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON June 2019													
(Amt.in Rs. Crore)													
S No.	BANKS	Of Which Weaker Section		Of Which Minority Communities		Of Which SC/ST		Of Which OBC		Of Which Women		Of Which Under DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	160401	2159.76	65472	1570.73	77894	1178.05	65881	1423.48	53693	1227.14	6114	19.63
2	Andhra Bank	816	7.42	1261	76.21	1	0.01	3	0.12	2805	75.55	2	0.01
3	Bank of Baroda	25754	824.00	13622	884.00	10469	466.00	27624	3112.00	22314	3109.00	76	2.00
4	Bank of India	232195	1180.23	70934	623.81	23538	190.91	15301	168.25	68167	201.62	138	0.74
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	63224	383.08	31358	445.68	11248	105.49	0	0.00	0	0.00	11153	10.30
7	Central Bank of India	126547	1009.16	31564	322.59	53573	456.68	6671	82.62	34437	333.56	302	0.31
8	Corporation Bank	2603	77.99	2136	87.54	693	22.91	0	0.00	2352	104.23	22	0.60
9	Indian Bank	4393	135.41	3670	258.61	1460	31.78	1023	7.96	1823	36.95	60	0.70
10	IOB	3988	47.92	3678	46.18	2034	21.91	3764	41.78	1361	22.69	191	2.25
11	OBC	15012	371.13	3196	153.69	2450	199.76	1002	39.64	5094	196.68	0	0.00
12	PNB	194299	1507.45	18501	292.15	18641	244.51	126049	2085.25	67108	994.32	24	0.02
13	Punjab & Sind Bank	2	0.50	1	0.70	4	1.25	2	1.20	1	0.50	0	0.00
14	SBI	528046	6849.00	636218	1857.00	142074	1898.00	90410	1767.00	219569	3452.00	451	3.00
15	Syndicate Bank	42444	1825.00	10838	174.00	9243	181.00	1618	26.00	11396	1378.00	46	1.00
16	UBI	241695	4079.28	175918	6671.19	155213	1348.78	99214	1317.91	110436	2291.72	19273	8.11
17	UCO	45219	1484.13	45983	921.56	56503	2203.87	29913	90.14	32543	731.94	19512	289.15
18	Union Bank of India	30544	286.57	6648	122.21	9399	149.11	988	51.17	8565	165.27	181	0.28
	<b>Total PSU</b>	<b>1717182</b>	<b>22228.03</b>	<b>1120998</b>	<b>14507.85</b>	<b>574437</b>	<b>8700.02</b>	<b>469463</b>	<b>10214.52</b>	<b>641664</b>	<b>14321.16</b>	<b>57545</b>	<b>338.10</b>
19	Axis Bank	225864	1020.00	4286	107.00	40249	72.00	10731	584.00	170598	257.00	0	0.00
20	Bandhan Bank	3849321	18095.18	1412007	6732.34	965469	4663.97	74716	376.91	3920018	17877.11	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0.00	3731	62.18	134	2.36	1529	19.90	2666	75.65	0	0.00
24	HDFC Bank	425204	961.23	161386	499.99	1835	14.83	30822	111.57	428789	1333.73	0	0.00
25	ICICI	58582	828.73	42348	878.98	7625	98.31	0	0.00	70371	5992.00	0	0.00
26	IDBI	124503	797.47	27332	314.57	31793	244.06	4840	134.77	106911	795.66	11	0.01
27	IDFC	111597	213.06	46734	85.80	42191	88.80	47383	86.82	111595	212.75	0	0.00
28	Indusind Bank	23634	149.41	15507	570.38	2095	20.89	0	0.00	10221	218.28	0	0.00
29	Jana Small Finance Bank	142806	366.17	40270	101.50	16856	44.90	7713	20.35	138434	371.44	0	0.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	6594	322.45	3630	203.14	154	10.85	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	579434	1072.51	68372	145.06	57812	112.27	387610	664.88	579508	1075.62	0	0.00
34	South Indian Bank Ltd.	0	0.00	40	2.08	3	0.02	5	0.56	0	0.00	0	0.00
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	Ujivan Small Finance Bank	187889	423.51	52890	123.92	113482	252.39	21517	47.20	599084	1299.89	0	0.00
38	Utkarsh Small Finance Bank	18050	43.90	8209	20.88	8052	19.68	1317	3.72	18035	43.79	0	0.00
39	YES Bank	539	204.83	492	40.00	2	0.07	0	0.00	45	165	0	0.00
	<b>Total PVT</b>	<b>5754017</b>	<b>24498.45</b>	<b>1887234</b>	<b>9887.82</b>	<b>1287752</b>	<b>5645.4</b>	<b>588183</b>	<b>2050.68</b>	<b>6156275</b>	<b>29717.92</b>	<b>11</b>	<b>0.01</b>
40	BGVB	359012	2789.31	155248	1212.57	133254	1001.98	21994	112.06	62487	421.25	0	0.00
41	PBGB	96225	1302.26	24026	399.54	48745	332.22	34384	440.69	92789	1244.56	0	0.00
42	UBKGB	129204	1067.98	9526	39.48	30318	200.45	9684	42.49	38867	403.43	11	0.01
	<b>Total RRB</b>	<b>584441</b>	<b>5159.55</b>	<b>188800</b>	<b>1651.59</b>	<b>212317</b>	<b>1534.65</b>	<b>66062</b>	<b>595.24</b>	<b>194143</b>	<b>2069.24</b>	<b>11</b>	<b>0.01</b>
43	WB State Co-Op Bank Ltd.	4754435	13152.07	157973	785.82	136759	685.35	130382	631.48	91808	3700.05	0	0.00
44	WBSCARD Bank Ltd.	780	44.72	5438	310.05	3318	188.93	587	25.08	1179	67.13	0	0.00
	<b>Total Co-Optv</b>	<b>4755215</b>	<b>13196.79</b>	<b>163411</b>	<b>1095.87</b>	<b>140077</b>	<b>874.28</b>	<b>130969</b>	<b>656.56</b>	<b>92987</b>	<b>3767.18</b>	<b>0</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>12810855</b>	<b>65082.82</b>	<b>3360443</b>	<b>27143.14</b>	<b>2214583</b>	<b>16754.35</b>	<b>1254677</b>	<b>13517.00</b>	<b>7085069</b>	<b>49875.50</b>	<b>57567</b>	<b>338.12</b>

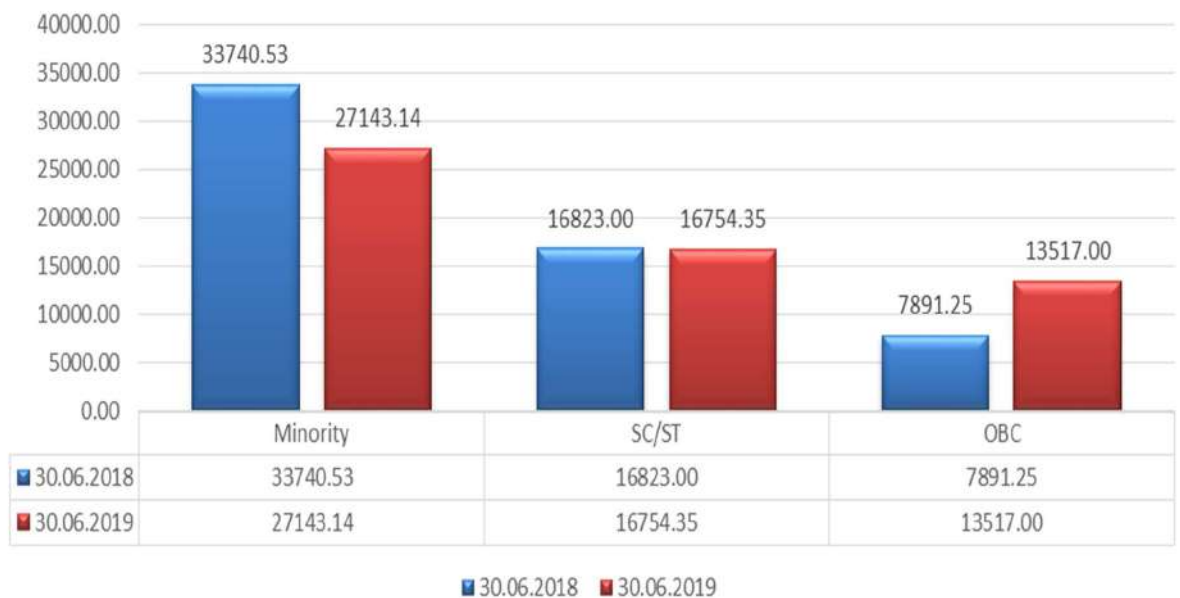
Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2019-2020 (01-04.2019 to 30.06.2019)											
											(Amount in Crore)
Sr. No.	Bank Name	Minority Community						SC/ST		OBC	
		Target		Achievement as on 30.06.2019		% of Achievement		No.	Amount	No.	Amount
		No.	Amount	No.	Amount	No.	Amount				
1	Allahabad bank	136500	1050.00	1524	11.43	1.12	1.09	1258	11.95	1634	14.71
2	Andhra Bank	16200	105.50	362	32.90	2.23	31.18	159	3.07	2	0.41
3	Bank of Baroda	75000	735.00	334	15.00	0.45	2.04	204	7.00	140	7.00
4	Bank of India	89000	855.00	3374	19.91	3.79	2.33	678	4.06	783	4.46
5	Bank of Maharashtra	7200	60.00	0	0.00	0.00	0.00	0	0.00	0	0.00
6	Canara Bank	75000	605.00	31358	445.68	41.81	73.67	11248	105.49	0	0.00
7	Central Bank of India	75000	665.00	2678	57.56	3.57	8.66	3103	48.18	2118	29.56
8	Corporation Bank	31200	125.00	158	2.15	0.51	1.72	26	0.90	13	0.21
9	Indian Bank	31200	185.00	106	258.92	0.34	139.96	31	0.82	32	0.69
10	IOB	35500	350.00	1594	52.28	4.49	14.94	596	27.79	299	18.23
11	OBC	45000	205.00	0	0.00	0.00	0.00	0	0.00	0	0.00
12	PNB	105000	595.00	1882	45.98	1.79	7.73	2143	46.98	6242	983.00
13	Punjab & Sind Bank	7500	68.50	1	0.70	0.01	1.02	4	1.25	2	1.20
14	SBI	345000	2500.00	636218	1857.00	184.41	74.28	142074	1898.00	90410	1767.00
15	Syndicate Bank	45000	285.00	1591	40.00	3.54	14.04	1228	33.65	321	6.68
16	UBI	180000	1650.00	2319	19.88	1.29	1.20	1347	5.95	371	4.41
17	UCO	45000	275.00	1323	11.65	2.94	4.24	1430	18.78	1806	26.26
18	Union Bank of India	86500	750.00	531	9.90	0.61	1.32	574	8.74	81	0.37
<b>Total PSU</b>		<b>1430800</b>	<b>11064.00</b>	<b>685353</b>	<b>2880.94</b>	<b>47.90</b>	<b>26.04</b>	<b>166103</b>	<b>2222.61</b>	<b>104254</b>	<b>2864.19</b>
19	Axis Bank	75000	555.00	8476	117.95	11.30	21.25	4578	13.72	3898	104.23
20	Bandhan Bank	85500	850.00	264756	2045.69	309.66	240.67	152469	1224.06	12238	99.23
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
23	Federal Bank	8500	65.00	1282	31.78	15.08	48.89	47	0.31	517	4.54
24	HDFC Bank	75000	375.00	21832	74.50	29.11	19.87	69	0.75	3439	10.56
25	ICICI	75000	475.00	8968	121.32	11.96	25.54	1413	16.94	0	0.00
26	IDBI	37500	185.00	4592	52.02	12.25	28.12	6072	34.89	689	16.96
27	IDFC	3600	15.00	13312	37.86	369.78	252.40	12283	37.52	13528	38.38
28	Indusind Bank	17500	150.00	168686	472.45	963.92	314.97	182233	405.10	0	0.00
29	Jana Small Finance Bank	3300	29.00	7554	26.27	228.91	90.60	3590	12.07	1286	4.83
30	Karnataka bank Ltd.	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
31	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
32	Kotak Mahindra Bank	12000	85.00	271	17.03	2.26	20.04	4	0.35	0	0.00
33	Ratnakar Bank Ltd	4500	25.00	12453	36.63	276.73	146.52	9377	27.25	41681	126.97
34	South Indian Bank Ltd.	4400	35.00	0	0.00	0.00	0.00	0	0.00	0	0.00
35	SIDBI	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	15000	145.00	10365	36.92	69.10	25.46	20224	67.92	3320	12.34
38	Utkarsh Small Finance Bank	300	2.00	8209	20.88	2736.33	1044.00	8052	19.68	1317	3.72
39	YES Bank	6200	55.00	38	14.00	0.61	25.45	0	0.00	0	0.00
<b>Total PVT</b>		<b>423900</b>	<b>3051.00</b>	<b>530794</b>	<b>3105.30</b>	<b>125.22</b>	<b>101.78</b>	<b>400411</b>	<b>1860.57</b>	<b>81913</b>	<b>421.76</b>
40	BGVB	95000	895.00	18458	123.49	19.43	13.80	12472	90.43	8246	32.04
41	PBGB	75000	335.00	1931	36.88	2.57	11.01	3158	63.21	4192	85.62
42	UBKGB	37500	175.00	608	4.51	1.62	2.58	2901	23.15	589	5.48
<b>Total RRB</b>		<b>207500</b>	<b>1405.00</b>	<b>20997</b>	<b>164.88</b>	<b>10.12</b>	<b>11.74</b>	<b>18531</b>	<b>176.79</b>	<b>13027</b>	<b>123.14</b>
43	WB State Co-Op Bank Ltd.	75000	465.00	84606	112.91	112.81	24.28	70520	108.01	32515	20.20
44	WBSCARD Bank Ltd.	2800	15.00	613	4.24	21.89	28.27	722	2.67	328	0.49
<b>Total Co-Optv</b>		<b>77800</b>	<b>480.00</b>	<b>85219</b>	<b>117.15</b>	<b>109.54</b>	<b>24.41</b>	<b>71242</b>	<b>110.68</b>	<b>32843</b>	<b>20.69</b>
<b>Grand Total</b>		<b>2140000</b>	<b>16000.00</b>	<b>1322363</b>	<b>6268.27</b>	<b>61.79</b>	<b>39.18</b>	<b>656287</b>	<b>4370.65</b>	<b>232037</b>	<b>3429.78</b>



### Minority Community, SC/ST Disbursement (Amount in Crore)



### Minority Community, SC/ST Outstanding (Amount in Crore)



## **AGENDA- 4**

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

CD Ratio of the State stood at 63.12% as on 30-06-2019 whereas it was 64.57% on 31-03-2019. For calculation of CD Ratio of the State as on 30<sup>th</sup> June, 2019, the RBI guidelines is followed which is furnished below: **(Amt. Rs. in crore)**

Total Deposit (A)	772748
Total Advance utilized in the State (B=C+D)	473211
Out of which outstanding of credit sanctioned from the State (C )	438551
Credit sanctioned from outside State but utilized in West Bengal (D)	34660
RIDF Support (E)	14537
Total Advance to be reckoned (F=B+E)	487748
CD Ratio (F*100 / A)	<b>63.12%</b>

The decrease in CD Ratio appears to be mainly related to Election related issues persisting to the greater part of April & May, 2019 to some extent impacting fresh credit delivery. Further the MSME sector is also showing signs of recession with slowdown in economy. It is expected that demand for credit will pick up from the Sept-Dec busy season and the State will be able to reclaim the previous position.

### **Position of districts with less than 40 % CD Ratio**

<b>CD Ratio on</b>	<b>Birbhum</b>	<b>Hooghly</b>	<b>Kalimpong</b>	<b>24 Parganas(N)</b>
31-03-2019	40.47	30.05	40.47	24.75
30-06-2019	38.83	27.61	32.29	23.70

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 , seasonal deposit in cold storage units, unutilized amount in SHG accounts are the contributing factors in these 4 districts along with recessionary trends observed in last couple of quarters

SLBC desk is taking proactive steps by way of regular follow up with the LDMs of the districts to overcome the obstacles to increase the CD ratio beyond 40%. A special meet is being organized by 24 Parganas (North) LDM Office with the stakeholders and banks in Sept,19.

The Sub-Committees of DCC on CD Ratio would function actively and draw action plan for improving the CD ratio. SLBC suggested proactive exposure in potential MSME clusters with targeting of big ticket loans. 15 Clusters have been adopted & another 25 clusters have been identified.

**District-wise and Bank-wise position are annexed herewith.**

District Wise CD Ratio of West Bengal as on 30.06.2019						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on June 2018	CD Ratio as on June 2019		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	41.01	4395.22	1781.20	40.53
2	Bankura	UBI	42.13	10173.00	4293.90	42.21
3	Birbhum	UCO	35.41	14378.11	5582.58	38.83
4	Coochbehar	CBI	65.91	7015.10	4423.03	63.05
5	Dakshin Dinajpur	UBI	51.03	4028.86	2096.46	52.04
6	Darjeeling	CBI	51.98	15350.85	8851.96	57.66
7	Hooghly	UCO	25.88	40502.08	11181.43	27.61
8	Howrah	UCO	38.43	32576.39	13965.97	42.87
9	Jalpaiguri	CBI	26.56	9655.66	5096.63	52.78
10	Jhargram	UBI	40.24	3499.02	1403.61	40.11
11	Kalimpong	SBI	0.00	1462.62	472.25	32.29
12	Kolkata	SBI	85.44	324186.61	265090.72	81.77
13	Malda	UBI	51.00	11577.52	6263.17	54.10
14	Murshidabad	UBI	49.08	11974.89	6738.11	56.27
15	Nadia	UBI	46.89	29131.13	14278.96	49.02
16	Paschim Burdwan	SBI	40.77	27231.19	10997.16	40.38
17	Purba Burdwan	UCO	41.45	24581.33	10145.79	41.27
18	Paschim Medinipur	UBI	43.50	19323.03	8687.76	44.96
19	Purba Medinipur	UBI	43.50	23260.16	9901.68	42.57
20	Purulia	UBI	43.28	7686.72	3287.81	42.77
21	Uttar Dinajpur	UBI	55.70	6535.00	3895.00	59.60
22	24 Pgs. (N)	AB	22.27	115071.03	27275.06	23.70
23	24 Pgs. (S)	UBI	40.82	29153.43	12840.78	44.05
<b>CD Ratio as on June 2018</b>			<b>57.28</b>	<b>772748.95</b>	<b>438551.02</b>	<b>56.75</b>
<b>Amount sanctioned from outside State but fund utilised in the State of West</b>					<b>34660.05</b>	
<b>RIDF Support</b>					<b>14537.76</b>	
<b>Total Advances in the State</b>					<b>487748.83</b>	
<b>Credit Deposit Ratio</b>			<b>63.97</b>			<b>63.12</b>

BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)/D RATIO AS ON June 2019							
(Amt. in Crore)							
SI No.	Name of Banks	CD Ratio as on June 2018	As on June 2019				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Allahabad bank	48.02	49953.54	22777.20	45.60	0.00	45.60
2	Andhra Bank	78.28	5935.78	6574.52	110.76	0.00	110.76
3	Bank of Baroda	58.57	32664.00	21736.00	66.54	0.00	66.54
4	Bank of India	46.52	32762.12	15663.63	47.81	0.00	47.81
5	Bank of Maharashtra	90.62	1992.21	1753.87	88.04	0.00	88.04
6	Canara Bank	57.36	16000.47	8265.40	51.66	0.00	51.66
7	Central Bank of India	42.01	20849.76	8828.74	42.34	0.00	42.34
8	Corporation Bank	85.46	5658.74	5142.91	90.88	0.00	90.88
9	Indian Bank	38.77	9736.72	4388.68	45.07	0.00	45.07
10	IOB	55.38	13038.32	6935.24	53.19	0.00	53.19
11	OBC	110.48	8859.71	7921.59	89.41	0.00	89.41
12	PNB	61.80	28185.01	17225.84	61.12	0.00	61.12
13	Punjab & Sind Bank	128.63	2559.00	3929.00	153.54	0.00	153.54
14	SBI	40.04	186899.00	67550.00	36.14	17103.00	45.29
15	Syndicate Bank	89.45	6814.66	7153.43	104.97	0.00	104.97
16	UBI	52.54	68039.53	33736.23	49.58	34083.00	99.68
17	UCO	37.99	35240.00	15272.41	43.34	0.00	43.34
18	Union Bank of India	62.16	19421.35	12284.58	63.25	0.00	63.25
<b>Total PSU</b>		<b>50.14</b>	<b>544609.92</b>	<b>267139.27</b>	<b>49.05</b>	<b>51186.00</b>	<b>58.45</b>
19	Axis Bank	63.20	37147.00	23730.00	63.88	104.00	64.16
20	Bandhan Bank	104.68	19036.90	19656.93	103.26	0.00	103.26
21	Catholic Syrian Bank Ltd.	0.00	57.44	15.87	27.63	0.00	27.63
22	Dhanlaxmi Bank Ltd.	0.00	74.30	137.77	185.42	0.00	185.42
23	Federal Bank	77.88	3301.47	2439.68	73.90	0.00	73.90
24	HDFC Bank	69.77	39480.48	25436.63	64.43	0.00	64.43
25	ICICI	86.05	31248.32	24845.87	79.51	0.00	79.51
26	IDBI	41.87	15528.71	7098.73	45.71	0.00	45.71
27	IDFC	438.32	421.56	3752.10	890.05	0.00	890.05
28	Indusind Bank	218.75	5246.73	9826.61	187.29	0.00	187.29
29	Jana Small Finance Bank	2157.82	617.86	482.83	78.15	0.00	78.15
30	Karnataka Bank Ltd.	0.00	1205.10	1327.77	110.18	0.00	110.18
31	Karur Vysya Bank	0.00	1188.93	1336.29	112.39	0.00	112.39
32	Kotak Mahindra Bank	94.22	6219.33	5770.50	92.78	0.00	92.78
33	Ratnakar Bank Ltd	334.60	5802.41	7152.72	123.27	0.00	123.27
34	South Indian Bank Ltd.	199.88	1224.09	1965.17	160.54	0.00	160.54
35	SIDBI	0.00	0.00	62.29	#DIV/0!	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	20.76	698.28	123.16	17.64	0.00	17.64
37	Ujjivan Small Finance Bank	1269.68	547.31	1483.16	270.99	0.00	270.99
38	Utkarsh Small Finance Bank	183.98	57.11	49.87	87.32	0.00	87.32
39	YES Bank	103.98	8273.00	6552.00	79.20	0.00	79.20
<b>Total PVT</b>		<b>90.10</b>	<b>177376.33</b>	<b>143245.95</b>	<b>80.76</b>	<b>104.00</b>	<b>80.82</b>
40	BGVB	39.21	15314.42	5839.30	38.13	9378.31	99.37
41	PBGB	49.39	5232.56	2758.18	52.71	1374.77	78.99
42	UBKGB	50.55	3056.81	1711.31	55.98	1206.16	95.44
<b>Total RRB</b>		<b>42.87</b>	<b>23603.79</b>	<b>10308.79</b>	<b>43.67</b>	<b>11959.24</b>	<b>94.34</b>
43	WB State Co-Op Bank Ltd.	63.12	26938.92	16713.33	62.04	15137.10	118.23
44	WBSCARD Bank Ltd.	538.71	219.99	1143.68	519.88	5746.20	3131.91
<b>Total Co-Optv</b>		<b>67.64</b>	<b>27158.91</b>	<b>17857.01</b>	<b>65.75</b>	<b>20883.30</b>	<b>142.64</b>
<b>Grand Total</b>		<b>57.28</b>	<b>772748.95</b>	<b>438551.02</b>	<b>56.75</b>	<b>84132.54</b>	<b>67.64</b>
<b>Amount sanctioned from outside State but fund utilised in the State</b>				<b>34660.05</b>			
<b>RIDF Support</b>				<b>14537.76</b>			
<b>Total Credit in the State</b>				<b>487748.83</b>			
<b>Credit Deposit Ratio</b>					<b>63.12</b>		
<b>Total Credit + Investment</b>				<b>571881.37</b>			
<b>Total Credit + Investment Deposit</b>		<b>63.97</b>			<b>74.01</b>		

Bank-Wise and Population Group wise Branch Network and Deposits as on June 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	12176.60	6243.03	16175.44	15358.47	49953.54
2	Andhra Bank	10	8	24	20	62	316.19	223.17	2262.36	3134.06	5935.78
3	Bank of Baroda	51	59	95	121	326	1968.00	3253.00	11289.00	16154.00	32664.00
4	Bank of India	169	69	72	62	372	8236.18	5519.25	9718.43	9288.26	32762.12
5	Bank of Maharashtra	4	3	9	17	33	114.71	106.12	448.13	1323.25	1992.21
6	Canara Bank	125	58	54	54	291	1744.31	1402.50	3843.32	9010.34	16000.47
7	Central Bank of India	133	71	72	52	328	4685.96	4528.81	5734.19	5900.80	20849.76
8	Corporation Bank	9	12	16	21	58	266.32	295.51	2574.54	2522.37	5658.74
9	Indian Bank	12	11	27	31	81	441.65	458.84	2773.43	6062.80	9736.72
10	IOB	31	22	48	54	155	1104.90	628.08	4542.85	6762.49	13038.32
11	OBC	22	23	35	27	107	683.49	651.09	2816.11	4709.02	8859.71
12	PNB	146	25	56	50	277	7368.68	1504.58	9905.03	9406.72	28185.01
13	Punjab & Sind Bank	4	4	11	20	39	24.00	33.00	660.00	1842.00	2559.00
14	SBI	580	209	223	216	1228	41784.00	34942.00	56235.00	53938.00	186899.00
15	Syndicate Bank	44	33	29	34	140	278.25	778.19	2112.55	3645.67	6814.66
16	UBI	434	142	156	141	873	12289.11	13742.57	23259.11	18748.74	68039.53
17	UCO	150	73	76	81	380	7086.00	7219.00	10503.00	10432.00	35240.00
18	Union Bank of India	48	40	55	38	181	2368.79	1964.25	5998.54	9089.77	19421.35
	<b>Total PSU</b>	<b>2246</b>	<b>944</b>	<b>1158</b>	<b>1126</b>	<b>5474</b>	<b>102937.14</b>	<b>83493</b>	<b>170851.03</b>	<b>187328.76</b>	<b>544609.92</b>
19	Axis Bank	28	86	98	75	287	1092.00	5053.00	13583.00	17419.00	37147.00
20	Bandhan Bank	173	82	79	39	373	3382.50	2622.17	7754.74	5277.49	19036.90
21	Catholic Syrian Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	57.44	57.44
22	Dhanlaxmi Bank Ltd.	0	0	0	3	3	0.00	0.00	0.00	74.30	74.30
23	Federal Bank	5	3	6	17	31	50.92	1977.85	221.54	1051.16	3301.47
24	HDFC Bank	24	40	65	75	204	686.05	1711.16	9849.96	27233.31	39480.48
25	ICICI	20	43	81	90	234	904.73	2180.92	8570.04	19592.63	31248.32
26	IDBI	21	23	31	22	97	868.60	1509.42	5037.77	8112.92	15528.71
27	IDFC	0	0	4	4	8	0.00	0.00	131.68	289.88	421.56
28	Indusind Bank	5	20	23	27	75	38.91	513.31	548.47	4146.04	5246.73
29	Jana Small Finance Bank	0	8	3	8	19	0.00	46.92	84.73	486.21	617.86
30	Karnataka Bank Ltd.	0	0	0	20	20	0.00	0.00	0.00	1205.10	1205.10
31	Karur Vysya Bank	1	1	3	9	14	64.71	41.03	113.73	969.46	1188.93
32	Kotak Mahindra Bank	1	1	6	31	39	59.99	42.18	434.11	5683.05	6219.33
33	Ratnakar Bank Ltd	0	2	2	9	13	0.00	17.90	83.84	5700.67	5802.41
34	South Indian Bank Ltd.	1	0	3	14	18	17.07	0.00	68.83	1138.19	1224.09
35	SIDBI	0	0	0	1	1	0.00	0.00	0.00	0.00	0.00
36	Tamilnad Mercantile Bank	0	0	0	1	1	0.00	0.00	0.00	698.28	698.28
37	Ujjivan Small Finance Bank	24	13	22	8	67	38.32	71.66	270.79	166.54	547.31
38	Utkarsh Small Finance Bank	0	0	0	1	1	0.00	0.00	0.00	57.11	57.11
39	YES Bank	0	1	11	14	26	0.00	81.00	905.00	7287.00	8273.00
	<b>Total PVT</b>	<b>303</b>	<b>323</b>	<b>437</b>	<b>470</b>	<b>1533</b>	<b>7203.80</b>	<b>15868.5</b>	<b>47658.23</b>	<b>106645.78</b>	<b>177376.33</b>
40	BGVB	496	68	23	0	587	12070.74	1948.24	1295.44	0.00	15314.42
41	PBGB	204	16	7	3	230	4347.29	606.92	190.21	88.14	5232.56
42	UBKGB	88	47	7	0	142	1271.92	1470.99	313.90	0.00	3056.81
	<b>Total RRB</b>	<b>788</b>	<b>131</b>	<b>37</b>	<b>3</b>	<b>959</b>	<b>17689.95</b>	<b>4026.15</b>	<b>1799.55</b>	<b>88.14</b>	<b>23603.79</b>
43	WB State Co-Op Bank Ltd	216	55	74	16	361	11576.35	2548.50	5448.20	7365.87	26938.92
44	WBSCARD Bank Ltd.	11	0	0	0	11	219.99	0.00	0.00	0.00	219.99
	<b>Total Co-Optv</b>	<b>227</b>	<b>55</b>	<b>74</b>	<b>16</b>	<b>372</b>	<b>11796.34</b>	<b>2548.50</b>	<b>5448.20</b>	<b>7365.87</b>	<b>27158.91</b>
	<b>Grand Total</b>	<b>3564</b>	<b>1453</b>	<b>1706</b>	<b>1615</b>	<b>8338</b>	<b>139627.23</b>	<b>105936</b>	<b>225757.01</b>	<b>301428.55</b>	<b>772748.95</b>

Bank-Wise and Population Group wise Advance & CD Ratio as on June 2019											
(Amount in Crore)											
Sl. No.	Name of Banks	ADVANCES					CREDIT - DEPOSIT RATIO (%)				
		Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	TOTAL
1	Allahabad bank	2612.70	1509.90	3240.09	15414.51	22777.20	21.46	24.19	20.03	100.36	45.60
2	Andhra Bank	39.36	46.31	511.10	5977.75	6574.52	12.45	20.75	22.59	190.74	110.76
3	Bank of Baroda	463.00	822.00	2784.00	17667.00	21736.00	23.53	25.27	24.66	109.37	66.54
4	Bank of India	2098.25	1155.62	1812.56	10597.20	15663.63	25.48	20.94	18.65	114.09	47.81
5	Bank of Maharashtra	14.34	27.63	85.47	1626.43	1753.87	12.50	26.04	19.07	122.91	88.04
6	Canara Bank	764.72	474.12	1290.04	5736.52	8265.40	43.84	33.81	33.57	63.67	51.66
7	Central Bank of India	1211.36	873.71	1312.72	5430.95	8828.74	25.85	19.29	22.89	92.04	42.34
8	Corporation Bank	64.50	58.59	429.81	4590.01	5142.91	24.219	19.83	16.69	181.97	90.88
9	Indian Bank	94.91	80.94	328.26	3884.57	4388.68	21.49	17.64	11.84	64.07	45.07
10	IOB	189.88	165.96	747.49	5831.91	6935.24	17.19	26.42	16.45	86.24	53.19
11	OBC	279.21	263.65	1492.88	5885.85	7921.59	40.85	40.49	53.01	124.99	89.41
12	PNB	2591.31	391.29	2441.85	11801.39	17225.84	35.17	26.01	24.65	125.46	61.12
13	Punjab & Sind Bank	9.00	13.00	185.00	3722.00	3929.00	37.50	39.39	28.03	202.06	153.54
14	SBI	8784.00	7228.00	12665.00	38873.00	67550.00	21.02	20.69	22.52	72.07	36.14
15	Syndicate Bank	229.70	1294.66	1695.33	3933.74	7153.43	82.55	166.37	80.25	107.90	104.97
16	UBI	8385.79	7242.80	8594.59	9513.05	33736.23	68.24	52.70	36.95	50.74	49.58
17	UCO	1041.00	1167.00	2347.00	10717.41	15272.41	14.69	16.17	22.35	102.74	43.34
18	Union Bank of India	375.59	415.50	1415.70	10077.79	12284.58	15.86	21.15	23.60	110.87	63.25
	<b>Total PSU</b>	<b>29248.62</b>	<b>23230.68</b>	<b>43378.89</b>	<b>171281.08</b>	<b>267139.27</b>	<b>28.4141</b>	<b>27.82</b>	<b>25.39</b>	<b>91.43</b>	<b>49.05</b>
19	Axis Bank	135.00	1082.00	3580.00	18933.00	23730.00	12.36	21.41	26.36	108.69	63.88
20	Bandhan Bank	8934.50	4967.20	4667.87	1087.36	19656.93	264.14	189.43	60.19	20.60	103.26
21	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	15.87	15.87	#DIV/0!	#DIV/0!	#DIV/0!	27.63	27.63
22	Dhanlaxmi Bank Ltd.	0.00	0.00	0.00	137.77	137.77	#DIV/0!	#DIV/0!	#DIV/0!	185.42	185.42
23	Federal Bank	48.33	53.98	105.88	2231.49	2439.68	94.91	2.73	47.79	212.29	73.90
24	HDFC Bank	649.81	1976.33	4682.93	18127.56	25436.63	94.72	115.50	47.54	66.56	64.43
25	ICICI	296.68	1625.31	2172.79	20751.09	24845.87	32.79	74.52	25.35	105.91	79.51
26	IDBI	343.82	418.55	1902.98	4433.38	7098.73	39.58	27.73	37.77	54.65	45.71
27	IDFC	95.89	44.32	76.98	3534.91	3752.10	#DIV/0!	#DIV/0!	58.46	1219.44	890.05
28	Indusind Bank	1373.79	975.34	1477.45	6000.03	9826.61	3530.69	190.01	269.38	144.72	187.29
29	Jana Small Finance Bank	0.00	139.07	87.52	256.24	482.83	#DIV/0!	296.40	103.29	52.70	78.15
30	Karnataka Bank Ltd.	0.00	0.00	0.00	1327.77	1327.77	#DIV/0!	#DIV/0!	#DIV/0!	110.18	110.18
31	Karur Vysya Bank	32.72	15.81	83.25	1204.51	1336.29	50.56	38.53	73.20	124.25	112.39
32	Kotak Mahindra Bank	219.23	2.05	204.44	5344.78	5770.50	365.44	4.86	47.09	94.05	92.78
33	Ratnakar Bank Ltd	0.00	86.69	106.59	6959.44	7152.72	#DIV/0!	484.30	127.14	122.08	123.27
34	South Indian Bank Ltd.	4.30	0.00	110.53	1850.34	1965.17	25.19	#DIV/0!	160.58	162.57	160.54
35	SIDBI	0.00	0.00	0.00	62.29	62.29	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
36	Tamilnad Mercantile Bank	0.00	0.00	0.00	123.16	123.16	#DIV/0!	#DIV/0!	#DIV/0!	17.64	17.64
37	Ujjivan Small Finance Bank	158.77	398.94	696.01	229.44	1483.16	414.33	556.71	257.03	137.77	270.99
38	Utkarsh Small Finance Bank	0.00	0.00	0.00	49.87	49.87	#DIV/0!	#DIV/0!	#DIV/0!	87.32	87.32
39	YES Bank	0.00	1.00	167.00	6384.00	6552.00	#DIV/0!	1.23	18.45	87.61	79.20
	<b>Total PVT</b>	<b>12292.84</b>	<b>11786.59</b>	<b>20122.22</b>	<b>99044.30</b>	<b>143245.95</b>	<b>170.64</b>	<b>74.28</b>	<b>42.22</b>	<b>92.87</b>	<b>80.76</b>
40	BGVB	4795.31	616.24	427.75	0.00	5839.30	39.73	31.63	33.02	#DIV/0!	38.13
41	PBGB	2429.25	232.19	75.16	21.58	2758.18	55.88	38.26	39.51	24.48	52.71
42	UBKGB	1094.27	538.42	78.62	0.00	1711.31	86.03	36.60	25.05	#DIV/0!	55.98
	<b>Total RRB</b>	<b>8318.83</b>	<b>1386.85</b>	<b>581.53</b>	<b>21.58</b>	<b>10308.79</b>	<b>47.03</b>	<b>34.45</b>	<b>32.32</b>	<b>24.48</b>	<b>43.67</b>
43	WB State Co-Op Bank Ltd	7326.33	1796.20	2636.62	4954.18	16713.33	63.29	70.48	48.39	67.26	62.04
44	WBSCARD Bank Ltd.	1143.68	0.00	0.00	0.00	1143.68	519.88	#DIV/0!	#DIV/0!	#DIV/0!	519.88
	<b>Total Co-Optv</b>	<b>8470.01</b>	<b>1796.20</b>	<b>2636.62</b>	<b>4954.18</b>	<b>17857.01</b>	<b>71.80</b>	<b>70.48</b>	<b>48.39</b>	<b>67.26</b>	<b>65.75</b>
	<b>Grand Total</b>	<b>58330.30</b>	<b>38200.32</b>	<b>66719.26</b>	<b>275301.14</b>	<b>438551.02</b>	<b>41.78</b>	<b>36.06</b>	<b>29.55</b>	<b>91.33</b>	<b>56.75</b>



Position of ATMs & BC Outlets in West Bengal as on 30.06.2019											
SL No.	BANKS	ATM					BC Outlets				
		Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	Total
1	Allahabad bank	6	9	18	21	54	1143	0	163	0	1306
2	Andhra Bank	9	8	18	12	47	0	0	0	0	0
3	Bank of Baroda	31	49	137	211	428	248	187	161	41	637
4	Bank of India	198	89	85	53	425	387	117	93	10	607
5	Bank of Maharashtra	1	1	6	12	20	0	0	0	0	0
6	Canara Bank	147	48	50	121	366	84	5	0	0	89
7	Central Bank of India	141	70	71	43	325	513	0	16	0	529
8	Corporation Bank	9	12	17	21	59	3	8	5	0	16
9	Indian Bank	15	12	36	32	95	0	0	0	0	0
10	IOB	21	22	26	46	115	0	0	0	0	0
11	OBC	18	21	36	35	110	0	0	0	0	0
12	PNB	139	48	82	115	384	318	12	55	11	396
13	Punjab & Sind Bank	3	4	10	11	28	0	0	0	0	0
14	SBI	910	771	1064	663	3408	4301	354	161	9	4825
15	Syndicate Bank	44	33	29	34	140	67	0	0	0	67
16	UBI	353	231	241	139	964	2013	435	72	0	2520
17	UCO	50	42	58	51	201	320	83	15	0	418
18	Union Bank of India	56	83	121	82	342	71	94	54	0	219
<b>Total PSU</b>		<b>2151</b>	<b>1553</b>	<b>2105</b>	<b>1702</b>	<b>7511</b>	<b>9468</b>	<b>1295</b>	<b>795</b>	<b>71</b>	<b>11629</b>
19	Axis Bank	366	349	426	323	1464	0	0	0	0	0
20	Bandhan Bank	1	16	64	36	117	518	253	120	37	928
21	Catholic Syrian Bank Ltd.	0	0	0	1	1	0	0	0	0	0
22	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0	0	0	0	0
23	Federal Bank	1	3	4	17	25	0	0	0	0	0
24	HDFC Bank	19	85	207	206	517	2	1	0	0	3
25	ICICI	75	78	186	255	594	0	0	0	0	0
26	IDBI	23	29	70	47	169	3	1	4	1	9
27	IDFC	0	0	1	1	2	700	145	26	2	873
28	Indusind Bank	5	31	21	87	144	0	0	0	0	0
29	Jana Small Finance Bank	0	0	2	6	8	0	0	0	0	0
30	Karnataka Bank Ltd.	0	0	0	0	0	0	0	0	0	0
31	Karur Vysya Bank	0	0	0	0	0	0	0	0	0	0
32	Kotak Mahindra Bank	1	1	6	62	70	0	0	0	0	0
33	Ratnakar Bank Ltd	0	2	2	6	10	0	0	0	0	0
34	South Indian Bank Ltd.	1	0	3	15	19	0	0	0	0	0
35	SIDBI	0	0	0	0	0	0	0	0	0	0
36	Tamilnad Mercantile Bank	0	0	0	1	1	0	0	0	0	0
37	Ujjivan Small Finance Bank	4	15	21	7	47	0	0	0	0	0
38	Utkarsh Small Finance Bank	0	0	0	1	1	0	0	0	0	0
39	YES Bank	0	1	16	16	33	0	0	0	0	0
<b>Total PVT</b>		<b>496</b>	<b>610</b>	<b>1029</b>	<b>1087</b>	<b>3222</b>	<b>1223</b>	<b>400</b>	<b>150</b>	<b>40</b>	<b>1813</b>
40	BGVB	0	0	0	0	0	1585	0	0	0	1585
41	PBGB	0	0	0	1	1	2423	0	0	0	2423
42	UBKGB	0	0	0	0	0	570	0	0	0	570
<b>Total RRB</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>4578</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4578</b>
43	WB State Co-Op Bank Ltd.	84	17	25	2	128	0	0	0	0	0
44	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0	0	0
<b>Total Co-Optv</b>		<b>84</b>	<b>17</b>	<b>25</b>	<b>2</b>	<b>128</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>		<b>2731</b>	<b>2180</b>	<b>3159</b>	<b>2792</b>	<b>10862</b>	<b>15269</b>	<b>1695</b>	<b>945</b>	<b>111</b>	<b>18020</b>

## Agenda-5

### Progress in Agriculture Credit:

The progress in last 7 financial years and disbursement in the June quarter of the corresponding financial years are as follows,

Financial Year	YearlyTarget (Cr.)	Achievement (Cr.)	% of Achievement
31.03.2013	23500	15935	68
<b>(30.06.2013)</b>	<b>38390</b>	<b>5646</b>	<b>15</b>
31.03.2014	38390	20662	54
<b>(30.06.2014)</b>	<b>39800</b>	<b>6049</b>	<b>15</b>
31.03.2015	39800	23327	59
<b>(30.06.2015)</b>	<b>43535</b>	<b>6192</b>	<b>14</b>
31.03.2016	43536	30930	71
<b>(30.06.2016)</b>	<b>52551</b>	<b>8474</b>	<b>16</b>
31.03.2017	52551	34175	65
<b>(30.06.2017)</b>	<b>59098</b>	<b>8066</b>	<b>14</b>
31.03.2018	59098	42232	71
<b>(30.06.2018)</b>	<b>64071</b>	<b>11846</b>	<b>18</b>
31.03.2019	64071	45586	71
<b>(30.06.2019)</b>	<b>55000</b>	<b>11110</b>	<b>20</b>

The disbursement during the period April to June of financial year 2019-20 is Rs. 11110 crore, showing a decrease of 6.21% over disbursement of Rs.11846 crore made during the corresponding period of last financial year 2018-2019. However, with attainment of 20% in deployment of credit for the 1<sup>st</sup> quarter which generally happens to be a lean period, it is anticipated that the banks will be able to achieve the yearly target of Rs.55000/- which was realistically set as decided during 145<sup>th</sup> SLBC meeting..

However, consolidated agriculture disbursement including non-priority sector rise to Rs. 11402 crore against target of Rs.60163 crore with achievement of 19%.The credit deployment in absolute terms has increased substantially in the last 4 years also.

With Rs.8712 crore deployment in Farm Credit at 78% and 96% of farmers in SF/MF category, it is obvious that the banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors. SLBC has been sensitizing the member banks to focus on other areas like pledge finance through Negotiable Warehouse Receipts, FPO/FPC finance etc. Large scale acquisition of the uncovered farmers for KCC loans under Animal Husbandry ( Dairy, Poultry,Pig and Goat rearing) and Fishery activities must be taken up on urgent basis along with Farm Mechanisation schemes.

Bank wise Target & achievement in Agriculture (Prisec+Non-Prisec) under ACP 2019-20							
(Amount in Crore)							
Sr. No.	Bank Name	2018-19			2019-20		
		Target	Achievement (April-June)	% of achievement	Target	Achievement (April-June)	% of achievement
1	Allahabad bank	4395.93	558.04	12.69	3961.18	439.58	11.10
2	Andhra Bank	302.44	49.69	16.43	230.42	46.42	20.15
3	Bank of Baroda	1593.95	312.20	19.59	1885.06	505.99	26.84
4	Bank of India	2740.11	382.53	13.96	2735.65	133.41	4.88
5	Bank of Maharashtra	86.42	20.56	23.79	189.09	0.00	0.00
6	Canara Bank	2408.98	143.92	5.97	2067.55	168.76	8.16
7	Central Bank of India	2708.20	387.24	14.30	2914.61	303.00	10.40
8	Corporation Bank	313.93	32.35	10.30	232.16	1.50	0.65
9	Indian Bank	442.91	116.10	26.21	579.38	22.13	3.82
10	IOB	918.27	105.26	11.46	925.49	3.48	0.38
11	OBC	718.33	54.45	7.58	595.35	15.34	2.58
12	PNB	2253.36	513.21	22.78	2767.51	549.52	19.86
13	Punjab & Sind Bank	127.73	30.71	24.04	217.00	0.30	0.14
14	SBI	9114.55	2290.70	25.13	9056.16	1317.32	14.55
15	Syndicate Bank	796.74	141.96	17.82	973.62	49.24	5.06
16	UBI	6417.29	858.67	13.38	5346.51	1205.90	22.55
17	UCO	2767.60	444.58	16.06	2521.35	440.62	17.48
18	Union Bank of India	1280.37	206.60	16.14	1091.10	326.23	29.90
<b>Total PSU</b>		<b>39387.11</b>	<b>6648.77</b>	<b>16.88</b>	<b>38289.19</b>	<b>5528.75</b>	<b>14.44</b>
19	Axis Bank	2771.00	71.68	2.59	1044.13	57.01	5.46
20	Bandhan Bank	7183.02	1709.98	23.81	5129.54	2528.50	49.29
21	Catholic Syrian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
22	Dhanlaxmi bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	Federal Bank	648.58	102.38	15.79	80.90	128.55	158.90
24	HDFC Bank	2835.23	534.71	18.86	861.83	373.82	43.38
25	ICICI	2771.01	162.06	5.85	874.76	169.23	19.35
26	IDBI	707.17	220.34	31.16	582.43	108.05	18.55
27	IDFC	0.00	0.00	#DIV/0!	0.00	55.22	#DIV/0!
28	Indusind Bank	648.57	102.37	15.78	98.69	77.71	78.74
29	Jana Small Finance Bank	0.00	0.00	#DIV/0!	15.59	16.07	103.05
30	Karnataka Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Karur Vysya Bank	0.00	0.00	#DIV/0!	0.00	2.06	#DIV/0!
32	Kotak Mahindra Bank	0.00	0.00	#DIV/0!	35.80	48.58	135.71
33	Ratnakar Bank Ltd	0.00	49.80	#DIV/0!	40.58	152.76	376.44
34	South Indian Bank Ltd.	40.68	30.85	75.84	20.16	21.14	104.88
35	SIDBI	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	1.51	0.00	0.00
37	Ujjivan Small Finance Bank	0.00	0.00	#DIV/0!	351.88	136.55	38.81
38	Utkarsh Small Finance Bank	0.00	0.00	#DIV/0!	7.76	0.06	0.76
39	YES Bank	0.00	174.00	#DIV/0!	42.65	299.74	702.74
<b>Total PVT</b>		<b>17605.26</b>	<b>3158.17</b>	<b>17.94</b>	<b>9188.20</b>	<b>4175.04</b>	<b>45.44</b>
40	BGVB	893.91	426.05	47.66	5512.62	429.12	7.78
41	PBGB	652.28	141.94	21.76	2243.49	160.22	7.14
42	UBKGB	535.91	88.57	16.53	1247.96	56.23	4.51
<b>Total RRB</b>		<b>2082.10</b>	<b>656.56</b>	<b>31.53</b>	<b>9004.07</b>	<b>645.58</b>	<b>7.17</b>
43	WB State Co-Op Bank Ltd.	4070.87	1240.97	30.48	3573.97	1046.99	29.29
44	WBCARD Bank Ltd.	966.35	141.26	14.62	108.01	5.61	5.20
<b>Total Co-Optv</b>		<b>5037.22</b>	<b>1382.23</b>	<b>27.44</b>	<b>3681.98</b>	<b>1052.60</b>	<b>28.59</b>
<b>Grand Total</b>		<b>64111.69</b>	<b>11845.73</b>	<b>18.48</b>	<b>60163.44</b>	<b>11401.97</b>	<b>18.95</b>

## Agenda-6

### Progress in KCC Saturation, BSBS Coverage including progress in Animal Husbandry & Fishery:

**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 31.03.2020. 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 financial years and disbursement during June quarter of the corresponding financial years.**

Year	Target (No.)	Achievement (No.)	% of Achievement
31.03.2016	20,00,000	17,53,590	88
<b>30.06.2016</b>	<b>17,00,000</b>	<b>5,26,097</b>	<b>31</b>
31.03.2017	17,00,000	16,34,533	96
<b>30.06.2017</b>	<b>17,00,000</b>	<b>4,97,070</b>	<b>29</b>
31.03.2018	17,00,000	19,89,626	117
<b>30.06.2018</b>	<b>17,00,000</b>	<b>7,65,246</b>	<b>38</b>
31.03.2019	20,00,000	21,65,443	109
<b>30.06.2019</b>	<b>35,00,000</b>	<b>6,52,853</b>	<b>19</b>

**N.B.** As far information gathered from the 15 major participating banks under KCC, further 3.98 lakh number of farmers have been enrolled in July and August from where it can be inferred that banks will be covering around 14-15 lakh farmers under KCC by Sept,2019 which will be marked improvement from last year's enrolment of lakh for first 6 months.

All the banks operating in the State have issued 6,52,853 KCCs during the June 19 quarter at 19% of annual target of 35.00 lacs. Total amount for KCC stood at Rs. 2050 crore as on 30.06.2019 which account for 24% of the farm credit.

The Average ticket size of Rs.42,596/- as on 31.03.2019 has increased marginally to Rs.43,512/- on 30.06.2019. Average credit per KCC of all the banks excluding WB State Co-operative Bank is Rs.55,776/- while it is Rs.29,692/- 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. All the banks has reported 36931 accounts amounting Rs.200 crore which are written off KCC accounts.

Bank wise KCC position as on 30.06.2019															
(Amount in Crore)															
Sr. No.	Bank Name	Target (No.)	" Disbursement " during (01.04.2019 to 30.06.2019)				Total KCC issued during 01.04.2019 to 30.06.2019 (Fresh + Renewal)		% of Achievement	Outstanding Position (excluding written off a/cs) as on 30.06.2019		Written-Off KCC a/cs as on 30.06.2019			
			Fresh Sanction (01.04.2019 to 30.06.2019)		Renewal cases (01.04.2019 to 30.06.2019)		NO.	Amount		NO.	Amount	NO.	Amount	NO.	Amount
			NO.	Amount	NO.	Amount									
1	Allahabad bank	207500	1222	7.36	8069	49.41	9291	56.77	4.48	88581	515.99	0	0.00		
2	Andhra Bank	13000	4	0.04	4	0.02	8	0.06	0.06	8	0.04	0	0.00		
3	Bank of Baroda	95000	1074	10.00	1925	14.00	2999	24.00	3.16	17471	117.00	0	0.00		
4	Bank of India	150000	4452	25.11	4995	21.16	9447	46.27	6.30	221423	1062.81	4506	13.55		
5	Bank of Maharashtra	5000	0	0.00	0	0.00	0	0.00	0.00	354	5.99	0	0.00		
6	Canara Bank	150000	1475	8.93	1015	10.53	2490	19.46	1.66	19890	156.50	0	0.00		
7	Central Bank of India	180000	409	1.74	2517	14.08	2926	15.82	1.63	74917	406.91	0	0.00		
8	Corporation Bank	15000	71	0.23	70	0.35	141	0.58	0.94	1420	13.81	0	0.00		
9	Indian Bank	20000	33	0.34	7	0.06	40	0.40	0.20	4029	22.89	0	0.00		
10	IOB	40000	661	2.20	217	1.30	878	3.50	2.20	6101	30.45	0	0.00		
11	OBC	30000	471	1.95	613	8.19	1084	10.14	3.61	3675	37.06	0	0.00		
12	PNB	150000	2571	16.31	8657	53.06	11228	69.37	7.49	143045	932.88	23212	142.65		
13	Punjab & Sind Bank	5000	5	0.30	5	0.20	10	0.50	0.20	70	4.00	0	0.00		
14	SBI	480000	18938	120.00	28709	179.00	47647	299.00	9.93	206236	1255.00	0	0.00		
15	Syndicate Bank	60000	411	2.87	319	2.13	730	5.00	1.22	8338	57.00	0	0.00		
16	UBI	410000	841	5.47	29007	188.14	29848	193.61	7.28	311874	1633.99	0	0.00		
17	UCO	107500	1741	8.64	4761	23.81	6502	32.45	6.05	57074	305.30	0	0.00		
18	Union Bank of India	62500	1965	14.34	4835	47.36	6800	61.70	10.88	17164	130.73	840	7.79		
<b>Total PSU</b>		<b>2180500</b>	<b>36344</b>	<b>225.83</b>	<b>95725</b>	<b>612.80</b>	<b>132069</b>	<b>838.63</b>	<b>6.06</b>	<b>1181670</b>	<b>6688.35</b>	<b>28558</b>	<b>163.99</b>		
19	Axis Bank	75000	860	24.00	0	0.00	860	24.00	1.15	8781	603.00	248	9.00		
20	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
21	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
22	Dhanlaxmi bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
23	Federal Bank	1000	126	1.82	0	0.00	126	1.82	12.60	408	13.22	0	0.00		
24	HDFC Bank	50000	21937	86.05	35	3.20	21972	89.25	43.94	144243	470.76	0	0.00		
25	ICICI	45000	770	11.07	0	0.00	770	11.07	1.71	5393	92.63	0	0.00		
26	IDBI	40000	47	0.44	1933	15.29	1980	15.73	4.95	12103	141.61	0	0.00		
27	IDFC	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
28	Indusind Bank	1000	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00		
29	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
31	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
32	Kotak Mahindra Bank	1000	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00		
33	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
34	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
35	SIDBI	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
36	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
37	Ujivan Small Finance Bank	5000	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00		
38	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
39	YES Bank	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
<b>Total PVT</b>		<b>218000</b>	<b>23740</b>	<b>123.38</b>	<b>1968</b>	<b>18.49</b>	<b>25708</b>	<b>141.87</b>	<b>11.79</b>	<b>170928</b>	<b>1321.22</b>	<b>248</b>	<b>9</b>		
40	BGVB	330000	965	1.60	15509	38.65	16474	40.25	4.99	193658	523.09	0	0.00		
41	PBGB	155000	88	0.84	4238	31.60	4326	32.44	2.79	72613	307.28	0	0.00		
42	UBKGB	90000	271	2.20	6664	40.74	6935	42.94	7.71	63392	542.98	5675	27.04		
<b>Total RRB</b>		<b>575000</b>	<b>1324</b>	<b>4.64</b>	<b>26411</b>	<b>110.99</b>	<b>27735</b>	<b>115.63</b>	<b>4.82</b>	<b>329663</b>	<b>1373.35</b>	<b>5675</b>	<b>27.04</b>		
43	WB State Co-Op Bank Ltd.	525000	20072	30.89	447269	923.00	467341	953.89	89.02	1492850	4432.52	2450	0.04		
44	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00		
<b>Total Co-Optv</b>		<b>526500</b>	<b>20072</b>	<b>30.89</b>	<b>447269</b>	<b>923</b>	<b>467341</b>	<b>953.89</b>	<b>88.76</b>	<b>1492850</b>	<b>4432.52</b>	<b>2450</b>	<b>0.04</b>		
<b>Grand Total</b>		<b>3500000</b>	<b>81480</b>	<b>384.74</b>	<b>571373</b>	<b>1665.28</b>	<b>652853</b>	<b>2050.02</b>	<b>18.65</b>	<b>3175111</b>	<b>13815.44</b>	<b>36931</b>	<b>200.07</b>		

### Progress in KCC during June quarter of the last 4 years

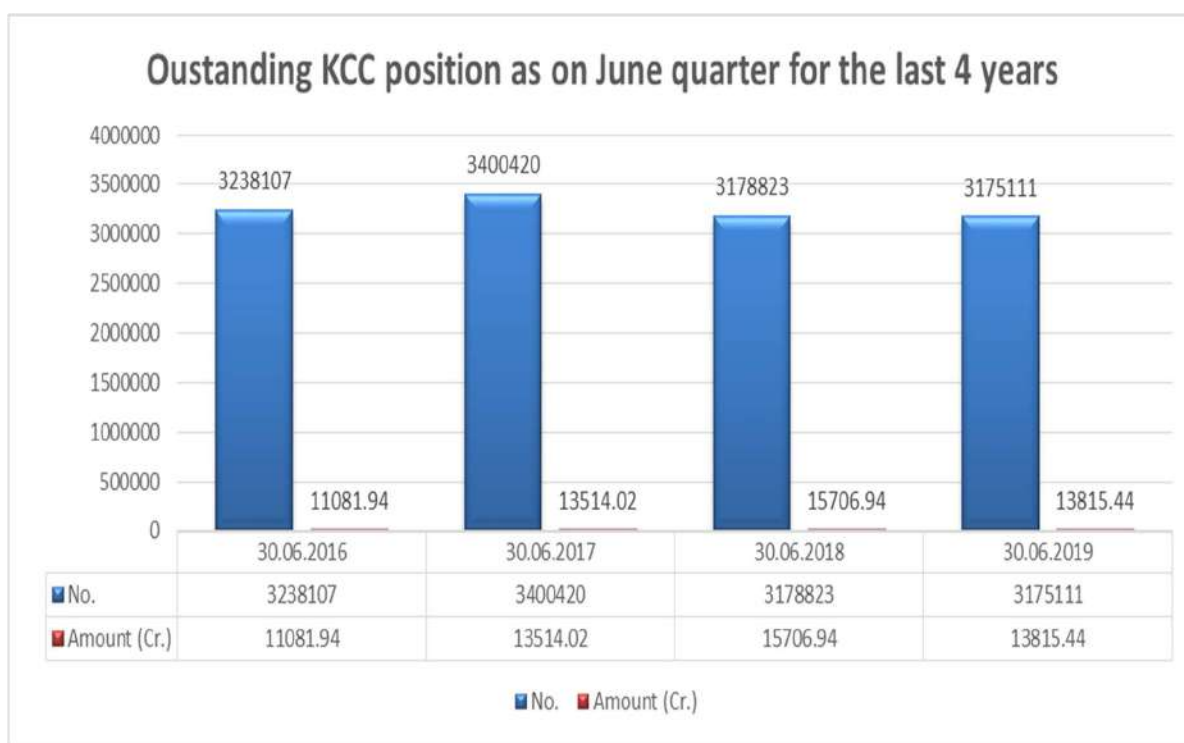


### District wise KCC position as on 30.06.2019

(Amount in Crore)

Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2019 to 30.06.2019 (Fresh+Renewal)		% of Achievement NO.
			NO.	Amount	
1	Alipurduar	50000	3036	19.69	6.07
2	Bankura	140000	25262	62.16	18.04
3	Birbhum	165000	8072	52.80	4.89
4	Coochbehar	100000	5740	44.97	5.74
5	Dakshin Dinajpur	110000	8539	55.76	7.76
6	Darjeeling	70000	1325	3.13	1.89
7	Hooghly	245000	19091	99.20	7.79
8	Howrah	70000	13852	72.94	19.79
9	Jalpaiguri	60000	5647	30.68	9.41
10	Jhargram	95000	34384	83.27	36.19
11	Kalimpong	20000	183	0.19	0.92
12	Kolkata	0	0	0.00	#DIV/0!
13	Malda	210000	30005	101.66	14.29
14	Murshidabad	250000	14677	62.83	5.87
15	Nadia	280000	11884	57.58	4.24
16	Paschim Burdwan	100000	13855	19.92	13.86
17	Purba burdwan	270000	51331	169.04	19.01
18	Paschim Medinipur	310000	139120	324.00	44.88
19	Purba Medinipur	290000	191192	486.57	65.93
20	Purulia	150000	8321	27.91	5.55
21	Uttar Dinajpur	110000	5007	34.91	4.55
22	24 Pgs. (N)	240000	18243	116.85	7.60
23	24 Pgs. (S)	165000	44087	123.96	26.72
<b>Grand Total</b>		<b>3500000</b>	<b>652853</b>	<b>2050.02</b>	<b>18.65</b>





### **Bangla Shasya Bima 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. Workshops for the banks was organized by the Department on 03-06-2019 and also on 17-07-19.

As per BSBS portal data on 01-09-2019 the enrolment position under Kharif,2019 is ,

Loanee farmers	Non-Loanee farmers
10.37 lakh	28.63 lakh

It is expected the final enrolment will be around 45 lakh or so which shows a marked improvement over total 18.66 lakh enrolments made in 2018 Kharif season under PMFBY scheme .All the member banks are requested again to ensure coverage of the farmers and complete the portal data up-dation within the stipulated date.

<b>Bank wise Coverage under Bangiya Shasya Bima Scheme (Kharif 2019) as on 30.06.2019</b>		
<b>S No.</b>	<b>Bank</b>	<b>Loanee Farmers</b>
1	Allahabad Bank	6391
2	Andhra Bank	22
3	Bank of Baroda	1553
4	Bank of India	2345
5	Bank of Maharashtra	0
6	Canara Bank	1160
7	Central Bank of India	744
8	Corporation Bank	578
9	Indian Bank	0
10	Indian Overseas Bank	922
11	Oriental Bank of Commerce	0
12	Punjab National Bank	6458
13	Punjab & Sind Bank	0
14	Syndicate Bank	60
15	State Bank of India	7221
16	Union Bank of India	33
17	United Bank of India	7122
18	UCO Bank	2632
<b>Total of Public Sector Bank</b>		<b>37241</b>
19	ICICI Bank	0
20	Axis Bank	1
21	HDFC Bank	0
22	IDBI Bank	1355
23	Federal Bank	187
24	South Indian Bank	0
25	Indusind Bank	0
26	Bandhan Bank	0
27	Yes Bank	0
28	Standard Chartered Bank	0
<b>Total of Private Sector Bank</b>		<b>1543</b>
29	UBKGB	17869
30	BGVB	26424
31	PBGB	40129
<b>Total of Regional Rural Banks</b>		<b>84422</b>
<b>32</b>	<b>Wb St Co-Op Banks</b>	<b>914390</b>
<b>Grand Total</b>		<b>1037596</b>

<b>District wise Coverage under Bangiya Shasya Bima Scheme (Kharif 2019) as on 30.06.2019</b>			
<b>S No.</b>	<b>District</b>	<b>Loanee</b>	<b>Non- Loanee</b>
1	Malda	16940	195562
2	Purba Burdwan	171706	300882
3	Paschim Burdwan	1675	26550
4	Purulia	16288	131185
5	Dakshin Dinajpur	29370	55943
6	Murshidabad	16799	130353
7	Darjeeling	527	6491
8	Hooghly	108152	99011
9	Nadia	35981	139677
10	Kalimpong	2	2028
11	Coochbehar	15716	138511
12	Purba Mednipur	265515	300626
13	Birbhum	45780	133873
14	24 Pgs North	18364	218434
15	24 Pgs South	41702	307864
16	Jalpaiguri	3665	37406
17	Alipurduar	3998	30946
18	Bankura	68466	198559
19	Paschim Medinipur	135152	205200
20	Jhargram	7365	28090
21	Howrah	19691	62009
22	Uttar Dinajpur	14742	114337
<b>Total</b>		<b>1037596</b>	<b>2863537</b>

## **New development 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, poultry (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.

New acquisitions in KCC	81480 No.	384.74 Cr.
Out of which for AH & Fishery activities in KCC	4071 No.	17.56 Cr.

### **Sub Committee on Animal Husbandry & Fishery**

A Special Sub Committee on Animal Husbandry & Fishery was formed and the 1st meeting was held on 08-07-2019. It was decided to approach a cluster approach for extending accelerated credit to Dairy, Poultry, Pig & Goat rearing along with Fishery sectors in potential areas.

SLBC has sent a list of 50 odd potential Blocks in 20 Districts on 12-07-2019 for ratification by Animal Resource Development Department and Fishery Department. Both the Departments are requested to make a survey of the same and ratify the pockets for adoption and subsequent credit linkage by banks.

The outstanding in Dairy,Poultry, Pig-Sheep rearing & Fishery loans amounting to Rs.3187 crore which account for 8% of total Agri Sector outstanding balance of Rs.40146 crore. There is an urgent need to improve on this score in view of the potential in these segments. New KCC loan of 4071 in the quarter is also far short of the 4.00 lakh target earmarked for 2019-20.

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2019-2020 (01.04.2019 - 30.06.2019) (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	9291	56.77	2	0.06	1	0.02	15	0.38	3	0.30	3	0.01	11	0.05	6169	196.53	15495	254.12
2	Andhra Bank	14	0.04	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	61	1.51	75	1.55
3	Bank of Baroda	1595	18.00	76	72.00	2	0.12	3	0.32	653	8.62	62	1.82	28	4.92	8288	98.14	10707	203.94
4	Bank of India	9447	45.33	78	1.16	52	1.28	335	5.17	78	1.47	148	1.56	36	1.08	141	1.23	10315	58.28
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	3274	22.67	7	0.12	9	0.18	7	1.06	2	0.01	0	0.00	0	0.00	10709	77.94	14008	101.98
7	Central Bank of India	8157	155.72	9	13.82	20	0.03	7	3.66	3	0.03	4	0.16	6	33.43	9515	27.80	17721	234.65
8	Corporation Bank	141	0.58	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	64	0.92	205	1.50
9	Indian Bank	168	1.64	2	0.02	0	0.00	0	0.00	0	0.00	0	0.00	26	0.54	1	15.01	197	17.21
10	IOB	631	2.48	2	0.02	7	0.03	0	0.00	0	0.00	6	0.06	2	0.15	27	0.75	675	3.49
11	OBC	436	0.89	7	0.10	8	0.32	4	0.80	2	0.05	0	0.00	0	0.00	40	1.36	497	3.52
12	PNB	12062	75.46	415	3.24	51	1.36	3	0.80	0	0.00	0	0.00	0	0.00	21879	144.97	34410	225.83
13	Punjab & Sind Bank	5	0.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5	0.30
14	SBI	18564	493.00	76	0.15	15	0.62	2	1.01	0	0.00	0	0.00	1	0.18	8172	817.04	26830	1312.00
15	Syndicate Bank	810	5.00	13	0.60	3	0.01	6	0.21	0	0.00	0	0.00	0	0.00	1260	12.02	2092	17.84
16	UBI	51012	311.46	589	10.06	166	3.14	267	5.97	1284	19.59	4	0.09	2846	507.41	382	3.08	56550	860.80
17	UCO	21358	320.48	23	0.18	9	0.14	21	0.34	62	0.21	12	0.12	17	1.67	26	1.09	21528	324.23
18	Union Bank of India	9587	37.18	1196	11.96	1	0.02	40	0.85	0	0.00	0	0.00	294	54.06	825	1.42	11943	105.49
<b>Total PSU</b>		<b>146552</b>	<b>1547.00</b>	<b>2495</b>	<b>113.49</b>	<b>344</b>	<b>7.27</b>	<b>710</b>	<b>20.57</b>	<b>2087</b>	<b>30.28</b>	<b>239</b>	<b>3.82</b>	<b>3267</b>	<b>603.49</b>	<b>67559</b>	<b>1400.81</b>	<b>223253</b>	<b>3726.73</b>
19	Axis Bank	1073	57.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1073	57.01
20	Bandhan Bank	0	0.00	25035	172.86	9146	72.23	6669	49.65	4497	26.51	0	0.00	16376	118.49	277960	2065.54	339683	2505.28
21	Catholic Syrian 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
22	Dhanlaxmi 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
23	Federal Bank	2172	18.13	10	0.13	12	0.41	6	1.50	5	0.08	0	0.00	0	0.00	85	1.87	2290	22.12
24	HDFC Bank	60	17.42	21	0.05	0	0.00	82	0.22	0	0.00	1811	4.84	85	3.92	19979	65.98	22038	92.45
25	ICICI	794	12.93	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	12186	72.73	12980	85.66
26	IDBI	8204	57.00	0	0.00	0	0.00	1	1.50	0	0.00	0	0.00	0	0.00	11881	45.90	20086	104.40
27	IDFC	0	0.00	1195	3.17	977	2.86	18	0.05	1802	5.46	0	0.00	55	0.16	7057	20.81	11104	32.51
28	Indusind Bank	2271	54.61	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2271	54.61
29	Jana Small Finance Bank	3868	16.06	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3868	16.06
30	Karnataka 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
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	0.30	3	0.30
32	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	480	13.52	0	0.00	480	13.52
33	Rainakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	51443	152.76	51443	152.76
34	South Indian Bank Ltd.	20	20.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	20	20.65
35	SIDBI	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	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
37	Ujivan Small Finance Bank	0	0.00	20	0.14	17	0.08	4	0.01	4549	14.73	0	0.00	0	0.00	35917	121.50	40507	136.47
38	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	1822	0.05	1822	0.05
39	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.06	1	0.06
<b>Total PVT</b>		<b>18462</b>	<b>253.81</b>	<b>26281</b>	<b>176.36</b>	<b>10152</b>	<b>75.59</b>	<b>6780</b>	<b>52.93</b>	<b>10853</b>	<b>46.78</b>	<b>1811</b>	<b>4.84</b>	<b>16996</b>	<b>136.09</b>	<b>418334</b>	<b>2547.50</b>	<b>509669</b>	<b>3293.91</b>
40	BGVB	16474	40.24	179	1.10	0	0.00	96	0.50	698	6.25	451	4.69	325	5.54	51751	364.24	69974	422.56
41	PBGB	4326	32.44	904	26.84	36	0.85	65	3.35	1692	8.85	2	0.24	2	0.07	1657	87.58	8684	160.22
42	UBKGB	11022	25.18	2	0.01	4	0.01	2	0.02	1	0.01	14	0.07	2	0.09	3469	30.85	14516	56.24
<b>Total RRB</b>		<b>31822</b>	<b>97.86</b>	<b>1085</b>	<b>27.95</b>	<b>40</b>	<b>0.86</b>	<b>163</b>	<b>3.87</b>	<b>2391</b>	<b>15.11</b>	<b>467</b>	<b>5.00</b>	<b>329</b>	<b>5.70</b>	<b>56877</b>	<b>482.67</b>	<b>93174</b>	<b>639.02</b>
43	WB Slate Co-Op Bank Ltd.	467341	953.89	15	0.69	309	0.02	1	0.00	0	0.00	0	0.00	0	0.00	10642	92.04	478308	1046.64
44	WBSCARD Bank Ltd.	0	0.00	203	2.82	59	0.01	221	0.52	213	0.70	52	0.35	71	0.33	35	0.88	854	5.61
<b>Total Co-Optv</b>		<b>467341</b>	<b>953.89</b>	<b>218</b>	<b>3.51</b>	<b>368</b>	<b>0.03</b>	<b>222</b>	<b>0.52</b>	<b>213</b>	<b>0.70</b>	<b>52</b>	<b>0.35</b>	<b>71</b>	<b>0.33</b>	<b>10677</b>	<b>92.92</b>	<b>479162</b>	<b>1052.25</b>
<b>Grand Total</b>		<b>664177</b>	<b>2852.56</b>	<b>30079</b>	<b>321.31</b>	<b>10904</b>	<b>83.75</b>	<b>7875</b>	<b>77.89</b>	<b>15544</b>	<b>92.87</b>	<b>2569</b>	<b>14.01</b>	<b>20663</b>	<b>745.61</b>	<b>553447</b>	<b>4523.90</b>	<b>1305258</b>	<b>8711.91</b>

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 30.06.2019 (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	88581	515.99	114	16.25	133	6.09	148	6.75	229	7.52	86	17.28	140	5.90	45513	638.01	134944	1213.79
2	Andhra Bank	82	0.38	2	0.27	0	0.00	0	0.00	0	0.00	0	0.00	1	0.01	274	2.88	359	3.54
3	Bank of Baroda	17348	162.00	237	3.92	41	1.55	47	2.12	1102	11.71	362	4.52	258	13.33	14228	478.00	33623	677.15
4	Bank of India	221423	1062.81	814	10.25	856	11.45	435	19.57	639	4.01	241	5.90	113	3.35	320	5.21	224841	1122.55
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	26368	183.04	133	9.08	78	1.99	66	12.87	0	0.00	0	0.00	0	0.00	40362	426.08	67007	633.06
7	Central Bank of India	61549	541.92	619	4.37	254	1.95	214	6.67	371	1.76	655	20.34	848	9.78	61424	441.16	125934	1027.95
8	Corporation Bank	1420	13.81	30	1.10	29	1.30	0	0.00	0	0.00	44	4.58	30	1.18	578	113.08	2131	135.05
9	Indian Bank	4495	37.42	67	1.01	4	0.03	9	0.38	24	0.16	0	0.00	1347	20.27	873	112.31	6819	171.58
10	IOB	7596	53.63	50	2.18	40	13.72	31	10.65	0	0.00	28	6.26	8	0.33	3980	71.54	11733	158.31
11	OBC	3675	37.06	95	0.87	38	1.34	43	3.57	48	0.16	0	0.00	39	1.06	13	9.58	3951	53.64
12	PNB	169591	1030.66	1479	14.98	190	6.39	124	8.60	0	0.00	0	0.00	0	0.00	32855	458.87	204239	1519.50
13	Punjab & Sind Bank	70	4.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	70	4.00
14	SBI	202341	1274.00	979	51.00	296	30.00	235	12.00	0	0.00	0	0.00	1641	60.00	246633	2094.00	452125	3521.00
15	Syndicate Bank	8663	60.00	155	1.69	83	2.37	89	0.94	0	0.00	0	0.00	0	0.00	4950	51.69	13940	116.69
16	UBI	399865	2478.18	8504	118.38	2642	43.42	4073	71.43	21382	234.28	169	2.27	45615	2396.84	5775	80.93	488025	5425.73
17	UCO	102626	1733.46	121	0.91	106	0.71	84	0.93	98	0.45	18	0.14	29	2.34	151	4.78	103233	1743.72
18	Union Bank of India	11285	86.42	142	33.96	2	0.40	40	0.85	0	0.00	0	0.00	294	78.04	1402	21.50	16165	221.17
<b>Total PSU</b>		<b>1326978</b>	<b>9274.78</b>	<b>16541</b>	<b>270.218</b>	<b>4792</b>	<b>122.709</b>	<b>5638</b>	<b>157.33</b>	<b>23893</b>	<b>260.046</b>	<b>1603</b>	<b>61.2888</b>	<b>50363</b>	<b>2592.4296</b>	<b>459331</b>	<b>5009.62</b>	<b>1889139</b>	<b>17748.43</b>
19	Axis Bank	10594	514.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10594	514.00
20	Bandhan Bank	0	0.00	165666	648.11	48027	232.88	35540	169.43	72745	240.45	0	0.00	46825	268.95	1464299	6693.60	1833102	8253.43
21	Catholic Syrian 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
22	Dhanlaxmi 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
23	Federal Bank	6740	133.90	10	0.58	13	0.61	5	0.43	6	0.29	0	0.00	0	0.00	0	0.00	6774	135.81
24	HDFC Bank	844	99.07	884	0.98	0	0.00	345	0.69	6	0.00	8974	15.87	5791	145.27	127477	222.66	144321	484.54
25	ICICI	5752	198.66	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	53646	354.01	59398	552.67
26	IDBI	42712	258.23	0	0.00	4	0.37	14	0.16	0	0.00	53	0.89	6	0.19	70630	207.99	113419	467.83
27	IDFC	0	0.00	3123	6.21	4671	8.14	155	0.30	4811	10.28	0	0.00	402	0.73	30348	55.39	43510	81.05
28	Indusind Bank	18748	279.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	18748	279.01
29	Jana Small Finance Bank	8722	28.64	10	0.04	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3858	16.02	12590	44.70
30	Karnataka 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
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	40	8.38	40	8.38
32	Kotak Mahindra Bank	4	8.84	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5454	209.87	4	0.55	5462	219.27
33	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	249247	531.18	249247	531.18
34	South Indian Bank Ltd.	10	20.63	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10	20.63
35	SIDBI	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	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
37	Ujjivan Small Finance Bank	0	0.00	124	0.32	261	0.50	43	0.07	25058	56.13	0	0.00	0	0.00	182426	414.35	207912	471.38
38	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	9592	23.52	9592	23.52
39	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	206	119.60	206	119.60
<b>Total PVT</b>		<b>94126</b>	<b>1540.98</b>	<b>169817</b>	<b>656.24</b>	<b>52976</b>	<b>242.50</b>	<b>36102</b>	<b>171.08</b>	<b>102626</b>	<b>307.16</b>	<b>9027</b>	<b>16.77</b>	<b>58478</b>	<b>625.01</b>	<b>2191773</b>	<b>8647.26</b>	<b>2714925</b>	<b>12206.98</b>
40	BGVB	193658	523.09	358	4.50	123	1.70	129	2.20	1382	19.50	1138	9.66	778	12.42	157062	1759.19	354628	2332.26
41	PBGB	72613	307.28	16106	231.65	1328	34.48	808	44.25	5143	47.16	6	0.02	317	6.92	26114	237.73	122435	909.49
42	UBKGB	63972	544.24	5	0.03	126	0.25	4	0.07	2	0.01	149	0.84	37	1.50	63765	530.64	128060	1077.58
<b>Total RRB</b>		<b>330243</b>	<b>1374.61</b>	<b>16469</b>	<b>236.18</b>	<b>1577</b>	<b>36.43</b>	<b>941</b>	<b>46.52</b>	<b>6527</b>	<b>66.67</b>	<b>1293</b>	<b>10.52</b>	<b>1132</b>	<b>20.84</b>	<b>246941</b>	<b>2527.56</b>	<b>605123</b>	<b>4319.33</b>
43	WB State Co-Op Bank Ltd.	1746167	4432.52	0	1.92	324	0.64	1	0.00	0	0.00	0	0.00	86	0.56	111052	589.26	1857630	5024.90
44	WBSCARD Bank Ltd.	0	0.00	2031	425.90	59	1.52	521	78.54	2213	105.73	648	52.87	371	49.82	225615	132.84	231458	847.22
<b>Total Co-Optv</b>		<b>1746167</b>	<b>4432.52</b>	<b>2031</b>	<b>427.82</b>	<b>383</b>	<b>2.16</b>	<b>522</b>	<b>78.54</b>	<b>2213</b>	<b>105.73</b>	<b>648</b>	<b>52.87</b>	<b>457</b>	<b>50.38</b>	<b>336667</b>	<b>722.10</b>	<b>2089088</b>	<b>5872.12</b>
<b>Grand Total</b>		<b>3497514</b>	<b>16622.89</b>	<b>204858</b>	<b>1590.46</b>	<b>59728</b>	<b>403.80</b>	<b>43203</b>	<b>453.47</b>	<b>135259</b>	<b>739.60</b>	<b>12571</b>	<b>141.44</b>	<b>110430</b>	<b>3288.66</b>	<b>3234712</b>	<b>16906.54</b>	<b>7298275</b>	<b>40146.86</b>

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.	Bank Name	DEES (Dairy Development)								Poultry Venture Capital Fund								Pig rearing, Buffalo, Ruminants, etc							
		Sanctioned in 2019-20		Subsidy claimed/Received		Disbursed in 2019-20		Total Outstanding on June, 2019		Sanctioned in 2019-20		Subsidy claimed/Received		Disbursed in 2019-20		Total Outstanding on June, 2019		Sanctioned in 2019-20		Subsidy claimed/Received		Disbursed in 2019-20		Total Outstanding on June, 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	5	0.27	3	0.04	5	0.27	6	0.32	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	7	0.25	7	0.06	7	0.25	24	0.82	10	0.32	6	0.05	10	0.29	28	0.80	1	0.04	1	0.01	1	0.04	2	0.13
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	1	0.01	0	0.00	1	0.01	69	1.57	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	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
10	IOB	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	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
12	PNB	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 & 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
14	SBI	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	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
17	UCO	0	0.00	0	0.00	0	0.00	24	0.15	0	0.00	0	0.00	0	0.00	78	2.46	0	0.00	0	0.00	0	0.00	121	3.67
18	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
	<b>Total PSU</b>	<b>13</b>	<b>0.53</b>	<b>10</b>	<b>0.10</b>	<b>13</b>	<b>0.53</b>	<b>123</b>	<b>2.86</b>	<b>10</b>	<b>0.32</b>	<b>6</b>	<b>0.05</b>	<b>10</b>	<b>0.29</b>	<b>106</b>	<b>3.26</b>	<b>1</b>	<b>0.04</b>	<b>1</b>	<b>0.01</b>	<b>1</b>	<b>0.04</b>	<b>123</b>	<b>3.80</b>
19	Axis 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
20	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
21	Catholic Syrian 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
22	Dhanlaxmi 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
23	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
24	HDFC 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	ICI	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	DBI	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	DFC	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	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
29	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
30	Karnataka 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
31	Kanur Vysya 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
32	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
33	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
34	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
35	SIDBI	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	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
37	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	0	0.00	0	0.00	0	0.00
38	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
39	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
	<b>Total PVT</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
40	BGVV	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
41	PBGB	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
42	UBKGB	1	0.05	1	0.01	1	0.04	5	0.03	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total RRB</b>	<b>1</b>	<b>0.05</b>	<b>1</b>	<b>0.01</b>	<b>1</b>	<b>0.04</b>	<b>5</b>	<b>0.03</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
43	WB State Co-Op Bank Ltd.	153	5.58	153	1.64	153	5.58	200	6.67	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
44	WBSCARD Bank Ltd.	201	5.64	98	0.52	76	2.82	731	50.20	35	1.04	48	0.52	48	0.52	50	1.15	112	0.70	148	0.52	112	0.70	26	1.00
	<b>Total Co-Optv</b>	<b>354</b>	<b>11.22</b>	<b>251</b>	<b>2.16</b>	<b>229</b>	<b>8.40</b>	<b>931</b>	<b>56.87</b>	<b>35</b>	<b>1.04</b>	<b>48</b>	<b>0.52</b>	<b>48</b>	<b>0.52</b>	<b>50</b>	<b>1.15</b>	<b>112</b>	<b>0.70</b>	<b>148</b>	<b>0.52</b>	<b>112</b>	<b>0.70</b>	<b>26</b>	<b>1.00</b>
	<b>Grand Total</b>	<b>368</b>	<b>11.80</b>	<b>262</b>	<b>2.27</b>	<b>243</b>	<b>8.97</b>	<b>1059</b>	<b>59.76</b>	<b>45</b>	<b>1.36</b>	<b>54</b>	<b>0.57</b>	<b>58</b>	<b>0.81</b>	<b>156</b>	<b>4.41</b>	<b>113</b>	<b>0.74</b>	<b>149</b>	<b>0.53</b>	<b>113</b>	<b>0.74</b>	<b>149</b>	<b>4.80</b>

Bank wise flow of credit to Small & Marginal Farmers under ACP 2019-20							
(Position from 01.04.2019-30.06.2019)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Allahabad bank	90000	8659	62.64	9.62	105999	714.79
2	Andhra Bank	2000	14	4.30	0.70	82	37.88
3	Bank of Baroda	35000	0	0.00	0.00	20268	1797.15
4	Bank of India	50000	9447	46.27	18.89	221423	1062.81
5	Bank of Maharashtra	500	0	0.00	0.00	0	0.00
6	Canara Bank	55000	10379	71.24	18.87	51175	294.66
7	Central Bank of India	55000	13612	203.37	24.75	96374	766.27
8	Corporation Bank	1500	136	1.27	9.07	216	24.00
9	Indian Bank	10000	24	0.27	0.24	989	7.34
10	IOB	15000	53	0.40	0.35	1957	9.25
11	OBC	10000	479	2.33	4.79	3845	38.10
12	PNB	65000	12062	75.46	18.56	189587	1257.40
13	Punjab & Sind Bank	1000	1	0.01	0.10	3	0.05
14	SBI	185000	41870	415.00	22.63	401465	2892.00
15	Syndicate Bank	10000	835	5.78	8.35	9323	66.13
16	UBI	125000	12335	85.61	9.87	19713	148.91
17	UCO	55000	6502	32.45	11.82	16729	81.72
18	Union Bank of India	20000	10696	105.69	53.48	10696	105.69
	<b>Total PSU</b>	<b>785000</b>	<b>127104</b>	<b>1112.09</b>	<b>16.19</b>	<b>1149844</b>	<b>9304.15</b>
19	Axis Bank	50000	860	24.00	1.72	10594	514.00
20	Bandhan Bank	365000	193827	1415.58	53.10	1229603	5270.89
21	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
22	Dhanlaxmi Bank Ltd.	0			#DIV/0!		
23	Federal Bank	10000	1475	11.04	14.75	4544	37.64
24	HDFC Bank	55000	2760	15.80	5.02	55124	171.49
25	ICICI	6200	0	0.00	0.00	0	0.00
26	IDBI	100000	20058	102.10	20.06	113255	463.61
27	IDFC	25000	7059	20.48	28.24	32204	57.61
28	Indusind Bank	90000	226916	535.98	252.13	11283	93.76
29	Jana Small Finance Bank	500	3868	16.07	773.60	12590	44.70
30	Karnataka Bank Ltd.	0			#DIV/0!		
31	Karur Vysya Bank	0			#DIV/0!		
32	Kotak Mahindra Bank	3000	478	13.47	15.93	5439	209.28
33	Ratnakar Bank Ltd	75000	51443	152.76	68.59	249247	531.17
34	South Indian Bank Ltd.	100	0	0.00	0.00	0	0.00
35	SIDBI	0			#DIV/0!		
36	Tamilnad Mercantile Bank	100	0	0.00	0.00	0	0.00
37	Ujjivan Small Finance Bank	60000	16692	101.18	27.82	124609	472.57
38	Utkarsh Small Finance Bank	5000	3583	11.69	71.66	18050	47.69
39	YES Bank	100	0	0.00	0.00	4	0.36
	<b>Total PVT</b>	<b>845000</b>	<b>529019</b>	<b>2420.15</b>	<b>62.61</b>	<b>1866546</b>	<b>7914.77</b>
36	BGVB	175000	62144	372.30	35.51	339527	2453.84
37	PBGB	110000	6512	120.16	5.92	88151	617.21
38	UBKGB	65000	528	12.12	0.81	10528	24.12
	<b>Total RRB</b>	<b>350000</b>	<b>69184</b>	<b>504.58</b>	<b>19.77</b>	<b>438206</b>	<b>3095.17</b>
39	WB State Co-Op Bank Ltd.	475000	476062	1036.56	100.22	1600831	4496.78
40	WBSCARD Bank Ltd.	45000	413	11.68	0.92	413	11.68
	<b>Total Co-Optv</b>	<b>520000</b>	<b>476475</b>	<b>1048.24</b>	<b>91.63</b>	<b>1601244</b>	<b>4508.46</b>
	<b>Grand Total</b>	<b>2500000</b>	<b>1201782</b>	<b>5085.05</b>	<b>48.07</b>	<b>5055840</b>	<b>24822.56</b>



Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2019-20							
(Position from 01.04.2019-30.06.2019)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Allahabad bank	10000	105	0.63	1.05	507	5.27
2	Andhra Bank	100	0	0.00	0.00	0	0.00
3	Bank of Baroda	1000	0	0.00	0.00	0	0.00
4	Bank of India	9000	637	1.46	7.08	6468	14.88
5	Bank of Maharashtra	100	0	0.00	0.00	0	0.00
6	Canara Bank	200	0	0.00	0.00	0	0.00
7	Central Bank of India	10000	431	215.00	4.31	5064	45.63
8	Corporation Bank	100	0	0.00	0.00	0	0.00
9	Indian Bank	1000	0	0.00	0.00	0	0.00
10	IOB	1000	0	0.00	0.00	0	0.00
11	OBC	1000	0	0.00	0.00	0	0.00
12	PNB	10000	36	0.23	0.36	32	0.21
13	Punjab & Sind Bank	100	0	0.00	0.00	0	0.00
14	SBI	24000	6125	15.00	25.52	20112	45.00
15	Syndicate Bank	1000	0	0.00	0.00	0	0.00
16	UBI	10000	51	0.49	0.51	74	0.61
17	UCO	4000	262	1.14	6.55	4308	19.51
18	Union Bank of India	3000	0	0.00	0.00	0	0.00
<b>Total PSU</b>		<b>85600</b>	<b>7647</b>	<b>233.95</b>	<b>8.93</b>	<b>36565</b>	<b>131.11</b>
19	Axis Bank	3000	0	0.00	0.00	0	0.00
20	Bandhan Bank	100	0	0.00	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
23	Federal Bank	100	0	0.00	0.00	0	0.00
24	HDFC Bank	100	0	0.00	0.00	0	0.00
25	ICICI	100	0	0.00	0.00	0	0.00
26	IDBI	20000	3626	11.04	18.13	23609	38.74
27	IDFC	100	0	0.00	0.00	0	0.00
28	Indusind Bank	100	0	0.00	0.00	0	0.00
29	Jana Small Finance Bank	100	0	0.00	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
31	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
32	Kotak Mahindra Bank	100	0	0.00	0.00	0	0.00
33	Ratnakar Bank Ltd	100	0	0.00	0.00	0	0.00
34	South Indian Bank Ltd.	100	0	0.00	0.00	0	0.00
35	SIDBI	0	0	0.00	#DIV/0!	0	0.00
36	Tamilnad Mercantile Bank	100	0	0.00	0.00	0	0.00
37	Ujjivan Small Finance Bank	100	0	0.00	0.00	0	0.00
38	Utkarsh Small Finance Bank	100	0	0.00	0.00	0	0.00
39	YES Bank	100	0	0.00	0.00	0	0.00
<b>Total PVT</b>		<b>24400</b>	<b>3626</b>	<b>11.04</b>	<b>14.86</b>	<b>23609</b>	<b>38.74</b>
40	BGVB	20000	67	0.13	0.34	67	0.13
41	PBGB	20000	1303	24.03	6.52	10451	70.90
42	UBKGB	10000	51	0.26	0.51	51.00	0.26
<b>Total RRB</b>		<b>50000</b>	<b>1421</b>	<b>24.42</b>	<b>2.84</b>	<b>10569</b>	<b>71.29</b>
43	WB State Co-Op Bank Ltd.	80000	7130	688.54	8.91	14552	1907.56
44	WBSCARD Bank Ltd.	60000	0	0.00	0.00	0	0.00
<b>Total Co-Optv</b>		<b>140000</b>	<b>7130</b>	<b>688.54</b>	<b>5.09</b>	<b>14552</b>	<b>1907.56</b>
<b>Grand Total</b>		<b>300000</b>	<b>19824</b>	<b>957.95</b>	<b>6.61</b>	<b>85295</b>	<b>2148.70</b>

Bank wise flow of credit to Patta Holders under ACP 2019-20							
(Position from 01.04.2019-30.06.2019)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Allahabad bank	10000	1117	6.73	11.17	1117	6.85
2	Andhra Bank	2000	0	0.00	0.00	0	0.00
3	Bank of Baroda	5000	0	0.00	0.00	728	6.00
4	Bank of India	13000	448	2.41	3.45	5657	28.85
5	Bank of Maharashtra	2000	0	0.00	0.00	0	0.00
6	Canara Bank	5000	0	0.00	0.00	0	0.00
7	Central Bank of India	5500	586	265.35	10.65	12638	110.56
8	Corporation Bank	2000	0	0.00	0.00	0	0.00
9	Indian Bank	2000	0	0.00	0.00	0	0.00
10	IOB	5000	0	0.00	0.00	0	0.00
11	OBC	2000	0	0.00	0.00	0	0.00
12	PNB	10000	63	0.36	0.63	54425	327.00
13	Punjab & Sind Bank	2000	0	0.00	0.00	0	0.00
14	SBI	18800	3521	9.00	18.73	15154	42.00
15	Syndicate Bank	5000	0	0.00	0.00	0	0.00
16	UBI	10000	412	12.53	4.12	1189	36.55
17	UCO	10000	143	0.61	1.43	2832	19.83
18	Union Bank of India	5000	0	0.00	0.00	0	0.00
<b>Total PSU</b>		<b>114300</b>	<b>6290</b>	<b>296.99</b>	<b>5.50</b>	<b>93740</b>	<b>577.64</b>
19	Axis Bank	1000	0	0.00	0.00	0	0.00
20	Bandhan Bank	1000	0	0.00	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
23	Federal Bank	1000	0	0.00	0.00	0	0.00
24	HDFC Bank	1000	0	0.00	0.00	0	0.00
25	ICICI	1000	0	0.00	0.00	0	0.00
26	IDBI	1000	0	0.00	0.00	0	0.00
27	IDFC	1000	0	0.00	0.00	0	0.00
28	Indusind Bank	1000	0	0.00	0.00	0	0.00
29	Jana Small Finance Bank	1000	0	0.00	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
31	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
32	Kotak Mahindra Bank	1000	0	0.00	0.00	0	0.00
33	Ratnakar Bank Ltd	1000	0	0.00	0.00	0	0.00
34	South Indian Bank Ltd.	1000	0	0.00	0.00	0	0.00
35	SIDBI	0	0	0.00	#DIV/0!	0	0.00
36	Tamilnad Mercantile Bank	1000	0	0.00	0.00	0	0.00
37	Ujjivan Small Finance Bank	1000	0	0.00	0.00	0	0.00
38	Utkarsh Small Finance Bank	1000	0	0.00	0.00	0	0.00
39	YES Bank	1000	0	0.00	0.00	0	0.00
<b>Total PVT</b>		<b>16000</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
40	BGVB	20000	323	262.06	1.62	323	251.08
41	PBGB	10000	684	12.62	6.84	3166	39.83
42	UBKGB	5000	10	0.05	0.20	10	0.05
<b>Total RRB</b>		<b>35000</b>	<b>1017</b>	<b>274.73</b>	<b>2.91</b>	<b>3499</b>	<b>290.96</b>
43	WB State Co-Op Bank Ltd.	32700	7130	688.54	21.80	14552	1907.56
44	WBSCARD Bank Ltd.	2000	0	0.00	0.00	0	0.00
<b>Total Co-Optv</b>		<b>34700</b>	<b>7130</b>	<b>688.54</b>	<b>20.55</b>	<b>14552</b>	<b>1907.56</b>
<b>Grand Total</b>		<b>200000</b>	<b>14437</b>	<b>1260.26</b>	<b>7.22</b>	<b>111791</b>	<b>2776.16</b>

Bank wise flow of credit to New Farmers under ACP 2019-20							
(Position from 01.04.2019-30.06.2019)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No	Amt.	No.	No.	Amt.
1	Allahabad bank	65000	2560	32.95	3.94	2560	35.20
2	Andhra Bank	1600	4	0.02	0.25	4	0.02
3	Bank of Baroda	20000	2999	24.00	15.00	2999	24.00
4	Bank of India	40000	4452	25.11	11.13	4452	23.69
5	Bank of Maharashtra	200	0	0.00	0.00	0	0.00
6	Canara Bank	35000	10479	73.34	29.94	10479	98.90
7	Central Bank of India	40000	409	174.00	1.02	409	174.00
8	Corporation Bank	1000	136	1.27	13.60	216	24.00
9	Indian Bank	6000	158	1.59	2.63	4432	39.69
10	IOB	12000	21	0.15	0.18	131	0.68
11	OBC	6000	0	0.00	0.00	0	0.00
12	PNB	45000	2553	17.90	5.67	2553	17.90
13	Punjab & Sind Bank	500	2	0.02	0.40	2	0.02
14	SBI	135000	19632	251.00	14.54	19632	251.00
15	Syndicate Bank	6000	411	2.87	6.85	411	2.65
16	UBI	92350	841	5.47	0.91	8732	45.78
17	UCO	40000	813	7.13	2.03	7739	82.54
18	Union Bank of India	15000	1727	14.84	11.51	1727	14.84
<b>Total PSU</b>		<b>560650</b>	<b>47197</b>	<b>631.66</b>	<b>8.42</b>	<b>66478</b>	<b>834.91</b>
19	Axis Bank	30000	0	0.00	0.00	0	0.00
20	Bandhan Bank	205000	0	0.00	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
23	Federal Bank	6000	294	2.74	4.90	275	2.51
24	HDFC Bank	35000	6413	24.14	18.32	6513	25.02
25	ICICI	3000	0	0.00	0.00	0	0.00
26	IDBI	65000	16897	63.78	26.00	16833	60.91
27	IDFC	12000	0	0.00	0.00	0	0.00
28	Indusind Bank	65000	0	0.00	0.00	0	0.00
29	Jana Small Finance Bank	200	3868	16.07	1934.00	12590	44.70
30	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0
31	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0
32	Kotak Mahindra Bank	1000	0	0.00	0.00	0	0.00
33	Ratnakar Bank Ltd	40000	0	0.00	0.00	0	0.00
34	South Indian Bank Ltd.	50	0	0.00	0.00	0	0.00
35	SIDBI	0	0	0.00	#DIV/0!	0	0
36	Tamilnad Mercantile Bank	50	0	0.00	0.00	0	0.00
37	Ujjivan Small Finance Bank	35000	0	0.00	0.00	0	0.00
38	Utkarsh Small Finance Bank	2000	0	0.00	0.00	0	0.00
39	YES Bank	50	0	0.00	0.00	0	0.00
<b>Total PVT</b>		<b>499350</b>	<b>27472</b>	<b>106.73</b>	<b>5.50</b>	<b>36211</b>	<b>133.14</b>
40	BGVB	110000	369	79.78	0.34	369	75.26
41	PBGB	65000	1048	20.12	1.61	1048	20.13
42	UBKGB	35000	271	2.20	0.77	271	2.21
<b>Total RRB</b>		<b>210000</b>	<b>1688</b>	<b>102.10</b>	<b>0.80</b>	<b>1688</b>	<b>97.60</b>
43	WB State Co-Op Bank Ltd.	215000	20072	30.89	9.34	13780	40.15
44	WBSCARD Bank Ltd.	15000	403	5.19	2.69	403	5.19
<b>Total Co-Optv</b>		<b>230000</b>	<b>20475</b>	<b>36.08</b>	<b>8.90</b>	<b>14183</b>	<b>45.34</b>
<b>Grand Total</b>		<b>1500000</b>	<b>96832</b>	<b>876.57</b>	<b>6.46</b>	<b>118560</b>	<b>1110.99</b>

## **AGENDA – 7**

### **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 status. 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.

### **Krishak Bandhu**

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 1<sup>st</sup> 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 & 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.

NABARD may also share the list of FPOs adopted by them for enabling the banks to explore the possibility of extending credit to the FPOs.

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.

### **Finance against Negotiable Warehouse Receipts**

SLBC has also been advocating for extension of credit by way of pledge finance against crops through Negotiable Warehouse Receipts. However, no banks have reportedly financed against NWRs as yet in the State. In the Steering Committee meeting dated 03-09-2019, the matter was discussed at length. It was gathered that unlike in Western & Northern part of the country, lack of Collateral Managers in West Bengal is the main reason along with unavailability of accredited warehouse for the said type of finance. Besides, on-lending of potato farmers through Cold Storages financed by banks also take care of the financial need of most of the potato farmers. It is desired that an ecosystem conducive for NWR finance may be created with suitable marketing initiative by the stakeholders for bringing Collateral Managers into the State

## Agenda-8

### 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. 50000/- crore to Rs. 59931/- & finally to Rs.70000/- crore for 2019-20.

All member Banks put together in the State disbursed Rs. 19541/- crore under MSME as against the target of Rs. 70000/- crore i.e. 28 % of the total target up to June quarter during the financial year 2019-20. 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 4 financial years along disbursement during June quarter of the corresponding financial years is given below:**

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2016	21762	22887	105
<b>30.06.2016</b>	<b>26000</b>	<b>10076</b>	<b>39</b>
31.03.2017	26000	29186	112
<b>30.06.2017</b>	<b>38000</b>	<b>8995</b>	<b>24</b>
31.03.2018	38000	44059	116
<b>30.06.2018</b>	<b>50000</b>	<b>10217</b>	<b>20</b>
31.03.2019	50000	56458	112
<b>30.06.2019</b>	<b>70000</b>	<b>19541</b>	<b>28</b>

The disbursement during the period April to June of financial year 2019-20 is Rs.19541 crore recording a remarkable increase of 91% over the disbursement of Rs.10217 crore made during the corresponding quarter of the last financial year 2018-19.

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 disbursements also crossed Rs.415 crore with achievement 31 % against the target of Rs.1325 crore. In year 2018-19, total deployment was Rs.1166 crore only.

SLBC anticipates pick-up in the MUDRA portfolio after implementation of the Interest Subvention Scheme of GoWB which will open the avenue for tapping more than 3 lakh active weavers in the State. Similarly adoption of 25 more MSME Clusters will also contribute to accelerated growth in the MSME sector as a whole.

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Bank wise Target & achievement in MSME under ACP 2019-20							
(Amount in Crore)							
Sr. No.	Bank Name	2018-19			2019-20		
		Target	Achievement (April-June)	% of achievement	Target	Achievement (April-June)	% of achievement
1	Allahabad bank	3195.22	232.74	7.28	4883.68	825.08	16.89
2	Andhra Bank	224.74	33.56	14.93	566.18	597.12	105.46
3	Bank of Baroda	1204.70	148.38	12.32	2991.66	229.87	7.68
4	Bank of India	2007.02	213.61	10.64	3241.98	185.64	5.73
5	Bank of Maharashtra	83.54	12.40	14.84	296.31	0.00	0.00
6	Canara Bank	1585.08	71.55	4.51	2410.13	568.71	23.60
7	Central Bank of India	1595.04	663.35	41.59	2682.55	629.87	23.48
8	Corporation Bank	273.95	44.52	16.25	584.24	9.31	1.59
9	Indian Bank	309.05	27.25	8.82	829.88	12.94	1.56
10	IOB	667.50	20.56	3.08	1488.75	1.00	0.07
11	OBC	460.00	63.36	13.77	1035.17	40.11	3.87
12	PNB	1441.15	399.56	27.73	2456.41	1110.46	45.21
13	Punjab & Sind Bank	101.04	17.40	17.22	321.20	0.02	0.01
14	SBI	7260.36	1454.85	20.04	9860.54	262.13	2.66
15	Syndicate Bank	575.87	459.53	79.80	1192.97	374.57	31.40
16	UBI	3825.50	226.23	5.91	5534.17	462.56	8.36
17	UCO	2148.71	248.06	11.54	3748.07	1604.80	42.82
18	Union Bank of India	924.69	95.26	10.30	921.74	645.07	69.98
<b>Total PSU</b>		<b>27883.16</b>	<b>4432.17</b>	<b>15.90</b>	<b>45045.63</b>	<b>7559.26</b>	<b>16.78</b>
19	Axis Bank	3060.20	219.03	7.16	2375.54	436.82	18.39
20	Bandhan Bank	6957.98	2633.71	37.85	6061.40	2882.61	47.56
21	Catholic Syrian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	11.70	#DIV/0!
22	Dhanlaxmi bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	Federal Bank	553.68	43.28	7.82	226.80	553.57	244.08
24	HDFC Bank	2974.36	686.26	23.07	1804.70	1050.98	58.24
25	ICICI	2917.25	1654.06	56.70	2240.45	3347.15	149.40
26	IDBI	505.60	133.83	26.47	1256.65	505.52	40.23
27	IDFC	0.00	0.00	#DIV/0!	94.46	96.35	102.00
28	Indusind Bank	553.68	43.28	7.82	722.42	1356.34	187.75
29	Jana Small Finance Bank	0.00	0.00	#DIV/0!	169.03	22.47	13.29
30	Karnataka Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Karur Vysya Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
32	Kotak Mahindra Bank	0.00	0.00	#DIV/0!	304.74	215.57	70.74
33	Ratnakar Bank Ltd	0.00	0.00	#DIV/0!	71.16	98.67	138.65
34	South Indian Bank Ltd.	47.05	4.56	9.69	163.37	8.12	4.97
35	SIDBI	1280.00	1.52	0.12	29.64	0.05	0.18
36	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	7.02	0.00	0.00
37	Ujjivan Small Finance Bank	0.00	0.00	#DIV/0!	350.87	54.07	15.41
38	Utkarsh Small Finance Bank	0.00	0.00	#DIV/0!	3.51	0.07	1.98
39	YES Bank	0.87	34.22	3933.33	392.00	1078.51	275.13
<b>Total PVT</b>		<b>18850.67</b>	<b>5453.75</b>	<b>28.93</b>	<b>16273.76</b>	<b>11718.57</b>	<b>72.01</b>
40	BGVB	520.35	81.69	15.70	3590.03	15.99	0.45
41	PBGB	396.47	76.06	19.18	1634.04	169.51	10.37
42	UBKGB	450.50	72.70	16.14	645.63	5.88	0.91
<b>Total RRB</b>		<b>1367.32</b>	<b>230.45</b>	<b>16.85</b>	<b>5869.70</b>	<b>191.38</b>	<b>3.26</b>
43	WB State Co-Op Bank Ltd.	1646.30	94.26	5.73	2727.53	66.69	2.45
44	WBSCARD Bank Ltd.	252.55	6.86	2.72	83.39	4.93	5.91
<b>Total Co-Optv</b>		<b>1898.85</b>	<b>101.12</b>	<b>5.33</b>	<b>2810.92</b>	<b>71.62</b>	<b>2.55</b>
<b>Grand Total</b>		<b>50000.00</b>	<b>10217.49</b>	<b>20.43</b>	<b>70000.00</b>	<b>19540.83</b>	<b>27.92</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 an 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 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.

The progress during the quarter ended June, 19 is as follows.

As on 31-03-2019	2389 No.	98.46 Cr.
As on 30-06-2019	9616 No.	399.91 Cr.

### **❖ GoWB 4% Interest Subvention scheme for Handloom Weavers**

Govt of West Bengal has issued Notification for the Interest Subvention Scheme for Weavers. Under the Scheme, the identified Weavers will be entitled for 4% additional interest subvention over & above the existing maximum 7% interest subvention on Working Capital under Weavers MUDRA loans .This is expected to cover around 3.00 lakh active Weavers in the State with concentration in Nadia, Purba Burdwan districts.

In the initial phase it is expected that all the weavers who have been assisted under Tanti Sathi Scheme would be covered under the Scheme. SLBC expects that this will give an impetus to the MUDRA loan portfolio with provision for maximum of Rs.2.00 lakh limit per weaver. The Scheme is expected to be rolled out in the December,19 quarter with development of the Portal by the authorities.

### **❖ 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 .It is advised by the authorities that similar activities will be continued in other districts for current fiscal also.

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.

Details of MSME Loans restructure (upto Rs. 25 Crore ) as per RBI guidelines w.e.f. 01.01.2019									
(Amount in Crore)									
Sr. No.	Bank Name	Loans upto Rs. 10 Lakh		Rs. 10 Lakh to Rs. 1 crore		Rs. 1 Crore to Rs. 25 Crore		Total Restructured	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	1	0.09	4	2.45	3	32.39	8	34.93
2	Andhra Bank	35	0.59	3	1.14	1	2.73	39	4.46
3	Bank of Baroda	4	0.11	0	0.00	0	0.00	4	0.11
4	Bank of India	2947	48.56	121	32.25	0	0.00	3068	80.81
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	1612	26.35	44	7.44	2	10.67	1658	44.46
7	Central Bank of India	53	6.85	3	1.17	0	0.00	56	8.02
8	Corporation Bank	31	1.16	7	1.93	0	0.00	38	3.09
9	Indian Bank	211	17.15	80	17.30	0	0.00	291	34.45
10	IOB	0	0.00	0	0.00	236	6.79	236	6.79
11	OBC	0	0.00	0	0.00	0	0.00	0	0.00
12	PNB	1994	26.50	82	15.00	1	0.86	2077	42.36
13	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	SBI	1092	12.12	12	3.64	0	0.00	1104	15.76
15	Syndicate Bank	200	5.64	10	2.03	0	0.00	210	7.67
16	UBI	643	15.17	142	35.88	2	6.64	787	57.69
17	UCO	25	0.98	12	34.23	2	23.10	39	58.31
18	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total PSU</b>		<b>8848</b>	<b>161.274</b>	<b>520</b>	<b>154.46</b>	<b>247</b>	<b>83.18</b>	<b>9615</b>	<b>398.91</b>
19	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
26	IDBI	0	0.00	0	0.00	0	0.00	0	0.00
27	IDFC	0	0.00	0	0.00	0	0.00	0	0.00
28	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	0	0.00	1	1.00	0	0.00	1	1.00
32	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
39	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total PVT</b>		<b>0</b>	<b>0.00</b>	<b>1</b>	<b>1.00</b>	<b>0</b>	<b>0.00</b>	<b>1</b>	<b>1.00</b>
40	BGVB	0	0.00	0	0.00	0	0.00	0	0.00
41	PBGB	0	0.00	0	0.00	0	0.00	0	0.00
42	UBKGB	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total RRB</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
43	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>8848</b>	<b>161.27</b>	<b>521</b>	<b>155.46</b>	<b>247</b>	<b>83.18</b>	<b>9616</b>	<b>399.91</b>

<b>Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2019-20</b>						
<b>(Position from 01.04.2019-30.06.2019)</b>						
<b>(Amt.in Rs. Crore)</b>						
<b>SI.No</b>	<b>Name of Bank</b>	<b>Target</b>	<b>Disbursement</b>		<b>Outstanding</b>	
		<b>No.</b>	<b>No</b>	<b>Amt.</b>	<b>No.</b>	<b>Amt.</b>
1	Allahabad bank	1500	1	0.02	12	0.20
2	Andhra Bank	100	0	0.00	0	0.00
3	Bank of Baroda	500	0	0.00	0	0.00
4	Bank of India	1000	128	0.83	768	5.38
5	Bank of Maharastra	100	0	0.00	0	0.00
6	Canara Bank	500	0	0.00	1	0.04
7	Central Bank of India	1500	15	0.03	170	0.24
8	Corporation Bank	100	0	0.00	0	0.00
9	Indian Bank	100	0	0.00	0	0.00
10	IOB	100	0	0.00	0	0.00
11	OBC	100	0	0.00	0	0.00
12	PNB	1000	0	0.00	0	0.00
13	Punjab & Sind Bank	100	0	0.00	0	0.00
14	SBI	3000	0	0.00	0	0.00
15	Syndicate Bank	100	0	0.00	0	0.00
16	UBI	2500	12	0.04	29	1.12
17	UCO	1000	4	0.03	94	0.37
18	Union Bank of India	1500	0	0.00	0	0.00
<b>Total PSU</b>		<b>14800</b>	<b>160</b>	<b>0.95</b>	<b>1074</b>	<b>7.35</b>
19	Axis Bank	100	0	0.00	0	0.00
20	Bandhan Bank	100	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00
23	Federal Bank	100	0	0.00	0	0.00
24	HDFC Bank	100	0	0.00	0	0.00
25	ICICI	100	0	0.00	0	0.00
26	IDBI	200	46	0.77	68	1.61
27	IDFC	100	0	0.00	0	0.00
28	Indusind Bank	100	0	0.00	0	0.00
29	Jana Small Finance Bank	100	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00
31	Karur Vysya Bank	0	0	0.00	0	0.00
32	Kotak Mahindra Bank	100	0	0.00	0	0.00
33	Ratnakar Bank Ltd	100	0	0.00	0	0.00
34	South Indian Bank Ltd.	100	0	0.00	0	0.00
35	SIDBI	0	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
39	YES Bank	100	0	0.00	0	0.00
<b>Total PVT</b>		<b>1700</b>	<b>46</b>	<b>0.77</b>	<b>68</b>	<b>1.61</b>
40	BGVB	2000	73	0.32	18746	76.64
41	PBGB	2000	84	0.39	2460	8.38
42	UBKGB	1500	44	0.21	44	0.21
<b>Total RRB</b>		<b>5500</b>	<b>201</b>	<b>0.92</b>	<b>21250</b>	<b>85.23</b>
43	WB State Co-Op Bank Ltd.	7000	0	0.00	0	0.00
44	WBSCARD Bank Ltd.	1000	72	0.46	72	0.46
<b>Total Co-Optv</b>		<b>8000</b>	<b>72</b>	<b>0.46</b>	<b>72</b>	<b>0.46</b>
<b>Grand Total</b>		<b>30000</b>	<b>479</b>	<b>3.10</b>	<b>22464</b>	<b>94.65</b>

<b>Bank wise flow of credit to General Credit Card (GCC) under ACP 2019-20</b>						
<b>(Position from 01.04.2019-30.06.2019)</b>						
<b>(Amt.in Rs. Crore)</b>						
<b>Sl.No</b>	<b>Name of Bank</b>	<b>Target</b>	<b>Disbursement</b>		<b>Outstanding</b>	
		<b>No.</b>	<b>No</b>	<b>Amt.</b>	<b>No.</b>	<b>Amt.</b>
1	Allahabad bank	1000	121	0.30	4978	10.05
2	Andhra Bank	200	0	0.00	0	0.00
3	Bank of Baroda	1000	0	0.00	0	0.00
4	Bank of India	500	78	0.34	721	2.36
5	Bank of Maharashtra	200	0	0.00	0	0.00
6	Canara Bank	1000	0	0.00	24	0.09
7	Central Bank of India	1000	13	0.02	51	0.05
8	Corporation Bank	200	0	0.00	0	0.00
9	Indian Bank	200	0	0.00	0	0.00
10	IOB	1000	0	0.00	41	0.22
11	OBC	200	0	0.00	0	0.00
12	PNB	1000	265	41.32	263	35.47
13	Punjab & Sind Bank	200	0	0.00	0	0.00
14	SBI	2000	0	0.00	0	0.00
15	Syndicate Bank	500	39	0.06	428	0.70
16	UBI	1000	714	7.81	1891	22.19
17	UCO	1000	245	1.89	4242	38.36
18	Union Bank of India	400	0	0.00	0	0.00
<b>Total PSU</b>		<b>12600</b>	<b>1475</b>	<b>51.74</b>	<b>12639</b>	<b>109.49</b>
19	Axis Bank	150	0	0.00	0	0.00
20	Bandhan Bank	150	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00
23	Federal Bank	150	0	0.00	0	0.00
24	HDFC Bank	150	49051	377.89	320570	1919.16
25	ICICI	150	0	0.00	0	0.00
26	IDBI	150	43	0.74	61	1.52
27	IDFC	150	0	0.00	0	0.00
28	Indusind Bank	150	0	0.00	0	0.00
29	Jana Small Finance Bank	150	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00
31	Karur Vysya Bank Ltd.	0	0	0.00	0	0.00
32	Kotak Mahindra Bank	150	0	0.00	0	0.00
33	Ratnakar Bank Ltd	150	0	0.00	0	0.00
34	South Indian Bank Ltd.	150	0	0.00	0	0.00
35	SIDBI	0	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	150	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	150	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	150	0	0.00	0	0.00
39	YES Bank	150	0	0.00	0	0.00
<b>Total PVT</b>		<b>2400</b>	<b>49094</b>	<b>378.63</b>	<b>320631</b>	<b>1920.68</b>
40	BGVB	10000	2569	0.15	51662	52.28
41	PBGB	7000	923	4.66	21317	63.58
42	UBKGB	5000	9	0.02	9	0.02
<b>Total RRB</b>		<b>22000</b>	<b>3501</b>	<b>4.83</b>	<b>72988</b>	<b>115.88</b>
43	WB State Co-Op Bank Ltd.	10000	0	0.00	0	0.00
44	WBSCARD Bank Ltd.	3000	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>13000</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>50000</b>	<b>54070</b>	<b>435.20</b>	<b>406258</b>	<b>2146.05</b>

<b>Bank wise flow of credit to Weavers' Credit Card (WCC) under ACP 2019-20</b>						
<b>(Position from 01.04.2019-30.06.2019)</b>						
<b>(Amt.in Rs. Crore)</b>						
<b>Sl.No</b>	<b>Name of Bank</b>	<b>Target</b>	<b>Disbursement</b>		<b>Outstanding</b>	
		<b>No.</b>	<b>No</b>	<b>Amt.</b>	<b>No.</b>	<b>Amt.</b>
1	Allahabad bank	4000	0	0.00	72	0.58
2	Andhra Bank	500	0	0.00	0	0.00
3	Bank of Baroda	2000	0	0.00	0	0.00
4	Bank of India	2000	338	0.81	1673	8.69
5	Bank of Maharashtra	500	0	0.00	0	0.00
6	Canara Bank	1000	0	0.00	114	0.30
7	Central Bank of India	2000	103	0.02	152	0.33
8	Corporation Bank	500	0	0.00	0	0.00
9	Indian Bank	500	3	0.02	5	0.78
10	IOB	1000	0	0.00	2	0.03
11	OBC	500	0	0.00	0	0.00
12	PNB	3000	0	0.00	0	0.00
13	Punjab & Sind Bank	500	0	0.00	0	0.00
14	SBI	7000	0	0.00	0	0.00
15	Syndicate Bank	500	0	0.00	0	0.00
16	UBI	5500	44	0.39	115	0.53
17	UCO	2500	34	0.13	348	0.63
18	Union Bank of India	2000	0	0.00	0	0.00
<b>Total PSU</b>		<b>35500</b>	<b>522</b>	<b>1.37</b>	<b>2481</b>	<b>11.87</b>
19	Axis Bank	100	0	0.00	0	0.00
20	Bandhan Bank	100	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00
23	Federal Bank	100	0	0.00	0	0.00
24	HDFC Bank	100	0	0.00	0	0.00
25	ICICI	100	0	0.00	0	0.00
26	IDBI	100	1	0.03	5	0.07
27	IDFC	100	0	0.00	0	0.00
28	Indusind Bank	100	0	0.00	0	0.00
29	Jana Small Finance Bank	100	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00
31	Karur Vysya Bank	0	0	0.00	0	0.00
32	Kotak Mahindra Bank	100	0	0.00	0	0.00
33	Ratnakar Bank Ltd	100	0	0.00	0	0.00
34	South Indian Bank Ltd.	100	0	0.00	0	0.00
35	SIDBI	0	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
39	YES Bank	100	0	0.00	0	0.00
<b>Total PVT</b>		<b>1600</b>	<b>1</b>	<b>0.03</b>	<b>5</b>	<b>0.07</b>
40	BGVB	1000	0	0.00	2412	6.10
41	PBGB	500	39	0.01	1103	2.51
42	UBKGB	500	0	0.00	0	0.00
<b>Total RRB</b>		<b>2000</b>	<b>39</b>	<b>0.01</b>	<b>3515</b>	<b>8.61</b>
43	WB State Co-Op Bank Ltd.	700	0	0.00	0	0.00
44	WBSCARD Bank Ltd.	200	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>900</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>40000</b>	<b>562</b>	<b>1.41</b>	<b>6001</b>	<b>20.55</b>

## Agenda – 9

### Review of MUDRA, Stand up India, PMPGP & SVSKP Loans:

#### A. MUDRA Loans :

In the financial year 2019-20, all the Financial Institutions together disbursed Rs. 2656 crore during June 2019 quarter against sanction amount of Rs. 2852 crore.

Performances of the Banks in the State of West Bengal from 01.04.2019 to 30.06.2019 are furnished hereunder:

#### Achievement (Sanction) of Mudra Loan in 2019-20 on 30-06-2019 (Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanction	No.	Sanction	No.	Sanction	No.	Sanction
PSU Bank	56180	98.06	20445	457.18	4360	359.77	80985	914.99
Pvt. Bank	86388	234.96	13450	136.38	998	66.94	100836	438.26
RRB	1720	4.93	5899	135.53	290	22.56	7909	163.03
NBFC MFI	389311	980.47	X	X	11008	30.92	400319	1011.39
Non-NBFC (MFI)	X	X	283	8.55	156	10.98	439	19.54
Small Fin. Bank	72495	235.31	8216	67.80	65	2.63	80776	305.75
<b>Total</b>	<b>606094</b>	<b>1553.73</b>	<b>48293</b>	<b>805.44</b>	<b>16877</b>	<b>493.80</b>	<b>671264</b>	<b>2852.96</b>

#### **Comparative study for last 3 years and disbursement during June quarter**

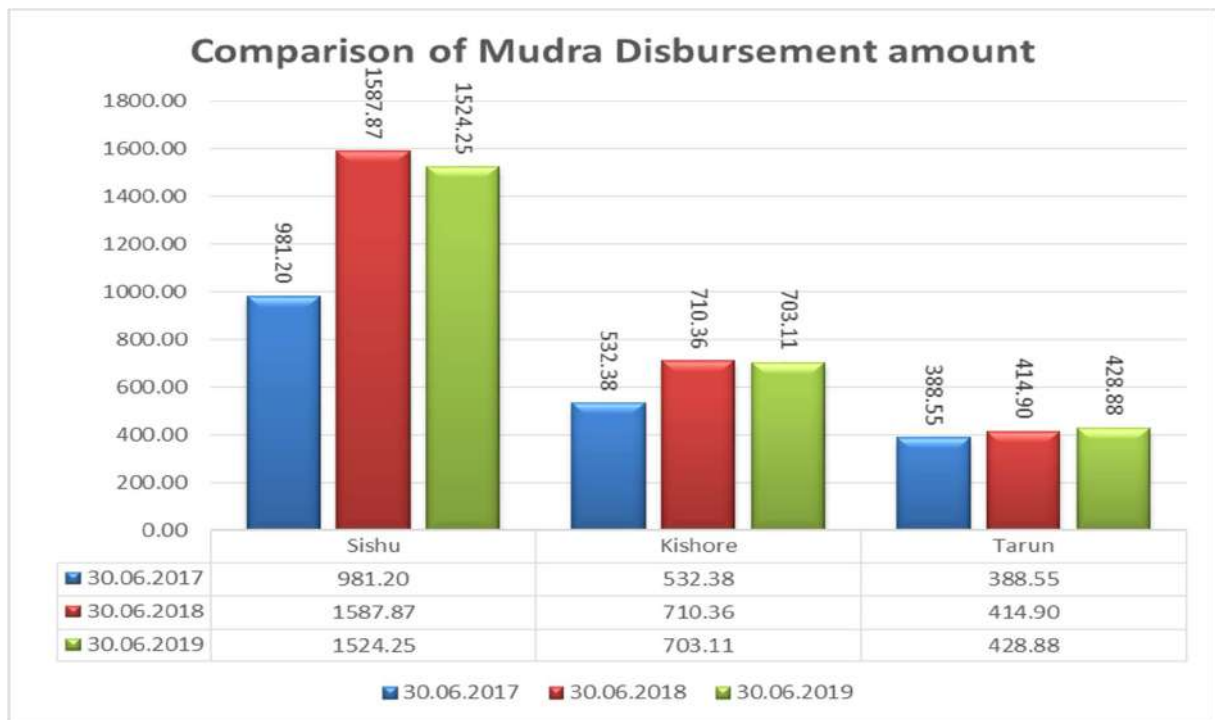
Position as on	SISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.03.17	4525670	10763.97	119877	2456.82	24452	1928.27	4669999	15149.06
<b>30.06.17</b>	<b>504234</b>	<b>981.20</b>	<b>27997</b>	<b>532.38</b>	<b>5299</b>	<b>388.55</b>	<b>537530</b>	<b>1902.14</b>
31.03.18	4445601	11642.79	413207	5199.12	731080	2307.90	5589888	19149.81
<b>30.06.18</b>	<b>689090</b>	<b>1587.87</b>	<b>40550</b>	<b>710.36</b>	<b>5798</b>	<b>414.90</b>	<b>735438</b>	<b>2713.14</b>
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
<b>30.06.19</b>	<b>606094</b>	<b>1524.25</b>	<b>48293</b>	<b>703.11</b>	<b>16877</b>	<b>428.88</b>	<b>671264</b>	<b>2656.23</b>

It is noted that in the current FY there is a decrease of 64174 number of Mudra beneficiaries with decrease in sanction of Rs.73.20 crore and that of disbursed amount of Rs.56.91 crore in comparison to June quarter of the last FY 2018-19. The slump in MUDRA loans is observed to be due to current economic slowdown with manufacturing sector registering the lowest output growth in last six (6) years.

Bank wise Achievement under MUDRA during the period 01.04.2019 to 30.06.2019													
[Amount Rs. in Crore]													
Sr No	Bank Name	Shishu (Loans up to Rs. 50K)			Kishore (Loans from Rs. 50K to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total		
		No Of A/Cs	Sanction Amt	Disb. Amt	No Of A/Cs	Sanction Amt	Disb. Amt	No Of A/Cs	Sanction Amt	Disb. Amt	No Of A/Cs	Sanction Amt	Disb. Amt
1	Allahabad Bank	2	0.01	0.01	73	1.15	1.11	6	0.34	0.31	81	1.51	1.43
2	Andhra Bank	111	0.49	0.48	124	2.53	2.37	36	3.04	3.04	271	6.05	5.88
3	Bank of Baroda	32	0.14	0.13	172	4.38	4.05	35	3.05	3.05	239	7.57	7.24
4	Bank of India	5020	7.42	4.53	3300	77.11	48.49	525	41.51	24.33	8845	126.04	77.34
5	Bank of Maharashtra	7	0.03	0.03	42	1.25	1.22	16	1.31	1.31	65	2.59	2.55
6	Canara Bank	2772	2.88	2.84	1431	34.60	32.33	340	27.81	26.27	4543	65.29	61.44
7	Central Bank of India	22343	3.29	1.52	1863	47.81	30.07	365	30.48	19.69	24571	81.58	51.28
8	Corporation Bank	56	0.22	0.17	84	1.96	1.88	34	2.82	2.79	174	4.99	4.83
9	Indian Bank	23	0.03	0.03	63	1.34	1.31	10	0.77	0.77	96	2.15	2.11
10	Indian Overseas Bank	301	1.03	1.01	463	8.07	7.24	44	3.49	3.28	808	12.59	11.54
11	Oriental Bank of Commerce	112	0.49	0.44	223	5.18	4.77	64	5.52	5.13	399	11.18	10.35
12	Punjab National Bank	614	2.54	1.06	1167	30.95	18.16	471	39.97	24.18	2252	73.45	43.39
13	State Bank of India	491	1.51	1.50	3325	92.03	90.68	1458	121.29	121.22	5274	214.83	213.39
14	Syndicate Bank	109	0.42	0.33	450	12.15	7.57	91	7.72	3.93	650	20.28	11.83
15	Union Bank of India	73	0.23	0.19	454	10.25	7.97	105	8.36	6.24	632	18.85	14.40
16	United Bank of India	16650	54.97	53.20	4041	66.21	59.11	352	28.74	27.61	21043	149.92	139.92
17	Punjab & Sind Bank	20	0.06	0.05	55	1.33	1.26	19	1.44	1.34	94	2.84	2.65
18	UCO Bank	2755	8.04	3.33	2845	55.01	35.59	312	25.81	15.11	5912	88.85	54.03
19	IDBI Bank Limited	4689	14.26	14.26	270	3.87	3.87	77	6.30	6.30	5036	24.43	24.43
<b>PSU Banks Total</b>		<b>56180</b>	<b>98.06</b>	<b>85.11</b>	<b>20445</b>	<b>457.18</b>	<b>359.05</b>	<b>4360</b>	<b>359.77</b>	<b>295.90</b>	<b>80985</b>	<b>914.99</b>	<b>740.03</b>
20	Federal Bank	6	0.03	0.02	11	0.48	0.32	5	0.38	0.25	22	0.88	0.59
21	Jammu & Kashmir Bank	0	0.00	0.00	1	0.05	0.05	5	0.37	0.37	6	0.42	0.42
22	Karnataka Bank	0	0.00	0.00	10	0.17	0.00	3	0.26	0.00	13	0.42	0.00
23	Karur Vysya Bank	0	0.00	0.00	1	0.04	0.04	0	0.00	0.00	1	0.04	0.04
24	Ratnakar Bank	81	0.17	0.17	0	0.00	0.00	0	0.00	0.00	81	0.17	0.17
25	South Indian Bank	0	0.00	0.00	2	0.08	0.08	1	0.10	0.10	3	0.18	0.18
26	Tamilnad Mercantile Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
27	ICICI Bank	1625	4.89	4.89	531	13.84	13.84	280	20.83	20.83	2436	39.56	39.56
28	Axis Bank	18939	49.00	49.00	33	1.47	1.47	97	8.14	8.14	19069	58.60	58.60
29	IndusInd Bank	9187	23.65	23.65	1175	23.00	23.00	284	16.59	16.59	10646	63.24	63.24
30	Yes Bank	0	0.00	0.00	0	0.00	0.00	4	0.33	0.33	4	0.33	0.33
31	HDFC Bank	31627	86.34	86.34	606	8.74	8.74	171	10.37	10.37	32404	105.45	105.45
32	DCB Bank	0	0.00	0.00	0	0.00	0.00	2	0.18	0.18	2	0.18	0.18
33	Kotak Mahindra Bank	0	0.00	0.00	7	0.25	0.25	9	0.74	0.74	16	1.00	1.00
34	IDFC Bank Limited	24923	70.88	70.87	11063	87.96	87.96	136	8.59	8.59	36122	167.43	167.43
<b>Pvt. Banks Total</b>		<b>86388</b>	<b>234.96</b>	<b>234.94</b>	<b>13440</b>	<b>136.08</b>	<b>135.75</b>	<b>997</b>	<b>66.88</b>	<b>66.49</b>	<b>100825</b>	<b>437.90</b>	<b>437.19</b>
35	Citibank	0	0.00	0.00	10	0.30	0.30	1	0.06	0.06	11	0.36	0.36
<b>Foreign Banks Total</b>		<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>10</b>	<b>0.30</b>	<b>0.30</b>	<b>1</b>	<b>0.06</b>	<b>0.06</b>	<b>11</b>	<b>0.36</b>	<b>0.36</b>
35	Bangiya Gramin Vikash Bank	625	1.30	1.17	1381	25.02	21.15	20	1.61	0.99	2026	27.94	23.31
36	Paschim Banga Gramin Bank	1047	3.39	3.39	3959	102.13	102.13	270	20.95	20.95	5276	126.47	126.47
37	Uttarbanga Kshetriya Gramin Bank	48	0.24	0.24	559	8.38	8.38	0	0.00	0.00	607	8.62	8.62
<b>RRBs Total</b>		<b>1720</b>	<b>4.93</b>	<b>4.80</b>	<b>5899</b>	<b>135.53</b>	<b>131.66</b>	<b>290</b>	<b>22.56</b>	<b>21.94</b>	<b>7909</b>	<b>163.03</b>	<b>158.40</b>
38	Vedica Credit Capital Ltd.	16948	44.16	44.16	0	0.00	0.00	0	0.00	0.00	16948	44.16	44.16
39	Village Financial Services Pvt Ltd	58435	185.46	185.46	0	0.00	0.00	0	0.00	0.00	58435	185.46	185.46
40	Muthoot Microfin Ltd	5243	16.32	16.32	0	0.00	0.00	0	0.00	0.00	5243	16.32	16.32
41	Spandana Sphoorty Financial Ltd.	2837	7.87	7.87	0	0.00	0.00	0	0.00	0.00	2837	7.87	7.87
42	Svatantra Micro Finance Pvt. Ltd.	2789	8.36	8.36	0	0.00	0.00	0	0.00	0.00	2789	8.36	8.36
43	Satin Creditcare Network Limited	38125	89.14	89.14	0	0.00	0.00	0	0.00	0.00	38125	89.14	89.14
44	Intrepid Finance & Leasing Pvt. Ltd	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	Fusion Microfinance Pvt. Ltd.	6200	16.60	16.00	0	0.00	0.00	0	0.00	0.00	6200	16.60	16.00
46	SKS Microfinance Limited	258734	612.56	596.79	0	0.00	0.00	0	0.00	0.00	258734	612.56	596.79
47	Utrayan Financial Services Private Ltd.	0	0.00	0.00	0	0.00	0.00	11008	30.92	30.92	11008	30.92	30.92
<b>NBFC-Micro Finance Institutions</b>		<b>389311</b>	<b>980.47</b>	<b>964.10</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>11008</b>	<b>30.92</b>	<b>30.92</b>	<b>400319</b>	<b>1011.39</b>	<b>995.02</b>
48	Reliance Capital Ltd	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
49	Magma Fincorp Limited	0	0.00	0.00	283	8.55	8.55	156	10.98	10.98	439	19.54	19.54
<b>Non-Banking Financial Companies</b>		<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>283</b>	<b>8.55</b>	<b>8.55</b>	<b>156</b>	<b>10.98</b>	<b>10.98</b>	<b>439</b>	<b>19.54</b>	<b>19.54</b>
50	Utkarsh Small Finance Bank	1073	3.45	3.45	3	0.14	0.14	2	0.13	0.13	1078	3.72	3.72
51	Fincare Small Finance Bank	5	0.02	0.02	245	0.75	0.75	29	0.08	0.08	279	0.85	0.85
52	Ujjivan Small Finance Bank	46487	152.68	152.68	4991	36.99	36.99	0	0.00	0.00	51478	189.68	189.68
53	Janalakshmi Finance Service Pvt. Ltd.	24635	78.34	78.33	2972	29.89	29.89	34	2.42	2.38	27641	110.65	110.59
54	ESAF Small Finance Bank	295	0.82	0.82	5	0.03	0.03	0	0.00	0.00	300	0.85	0.85
<b>Small Finance Banks</b>		<b>72495</b>	<b>235.31</b>	<b>235.30</b>	<b>8216</b>	<b>67.80</b>	<b>67.80</b>	<b>65</b>	<b>2.63</b>	<b>2.59</b>	<b>80776</b>	<b>305.75</b>	<b>305.69</b>
<b>Grand Total</b>		<b>606094</b>	<b>1553.73</b>	<b>1524.25</b>	<b>48293</b>	<b>805.44</b>	<b>703.11</b>	<b>16877</b>	<b>493.80</b>	<b>428.88</b>	<b>671264</b>	<b>2852.96</b>	<b>2656.23</b>



District wise achievement under MUDRA during the period 01.04.2019 to 30.06.2019													
[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	9502	25.94	25.87	321	3.76	3.62	3	0.22	0.22	9826	29.92	29.71
2	Bankura	12342	29.5	28.74	928	17.58	14.47	171	13.3	11.18	13441	60.38	54.39
3	Bardhaman	50604	138.02	133.93	4166	88.65	75.63	1122	53.9	48.07	55892	280.57	257.62
4	Birbhum	14852	39.74	38.59	2625	52.8	48.42	948	17.92	15.96	18425	110.46	102.97
5	Cooch Behar	19407	37.97	37.44	766	15.17	13.28	118	10.19	8.95	20291	63.32	59.67
6	Dinajpur	9338	23.23	22.85	527	11.01	9.68	84	6.89	6.6	9949	41.13	39.13
7	Darjiling	19553	46.86	46.32	1289	22.95	18.41	215	17.29	13.66	21057	87.09	78.39
8	Howrah	34588	95.84	94.52	2335	48.69	43.15	274	22.46	18.95	37197	167	156.62
9	Hooghly	33878	91.95	89.92	2705	65.25	56.97	598	35.28	28.29	37181	192.48	175.18
10	Jalpaiguri	38660	83.18	82.16	1353	28.68	22.62	231	18.62	16.84	40244	130.47	121.62
11	Kolkata	47253	125.65	122.97	3365	59.36	52.43	923	75.51	67.77	51541	260.51	243.16
12	Maldah	25477	63.12	62.21	1400	22.65	19.89	2502	19.75	18.78	29379	105.53	100.88
13	Murshidabad	49656	115.19	112.48	2006	34.16	29.03	2182	22.7	19.53	53844	172.06	161.03
14	Nadia	44698	113.51	111.47	1677	33.2	26.77	1688	24.02	20.86	48063	170.74	159.1
15	North 24 Pgs.	56032	151.63	148.22	3639	64.3	51.92	1517	40.93	30.85	61188	256.87	230.99
16	Other	24923	70.88	70.87	11346	96.52	96.52	292	19.57	19.57	36561	186.97	186.96
17	Medinipur	26399	70.52	68.71	1628	33.87	27.45	355	26.78	23	28382	131.17	119.16
18	Medinipur	22059	60.96	59.83	1682	29.68	25.78	303	24.49	20.54	24044	115.14	106.16
19	Puruliya	6258	15.35	15.08	916	16.11	14.12	100	8.13	7.11	7274	39.59	36.3
20	South 24 Pgs.	45896	124.01	121.89	2917	45.75	40.7	2294	23.7	21.03	51107	193.47	183.62
21	Uttar Dinajpur	14719	30.63	30.16	702	15.32	12.27	957	12.15	11.13	16378	58.11	53.57
<b>Grand Total</b>		<b>606094</b>	<b>1553.68</b>	<b>1524.23</b>	<b>48293</b>	<b>805.46</b>	<b>703.13</b>	<b>16877</b>	<b>493.80</b>	<b>428.89</b>	<b>671264</b>	<b>2852.98</b>	<b>2656.23</b>



## **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 7216 such SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1218.26 crore as on 30.06.2019.

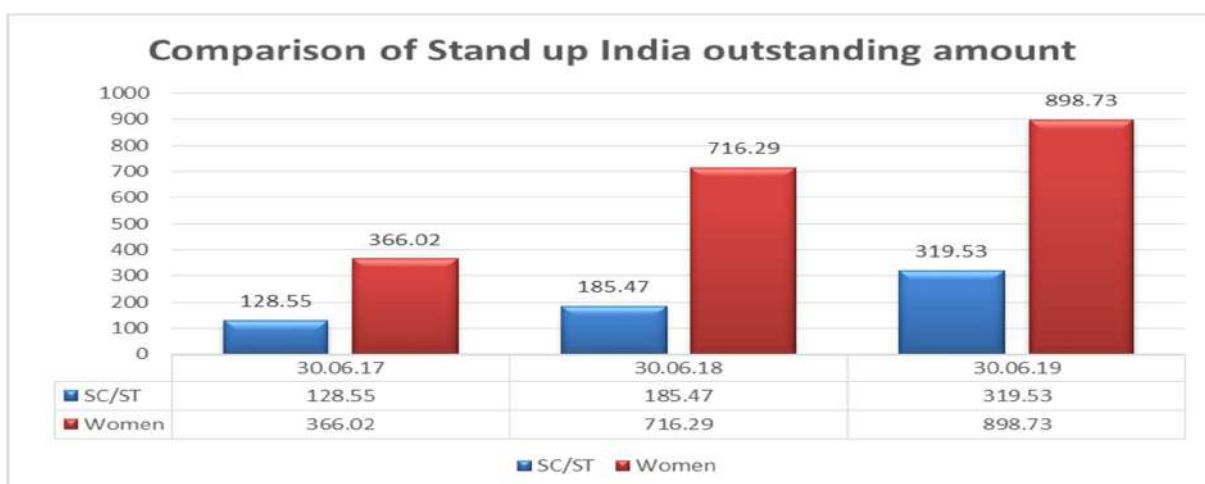
Summarized progress report under Stand up India scheme for West Bengal as on 30.06.2019 is given hereunder along with comparative figure for 3 years.

### **Cumulative position**

As on	Loan given to		Total no of beneficiary	Loan Outstanding under the scheme (Rs.in crore)		Total Outg. (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
<b>30.06.17</b>	<b>992</b>	<b>2147</b>	<b>3139</b>	<b>128.55</b>	<b>366.02</b>	<b>494.58</b>
31.03.18	1282	2900	4182	180.82	707.40	888.22
<b>30.06.18</b>	<b>996</b>	<b>3391</b>	<b>4387</b>	<b>185.47</b>	<b>716.29</b>	<b>901.77</b>
31.03.19	1806	5213	7019	238.52	905.44	1143.96
<b>30.06.19</b>	<b>1985</b>	<b>5231</b>	<b>7216</b>	<b>319.53</b>	<b>898.73</b>	<b>1218.26</b>

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.



<b>STAND UP INDIA PROGRESS REPORT AS ON 30.06.2019</b>									
(Amount in Crore)									
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	Loan Outstanding					
				No. of SC/ST	No. of Women	Total	Amount to SC/ST	Amount to Women	Total
1	Allahabad bank	543	201	76	292	368	13.90	62.28	76.18
2	Andhra Bank	62	58	9	95	104	0.90	10.75	11.65
3	Bank of Baroda	326	216	127	262	389	76.53	42.99	119.52
4	Bank of India	372	268	957	1328	2285	128.01	193.69	321.70
5	Bank of Maharashtra	33	0	2	8	10	0.20	0.82	1.02
6	Canara Bank	291	5	9	24	33	1.03	4.22	5.25
7	Central Bank of India	328	109	16	100	116	1.27	8.05	9.32
8	Corporation Bank	58	6	4	2	6	0.50	0.17	0.67
9	Indian Bank	81	22	14	101	115	0.78	43.84	44.62
10	IOB	155	122	84	59	143	6.89	5.16	12.05
11	OBC	107	13	12	22	34	0.85	2.64	3.49
12	PNB	277	122	44	332	376	5.91	52.98	58.89
13	Punjab & Sind Bank	39	27	2	46	48	0.15	4.18	4.33
14	SBI	1228	196	61	424	485	8.81	66.06	74.87
15	Syndicate Bank	140	68	99	452	551	10.20	82.76	92.96
16	UBI	873	873	331	1025	1356	43.79	199.26	243.05
17	UCO	380	122	60	252	312	7.17	43.59	50.76
18	Union Bank of India	181	11	16	29	45	2.34	2.73	5.07
	<b>Total PSU</b>	<b>5474</b>	<b>2439</b>	<b>1923</b>	<b>4853</b>	<b>6776</b>	<b>309.23</b>	<b>826.17</b>	<b>1135.4</b>
19	Axis Bank	287	0	0	0	0	0.00	0.00	0.00
20	Bandhan Bank	373	0	0	0	0	0.00	0.00	0.00
21	Catholic Syrian Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
22	Dhanlaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
23	Federal Bank	31	0	0	0	0	0.00	0.00	0.00
24	HDFC Bank	204	37	1	43	44	0.12	7.83	7.95
25	ICICI	234	29	0	44	44	0.00	9.94	9.94
26	IDBI	97	42	17	71	88	1.21	5.49	6.70
27	IDFC	8	0	0	0	0	0.00	0.00	0.00
28	Indusind Bank	75	17	12	172	184	2.81	41.05	43.86
29	Jana Small Finance Bank	19	0	0	0	0	0.00	0.00	0.00
30	Karnataka Bank Ltd.	20	0	0	0	0	0.00	0.00	0.00
31	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
32	Kotak Mahindra Bank	39	0	0	0	0	0.00	0.00	0.00
33	Ratnakar Bank Ltd	13	0	0	0	0	0.00	0.00	0.00
34	South Indian Bank Ltd.	18	0	0	0	0	0.00	0.00	0.00
35	SIDBI	1	0	0	0	0	0.00	0.00	0.00
36	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
37	Ujjivan Small Finance Bank	67	0	0	0	0	0.00	0.00	0.00
38	Utkarsh Small Finance Bank	1	0	0	0	0	0.00	0.00	0.00
39	YES Bank	26	0	0	0	0	0.00	0.00	0.00
	<b>Total PVT</b>	<b>1533</b>	<b>125</b>	<b>30</b>	<b>330</b>	<b>360</b>	<b>4.14</b>	<b>64.31</b>	<b>68.45</b>
40	BGVB	587	37	17	26	43	4.68	5.20	9.88
41	PBGB	230	23	15	22	37	1.48	3.05	4.53
42	UBKGB	142	0	0	0	0	0.00	0.00	0.00
	<b>Total RRB</b>	<b>959</b>	<b>60</b>	<b>32</b>	<b>48</b>	<b>80</b>	<b>6.16</b>	<b>8.25</b>	<b>14.41</b>
43	WB State Co-Op Bank Ltd.	361	0	0	0	0	0.00	0.00	0.00
44	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
	<b>Total Co-Optv</b>	<b>372</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>8338</b>	<b>2624</b>	<b>1985</b>	<b>5231</b>	<b>7216</b>	<b>319.53</b>	<b>898.73</b>	<b>1218.26</b>

### **C. PMEGP loans**

#### **2<sup>nd</sup> dose loan for performing PMEGP loanees:**

The existing PMEGP beneficiaries from 2008-2009 to 30.06.2018 will be eligible for availing 2<sup>nd</sup> dose finance as per PMEGP/Policy/2018-19 dated 07.06.2018

Eligible amount	Upto Rs. 1 Crore for manufacturing unit Upto Rs. 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 Udyog Aadhar Memorandum is mandatory.
	Separate application/disposal/sanction details link through PMEGP e-portal.

Except 1 loan accepted for disposal no development on this score as 30 odd proposals are placed in portal marketplace. Banks are to scout the existing profile of successful PMEGP beneficiaries proceed with 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 20-08-2019 has exempted the stipulated regarding EDP training criteria to disburse loan under PMEGP till 30.09.2019. 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 by 31-12-2019.

#### **Position of PMEGP for the last 3 program years and during June quarter in the corresponding financial years are 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
<b>30.06.2017</b>	<b>3777</b>	<b>85.70</b>	<b>441</b>	<b>12.92</b>	<b>257</b>	<b>8.56</b>
31.03.2018	18497	471.11	2326	69.71	1095	34.52
<b>30.06.2018</b>	<b>981</b>	<b>24.67</b>	<b>271</b>	<b>8.77</b>	<b>489</b>	<b>14.93</b>
31.03.2019	11886	368.69	1912	66.90	2238	72.93
<b>30.06.2019</b>	<b>1551</b>	<b>48.21</b>	<b>267</b>	<b>10.64</b>	<b>258</b>	<b>10.60</b>

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.

N.B. Central office of KVIC has since provided one more opportunity to the banks by extending the cut - off date for settlement to 30-09-2019. So member banks to scrutinize the records and lodge the claim with full details with Directorate of KVIC, Kolkata by 25-09-2019.

Bank wise Performance under PMEGP loan during the period 01.04.2019 to 30.06.2019															
(Amount in Lakh)															
Sr. No.	Bank Name	Forwarded to Banks		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	166	543.73	25	55.38	31	77.21	22	61.88	31	125.42	128	389.09	3	9.93
2	ANDHRA BANK	3	17.54	0	0.00	0	0.00	0	0.00	0	0.00	2	8.93	0	0.00
3	BANK OF BARODA	73	321.59	25	169.62	36	209.24	31	192.68	15	78.15	45	148.18	3	15.69
4	BANK OF INDIA	106	298.14	33	105.25	12	34.75	8	27.81	8	33.33	86	224.52	2	3.95
5	BANK OF MAHARASHTRA	2	3.49	0	0.00	0	0.00	0	0.00	0	0.00	2	3.49	0	0.00
6	CANARA BANK	78	196.07	13	39.78	12	37.86	10	36.29	8	18.23	67	171.25	2	1.57
7	CENTRAL BANK OF INDIA	181	557.49	13	19.93	5	17.94	3	15.40	63	188.99	117	365.00	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
9	IDBI BANK	14	37.46	2	10.09	2	12.25	0	0.00	3	13.96	11	23.50	0	0.00
10	INDIAN BANK	9	27.27	5	21.10	6	49.99	5	41.74	0	0.00	9	27.27	1	8.25
11	INDIAN OVERSEAS BANK	24	69.99	2	6.72	4	7.92	4	7.92	1	2.47	23	67.52	0	0.00
12	OBC	2	5.39	0	0.00	9	45.24	7	40.16	1	3.66	1	1.73	2	5.08
13	PUNJAB AND SIND BANK	2	6.34	1	3.29	1	3.50	1	3.50	0	0.00	2	6.34	0	0.00
14	PUNJAB NATIONAL BANK	53	195.94	8	22.71	30	76.06	25	61.14	22	103.63	29	85.78	2	3.26
15	STATE BANK OF INDIA	402	1166.95	18	45.40	14	44.08	5	24.96	379	1105.63	19	55.32	7	7.95
16	SYNDICATE BANK	16	56.97	3	7.90	1	1.20	1	1.20	1	5.25	15	51.72	0	0.00
17	UCO BANK	68	245.20	21	57.23	5	15.75	5	21.56	6	14.07	58	206.75	0	0.00
18	UNION BANK OF INDIA	26	88.81	0	0.00	4	15.21	3	8.26	0	0.00	26	88.81	1	3.50
19	UNITED BANK OF INDIA	210	634.08	39	138.00	50	149.11	45	133.21	20	63.20	186	563.71	1	0.70
<b>Total of PSU Banks</b>		<b>1435</b>	<b>4472.45</b>	<b>208</b>	<b>702.4</b>	<b>222</b>	<b>797.31</b>	<b>175</b>	<b>677.71</b>	<b>558</b>	<b>1755.99</b>	<b>826</b>	<b>2488.91</b>	<b>24</b>	<b>59.88</b>
20	AXIS BANK LTD	6	25.74	0	0.00	0	0.00	0	0.00	0	0.00	6	25.74	0	0.00
21	BANDHAN BANK LTD	4	11.18	0	0.00	0	0.00	0	0.00	0	0.00	4	11.18	0	0.00
22	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
23	FEDERAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	HDFC BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	ICICI BANK LTD	1	2.50	0	0.00	0	0.00	0	0.00	0	0.00	1	2.50	0	0.00
26	IDFC BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	INDUSIND BANK	1	3.21	0	0.00	0	0.00	0	0.00	1	3.21	0	0.00	0	0.00
28	ING VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	KARNATAKA BANK LTD	1	5.35	0	0.00	0	0.00	0	0.00	0	0.00	1	5.35	0	0.00
30	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	LAXMI VILAS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	UJJIVAN SMALL FIN. BANK LTD	1	1.50	0	0.00	0	0.00	0	0.00	0	0.00	1	1.50	0	0.00
<b>Total of Pvt. Banks</b>		<b>14</b>	<b>49.48</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1</b>	<b>3.21</b>	<b>13</b>	<b>46.27</b>	<b>0</b>	<b>0.00</b>
35	BGVB	24	70.40	4	6.91	27	64.33	26	60.83	2	1.32	21	67.97	0	0.00
36	PBGB	0	0.00	0	0.00	1	5.21	0	0.00	0	0.00	0	0.00	1	5.21
37	UBKGB	68	189.66	0	0.00	4	6.90	4	6.90	0	0.00	68	189.66	0	0.00
<b>Total of RRBs</b>		<b>92</b>	<b>260.06</b>	<b>4</b>	<b>6.91</b>	<b>32</b>	<b>76.44</b>	<b>30</b>	<b>67.73</b>	<b>2</b>	<b>1.32</b>	<b>89</b>	<b>257.63</b>	<b>1</b>	<b>5.21</b>
38	W B STATE CO-OP BANK LTD	10	39.17	55	354.57	48	282.76	53	314.32	1	2.80	8	27.71	1	1.75
<b>Grand Total</b>		<b>1551</b>	<b>4821.16</b>	<b>267</b>	<b>1063.88</b>	<b>302</b>	<b>1156.51</b>	<b>258</b>	<b>1059.76</b>	<b>562</b>	<b>1763.32</b>	<b>936</b>	<b>2820.52</b>	<b>26</b>	<b>66.84</b>

District wise Performance under PMEGP loan during the period 01.04.2019 to 30.06.2019															
(Amount in Lakh)															
Sr. No.	District Name	Forwarded to Banks		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	ALIPURDUAR	308	1055.85	3	5.75	4	16.43	2	11.55	176.00	605.93	130	444.70	1	3.50
2	BANKURA	6	18.04	10	16.00	14	14.99	14	14.99	1.00	8.52	3	7.66	0	0.00
3	BARDHAWAN	3	13.75	23	58.44	5	5.89	2	1.37	1.00	3.50	1	1.50	2	2.63
4	BIRBHUM	0	0.00	5	11.62	7	21.76	7	21.76	0.00	0.00	0	0.00	0	0.00
5	COOCHBEHAR	463	1166.82	2	2.30	15	21.01	7	10.76	163.00	381.48	293	770.76	5	6.87
6	DARJEELING	4	7.55	17	45.07	4	12.20	3	7.00	1.00	1.25	3	6.30	0	0.00
7	HOOGLY	1	1.25	4	8.57	6	24.05	4	10.09	0.00	0.00	0	0.00	2	13.96
8	HOWRAH	19	71.72	13	51.93	6	23.76	6	23.76	2.00	7.19	13	40.15	0	0.00
9	JALPAIGURI	56	235.36	3	8.01	2	5.24	1	3.50	15.00	62.07	41	173.29	0	0.00
10	JHARGAM	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
11	KALIMPONG	2	2.84	1	1.84	1	1.84	0	0.00	0.00	0.00	2	2.84	0	0.00
12	KOLKATA	122	277.40	1	1.34	1	2.83	0	0.00	29.00	60.09	91	211.05	1	2.83
13	MALDAH	3	15.80	2	4.20	1	2.45	1	2.45	1.00	6.83	2	8.97	0	0.00
14	MEDINIPUR EAS	31	184.70	95	555.78	121	602.99	126	626.39	8.00	49.52	9	28.30	4	14.01
15	MURSHIDABAD	7	31.05	14	34.89	30	106.07	23	93.48	1.00	8.69	4	19.29	6	11.70
16	NADIA	0	0.00	10	31.91	12	31.57	6	13.64	0.00	0.00	0	0.00	0	0.00
17	NORTH DINAJPU	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
18	NORTH 24 PGS	510	1659.69	18	50.12	22	66.36	17	57.93	160.00	547.93	333	1055.30	1	0.70
19	PASCHIM BURDV	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
20	PASCHIM MEDINI	3	20.83	1	3.46	6	11.88	4	9.90	1.00	8.75	2	12.08	1	0.74
21	PURULIA	0	0.00	7	37.85	5	21.87	5	21.87	0.00	0.00	0	0.00	0	0.00
22	SOUTH DINAJPU	4	16.80	5	24.63	7	21.45	4	16.80	1.00	2.80	3	14.00	1	0.45
23	SOUTH 24 PGS	9	41.71	33	110.17	33	141.87	26	112.52	2.00	8.77	6	24.33	2	9.45
	<b>Grand Total</b>	<b>1551</b>	<b>4821.16</b>	<b>267</b>	<b>1063.88</b>	<b>302</b>	<b>1156.51</b>	<b>258</b>	<b>1059.8</b>	<b>562</b>	<b>1763.32</b>	<b>936</b>	<b>2820.52</b>	<b>26</b>	<b>66.84</b>

## D. 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 14.02.2019 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 for past 3 years and during June quarter of the corresponding financial years: (Amount in Crore)**

F Y	Sponsored		Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount	
31.03.17	68527	30965	825.49	30646	247.51	319	2.24	
<b>30.06.17</b>	<b>684360</b>	<b>301289</b>	<b>6941.28</b>	<b>250896</b>	<b>1355.79</b>	<b>8670</b>	<b>61.01</b>	
31.03.18	95049	47944	1255.48	42474	330.98	3316	24.20	
<b>30.06.18</b>	<b>778431</b>	<b>348924</b>	<b>8185.99</b>	<b>294492</b>	<b>1698.66</b>	<b>13298</b>	<b>94.71</b>	
31.03.19	100684	44305	1200.01	41575	327.60	8119	62.19	
<b>30.06.19</b>	<b>8997</b>	<b>3623</b>	<b>97.62</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	

District wise SVSKP Performance during the period 01.04.2019 to 30.06.2019											
(Rs. in Lakhs)											
Sr. No.	District	No. of cases		Sanctioned cases		Subsidy released		Disbursement		Pending with Bank for Disbursement	
		Sponsored	Sanctioned	Total Project cost involved	Subsidy involved	No.	Amount	No.	Amount	No.	Amount
1	ALIPURDUAR	581	259	551.67	401.16	0	0	0	0	0	0
2	BANKURA	856	382	1023.99	292.02	0	0	0	0	0	0
3	BIRBHUM	323	251	499.15	150.26	0	0	0	0	0	0
4	COOCHBEHAR	0	0	0.00	0.00	0	0	0	0	0	0
5	DAKSHIN DINAJPUR	75	208	444.48	213.91	0	0	0	0	0	0
6	DARJEELING	50	14	50.00	15.00	0	0	0	0	0	0
7	HOOGLY	1902	572	1908.15	595.70	0	0	0	0	0	0
8	HOWRAH	0	0	0.00	0.00	0	0	0	0	0	0
9	JALPAIGURI	815	432	1079.53	346.48	0	0	0	0	0	0
10	JHARGRAM	0	0	0.00	0.00	0	0	0	0	0	0
11	KALIMPONG	0	0	0.00	0.00	0	0	0	0	0	0
12	KOLKATA	230	220	825.70	238.07	0	0	0	0	0	0
13	MALDA	567	0	0.00	0.00	0	0	0	0	0	0
14	MURSHIDABAD	1370	341	816.51	246.59	0	0	0	0	0	0
15	NADIA	0	0	0.00	0.00	0	0	0	0	0	0
16	NORTH 24 PGS	740	222	540.76	162.93	0	0	0	0	0	0
17	PASCHIM BARDHAMAN	514	30	109.65	31.91	0	0	0	0	0	0
18	PASCHIM MEDINIPUR	0	0	0.00	0.00	0	0	0	0	0	0
19	PURBA BARDHAMAN	0	0	0.00	0.00	0	0	0	0	0	0
20	PURBA MEDINIPUR	951	602	1693.10	487.62	0	0	0	0	0	0
21	PURULIA	23	90	219.86	65.96	0	0	0	0	0	0
22	SOUTH 24 PGS	0	0	0.00	0.00	0	0	0	0	0	0
23	UTTAR DINAJPUR	0	0	0.00	0.00	0	0	0	0	0	0
<b>TOTAL</b>		<b>8997</b>	<b>3623</b>	<b>9762.55</b>	<b>3247.61</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



## Agenda – 10

### Adoption of MSME Clusters & Credit Linkage:

In the SLBC Sub-Committee of MSME meeting on 20-11-2018, it was decided to work in tandem with MSME & 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.

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	Jalpaiguri	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	Mograhata	Mograhata 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.

In terms of the advice of Hon'ble finance Minister of GoWB during the 145<sup>th</sup> SLBC meeting it has since been decided to adopt 25 more clusters in the State of West Bengal. The matter was also discussed on the Sub-Committee meeting on MSME held on 14-08-2019.

SLBC has since identified the 25 new clusters mentioned below and forwarded the list to MSME department for ratification. On approval of the same member banks accelerated credit deployment will be the thrust area and development in this regard will be tracked regularly both at DCC and DLRC level.

**Suggested list of MSME Clusters (2<sup>nd</sup> lot) to be adopted for credit linkage by banks**

(15 clusters already adopted in 12 districts on 25-03-2019)

Sr	District	Cluster Name	Cluster Activity
1	Alipurduar	Ethelbari	Chemical products
2	Birbhum	Tentunlia	Handloom
3		Santiniketan	Leatherwork
4	Coochbehar	Tuphanganj	Sitalpati
5		Baisaguri	Jute & Fibre-based products
6	Dakshin Dinajpur	Gangarampur	Rice Mill
7		Kadihat	Clay & Ceramic products
8	Darjeeling	Bijanbari	Bee Keeping
9	Jhargram	Gopiballavpur-I	Wooden Furniture
10	Hooghly	Begumpur	Handloom
11		Dankuni	HDPE & PP ropes
12	Paschim Burdwan	Dakshin Srirampur	Handloom
13		Salanpur	Refractory bricks
14	Paschim Midnapur	Medinipur	Conchshell carving
15		Narayanpur	Metal fabrication
16	Kolkata	Topsia	Leather products
17		Metiaburz	Readymade garments

**Following 8 clusters are suggested to be added to the 1<sup>st</sup> list adopted on 25-03-19**

Sr	District	Cluster Name	Cluster Activity
1	Bankura	Kenjakura	Brass & Bell Metal
2	Jalpaiguri	Rajganj	Gate Grill & Plastic products
3	Malda	Harischandrapur	Food products processing
4	Murshidabad	Bajitpur	Conchshell & Ceramic items
5	Nadia	Krishnanagar	Garments
6	Purba Burdwan	Natungram	Wood carving
7	Purba Medinipur	Basulia	Embroidery works
8	24 Parganas North	Daspara	Leather Sandal & other items

N.B. Adoption of the clusters is subject to ratification.

(With adoption of these 25 clusters, total number of adopted clusters will be 40)

## Agenda-11

### Progress in SHG-NRLM, DAY-NULM & JLG Finance:

#### 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.
31.03.15	150000	158000	63384	114041	1026.03
<b>30.06.15</b>	<b>150000</b>	<b>178515</b>	<b>19197</b>	<b>32136</b>	<b>295.65</b>
31.03.16	150000	178515	96309	200967	2084.08
<b>30.06.16</b>	<b>150000</b>	<b>250018</b>	<b>19488</b>	<b>29573</b>	<b>363.47</b>
31.03.17	150000	250018	102392	224884	3329.81
<b>30.06.17</b>	<b>150000</b>	<b>400000</b>	<b>13627</b>	<b>51692</b>	<b>798.92</b>
31.03.18	150000	400000	134715	444327	8155.97
<b>30.06.18</b>	<b>150000</b>	<b>572874</b>	<b>44911</b>	<b>71078</b>	<b>1196.72</b>
31.03.19	150000	572874	153765	523235	11368.90
<b>30.06.19</b>	<b>150000</b>	<b>578652</b>	<b>42099</b>	<b>55925</b>	<b>1269.80</b>

The total physical target of credit linkage for the State as a whole was 578652 SHGs with targeted amount of Rs. 13679 crore disbursement for FY 2019-20 (as per ACP).

As per data provided by WBSRLM Dept., GoWB, at the end of June 2019, disbursed credit linkage of SHG stood at Rs. 1269.80 crore (9.28% of financial target) covering 55925 nos. of groups ( 9.66% of physical target) as against Credit Linkage of Rs. 1196.72 crore covering 71078 no of groups at the end of June 2018.

(As per NRLM portal data, the average outstanding balance per SHG for the banks operating in the State for the quarter ended 30.06.2019 stood at Rs. 7438.14 crore covering 610838 no of groups. It is expected that full disbursement in subsequent quarters will result in increase of the ticket size as anticipated.

However, it has been revealed that close to Rs.3900 crore is the undrawn amount in the CC accounts of the SHGs which is impacting the overall CD Ratio as well. It is expected that field level functionaries from both banks and SRLM would sensitize the SHG members for utilization of the fund to the maximum extent and encourage them for capacity building so that they may aspire to become large enterprises.

Also, It was informed that renewal of the limit with enhancement of limit can be made by the banks after completion of the grading exercise without the requirement of re-sponsoring of proposals by submitting the entire sets of documents by SRLM. Banks are to ensure completion of the grading exercise with due diligence in co-ordination with SRLM and execute fresh set of documents only for enhanced limits

Bank wise performance DAY-NRLM for 2019-20 is furnished in Annexure.

<b>BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER DAY-NRLM AS ON JUNE 19</b>								
(Amount in Crore)								
Sr. No.	Bank Name	Target		Achievement		% of Achievement		Avg. Tkt Size
		No.	Amount	No.	Amount	No.	Amount	
1	Allahabad Bank	46804	1175.81	5038	114.04	10.76	9.70	2.26
2	Andhra Bank	366	7.32	18	0.33	4.92	4.44	1.81
3	Bank of Baroda	6667	155.93	697	15.24	10.45	9.77	2.19
4	Bank of India	18693	459.50	1900	37.46	10.16	8.15	1.97
5	Canara Bank	8209	191.08	826	15.71	10.06	8.22	1.90
6	Central Bank of India	30853	783.28	3612	82.76	11.71	10.57	2.29
7	Dena Bank	0	0.00	6	0.09			1.50
8	Indian Bank	1542	41.36	160	3.22	10.38	7.78	2.01
9	Indian Overseas Bank	2396	59.40	230	5.00	9.60	8.41	2.17
10	Oriental Bank of Commerce	800	16.76	26	0.50	3.25	2.98	1.92
11	Punjab National Bank	20277	521.96	2626	59.70	12.95	11.44	2.27
12	State Bank of India	80911	1992.71	10159	216.84	12.56	10.88	2.13
13	Syndicate Bank	3806	93.55	458	9.35	12.03	9.99	2.04
14	Union Bank of India	7174	163.93	508	11.15	7.08	6.80	2.20
15	United Bank of India	84226	2121.33	8483	188.76	10.07	8.90	2.23
16	Uco Bank	21870	537.85	2167	46.89	9.91	8.72	2.16
17	Vijaya Bank	0	0.00	9	0.27			3.00
18	IDBI	270	5.67	33	0.68	12.22	11.90	2.05
19	Corporation Bank	19	0.34	9	0.14	47.37	40.30	1.50
<b>PSB total</b>		<b>334883</b>	<b>8327.78</b>	<b>36965</b>	<b>808.12</b>	<b>11.04</b>	<b>9.70</b>	<b>2.19</b>
20	BGVB	109392	2767.88	10561	245.59	9.65	8.87	2.33
21	PBGB	46609	1221.74	5304	145.28	11.38	11.89	2.74
22	UBKGB	26752	711.38	3048	69.94	11.39	9.83	2.29
<b>RRB Total</b>		<b>182753</b>	<b>4700.99</b>	<b>18913</b>	<b>460.81</b>	<b>10.35</b>	<b>9.80</b>	<b>2.44</b>
23	Bandhan Bank	16	0.24	0	0.00	0.00	0.00	
24	HDFC	0	0.00	0	0.00			
25	ICICI	0	0.00	0	0.00			
<b>Pvt. Bank total</b>		<b>16</b>	<b>0.24</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
26	Co-Operative Bank	61000	650.00	47	0.87	0.08	0.13	1.84
<b>Co-Op Bank total</b>		<b>61000</b>	<b>650.00</b>	<b>47</b>	<b>0.87</b>	<b>0.08</b>	<b>0.13</b>	<b>1.84</b>
<b>Grand Total</b>		<b>578652</b>	<b>13679.01</b>	<b>55925</b>	<b>1269.80</b>	<b>9.66</b>	<b>9.28</b>	<b>2.27</b>

MONTHLY STATEMENT OF ALL DISTRICT FOR BANK LOAN APPLICATION DISPOSAL & ACHIEVEMENT STATEMENT / Fin Year: 2019-2020 / Reporting Date Between 01/04/2019 To 30/06/2019										
(Amount in Crore)										
Sr. No.	DIST NAME	Target		Achievement		% of Achievement		Pending SHG		Total Appl. Submit (No.)
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
1	ALIPURDUAR	14100	382.44	2089	44.53	14.82	11.64	1196	25.96	3285
2	BANKURA	28786	725.29	2074	48.36	7.20	6.67	3913	92.69	5987
3	BIRBHUM	38359	933.51	3903	94.40	10.17	10.11	456	8.82	4359
4	COOCHBEHAR	22293	560.17	2317	54.53	10.39	9.73	2473	50.09	4790
5	DAKSHIN DINAJPUR	15012	414.23	956	20.99	6.37	5.07	1790	44.47	2746
6	DARJILING	2082	54.46	205	4.98	9.85	9.15	329	7.24	1682
7	HOOGHLY	22150	546.48	2452	58.85	11.07	10.77	1736	40.01	4188
8	HOWRAH	18313	460.48	2706	69.82	14.78	15.16	327	6.78	3033
9	JALPAIGURI	23940	615.15	1897	43.08	7.92	7.00	472	9.65	2369
10	SILIGURI ( MPS)	6202	168.22	1148	25.29	18.51	15.03	0	0.00	0
11	JHARGRAM	8661	227.20	1685	36.68	19.46	16.15	61	0.80	1746
12	KALIMPONG	1126	27.98	194	5.16	17.23	18.45	0	0.00	194
13	MALDA	37084	834.39	1990	44.04	5.37	5.28	1159	25.81	3149
14	MURSHIDABAD	38008	901.12	6416	126.60	16.88	14.05	993	17.41	7409
15	NADIA	21447	506.57	1005	22.33	4.69	4.41	4006	96.26	5011
16	NORTH TWENTYFOUR PGS	37304	1063.27	4810	103.98	12.89	9.78	1700	36.84	6510
17	PASCHIM BARDDHAMAN	5852	124.26	591	11.72	10.10	9.43	131	2.07	722
18	PASCHIM MEDINIPUR	33238	849.83	4159	102.94	12.51	12.11	1183	26.75	5342
19	PURBA BARDDHAMAN	27270	731.65	1965	49.72	7.21	6.80	38	0.73	2003
20	PURBA MEDINIPUR	39976	1186.11	5040	127.81	12.61	10.78	1060	30.35	6100
21	PURULIA	20472	467.34	4142	84.26	20.23	18.03	998	16.83	5140
22	SOUTH TWENTYFOUR PGS	42602	929.44	2690	56.68	6.31	6.10	4049	80.05	6739
23	UTTAR DINAJPUR	13375	319.46	1491	33.03	11.15	10.34	2894	66.29	4390
	<b>Total</b>	<b>517652</b>	<b>13029.01</b>	<b>55925</b>	<b>1269.80</b>	<b>10.80</b>	<b>9.75</b>	<b>30964</b>	<b>685.89</b>	<b>86894</b>
24	Co-Op Bank	61000	650.00							
	<b>Grand Total</b>	<b>578652</b>	<b>13679.01</b>							

Bank Wise Loan Outstanding & NPA Report as on 30.06.2019 as per NRLM Portal							
(Amount in Crore)							
S.No	Bank	Outstanding		NPA		% of NPA	
		No.	Amount	No.	Amount	No.	Amount
1	ALLAHABAD BANK	51006	570.46	759	7.37	1.49	1.29
2	ANDHRA BANK	244	2.00	0	0.00	0.00	0.00
3	BANK OF BARODA	6090	53.84	171	0.85	2.81	1.58
4	BANK OF INDIA	15891	141.96	543	2.28	3.42	1.61
5	BANK OF MAHARASHTRA	7	0.06	0	0.00	0.00	0.00
6	CANARA BANK	6286	69.88	161	1.18	2.56	1.68
7	CENTRAL BANK OF INDIA	32974	348.61	961	3.87	2.91	1.11
8	CORPORATION BANK	61	0.30	3	0.01	4.92	2.74
9	DENA BANK	42	0.12	1	0.01	2.38	4.48
10	IDBI	2562	23.69	3	0.03	0.12	0.13
11	INDIAN BANK	2101	23.36	220	2.64	10.47	11.32
12	INDIAN OVERSEAS BANK	2772	17.86	8	0.02	0.29	0.12
13	ORIENTAL BANK OF COMMER	331	2.42	6	0.02	1.81	0.77
14	PUNJAB AND SIND BANK	38	0.29	5	0.01	13.16	2.87
15	PUNJAB NATIONAL BANK	17584	221.40	124	0.80	0.71	0.36
16	STATE BANK OF INDIA	74453	869.42	4901	26.23	6.58	3.02
17	SYNDICATE BANK	3902	41.33	68	0.45	1.74	1.10
18	UCO BANK	26246	285.07	197	1.99	0.75	0.70
19	UNION BANK OF INDIA	8609	71.41	552	1.61	6.41	2.26
20	UNITED BANK OF INDIA	104563	961.89	2183	11.94	2.09	1.24
21	VJAYA BANK	291	2.09	1	0.00	0.34	0.18
	<b>SubTotal of PSU</b>	<b>356053</b>	<b>3707.46</b>	<b>10867</b>	<b>61.31</b>	<b>3.05</b>	<b>1.65</b>
22	BGVB	149484	1957.32	8158	63.18	5.46	3.23
23	PBGB	66354	1272.40	3275	31.83	4.94	2.50
24	UBKGB	38927	500.73	702	3.52	1.80	0.70
	<b>SubTotal of RRBs</b>	<b>254765</b>	<b>3730.45</b>	<b>12135</b>	<b>98.53</b>	<b>4.76</b>	<b>2.64</b>
25	HDFC BANK	14	0.15	0	0.00	0.00	0.00
26	ICICI BANK	2	0.01	1	0.00	50.00	3.82
	<b>SubTotal of PVT</b>	<b>16</b>	<b>0.16</b>	<b>1</b>	<b>0.00</b>	<b>6.25</b>	<b>0.31</b>
27	DAKSHIN DINAJPUR DCCB	4	0.06	0	0.00	0.00	0.00
	<b>SubTotal of Co-Op</b>	<b>4</b>	<b>0.06</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>610838</b>	<b>7438.14</b>	<b>23003</b>	<b>159.84</b>	<b>3.77</b>	<b>2.15</b>

**Bank Sakhis:** WBSRLM arranged for training of SHG / Federation members at RSETIs. 125 such members have since passed the IIBF certificate course. The list was 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.

### **Progress in NULM:**

Physical target of credit linkage under National Urban Livelihood Mission for the State was 22390 beneficiaries (both Individual, Groups & SHGs) for the FY 2019-20.

At the end of June 2019, 700 SEP-Individual proposals are sponsored to banks, out of which only 157 cases have so far been sanctioned & 130 cases have been disbursed. 1 proposals under SEP- Groups are sponsored to the banks, and the proposal have been sanctioned & disbursed and 2667 proposals have been sponsored under SHG Credit Linkage, out of which 1289 cases have been sanctioned & 1163 cases have been disbursed by Member banks.

**Comparison of DAY-NULM performance during the June quarter of the last 3 FY:**

During the Quarter	Target	Proposals sponsored (No.)	Proposals Sanction	
			No.	Amount (Rs. In Lac)
01.04.17-30.06.17	21411	6930	577	407.82
01.04.18-30.06.18	21532	9733	985	1303.33
01.04.19-30.06.19	22390	3368	1447	2127.56

In the Sub Committee meeting dt 20-08-2019 it was informed by SUDA that about 1/3<sup>rd</sup> of the beneficiaries are yet to receive the benefit of interest subvention available under the Scheme. Banks are to complete the process and ensure lodgement of claim in the designated portal by 30-09-2019 covering the period upto March, 2019.

Also the common loan application form (as per IBA approved format) will be used by the Deptt from September, 19 onwards. It was also decided that District Magistrates would also write to the ULBs for ensuring their presence in DCC/DLRC meetings.

It was also discussed earlier that the Department would undertake joint campaigns/camps for disposal of proposals in pockets with long pendency. Further Common Loan Application form as prescribed by IBA will be used for sponsoring the beneficiaries to the Banks and the same is to be accepted by the banks.

Bankwise performance report of SHG Credit Linkage under DAY NULM as on June -2019 for FY 2019-20										
(No. in Actuals, Amount in Lakh)										
Sr. No.	Name of the Bank	SHG Credit Linkage								
		No. of Active SHGs	Target FY 19-20	Target -Amount of SHG Loan to be disbursed	No. of Sponsored Application in	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
					No.	Amt	No.	Amt		
1	Allahabad Bank	8884	2563	3844.50	176	97	138.95	87	124.69	511
2	Andhra Bank	711	183	274.50	31	38	62.07	38	41.07	31
3	Bank of Baroda	1801	581	871.50	93	55	85.75	50	85.25	122
4	Bank of India	3456	1064	1596.00	144	47	68.50	43	64.08	383
5	Bank of Maharashtra	3	3	4.50	1	0	0.00	0	0.00	0
6	Canara Bank	1252	424	636.00	278	124	195.50	116	185.25	71
7	Central Bank of India	1941	738	1107.00	169	49	78.00	36	58.66	118
8	Corporation Bank	406	139	208.50	34	0	0.00	0	0.00	24
9	Dena Bank	387	156	234.00	48	33	40.00	30	47.50	30
10	IDBI Bank	1700	421	631.50	59	32	58.50	18	29.50	69
11	Indian Bank	545	129	193.50	21	16	19.50	16	23.07	45
12	Indian Overseas Bank	1340	409	613.50	61	42	56.50	37	51.00	90
13	Oriental Bank of Commerce	421	128	192.00	48	39	63.55	28	48.00	15
14	Punjab & Sind Bank	314	64	96.00	27	23	45.20	19	37.20	49
15	Punjab National Bank	2139	614	921.00	77	33	56.78	29	50.78	98
16	State Bank of India	6811	1785	2677.50	334	219	349.97	193	305.59	648
17	Syndicate Bank	739	255	382.50	43	17	28.00	6	13.40	30
18	UCO Bank	3888	1335	2002.50	177	64	103.05	74	136.63	446
19	Union Bank of India	1817	536	804.00	141	32	45.25	23	24.08	168
20	United Bank of India	11962	3708	5562.00	506	202	277.36	184	258.13	872
21	Vijaya Bank	281	47	70.50	3	4	6.00	4	6.00	17
	<b>Total of PSUs</b>	<b>50798</b>	<b>15282</b>	<b>22923.00</b>	<b>2471</b>	<b>1166</b>	<b>1778.43</b>	<b>1031</b>	<b>1589.88</b>	<b>3837</b>
22	HDFC Bank	32	0	0.00	2	1	0.00	1	0.00	1
23	AXIS Bank Ltd. (UTI)	40	1	1.50	1	6	0.00	6	0.00	5
24	ICICI Bank	0	0	0.00	16	16	24.65	16	24.65	1
25	Kotak Mahindra Bank Ltd.	0	0	0.00	0	0	0.00	0	0.00	0
26	Federal Bank	0	0	0.00	0	0	0.00	0	0.00	0
27	Indusind Bank	0	0	0.00	0	0	0.00	0	0.00	0
28	Bandhan Bank	8	8	12.00	6	6	9.50	6	9.50	3
29	Ratnakar Bank Ltd.	0	0	0.00	0	0	0.00	0	0.00	0
30	South Indian Bank	0	0	0.00	0	0	0.00	0	0.00	0
31	Tamilnad Mercantile Bank	0	0	0.00	0	0	0.00	0	0.00	0
32	Utkarsh Small Finance Bank	0	0	0.00	0	0	0.00	0	0.00	0
33	Ujjivan Small Finance Bank	0	0	0.00	0	0	0.00	0	0.00	0
34	Yes Bank	0	0	0.00	0	0	0.00	0	0.00	0
35	IDFC	0	0	0.00	0	0	0.00	0	0.00	0
36	Jana Small Finance Bank	0	0	0.00	0	0	0.00	0	0.00	0
	<b>Total of PVTs</b>	<b>80</b>	<b>9</b>	<b>13.50</b>	<b>25</b>	<b>29</b>	<b>34.15</b>	<b>29</b>	<b>34.15</b>	<b>10</b>
37	BGVB (UBI)	2374	517	775.50	73	41	63.50	50	17.25	50
38	PBGB (UCO)	573	174	261.00	6	2	3.00	2	4.50	28
39	UBKGB (CBI)	1024	257	385.50	29	2	3.00	2	3.00	74
	<b>Total of RRBs</b>	<b>3971</b>	<b>948</b>	<b>1422.00</b>	<b>108</b>	<b>45</b>	<b>69.50</b>	<b>54</b>	<b>24.75</b>	<b>152</b>
40	W.B. St. Co-op.Bk	2736	761	1141.50	63	49	63.04	49	63.04	49
41	WBSCARD Bank Ltd.	0	0	0.00	0	0	0.00	0	0.00	0
	<b>Total of Co-Optvs</b>	<b>2736</b>	<b>761</b>	<b>1141.50</b>	<b>63</b>	<b>49</b>	<b>63.04</b>	<b>49</b>	<b>63.04</b>	<b>49</b>
	<b>Grand Total</b>	<b>57585</b>	<b>17000</b>	<b>25500.00</b>	<b>2667</b>	<b>1289</b>	<b>1945.12</b>	<b>1163</b>	<b>1711.82</b>	<b>4048</b>

Districtwise performance report of SHG Credit under DAY NULM as on June -2019 for FY 2019-20										
(No. in Actuals, Amount in Lakh)										
Sr. No.	Name of the District	SHG Credit Linkage								
		No. of Active SHGs	Target FY 19-20	Target -Amount of SHG Loan to be disbursed FY	No. of Sponsored Application in	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
					No.	Amt	No.	Amt		
1	Alipurduar	489	125	187.50	75	0	0.00	0	13.00	14
2	Bankura	1945	570	855.00	29	14	26.00	14	26.00	147
3	Birbhum	3065	1090	1635.00	63	39	71.25	35	55.25	106
4	CoochBehar	1459	600	900.00	3	3	4.50	3	4.50	10
5	Dakshin Dinajpur	1707	350	525.00	39	23	45.25	4	5.75	17
6	Darjeeling	1773	350	525.00	6	6	3.74	6	3.74	247
7	Hooghly	4490	1475	2212.50	618	322	508.15	282	333.97	503
8	Howrah	1210	325	487.50	32	25	41.75	17	28.00	146
9	Jaipalquri	1381	425	637.50	105	13	19.50	13	19.50	81
10	Jhargram	412	150	225.00	38	0	0.00	15	13.47	12
11	Kalimpong	104	50	75.00	6	4	3.50	2	2.00	0
12	Kolkata	656	250	375.00	0	0	0.00	0	0.00	0
13	Malda	584	250	375.00	11	3	4.50	3	4.50	77
14	Murshidabad	4493	1275	1912.50	27	33	47.05	33	43.85	194
15	Nadia	4929	1430	2145.00	199	131	176.62	106	139.12	292
16	North 24 Parganas	13318	3771	5656.50	221	94	135.00	86	127.50	1300
17	Paschim Burdwan	1869	620	930.00	241	123	194.75	102	346.99	80
18	Paschim Medinipur	2963	905	1357.50	100	149	242.72	127	201.72	165
19	Purba Burdwan	2585	840	1260.00	175	46	63.08	35	46.08	302
20	Purba Medinipur	2685	730	1095.00	73	10	11.95	20	25.98	111
21	Purulia	724	155	232.50	16	4	10.00	4	10.00	22
22	South 24 Parganas	2937	814	1221.00	467	156	194.00	163	194.00	118
23	Uttar Dinajpur	1807	450	675.00	123	91	141.81	93	66.90	104
	<b>Grand Total</b>	<b>57585</b>	<b>17000</b>	<b>25500.00</b>	<b>2667</b>	<b>1289</b>	<b>1945.12</b>	<b>1163</b>	<b>1711.82</b>	<b>4048</b>



Bankwise performance report of SEP-I under DAY NULM as on June -2019 for FY 2019-20										
(No. in Actuals, Amount in Lakh)										
Sr. No.	Name of the Bank	SEP-I								
		Target FY 19-20	Target -Amount of SEP-I Loan to be disbursed	No. of Sponsored Application in	SEP-I Sanctioned		SEP-I Disbursed		No. of cases pending	
					No.	Amt	No.	Amt		
1	Allahabad Bank	764	955.00	95	26	32.10	26	32.10	118	
2	Andhra Bank	53	66.25	6	0	0.00	0	0.00	7	
3	Bank of Baroda	193	241.25	38	13	10.29	10	10.29	50	
4	Bank of India	357	446.25	33	7	7.24	7	7.39	79	
5	Bank of Maharashtra	5	6.25	0	0	0.00	0	0.00	1	
6	Canara Bank	158	197.50	61	10	15.29	7	9.29	102	
7	Central Bank of India	211	263.75	62	7	6.90	5	3.90	88	
8	Corporation Bank	33	41.25	2	0	0.00	0	0.00	4	
9	Dena Bank	34	42.50	7	0	0.00	0	0.00	9	
10	IDBI Bank	65	81.25	22	1	1.00	1	1.00	44	
11	Indian Bank	62	77.50	11	1	0.95	1	0.95	25	
12	Indian Overseas Bank	151	188.75	21	4	4.75	4	4.75	43	
13	Oriental Bank of Commerce	48	60.00	8	1	2.00	0	0.00	13	
14	Punjab & Sind Bank	16	20.00	3	2	2.00	2	2.00	8	
15	Punjab National Bank	134	167.50	16	0	0.00	0	0.00	62	
16	State Bank of India	651	813.75	99	30	37.20	23	25.70	132	
17	Syndicate Bank	103	128.75	24	4	3.20	3	2.20	30	
18	UCO Bank	455	568.75	35	18	15.57	18	18.57	89	
19	Union Bank of India	170	212.50	22	6	8.00	6	8.00	44	
20	United Bank of India	963	1203.75	96	21	25.15	12	7.70	122	
21	Vijaya Bank	12	15.00	4	1	2.00	0	0.00	4	
	<b>Total of PSUs</b>	<b>4638</b>	<b>5797.50</b>	<b>665</b>	<b>152</b>	<b>173.64</b>	<b>125</b>	<b>133.84</b>	<b>1074</b>	
22	HDFC Bank		0.00	0	0	0.00	0	0.00	5	
23	AXIS Bank Ltd. (UTI)	25	31.25	0	0	0.00	0	0.00	8	
24	ICICI Bank		0.00	0	0	0.00	0	0.00	1	
25	Kotak Mahindra Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0	
26	Federal Bank	0	0.00	0	0	0.00	0	0.00	0	
27	Indusind Bank	0	0.00	0	0	0.00	0	0.00	0	
28	Bandhan Bank	7	8.75	0	0	0.00	0	0.00	1	
29	Ratnakar Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0	
30	South Indian Bank	0	0.00	0	0	0.00	0	0.00	0	
31	Tamilnad Mercantile Bank	0	0.00	0	0	0.00	0	0.00	0	
32	Utkarsh Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0	
33	Ujjivan Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0	
34	Yes Bank	0	0.00	0	0	0.00	0	0.00	0	
35	IDFC	0	0.00	0	0	0.00	0	0.00	0	
36	Jana Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0	
	<b>Total of PVTs</b>	<b>32</b>	<b>40.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>15</b>	
37	BGVB (UBI)	165	206.25	13	1	1.00	1	1.00	91	
38	PBGB (UCO)	38	47.50	2	3	4.80	3	4.80	6	
39	UBKGB (CBI)	42	52.50	2	0	0.00	0	0.00	27	
	<b>Total of RRBs</b>	<b>245</b>	<b>306.25</b>	<b>17</b>	<b>4</b>	<b>5.80</b>	<b>4</b>	<b>5.80</b>	<b>124</b>	
40	W.B. St. Co-op.Bk	85	106.25	18	1	1.00	1	5.07	32	
41	WBSCARD Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0	
	<b>Total of Co-Optvs</b>	<b>85</b>	<b>106.25</b>	<b>18</b>	<b>1</b>	<b>1.00</b>	<b>1</b>	<b>5.07</b>	<b>32</b>	
	<b>Grand Total</b>	<b>5000</b>	<b>6250.00</b>	<b>700</b>	<b>157</b>	<b>180.44</b>	<b>130</b>	<b>144.71</b>	<b>1245</b>	

Districtwise performance report of SEP-I under DAY NULM as on June -2019 for FY 2019-20										
(No. in Actuals, Amount in Lakh)										
Sr. No.	Name of the District	SEP-I								
		Target FY 19-20	Target -Amount of SEP-I Loan to be disbursed FY 19-	No. of Sponsored Application in	SEP-I Sanctioned		SEP-I Disbursed		No. of cases pending	
					No.	Amt	No.	Amt		
1	Alipurduar	40	50.00	7	2	3.00	2	3.00	18	
2	Bankura	120	150.00	12	1	2.00	0	0.00	33	
3	Birbhum	230	287.50	45	0	0.00	0	0.00	53	
4	CoochBehar	190	237.50	31	1	1.00	1	1.00	52	
5	Dakshin Dinajpur	90	112.50	23	0	0.00	0	0.00	26	
6	Darjeeling	130	162.50	0	0	0.00	0	0.00	0	
7	Hooghly	520	650.00	85	27	32.60	27	32.75	195	
8	Howrah	150	187.50	0	0	0.00	0	0.00	0	
9	Jalpaiguri	130	162.50	23	3	0.90	3	0.90	80	
10	Jhargram	45	56.25	24	1	0.50	1	0.50	10	
11	Kalimpong	20	25.00	2	0	0.00	0	0.00	10	
12	Kolkata	100	125.00	0	0	0.00	0	0.00	0	
13	Malda	70	87.50	1	0	0.00	0	0.00	11	
14	Murshidabad	263	328.75	14	4	3.95	4	3.95	84	
15	Nadia	357	446.25	104	36	30.33	30	25.83	170	
16	North 24 Parganas	1136	1420.00	54	9	12.95	6	7.50	102	
17	Paschim Burdwan	188	235.00	53	26	26.36	25	32.43	88	
18	Paschim Medinipur	268	335.00	5	2	1.75	1	0.75	73	
19	Purba Burdwan	242	302.50	76	25	27.60	25	27.60	137	
20	Purba Medinipur	230	287.50	20	0	0.00	0	0.00	27	
21	Purulia	80	100.00	17	4	8.00	3	4.50	14	
22	South 24 Parganas	241	301.25	78	14	27.00	2	4.00	49	
23	Uttar Dinajpur	160	200.00	26	2	2.50	0	0.00	13	
	<b>Grand Total</b>	<b>5000</b>	<b>6250.00</b>	<b>700</b>	<b>157</b>	<b>180.44</b>	<b>130</b>	<b>144.71</b>	<b>1245</b>	

Bankwise performance report of SEP-G under DAY NULM as on June -2019 for FY 2019-20									
(No. in Actuals, Amount in Lakh)									
Sr. No.	Name of the Bank	SEP-G							
		Target FY 19-20	Target -Amount of SEP-G Loan to be disbursed	No. of Sponsored Application in	SEP-G Sanctioned		SEP-G disbursed		No. of cases pending
					No.	Amt	No.	Amt	
1	Allahabad Bank	57	114.00	0	0	0.00	0	0.00	0
2	Andhra Bank	0	0.00	0	0	0.00	0	0.00	0
3	Bank of Baroda	19	38.00	0	0	0.00	0	0.00	0
4	Bank of India	22	44.00	0	0	0.00	0	0.00	0
5	Bank of Maharashtra	0	0.00	0	0	0.00	0	0.00	0
6	Canara Bank	9	18.00	0	0	0.00	0	0.00	0
7	Central Bank of India	18	36.00	0	0	0.00	0	0.00	0
8	Corporation Bank	2	4.00	0	0	0.00	0	0.00	0
9	Dena Bank	1	2.00	0	0	0.00	0	0.00	0
10	IDBI Bank	5	10.00	0	0	0.00	0	0.00	0
11	Indian Bank	0	0.00	0	0	0.00	0	0.00	0
12	Indian Overseas Bank	9	18.00	0	0	0.00	0	0.00	0
13	Oriental Bank of Commerce	6	12.00	0	0	0.00	0	0.00	0
14	Punjab & Sind Bank	0	0.00	0	0	0.00	0	0.00	0
15	Punjab National Bank	7	14.00	0	0	0.00	0	0.00	0
16	State Bank of India	42	84.00	0	0	0.00	0	0.00	0
17	Syndicate Bank	12	24.00	0	0	0.00	0	0.00	0
18	UCO Bank	30	60.00	1	1	2.00	1	2.00	0
19	Union Bank of India	14	28.00	0	0	0.00	0	0.00	0
20	United Bank of India	77	154.00	0	0	0.00	0	0.00	0
21	Vijaya Bank	0	0.00	0	0	0.00	0	0.00	0
	<b>Total of PSUs</b>	<b>330</b>	<b>660.00</b>	<b>1</b>	<b>1</b>	<b>2.00</b>	<b>1</b>	<b>2.00</b>	<b>0</b>
22	HDFC Bank	0	0.00	0	0	0.00	0	0.00	0
23	AXIS Bank Ltd. (UTI)	1	2.00	0	0	0.00	0	0.00	0
24	ICICI Bank	0	0.00	0	0	0.00	0	0.00	0
25	Kotak Mahindra Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
26	Federal Bank	0	0.00	0	0	0.00	0	0.00	0
27	Indusind Bank	0	0.00	0	0	0.00	0	0.00	0
28	Bandhan Bank	0	0.00	0	0	0.00	0	0.00	0
29	Ratnakar Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
30	South Indian Bank	0	0.00	0	0	0.00	0	0.00	0
31	Tamilnad Mercantile Bank	0	0.00	0	0	0.00	0	0.00	0
32	Utkarsh Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
33	Ujjivan Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
34	Yes Bank	0	0.00	0	0	0.00	0	0.00	0
35	IDFC	0	0.00	0	0	0.00	0	0.00	0
36	Jana Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
	<b>Total of PVTs</b>	<b>1</b>	<b>2.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
37	BGVB (UBI)	26	52.00	0	0	0.00	0	0.00	0
38	PBGB (UCO)	5	10.00	0	0	0.00	0	0.00	0
39	UBKGB (CBI)	14	28.00	0	0	0.00	0	0.00	0
	<b>Total of RRBs</b>	<b>45</b>	<b>90.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
40	W.B. St. Co-op.Bk	14	28.00	0	0	0.00	0	0.00	0
41	WBSCARD Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
	<b>Total of Co-Optvs</b>	<b>14</b>	<b>28.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
	<b>Grand Total</b>	<b>390</b>	<b>780.00</b>	<b>1</b>	<b>1</b>	<b>2.00</b>	<b>1</b>	<b>2.00</b>	<b>0</b>

Districtwise performance report of SEP-G under DAY NULM as on June -2019 for FY 2019-20									
(No. in Actuals, Amount in Lakh)									
Sr. No.	Name of the District	SEP-G							
		Target FY 19-20	Target -Amount of SEP-G Loan to be disbursed FY 19-20	No. of Sponsored Application in FY	SEP-G Sanctioned		SEP-G Disbursed		No. of cases pending
					No.	Amt	No.	Amt	
1	Alipurduar	3	6.00	0	0	0.00	0	0.00	0
2	Bankura	12	24.00	1	1	2.00	1	2.00	0
3	Birbhum	22	44.00	0	0	0.00	0	0.00	0
4	CoochBehar	17	34.00	0	0	0.00	0	0.00	0
5	Dakshin Dinajpur	8	16.00	0	0	0.00	0	0.00	0
6	Darjeeling	7	14.00	0	0	0.00	0	0.00	0
7	Hooghly	39	78.00	0	0	0.00	0	0.00	0
8	Howrah	8	16.00	0	0	0.00	0	0.00	0
9	Jalpaiguri	11	22.00	0	0	0.00	0	0.00	0
10	Jhargram	3	6.00	0	0	0.00	0	0.00	0
11	Kalimpong	2	4.00	0	0	0.00	0	0.00	0
12	Kolkata	5	10.00	0	0	0.00	0	0.00	0
13	Malda	11	22.00	0	0	0.00	0	0.00	0
14	Murshidabad	27	54.00	0	0	0.00	0	0.00	0
15	Nadia	32	64.00	0	0	0.00	0	0.00	0
16	North 24 Parganas	74	148.00	0	0	0.00	0	0.00	0
17	Paschim Burdwan	7	14.00	0	0	0.00	0	0.00	0
18	Paschim Medinipur	21	42.00	0	0	0.00	0	0.00	0
19	Purba Burdwan	20	40.00	0	0	0.00	0	0.00	0
20	Purba Medinipur	18	36.00	0	0	0.00	0	0.00	0
21	Purulia	6	12.00	0	0	0.00	0	0.00	0
22	South 24 Parganas	23	46.00	0	0	0.00	0	0.00	0
23	Uttar Dinajpur	14	28.00	0	0	0.00	0	0.00	0
	<b>Grand Total</b>	<b>390</b>	<b>780.00</b>	<b>1</b>	<b>1</b>	<b>2.00</b>	<b>1</b>	<b>2.00</b>	<b>0</b>

## Finance to Joint Liability Groups (JLGs):

Progress of JLG as on June-2019 in FY 2019-2020								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2019-20 (01.04.19 to 30.06.2019)		JLGs Credit Linked (Disbursed) during the year 2019-20 (01.04.19 to 30.06.2019)		Outstanding position of JLGs as on June-2019	
			No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	4000	0	0.00	0	0.00	24	0.19
2	Andhra Bank	200	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	1300	0	0.00	0	0.00	0	0.00
4	Bank of India	2800	46	0.12	46	0.12	401	0.68
5	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
6	Canara Bank	2000	111	0.90	58	0.73	795	7.16
7	Central Bank of India	2400	19	0.19	19	0.05	219	1.08
8	Corporation Bank	200	0	0.00	0	0.00	0	0.00
9	Indian Bank	300	0	0.00	0	0.00	0	0.00
10	IOB	600	0	0.00	0	0.00	0	0.00
11	OBC	400	0	0.00	0	0.00	0	0.00
12	PNB	2000	0	0.00	0	0.00	0	0.00
13	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
14	SBI	9000	612	1.53	612	1.50	10888	44.04
15	Syndicate Bank	1000	0	0.00	0	0.00	21	0.26
16	UBI	7000	7604	26.45	6743	23.51	62848	123.49
17	UCO	2700	0	0.00	0	0.00	663	7.82
18	Union Bank of India	1000	0	0.00	0	0.00	16	0.80
<b>Total PSU</b>		<b>37100</b>	<b>8392</b>	<b>29.19</b>	<b>7478</b>	<b>25.91</b>	<b>75875</b>	<b>185.52</b>
19	Axis Bank	1000	1347	3.49	1347	3.49	1340	3.37
20	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
21	Catholic Syrian Bank	0	0	0.00	0	0.00	0	0.00
22	Dhanalaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0	0.00	0	0.00	0	0.00
24	HDFC Bank	1800	9120	148.40	9120	148.40	63469	543.29
25	ICICI	800	0	0.00	0	0.00	0	0.00
26	IDBI	500	1	0.01	1	0.01	31	0.17
27	IDFC	0	7304	86.02	7304	86.02	27875	212.65
28	Indusind Bank	0	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	3042	48.15	3042	48.15	24703	211.26
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	1600	15435	228.93	15435	228.93	155754	1082.11
34	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
35	SIDBI	0	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	3000	0	0.00	41288	267.59	105455	968.89
38	Utkarsh Small Finance Bank	1000	3583	11.69	3583	11.69	18050	43.90
39	YES Bank	0	0	0.00	0	0.00	0	0.00
<b>Total PVT</b>		<b>9700</b>	<b>39832</b>	<b>526.69</b>	<b>81120</b>	<b>794.28</b>	<b>396677</b>	<b>3065.63</b>
40	BGVB	6000	276	0.35	276	0.35	38262	18.73
41	PBGB	2600	19	0.18	19	0.18	2276	32.32
42	UBKGB	1600	27	0.13	27	0.13	3651	12.07
<b>Total RRB</b>		<b>10200</b>	<b>322</b>	<b>0.66</b>	<b>322</b>	<b>0.66</b>	<b>44189</b>	<b>63.12</b>
43	WB State Co-Op Bank Ltd.	3000	957	6.31	957	6.31	8687	38.11
44	WBSCARD Bank Ltd.	0	2	0.02	2	0.02	1087	0.76
<b>Total Co-Optv</b>		<b>3000</b>	<b>959</b>	<b>6.33</b>	<b>959</b>	<b>6.33</b>	<b>9774</b>	<b>38.87</b>
<b>Grand Total</b>		<b>60000</b>	<b>49505</b>	<b>562.87</b>	<b>89879</b>	<b>827.18</b>	<b>526515</b>	<b>3353.14</b>

## Agenda-12

### 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.

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 3-7<sup>th</sup> with "Farmers" as the main theme and focusing on the benefits accrued by being a part of the formal banking system. The messages 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 2019-20 is given hereunder.**

Quarter	No of Special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
June,19	1134	29802	1265	37553	2399	67355

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS							
State	West Bengal						
Quarter ended	June						
Year	2019						
Sr. No.	District	No of rural branches in district	No of special camps conducted during the	No. of participants	No of target specific camps conducted during the quarter	No. of participants	Target Group Addressed
1	BANKURA	225	6	334	6	334	1,3,4
2	PURULIA	129	15	976	15	810	1,2,3,4
3	MALDA	184	5	321	12	412	1,4
4	UTTAR DINAJPUR	94	2	21	1	19	1,2
5	DAKSHIN DINAJPUR	79	82	2788	19	703	1,2,4,5,6
6	PURBA MEDINIPUR	273	243	6879	318	14597	1,2,3,4,5,6
7	PASCHIM MEDINIPUR	326	7	237	1	68	1,2,3
8	NADIA	212	32	2896	22	1517	1,3,5
9	24-PARGANAS (SOUTH)	304	10	646	14	897	1,2,4,5,6
10	MURSHIDABAD	262	292	760	315	853	1,6
11	BIRBHUM	212	104	7125	128	8772	1,2,3,4,5
12	PURBA BURDWAN	267	192	977	228	977	1,3,4,5
13	HOWRAH	177	24	470	24	470	4,5,6
14	HOOGHLY	237	38	1516	38	1516	1,2,4,5
15	COOCHBEHAR	142	4	323	14	996	1,2,3,5,6
16	DARJEELING	76	6	173	20	496	1,3,4,6
17	JALPAIGURI	77	26	1534	26	1534	1,3,4
18	24- PARGANAS (NORTH)	239	19	449	38	1205	1,3,5,6
19	ALIPURDUAR	47	5	459	5	459	1,4
20	PASCHIM BURDWAN	93	17	517	17	517	1,2,5,6
21	KALIMPONG	14	3	101	3	101	2,3
22	JHARGRAM	83	2	300	1	300	6
23	KOLKATA	0	0	0	0	0	NA
<b>TOTAL</b>		<b>3752</b>	<b>1134</b>	<b>29802</b>	<b>1265</b>	<b>37553</b>	

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

**Observation:** It is observed that the performance in the 1<sup>st</sup> 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 (7337), Paschim Medinipur (7152) Nadia (3108).

## AGENDA-13

### Review of functioning of RSETIs

In West Bengal 19 RSETIs are sponsored by various Banks as per MoRD guidelines

Sl.	Sponsoring Bank	RSETI No	District covered
1	United Bank of India	6	Bankura, Dakshin Dinajpur, 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, Paschim Medinipur
6	Punjab National Bank	1	Purba Medinipur
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
April-June ,19	92	2468	459	18.60	72.33
Since inception	4230	112066	81489	72.72	59.00

RSETIs with above 80% settlement: West Midanapur, 24 Pgs (North), Jalpaiguri, Howrah.

- 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.
- RSETIs are to follow up with the concern authorities for early allocation.

**Pending issues with RSETIS, as per information collected from sponsoring banks**

Sponsored Bank	RSETI District	Remarks / Issues
Bank of India	24 Pgs. (North)	Land has been identified and the matter is pending with State Govt. authority for final allotment.
Punjab National Bank	Purba Medinipur	0.48 acre of land has been allotted but not sufficient for RSETI premises as per PNB CRDT (HO), New Delhi
State Bank of India	Malda, Nadia	Proposal for allotment of alternative plot of land is pending at District / State administration.
United Bank of India	Dakhin Dinajpur	Allotment not yet done.
Central Bank of India	Cooch Behar	Allotted land is encroached. BLRO, Pundibari has investigated & submitted report. Possession is still pending.

RSETI wise Settlement & Credit Linkage % upto 30.06.2019 since inception (Cummulative) for the State of West Bengal										
RSETI Name	Sponsored Bank	No of Programs	Total Trained	Total settled	Self Employed		Wage Employe	Total Settled with wage	Settlement %	Credit Linkage %
					Bank	Own				
Birbhum (Bolpur)	Allahabad Bank	212	6225	4218	3112	1106	7	4225	67.87	73.78
West Midnapore (Debra)	Allahabad Bank	177	5718	4337	3514	823	251	4588	80.24	81.02
North 24 Parganas	Bank of India	239	6151	4867	2897	1970	97	4964	80.70	59.52
Coochbehar	Central Bank of India	118	2825	1872	868	1004	34	1906	67.47	46.37
Darjeeling	Central Bank of India	91	2381	1579	850	729	40	1619	68.00	53.83
Jalpaiguri	Central Bank of India	237	4919	3932	3078	854	221	4153	84.43	78.28
Purba Midnapore	Punjab National Bank	204	5890	4310	2145	2165	46	4356	73.96	49.77
Berhampore	Syndicate & Canara Bank	275	8015	5814	3104	2710	0	5814	72.54	53.39
Malda	State Bank of India	196	5933	3753	2076	1677	594	4347	73.27	55.32
Nadia (Haringhata)	State Bank of India	183	4748	2934	1171	1763	73	3007	63.33	39.91
Burdwan	UCO Bank	218	5533	3795	2116	1679	0	3795	68.59	55.76
Hooghly	UCO Bank	240	6164	4280	3641	639	0	4280	69.44	85.07
Howrah	UCO Bank	185	5422	3733	3713	20	1	3734	68.87	99.46
Bankura (Ranbahal)	United Bank of India	272	6365	3889	2088	1801	598	4487	70.49	53.69
Dakshin Dinarpur(Balurghat)	United Bank of India	180	5017	3526	2272	1254	206	3732	74.39	64.44
Howrah	United Bank of India	576	14500	11898	2897	9001	611	12509	86.27	24.35
Purulia	United Bank of India	163	4191	2035	1280	755	0	2035	48.56	62.90
South 24 Parganas	United Bank of India	274	7327	4596	3787	809	44	4640	63.33	82.40
Uttar Dinajpur	United Bank of India	190	4742	3228	1759	1469	70	3298	69.55	54.49
<b>Total</b>		<b>4230</b>	<b>112066</b>	<b>78596</b>	<b>46368</b>	<b>32228</b>	<b>2893</b>	<b>81489</b>	<b>72.72</b>	<b>59.00</b>

**RSETI wise Settlement & Credit Linkage % from 01.04.2019 to 30.06.2019 for the State of West Bengal**

RSETI Name	Sponsored Bank	No of Programs	Total Trained	Total settled without wage	Self		Wage Employed	Total settled with wage	Settlement %	Credit Linkage %
					Bank	Own				
Birbhum (Bolpur)	Allahabad Bank	6	195	90	76	14	1	91	46.67	84.44
West Midnapore (Debra)	Allahabad Bank	2	61	61	61	0	0	61	100.00	100.00
North 24 Parganas	Bank of India	7	178	62	29	33	33	95	53.37	46.77
Coochbehar	Central Bank of India	4	75	0	0	0	0	0	0.00	#DIV/0!
Darjeeling	Central Bank of India	5	143	0	0	0	0	0	0.00	#DIV/0!
Jalpaiguri	Central Bank of India	4	135	0	0	0	0	0	0.00	#DIV/0!
Purba Midnapore	Punjab National Bank	6	165	17	7	10	0	17	10.30	41.18
Berhampore	Syndicate & Canara Bank	5	134	69	69	0	0	69	51.49	100.00
Malda	State Bank of India	4	132	2	0	2	0	2	1.52	0.00
Nadia (Haringhata)	State Bank of India	3	75	0	0	0	0	0	0.00	#DIV/0!
Burdwan	UCO Bank	6	146	28	28	0	0	28	19.18	100.00
Hooghly	UCO Bank	5	133	0	0	0	0	0	0.00	#DIV/0!
Howrah	UCO Bank	7	159	0	0	0	0	0	0.00	#DIV/0!
Bankura (Ranbahal)	United Bank of India	5	127	37	24	13	13	50	39.37	64.86
Dakshin Dinarpur(Balurghat)	United Bank of India	4	127	0	0	0	0	0	0.00	#DIV/0!
Howrah	United Bank of India	6	170	23	4	19	0	23	13.53	17.39
Purulia	United Bank of India	5	141	0	0	0	0	0	0.00	#DIV/0!
South 24 Parganas	United Bank of India	4	97	0	0	0	0	0	0.00	#DIV/0!
Uttar Dinajpur	United Bank of India	4	75	23	0	23	0	23	30.67	0.00
<b>Total</b>		<b>92</b>	<b>2468</b>	<b>412</b>	<b>298</b>	<b>114</b>	<b>47</b>	<b>459</b>	<b>18.60</b>	<b>72.33</b>

## **AGENDA-14**

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

In the 144<sup>th</sup> 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.

#### **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 20<sup>th</sup> of next month from the quarter end.

#### **Present Status**

- ✓ SLBC has shared the RBI devised SOP and Input/Output formats with the member banks.
- ✓ SLBC is developing the portal (on uniform basis at par with other SLBCs).
- ✓ The portal is expected to be ready for uploading by member for business position data pertaining to Sept, 2019 quarter by mid-October after UAT.
- ✓ Next SLBC (147<sup>th</sup>) Review data will be processed through data uploaded by banks through online basis only.

**Important: The New Uniform Standardized System data uploading through centralized report generation at Head offices presupposes complete mapping of all the branches with Census/LGD codes 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 (last on 06-07-2019 and 05-08-2019).**

## **Agenda- 15**

### **Digitization and Digital District:**

During the recent meeting of RBI Governor with CEOs of PSBs, the importance of expanding the digital payments ecosystem in line with the recommendations of the Expert Committee on Deepening of Digital Payments and RBI's Payment System Vision Document, 2021 were underlined. It was decided to identify one district in a state to make it 100% digitally enabled within a year through close co-ordination with all the stakeholders. It was also suggested inter alia for converging such districts with Transformation of Aspirational Districts program of GOI.

Accordingly IBA has come out with an action plan in terms of which the Conveners of SLBCs are entrusted with the task of identifying one district in each state to make it 100% digitally enabled within a time frame of one year in a collaborative manner involving the stakeholders, including the Banks, State Government , RBI, etc.

### **SOP for the Digital Districts (as suggested by IBA)**

- ❖ The SLBC will convene a meeting of the bankers & stakeholders and finalize the way forward for making the said District 100 % digitally enabled.
- ❖ The digital landscape in the District is to be evaluated and data collated including those of the merchant establishments, and to decide the targets for all entities going forward. The targets may be allocated based on the number of bank branches in the identified district or any other parameter as deemed suitable.
- ❖ The specific issues enabling or inhibiting the delivery of service like poor internet connectivity, data drops, etc. may be consolidated and flagged to the authorities concerned and followed up to its logical conclusion.
- ❖ The MIS regarding the progress of the allocated targets may be collated will be made available on the SLBC's website.
- ❖ Awareness and Training Programmes
  - Customer awareness programmes to be conducted by way of meetings / advertisement in local media/ society meetings etc.
  - Staff education In- house training need on multi product and cross platform usage by staff need to be conducted.
- ❖ Services of RSETIs may be leveraged wherever they are present.

### **SLBC suggestions for Digital Districts**

- ❖ A Core Committee with members from RBI, UBI, SBI, HDFC Bank and State Govt may be constituted to formulate the course of action & assist SLBC in proper implementation. The District will be identified accordingly for adoption.
- ❖ The Committee will be merged with the Sub-Committee on Digital Payments for which modalities are being prepared.
- ❖ Bank-wise progress data will be collected on quarterly basis from Sept,2019 quarter reporting onwards and will form part of the regular items for SLBC agenda notes .



### **Sub-Committee for Digital Payment & Agenda Item**

The High-Level Committee on Deepening of Digital Payments, headed by Sri Nandan Nilekani, has made recommendations for leveraging of the SLBC mechanism for improved financial inclusion increasing digitization of payments.

RBI has since advised all the SLBCs/UTLBCs to form a Sub-Committee on Digital Payments, preferably by December, 2019. An indicative list of agenda items has also been suggested as given hereunder.

- ❖ Mapping of financial institutions and streaming of bank accounts for facilitating direct benefit transfer.
- ❖ Identification of shadow areas and realignment of Banking Correspondents.
- ❖ Dedicated financial literacy initiatives to promote digital payments.
- ❖ Leveraging of reach and technical expertise of Payments Banks to cover the gap of provision of basic banking facilities.
- ❖ Monitoring of P2P points debit card floats. Point of Sale positioning etc. to enhance effectiveness of digital financial architecture.
- ❖ Monitoring of Government to Merchant (G2M), Government to Person (G2P), Person to Government (P2G) and Merchant to Government (M2G) transactions and assets levels of digitization and find solutions to increase the same.
- ❖ Any other area(s) as may be identified by the sub- committee or prescribed at SLBC / UTLBC level.
- ❖ Ensuring availability of adequate digital infrastructure at all wholesale grain mandis, village haats, etc. so as to introduce digital transactions for the benefit of the rural customers.

SLBC accordingly proposes to set up the Committee by October, 2019 and prepare the roadmap for next course of action. The Steering Committee proposes to form the Committee with representation from RBI, State Govt, SLBC, 4-5 major banks, BSNL, IPPB etc.

## Payment Banks operations

### Indian Post Payment Bank

In terms of the suggestions of RBI, SLBC is including Indian Post payment Bank in SLBC forum. IPPB has an extensive network of 25 branches with 6479 banking access points (Post Offices) located in the State of West Bengal. Around 13000 trained and certified banking service provider are extending financial services including door step banking through this outlets.

IPPB is providing accessible and affordable banking solutions through their technology driven system which inter-alia provides following products.

- ❖ On Real time online banking through CBS.
- ❖ Mobile Banking.
- ❖ Integration with PFMS, NACH, Bharat Bill payment System, UPI etc.
- ❖ It also provides IMPS, NEFT, RTGS facilities.
- ❖ Provisions for mobile & DTH recharge and utility bill payment is available.
- ❖ DBT transactions is also routed through their system.

It addition to the abovementioned solutions and products the IPPB is also aligned with Indian Post for selling their various products. It is expected that with these vast network of facilities and recent decisions to become a small finance bank Indian post payment Bank will impetus to the financial inclusion through their last mile outreach capacity.

Bank	Savings Accounts		Current Accounts	
	No.	Amount (in Cr.)	No.	Amount (in Cr.)
Indian Postal Payment Bank	296546	4.74	1381	0.07

It is gathered that in addition to IPPB, Airtel Payment Bank is also has a presence in West Bengal, though reportedly confined to select urban pockets only.

## Agenda: 16

### Review of status of Opening of Banking Outlets in Unbanked Centres / GP HQ

**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 67 Outlets have been opened. The allottee banks must complete the exercise by 30-06-2019. 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.

<b>Bank Name</b>	<b>Banking Outlet Allotted</b>	<b>Banking Outlet Opened</b>
Allahabad Bank	2	2
Bank of Baroda	5	5
Canara Bank	1	1
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	2
BGVB	9	8
UBKGB	1	1
<b>Total</b>	<b>72</b>	<b>67</b>

(Bandhan Bank has not complied with the SLBC allotments. 2 URCs allocated to them have already been opened by other banks).

**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 63 Banking Outlets have been opened in 91 centres allocated to these 12 banks. All the allottee banks should ensure opening of Banking Outlets within the September, 2019 quarter.

<b>Bank Name</b>	<b>Banking Outlet Allotted</b>	<b>Banking Outlet Opened</b>
Allahabad Bank	9	9
Axis bank	12	2
BGVB	5	5
Bank of India	3	3
Canara Bank	7	6
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
<b>Total</b>	<b>91</b>	<b>63</b>

**Banks yet to Report:** Andhra Bank (2), Bandhan Bank (17), BOB (8), Bank of Maharashtra (2), CBI (5), Corporation Bank (11), HDFC Bank (6), ICICI Bank (6), IDBI Bank (8), IOB (9), OBC (9), UBKGB (7), UCO Bank (14), Union Bank (4), Vijaya Bank now BOB (5).

**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 1<sup>st</sup> phase.

The matter formed the part of the back ground papers for the SLBC Steering Committee meeting held on 03-09-2019. Subsequently details of the 138 centres have been shared with the member banks vide letter dated 05-09-2019 with a request to the member banks for submitting Letter of Intent by banks interested in opening banking outlets in those centres. This will enable SLBC in finalizing and executing the process for allocation of the centres on merit.

**Identified GP HQs for extension of Banking Services through opening of Banking Outlets**

District	Total GP	< 1KM	1KM-3KM	3KM-5KM	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	2	2			3			3			2			2			10	10	
Bankura	46	1	2	14	2	6	2	4	7		4	4						10	17	2	29
Birbhum	22	5	6	4	5			2										7			7
Coochbehar	34	8	13	8			3			1										4	4
Dakshin Dinajpur	8		1	5			2													2	2
Darjeeling	37	1	8	8		3	5		2	2		1	4		2	1			8	12	20
Hooghly	26	4	4	6	1	5	1		2	2			1					1	7	4	12
Howrah	30	2	18	9			1													1	1
Jalpaiguri	18	9	5	1	1	1							1					1	1	1	3
Jhargram																					
Kalimpong	1						1													1	1
Kolkata																					
Malda	23	3	5	6			4			4			1							9	9
Murshidabad	27		4	17			5			1										6	6
Nadia	37	5	18	9			2			3										5	5
Paschim Burdwan	10		8	2																	
Purba Burdwan	29		9	13	2	3	1							1				3	3	1	7
Paschim Medinipur	40		19	21																	
Purba Medinipur	57	3	30	13	2	1	3	3	2									5	3	3	11
Purulia	79		19	16			24			17			3							44	44
Uttar Dinajpur	32		4	8			5			6			9							20	20
24 Parganas (North)																					
24 Parganas(South)	89	14	39	18	1	1	3		2	7		1	3					1	4	13	18
<b>Total</b>	<b>662</b>	<b>58</b>	<b>214</b>	<b>180</b>	<b>14</b>	<b>20</b>	<b>65</b>	<b>9</b>	<b>15</b>	<b>46</b>	<b>4</b>	<b>6</b>	<b>24</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>28</b>	<b>43</b>	<b>138</b>	<b>209</b>	

## Agenda no-17

### Progress in Education Loan & Housing Loan:

#### ❖ Education Loan:

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

**Outstanding Position:** (Amount Rs in crore)

30.06.2017	31.03.2018	30.06.2018	31.03.2019	30.06.2019
2375.85	2396.00	2361.00	2527.60	2348.07

**Comparison of disbursement position during June quarter of the last 4 FY.**

June, 2016		June,2017		June,2018		June,2019	
No.	Amt	No.	Amt.	No.	Amt.	No.	Amt.
3194	82.26	6281	109.36	3972	129.76	6244	221.68

The increase in 1<sup>st</sup> quarter is due to seasonal disbursement of existing loans as well as first time loans during the commencement of academic year.

#### Housing Loan:

The quarter wise break up of disbursement during the period from 01.04.2019 to 30.06.2019 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 120019 accounts during the period April 2018 to March 2019.

**Outstanding Position:** (Amount Rs in crore)

30.06.2017	31.03.2018	30.06.2018	31.03.2019	30.06.2019
32733.05	40804.00	36652.00	44194.27	45466.49

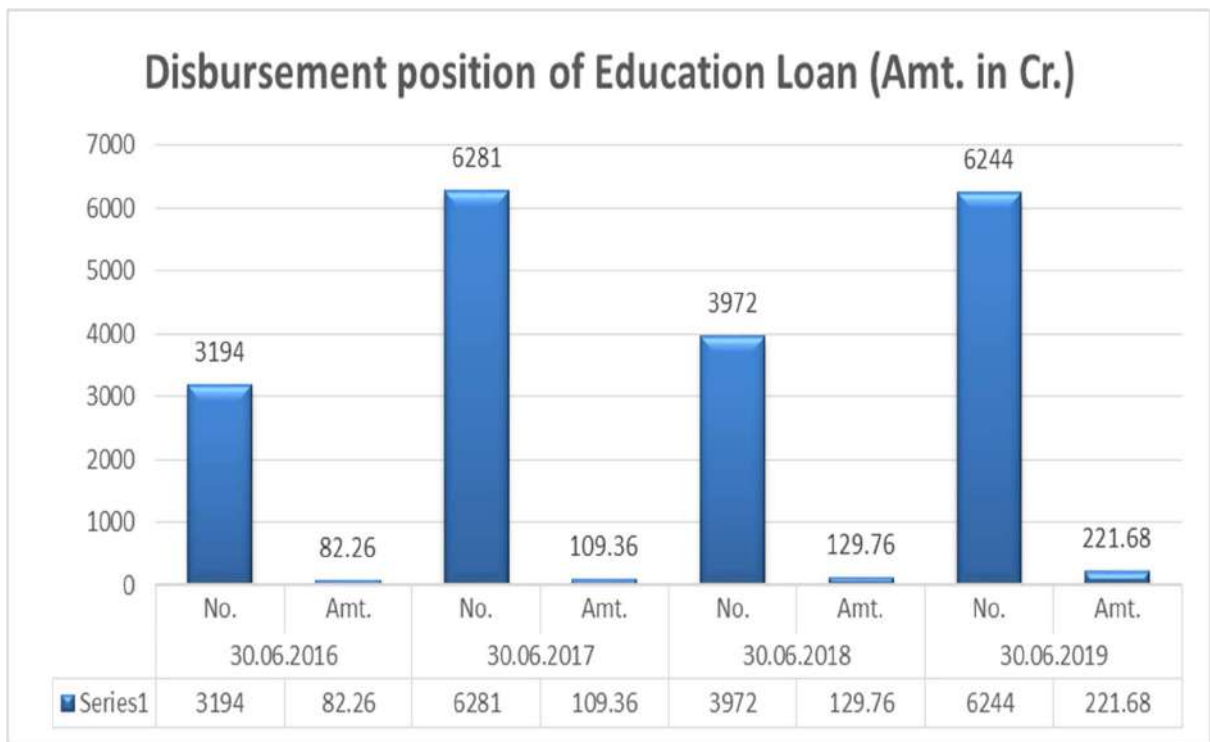
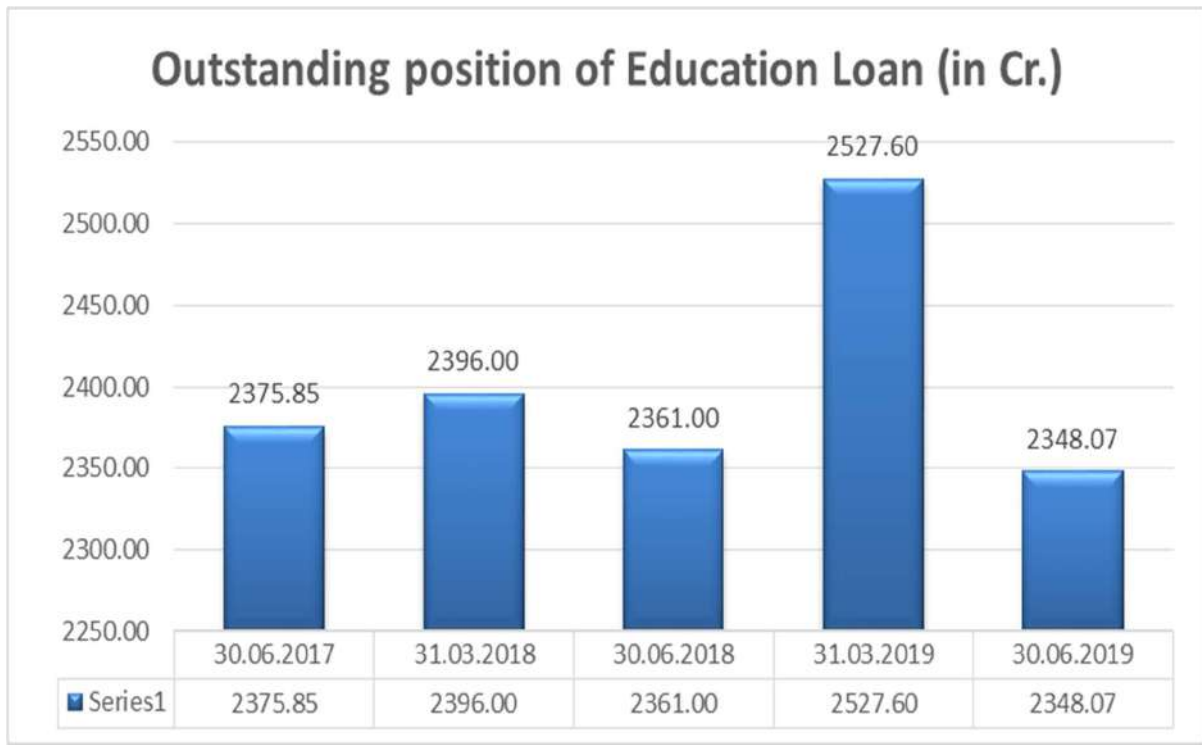
**Comparison of disbursement position during June quarter of the last 4 FY.**

June,2016		June,2017		June,2018		June,2019	
No.	Amt	No.	Amt.	No.	Amt.	No.	Amt.
14947	1002.13	24915	1851.76	22407	2133.49	36977	3694.18

It is expected that the momentum that has picked up in the last year should continue in the current year. The benefit under PMAY and the pickup of demand in Housing sector after streamlining through RERA Act will galvanize this segment. However, demand for big ticket housing loans is yet to be generated to make a large impact.

The deployment of Rs. 3694.18 crore in Housing loans amounts to 4.78% 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.

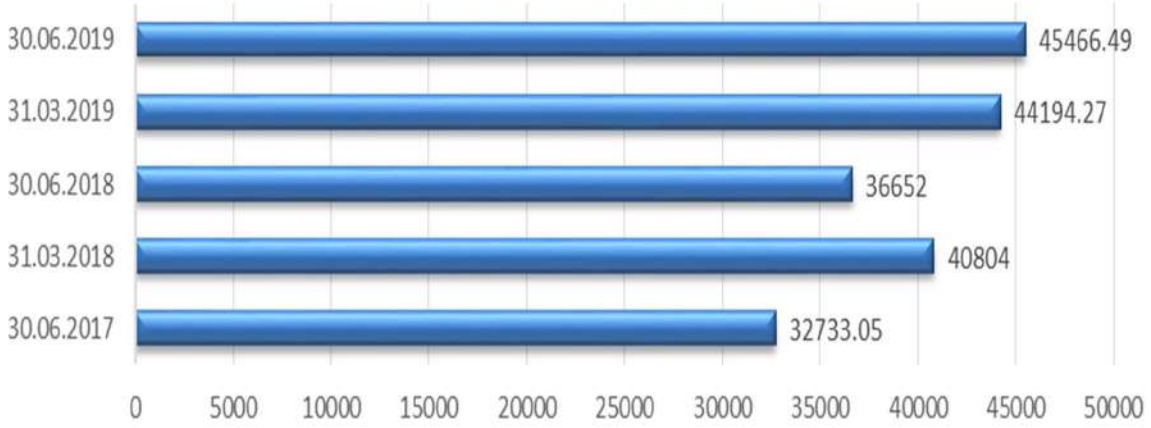
Progress of Education Loan as on 30.06.2019					
Sr. No.	Bank	(Amount in Crore)			
		Disbursed		Outstanding	
		No.	Amount	No.	Amount
1	Allahabad bank	599	6.57	4742	134.85
2	Andhra Bank	7	0.08	129	4.07
3	Bank of Baroda	807	13.69	2360	88.35
4	Bank of India	92	2.15	4702	122.88
5	Bank of Maharashtra	0	0.00	219	10.03
6	Canara Bank	300	8.51	2780	130.80
7	Central Bank of India	384	7.71	2730	116.09
8	Corporation Bank	2	0.11	272	8.97
9	Indian Bank	123	4.27	356	16.21
10	IOB	51	1.09	995	21.84
11	OBC	160	2.51	1274	47.94
12	PNB	897	20.45	5579	251.55
13	Punjab & Sind Bank	14	0.30	203	5.00
14	SBI	779	69.45	18768	730.32
15	Syndicate Bank	193	1.94	1129	35.55
16	UBI	412	11.36	4940	122.72
17	UCO	308	15.90	3274	100.68
18	Union Bank of India	568	14.99	1731	119.02
<b>Total PSU</b>		<b>5696</b>	<b>181.08</b>	<b>56183</b>	<b>2066.87</b>
19	Axis Bank	105	6.71	961	64.40
20	Bandhan Bank	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
23	Federal Bank	11	0.18	46	2.08
24	HDFC Bank	164	2.63	2011	48.61
25	ICICI	26	1.08	249	9.19
26	IDBI	113	1.46	641	20.49
27	IDFC	0	0.00	0	0.00
28	Indusind Bank	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00
31	Karur Vysya Bank	1	0.03	13	1.13
32	Kotak Mahindra Bank	0	0.00	0	0.00
33	Ratnakar Bank Ltd	97	27.90	824	121.71
34	South Indian Bank Ltd.	0	0.00	3	0.39
35	SIDBI	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	3	0.12
37	Ujjivan Small Finance Bank	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00
39	YES Bank	0	0.00	2	0.08
<b>Total PVT</b>		<b>517</b>	<b>39.99</b>	<b>4753</b>	<b>268.20</b>
40	BGVB	14	0.16	197	4.50
41	PBGB	10	0.43	255	5.91
42	UBKGB	7	0.03	121	2.15
<b>Total RRB</b>		<b>31</b>	<b>0.62</b>	<b>573</b>	<b>12.56</b>
43	WB State Co-Op Bank Ltd.	0	0.00	22	0.44
44	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>22</b>	<b>0.44</b>
<b>Grand Total</b>		<b>6244</b>	<b>221.68</b>	<b>61531</b>	<b>2348.07</b>





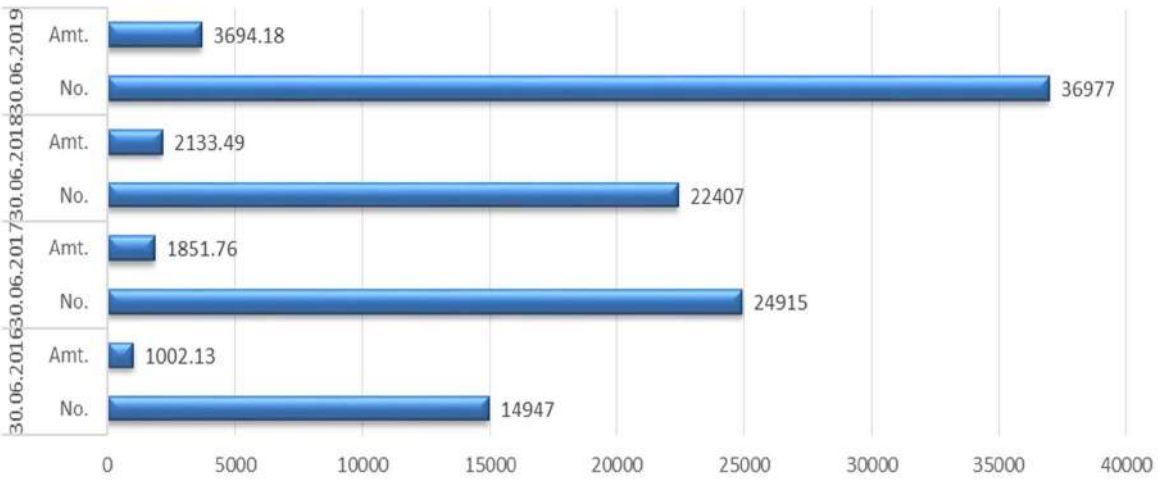
<b>Progress of Housing Loan as on 30.06.2019</b>					
<b>(Amount in Crore)</b>					
Sr. No.	Bank	Disbursed		Outstanding	
		No.	Amount	No.	Amount
1	Allahabad bank	1674	137.98	22030	2150.97
2	Andhra Bank	73	4.83	1056	102.28
3	Bank of Baroda	5895	743.34	22193	2710.48
4	Bank of India	758	73.19	19978	1470.27
5	Bank of Maharashtra	0	0.00	967	133.54
6	Canara Bank	901	48.77	6743	791.80
7	Central Bank of India	932	38.82	9316	919.59
8	Corporation Bank	36	5.05	2554	235.66
9	Indian Bank	189	13.82	2985	243.26
10	IOB	103	12.07	3514	302.72
11	OBC	246	21.83	4591	388.27
12	PNB	462	36.80	10860	1153.62
13	Punjab & Sind Bank	131	20.00	2362	229.00
14	SBI	6240	1041.10	191881	16509.95
15	Syndicate Bank	207	9.60	3030	364.86
16	UBI	4008	367.68	50449	3970.74
17	UCO	812	92.29	14798	1153.84
18	Union Bank of India	2001	162.71	5486	629.03
<b>Total PSU</b>		<b>24668</b>	<b>2829.88</b>	<b>374793</b>	<b>33459.88</b>
19	Axis Bank	679	64.83	6874	425.53
20	Bandhan Bank	177	6.30	867	57.70
21	Catholic Syrian Bank Ltd.	6	0.61	6	0.61
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
23	Federal Bank	88	15.40	1149	172.77
24	HDFC Bank	2009	17.55	16689	1255.17
25	ICICI	712	385.72	15675	4521.70
26	IDBI	1906	165.43	27118	2709.79
27	IDFC	49	2.23	279	39.66
28	Indusind Bank	0	0.00	3	0.31
29	Jana Small Finance Bank	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00
31	Karur Vysya Bank	8	0.74	365	54.78
32	Kotak Mahindra Bank	8	1.29	509	7.53
33	Ratnakar Bank Ltd	293	83.68	3754	1248.84
34	South Indian Bank Ltd.	0	0.00	44	10.06
35	SIDBI	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	1	0.06	12	1.24
37	Ujjivan Small Finance Bank	5393	24.21	43147	129.05
38	Utkarsh Small Finance Bank	0	0.00	0	0.00
39	YES Bank	23	0.30	249	9.93
<b>Total PVT</b>		<b>11352</b>	<b>768.35</b>	<b>116740</b>	<b>10644.67</b>
40	BGVB	426	9.59	10958	493.70
41	PBGB	106	11.61	3976	189.28
42	UBKGB	86	4.80	2152	97.16
<b>Total RRB</b>		<b>618</b>	<b>26.00</b>	<b>17086</b>	<b>780.14</b>
43	WB State Co-Op Bank Ltd.	291	64.98	10397	371.34
44	WBSCARD Bank Ltd.	48	4.96	4852	210.46
<b>Total Co-Optv</b>		<b>339</b>	<b>69.94</b>	<b>15249</b>	<b>581.80</b>
<b>Grand Total</b>		<b>36977</b>	<b>3694.18</b>	<b>523868</b>	<b>45466.49</b>

## Outstanding position of Housing Loan (in Cr.)



	30.06.2017	31.03.2018	30.06.2018	31.03.2019	30.06.2019
Series1	32733.05	40804	36652	44194.27	45466.49

## Disbursement position of Housing Loan (Amt. in Cr.)



	30.06.2016		30.06.2017		30.06.2018		30.06.2019	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Series1	14947	1002.13	24915	1851.76	22407	2133.49	36977	3694.18

Progress in Pradhan Mantri Awas Yojana (PMAY) as on 30.06.2019															
(Amount in Lakh)															
Sr. No.	Bank Name	Housing Loan Sanction under PMAY CLSS at the end of the Quarter (Since Inception)		Housing Loan Sanction under PMAY CLSS during the Quarter		Housing Loan Disbursed under PMAY CLSS during the Quarter		PMAY CLSS Subsidy Claimed at the end of the Quarter (Since Inception)		PMAY CLSS Subsidy Claimed during the Quarter		PMAY CLSS Subsidy Received at the end of the Quarter (Since Inception)		PMAY CLSS Subsidy Received during the Quarter	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	2090	32860.63	135	2080.77	537	6112.36	537	1137.82	537	1137.82	537	1137.82	537	1137.82
2	Andhra Bank	55	652.54	2	24.50	2	23.30	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	416	2129.00	40	90.26	45	291.03	235	298.00	36	83.00	88	259.00	5	11.60
4	Bank of India	1225	17992.00	266	3601.00	266	3268.00	1092	8639.00	728	3542.00	71	1401.00	49	1042.00
5	Bank of Maharastra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	592	8542.52	82	1300	82	1223.53	398	668	0	0.00	167	333.62	82	0.00
7	Central Bank of India	398	61.41	45	8.89	279	26.18	142	3.30	142	3.30	70	1.66	70	1.66
8	Corporation Bank	168	2122.26	5	78.63	5	53.89	118	226.00	0	0.00	118	226.00	0	0.00
9	Indian Bank	95	1.95	0	0.00	0	0.00	0	0.00	0	0.00	95	1.95	0	0.00
10	IOB	103	790.93	16	98.75	16	86.94	83	255.1	11	38.86	3	5.91	0	0.00
11	OBC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	PNB	315	4424.00	22	292.00	22	222.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	SBI	6016	122249.4	3955	81787.88	4034	65613.51	5842	7502.82	3440	3617.92	2989	6358.33	1397	3066.04
15	Syndicate Bank	54	745.00	0	0.00	0	0.00	54	745.00	7	77.00	13	28.42	4	9.00
16	UBI	6535	1023.08	2495	446.77	2495	368.06	3645	79.84	2645	57.34	2712	59.45	2645	57.34
17	UCO	256	2874.00	45	532.00	45	488.84	1845	161.00	45	34.58	78	44.82	22	33.01
18	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
<b>Total PSU</b>		<b>18318</b>	<b>196468.72</b>	<b>7108</b>	<b>90341.45</b>	<b>7828</b>	<b>77777.64</b>	<b>13991</b>	<b>19715.88</b>	<b>7591</b>	<b>8591.82</b>	<b>6941</b>	<b>9857.98</b>	<b>4811</b>	<b>5358.47</b>
19	Axis Bank	566	12144.66	328	7326.73	328	7081.99	139	319.66	53	122.07	139	319.66	53	122.07
20	Bandhan Bank	3	23.00	3	23.00	3	23.00	3	4.92	3	4.92	3	4.92	3	4.92
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	ICICI	2291	54717.89	370	6242.52	1526	55483.61	205	462.13	0	0.00	344	783.83	9	16.37
26	IDBI	708	13385	38	801.01	38	697.46	143	277.75	91	228.53	234	506.28	91	228.53
27	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	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
30	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	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
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	1	1.45	1	1.45	1	1.45	1	1.45	1	1.45	0	0.00	0	0.00
37	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
38	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
39	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total PVT</b>		<b>2861</b>	<b>80272.00</b>	<b>702</b>	<b>14394.71</b>	<b>1896</b>	<b>63287.51</b>	<b>491</b>	<b>1065.91</b>	<b>57</b>	<b>356.97</b>	<b>486</b>	<b>1108.41</b>	<b>156</b>	<b>143.36</b>
40	BGVB	15	133.97	0	0.00	0	0.00	15	31.10	3	7.52	13	25.76	4	8.43
41	PBGB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
42	UBKGB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total RRB</b>		<b>15</b>	<b>133.97</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>15</b>	<b>31.10</b>	<b>3</b>	<b>7.52</b>	<b>13</b>	<b>25.76</b>	<b>4</b>	<b>8.43</b>
43	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>21194</b>	<b>276874.69</b>	<b>7810</b>	<b>104736.16</b>	<b>9724</b>	<b>141065.15</b>	<b>14497</b>	<b>20812.89</b>	<b>7651</b>	<b>8956.31</b>	<b>7440</b>	<b>10992.15</b>	<b>4971</b>	<b>5510.26</b>

## AGENDA- 18

### Recovery position and Status of SARFAESI cases & Certificate cases etc.

While monitoring the position of NPA, The percentage of Gross NPA stood at 11.91% as on June 2019 in the State of West Bengal. Amount in absolute terms reached Rs. 52240 crore as on June 2019.

NPA Position for last 4 years of West Bengal is furnished here under: (Rs. in crore)

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
March'2016	356011.00	43904.14	12.33
<b>June,2016</b>	<b>351565.93</b>	<b>51528.44</b>	<b>14.66</b>
March'2017	367642.87	55049.25	14.97
<b>June, 2017</b>	<b>383696.77</b>	<b>57080.19</b>	<b>14.88</b>
March'2018	415115.06	64105.19	15.44
<b>June,2018</b>	<b>409481.30</b>	<b>60574.35</b>	<b>14.79</b>
March'2019	427666.36	54012.04	12.63
<b>June,2019</b>	<b>438551.19</b>	<b>52240.37</b>	<b>11.91</b>

Significantly the NPA level has been reduced from March 2019 to June 2019 by Rs. 1771.67 crore which augurs well for the industry saddled with increasing trend of NPA generation for last 4 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.

However during various forum of SLBC and the Sub Committee/Steering Committee meetings, the member banks have raised the issue of delay in obtaining permission and necessary support as per provision of SARFAESI Act, 2002 for possession of secured asset. Authorities are requested to kindly address this issue which will further improve the recovery position.

N.B. It is to be noted that ICICI Bank is not sharing the positions of NPA in the State, despite rejoinders from SLBC.

Sector wise NPA Position as on 30.06.2019													
(Amount in Crore)													
Sr. No.	Bank Name	Agriculture		MSME		OPS		Total Prisec		NPS		Grand Total	
		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	2343.50	364.43	5522.58	1108.72	1951.02	0.39	9817.10	1473.54	12960.10	4602.45	22777.20	6075.99
2	Andhra Bank	54.01	0.84	1630.89	707.24	223.41	4.18	1908.31	712.26	4666.32	1278.47	6574.63	1990.73
3	Bank of Baroda	1246.15	41.00	4583.00	15.24	2584.26	76.50	8413.41	132.74	13322.59	48.80	21736.00	181.54
4	Bank of India	1866.96	361.36	4235.41	666.96	1652.07	63.81	7754.44	1092.13	7909.19	265.65	15663.63	1357.78
5	Bank of Maharashtra	21.95	0.39	301.06	3.29	229.79	8.51	552.80	12.19	1201.07	4.76	1753.87	16.95
6	Canara Bank	703.67	68.75	2087.23	537.44	527.29	64.63	3318.19	670.82	4947.21	1352.20	8265.40	2023.02
7	Central Bank of India	1141.68	104.53	1371.72	342.00	668.73	31.60	3182.13	478.13	5646.61	1904.20	8828.74	2382.33
8	Corporation Bank	135.05	87.90	432.59	165.00	264.10	20.00	831.74	272.90	4311.18	2181.40	5142.92	2454.30
9	Indian Bank	241.75	11.40	494.09	29.30	172.94	0.82	908.78	41.52	3479.90	35.20	4388.68	76.72
10	IOB	452.01	284.81	1170.47	329.53	616.27	12.26	2238.75	626.60	4696.49	3299.53	6935.24	3926.13
11	OBC	514.53	155.00	2408.64	420.14	282.84	0.08	3206.01	575.22	4715.58	1694.07	7921.59	2269.29
12	PNB	1999.42	302.00	2535.10	527.00	750.90	236.00	5285.42	1065.00	11940.42	1781.00	17225.84	2846.00
13	Punjab & Sind Bank	41.00	0.69	475.00	96.50	231.50	13.60	747.50	110.79	3181.50	178.19	3929.00	288.98
14	SBI	3960.15	349.53	6227.05	1204.64	8817.89	64.09	19005.09	1618.26	48544.91	6293.74	67550.00	7912.00
15	Syndicate Bank	167.04	29.00	1150.19	173.00	226.23	78.00	1543.46	280.00	5609.98	1308.00	7153.44	1588.00
16	UBI	6942.17	419.37	15766.48	779.38	3369.14	65.82	26077.79	1264.57	7658.44	2965.57	33736.23	4230.14
17	UCO	1750.00	471.00	2582.26	631.00	2361.04	314.00	6693.30	1416.00	8579.11	4876.00	15272.41	6292.00
18	Union Bank of India	775.32	10.59	2576.23	34.39	427.02	3.82	3778.57	48.80	8506.01	6.50	12284.58	55.30
<b>Total PSU</b>		<b>24356.36</b>	<b>3062.59</b>	<b>55549.99</b>	<b>7770.77</b>	<b>25356.44</b>	<b>1058.11</b>	<b>105262.79</b>	<b>11891.47</b>	<b>161876.61</b>	<b>34075.73</b>	<b>267139.40</b>	<b>45967.20</b>
19	Axis Bank	1151.00	60.00	5145.42	157.00	490.91	106.00	6787.33	323.00	16942.67	853.00	23730.00	1176.00
20	Bandhan Bank	8307.28	0.00	10306.12	0.00	499.98	0.00	19113.38	0.00	543.55	0.00	19656.93	0.00
21	Catholic Syrian Bank Ltd.	0.00	0.00	11.71	0.26	0.61	0.00	12.32	0.26	3.56	0.00	15.88	0.26
22	Dhanlaxmi Bank Ltd.	0.00	0.00	137.77	0.00	0.00	0.00	137.77	0.00	0.00	0.00	137.77	0.00
23	Federal Bank	305.98	2.76	490.39	7.92	57.63	1.09	854.00	11.77	1585.68	42.30	2439.68	54.07
24	HDFC Bank	1165.35	19.40	5121.10	101.71	681.68	1.08	6968.13	122.19	18468.49	394.00	25436.62	516.19
25	ICICI	696.57	0.00	6138.70	0.00	877.33	0.00	7712.60	0.00	17133.26	0.00	24845.86	0.00
26	IDBI	506.65	23.91	1576.57	392.59	1954.93	70.78	4038.15	487.28	3060.58	341.48	7098.73	828.76
27	IDFC	81.05	0.25	376.09	0.37	39.66	0.00	496.80	0.62	3255.30	0.00	3752.10	0.62
28	Indusind Bank	347.68	9.96	2086.08	23.35	0.31	4.65	2434.07	37.96	7392.54	27.99	9826.61	65.95
29	Jana Small Finance Bank	44.70	0.01	99.45	10.47	319.70	15.37	463.85	25.85	18.98	1.00	482.83	26.85
30	Karnataka Bank Ltd.	398.33	0.00	929.44	0.00	0.00	0.00	1327.77	0.00	0.00	0.00	1327.77	0.00
31	Karur Vysya Bank	282.90	8.43	602.96	0.00	55.91	0.00	941.77	8.43	394.52	0.00	1336.29	8.43
32	Kotak Mahindra Bank	438.12	1.64	1845.67	45.10	12.41	0.44	2296.20	47.18	3474.30	127.45	5770.50	174.63
33	Ratnakar Bank Ltd	531.17	1.77	451.90	2.86	1497.78	2.49	2480.85	7.12	4671.87	0.00	7152.72	7.12
34	South Indian Bank Ltd.	114.68	11.95	502.13	3.07	13.35	0.22	630.16	15.24	1335.01	24.86	1965.17	40.10
35	SIDBI	0.00	0.00	62.29	0.00	0.00	0.00	62.29	0.00	0.00	0.00	62.29	0.00
36	Tamilnad Mercantile Bank	0.23	0.00	27.71	0.00	0.72	0.00	28.66	0.00	94.50	0.07	123.16	0.07
37	Ujivan Small Finance Bank	471.38	0.67	315.38	0.55	453.05	2.15	1239.81	3.37	243.34	3.74	1483.15	7.11
38	Utkarsh Small Finance Bank	23.52	0.00	25.34	0.00	0.00	0.00	48.86	0.00	1.02	0.00	49.88	0.00
39	YES Bank	574.04	0.00	1345.97	20.00	10.01	0.00	1930.02	20.00	4622.04	21.00	6552.06	41.00
<b>Total PVT</b>		<b>15440.63</b>	<b>140.75</b>	<b>37598.19</b>	<b>765.25</b>	<b>6965.97</b>	<b>204.27</b>	<b>60004.79</b>	<b>1110.27</b>	<b>83241.21</b>	<b>1836.89</b>	<b>143246.00</b>	<b>2947.16</b>
40	BGVB	2822.50	374.91	1804.07	813.23	501.01	104.87	5127.58	1293.01	711.72	103.80	5839.30	1396.81
41	PBGB	912.43	150.53	1130.97	180.47	188.45	7.56	2231.85	338.56	526.33	22.88	2758.18	361.44
42	UBKGB	1077.71	48.25	49.23	12.56	259.67	75.25	1386.61	136.06	324.70	21.69	1711.31	157.75
<b>Total RRB</b>		<b>4812.64</b>	<b>573.69</b>	<b>2984.27</b>	<b>1006.26</b>	<b>949.13</b>	<b>187.68</b>	<b>8746.04</b>	<b>1767.63</b>	<b>1562.75</b>	<b>148.37</b>	<b>10308.79</b>	<b>1916.00</b>
43	WB State Co-Op Bank Ltd.	5041.86	956.35	377.22	46.62	4382.78	124.12	9801.86	1127.09	6911.47	27.56	16713.33	1154.65
44	WBSCARD Bank Ltd.	847.22	188.49	85.99	24.52	210.46	42.35	1143.67	255.36	0.00	0.00	1143.67	255.36
<b>Total Co-Optv</b>		<b>5889.08</b>	<b>1144.84</b>	<b>463.21</b>	<b>71.14</b>	<b>4593.24</b>	<b>166.47</b>	<b>10945.53</b>	<b>1382.45</b>	<b>6911.47</b>	<b>27.56</b>	<b>17857.00</b>	<b>1410.01</b>
<b>Grand Total</b>		<b>50498.71</b>	<b>4921.87</b>	<b>96595.66</b>	<b>9613.42</b>	<b>37864.78</b>	<b>1616.53</b>	<b>184959.15</b>	<b>16151.82</b>	<b>253592.04</b>	<b>36088.55</b>	<b>438551.19</b>	<b>52240.37</b>
<b>% of NPA against Outstanding Advance</b>													<b>11.91</b>

Scheme wise NPA Position as on 30.06.2019																			
(Amount in Crore)																			
Sr. No.	Bank Name	Education Loan		Housing Loan		PMEGP		SVSKP		SHG-NRLM		SHG-NULM		KCC		Mudra		Stand up India	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	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	134.85	17.06	2150.97	86.05	62.18	8.52	0.00	0.00	563.94	5.45	9.20	0.02	515.99	23.24	344.88	22.01	76.18	0.53
2	Andhra Bank	4.07	0.16	102.28	6.60	1.35	0.09	2.83	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00	0.00	11.65	0.00
3	Bank of Baroda	88.35	8.92	2710.48	47.40	2.83	1.26	1.62	1.37	0.52	0.00	1.22	0.25	117.00	4.95	86.78	12.44	119.52	18.65
4	Bank of India	122.88	7.73	1470.27	46.27	133.70	22.70	41.82	6.27	7.69	0.22	123.5	2.47	1062.81	67.28	185.44	24.11	321.70	7.23
5	Bank of Maharashtra	10.03	0.00	133.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.99	0.00	0.00	0.00	1.02	0.00
6	Canara Bank	130.80	3.80	791.80	47.88	0.00	0.00	0.00	0.00	77.40	1.11	0.00	0.00	156.50	26.60	0.00	0.00	5.25	0.00
7	Central Bank of India	116.09	7.270	919.59	32.70	46.83	4.49	102.56	12.30	347.46	4.58	1.84	0.05	406.91	26.82	71.40	2.12	9.32	1.84
8	Corporation Bank	8.97	1.10	235.66	16.50	1.59	0.52	0.00	0.00	0.00	0.00	0.00	0.00	13.81	3.86	0.00	0.00	0.67	0.00
9	Indian Bank	16.21	0.67	243.26	0.56	8.16	0.53	0.00	0.00	19.78	2.30	1.53	0.62	22.89	8.37	2.24	0.19	44.62	0.00
10	IOB	21.84	0.30	302.72	2.49	3.13	0.14	2.51	0.25	5.59	0.50	1.25	0.00	30.45	2.06	23.46	0.12	12.05	0.26
11	OBC	47.94	9.26	388.27	3.88	1.10	0.21	0.00	0.00	4.28	0.03	0.00	0.00	37.06	0.00	0.00	0.00	3.49	0.00
12	PNB	251.55	14.20	1153.62	60.20	10.10	10.01	11.28	2.05	184.61	23.70	2.42	0.00	932.88	183.00	1124.00	24.50	58.89	0.98
13	Punjab & Sind Bank	5.00	0.36	229.00	13.70	0.50	0.05	0.00	0.00	0.00	0.00	0.00	0.00	4.00	0.11	8.00	8.29	4.33	1.12
14	SBI	730.32	30.79	16509.95	33.10	8.07	1.38	0.00	0.00	524.30	5.30	0.06	0.00	1255.00	117.77	1203.64	166.45	74.87	2.83
15	Syndicate Bank	35.55	2.00	364.86	43.00	6.00	1.00	3.08	1.00	39.00	13.00	1.00	0.00	57.00	11.00	176.00	5.00	92.96	0.00
16	UBI	122.72	15.74	3970.74	59.99	14.51	7.19	30.95	0.00	891.13	12.28	0.00	0.00	1633.99	166.25	0.00	0.00	243.05	0.00
17	UCO	100.68	13.00	1153.84	85.00	19.87	4.23	10.53	3.12	261.14	18.40	4.02	0.00	305.30	78.40	23.54	6.45	50.76	0.00
18	Union Bank of India	119.02	0.00	629.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130.73	2.14	93.72	0.00	5.07	0.00
<b>Total PSU</b>		<b>2066.87</b>	<b>132.36</b>	<b>33459.88</b>	<b>585.32</b>	<b>319.92</b>	<b>62.32</b>	<b>207.18</b>	<b>26.36</b>	<b>2926.84</b>	<b>86.87</b>	<b>146.04</b>	<b>3.41</b>	<b>6688.35</b>	<b>721.85</b>	<b>3343.10</b>	<b>271.68</b>	<b>1135.40</b>	<b>33.44</b>
19	Axis Bank	64.40	1.00	425.53	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	603.00	9.00	72.00	0.00	0.00	0.00
20	Bandhan Bank	0.00	0.00	57.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	Catholic Syrian Bank Ltd.	0.00	0.00	0.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Dhanlaxmi Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Federal Bank	2.08	0.02	172.77	1.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.22	0.60	0.00	0.00	0.00	0.00
24	HDFC Bank	48.61	0.37	1255.17	0.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	470.76	7.20	121.95	0.00	7.95	0.00
25	ICICI	9.19	0.00	4521.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92.63	0.00	0.00	0.00	9.94	0.00
26	IDBI	20.49	0.46	2709.79	70.32	2.21	0.00	0.00	0.00	1.63	0.00	0.18	0.03	141.61	8.98	188.85	9.00	6.70	0.00
27	IDFC	0.00	0.00	39.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Indusind Bank	0.00	0.00	0.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43.86	0.00
29	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Karnataka Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Karur Vysya Bank	1.13	0.00	54.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	Kotak Mahindra Bank	0.00	0.00	7.53	0.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	Ratnakar Bank Ltd	121.71	0.03	1248.84	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37.46	0.81	0.00	0.00
34	South Indian Bank Ltd.	0.39	0.00	10.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	SIDBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	Tamilnad Mercantile Bank	0.12	0.00	1.24	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	Ujivan Small Finance Bank	0.00	0.00	129.05	0.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	782.72	468.95	0.00	0.00
38	Utkarsh Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	YES Bank	0.08	0.00	9.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total PVT</b>		<b>268.20</b>	<b>1.88</b>	<b>10644.67</b>	<b>76.10</b>	<b>2.21</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1.63</b>	<b>0.00</b>	<b>0.18</b>	<b>0.03</b>	<b>1321.22</b>	<b>25.78</b>	<b>1202.98</b>	<b>478.76</b>	<b>68.45</b>	<b>0.00</b>
40	BGVB	4.50	1.79	493.70	40.00	63.06	54.45	0.00	0.00	0.00	0.00	0.00	0.00	523.09	176.38	0.00	0.00	9.88	0.00
41	PBGB	5.91	1.00	189.28	5.81	0.08	0.03	71.55	12.37	1244.89	36.49	33.92	1.01	307.28	117.65	851.40	40.70	4.53	0.78
42	UBKGB	2.15	0.00	97.16	0.00	5.57	2.48	52.92	11.13	525.18	8.67	0.00	0.00	542.98	27.04	12.68	0.00	0.00	0.00
<b>Total RRB</b>		<b>12.56</b>	<b>2.79</b>	<b>780.14</b>	<b>45.81</b>	<b>68.71</b>	<b>56.96</b>	<b>124.47</b>	<b>23.50</b>	<b>1770.07</b>	<b>45.16</b>	<b>33.92</b>	<b>1.01</b>	<b>1373.35</b>	<b>321.07</b>	<b>864.08</b>	<b>40.70</b>	<b>14.41</b>	<b>0.78</b>
43	WB State Co-Op Bank Ltd.	0.44	0.09	371.34	10.20	11.39	1.33	98.66	6.90	1025.92	61.56	0.00	0.00	4432.52	867.26	0.00	0.00	0.00	0.00
44	WBSCARD Bank Ltd.	0.00	0.00	210.46	0.00	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Co-Optv</b>		<b>0.44</b>	<b>0.09</b>	<b>581.80</b>	<b>10.20</b>	<b>11.39</b>	<b>1.33</b>	<b>98.69</b>	<b>6.90</b>	<b>1025.92</b>	<b>61.56</b>	<b>0.00</b>	<b>0.00</b>	<b>4432.52</b>	<b>867.26</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total</b>		<b>2348.07</b>	<b>137.12</b>	<b>45466.49</b>	<b>717.43</b>	<b>402.23</b>	<b>120.61</b>	<b>430.34</b>	<b>56.76</b>	<b>5724.46</b>	<b>193.59</b>	<b>180.14</b>	<b>4.45</b>	<b>13815.44</b>	<b>1935.96</b>	<b>5410.16</b>	<b>791.14</b>	<b>1218.26</b>	<b>34.22</b>

## Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.06.2019 stood at 66.40%.

### Recovery Status of PRISEC loans as on 30.06.2019: (Amt. Rs. in crore)

Sector	March 2019			June 2019		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	13199	8347	63	16500	10608	64
MSME	14594	9334	63	19104	13223	69
OPS	6380	4229	66	9005	5792	64
<b>Total Prisec</b>	<b>34173</b>	<b>21910</b>	<b>64</b>	<b>44611</b>	<b>29624</b>	<b>66</b>
NPS	24656	14597	59	29601	16863	57
<b>Total</b>	<b>58830</b>	<b>36808</b>	<b>62</b>	<b>74213</b>	<b>46487</b>	<b>63</b>

**Observation:** The quarter to quarter comparison clearly reflects improvement in recovery scenario from 62% to 63% which is in conformity with the reduction in gross NPA to 3.53 % on 30-06-2019 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 Recovery performance as on 30.06.2019																			
(Amount in Crore)																			
Sr. No.	Bank Name	Agriculture			MSME			OPS			Total Prisc			NPS			Grand Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
1	Allahabad bank	1476.39	661.72	44.82	3618.95	2299.48	63.54	2.02	1.46	72.28	5097.36	2962.66	58.12	8608.10	3768.63	43.78	13705.46	6731.29	49.11
2	Andhra Bank	0.50	0.03	6.00	0.55	0.28	50.91	10.00	0.16	1.60	11.05	0.47	4.25	5.62	2.56	45.55	16.67	3.03	18.18
3	Bank of Baroda	18.72	4.84	25.85	0.55	0.55	100.00	4.25	0.75	17.65	23.52	6.14	26.11	0.19	0.19	100.00	23.71	6.33	26.70
4	Bank of India	632.16	317.11	50.16	849.61	415.80	48.94	314.69	149.13	47.39	1796.46	882.04	49.10	1069.25	556.01	52.00	2865.71	1438.05	50.18
5	Bank of Maharashtra	0.31	0.02	6.45	0.00	0.00	#DIV/0!	135.00	56.00	41.48	135.31	56.02	41.40	0.00	0.00	#DIV/0!	135.31	56.02	41.40
6	Canara Bank	69.99	61.00	87.16	537.71	6.97	1.30	31.00	23.00	74.19	638.70	90.97	14.24	154.30	2.11	1.37	793.00	93.08	11.74
7	Central Bank of India	362.00	28.56	7.89	849.00	178.35	21.01	247.00	31.25	12.65	1458.00	238.16	16.33	1302.00	176.25	13.54	2760.00	414.41	15.01
8	Corporation Bank	87.90	24.15	27.47	165.00	0.00	0.00	20.00	6.89	34.45	272.90	31.04	11.37	21.84	13.21	60.49	294.74	44.25	15.01
9	Indian Bank	46.85	16.81	35.88	0.00	0.00	#DIV/0!	72.57	37.80	52.09	119.42	54.61	45.73	14.78	5.63	38.09	134.20	60.24	44.89
10	IOB	14.00	1.67	11.93	34.99	5.93	16.95	0.90	0.52	57.78	49.89	8.12	16.28	0.31	4.50	1451.61	50.20	12.62	25.14
11	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
12	PNB	269.51	117.14	43.46	184.57	5.67	3.07	26.27	3.26	12.41	480.35	126.07	26.25	21.00	20.00	95.24	501.35	146.07	29.14
13	Punjab & Sind Bank	17.54	6.21	35.40	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	17.54	6.21	35.40	0.00	0.00	#DIV/0!	17.54	6.21	35.40
14	SBI	3939.60	2763.12	70.14	6370.78	6200.56	97.33	6408.94	4345.33	67.80	16719.32	13309.01	79.60	7632.26	5961.62	78.11	24351.58	19270.63	79.14
15	Syndicate Bank	25.00	2.00	8.00	115.00	95.00	82.61	50.00	30.00	60.00	190.00	127.00	66.84	300.00	118.00	39.33	490.00	245.00	50.00
16	UBI	1479.71	819.13	55.36	1129.79	589.14	52.15	512.47	291.89	56.96	3121.97	1700.16	54.46	3466.18	2875.19	82.95	6588.15	4575.35	69.45
17	UCO	471.00	221.00	46.92	630.58	3.89	0.62	313.56	145.00	46.24	1415.14	369.89	26.14	4876.00	1584.00	32.49	6291.14	1953.89	31.06
18	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	6.51	4.60	70.66	55.31	9.38	16.96
	<b>Total PSU</b>	<b>9117.39</b>	<b>5136.48</b>	<b>56.34</b>	<b>14695.99</b>	<b>9878.46</b>	<b>67.22</b>	<b>8183.56</b>	<b>5137.54</b>	<b>62.78</b>	<b>31996.94</b>	<b>20152.48</b>	<b>62.98</b>	<b>27496.26</b>	<b>15101.71</b>	<b>54.92</b>	<b>59493.20</b>	<b>35254.19</b>	<b>59.26</b>
19	Axis Bank	668.00	584.00	87.43	2538.00	2140.00	84.32	6.00	6.00	100.00	3212.00	2730.00	84.99	0.00	0.00	#DIV/0!	3212.00	2730.00	84.99
20	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!
21	Catholic Syrian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.94	0.06	6.38	0.94	0.06	6.38
22	Dhanlaxmi Bank Ltd.	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!
23	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!
24	HDFC Bank	96.91	87.72	90.52	309.79	295.68	95.45	19.59	15.31	78.15	426.29	398.71	93.53	608.30	590.96	97.15	1034.59	989.67	95.66
25	ICICI	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!
26	IDBI	102.58	92.24	89.92	68.03	59.19	87.01	92.92	87.27	93.92	263.53	238.70	90.58	176.36	173.56	98.41	439.89	412.26	93.72
27	IDFC	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!
28	Indusind Bank	9.76	1.07	10.96	21.09	1.46	6.92	3.51	0.14	3.99	34.36	2.67	7.77	15.23	1.88	12.34	49.59	4.55	9.18
29	Jana Small Finance 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!
30	Karnataka Bank Ltd.	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!
31	Karur Vysya Bank	8.55	0.13	1.52	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	8.55	0.13	1.52	0.00	0.00	#DIV/0!	8.55	0.13	1.52
32	Kotak Mahindra 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!
33	Ratnakar Bank Ltd	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!
34	South Indian Bank Ltd.	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!
35	SIDBI	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!
36	Tamilnad Mercantile 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!
37	Ujivan Small Finance Bank	228.81	228.33	99.79	100.18	99.73	99.55	342.09	340.59	99.56	671.08	668.65	99.64	95.54	93.31	97.67	766.62	761.96	99.39
38	Utkarsh Small Finance Bank	4.43	4.43	100.00	4.68	4.67	99.79	0.00	0.00	#DIV/0!	9.11	9.10	99.89	0.10	0.09	90.00	9.21	9.19	99.78
39	YES 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!
	<b>Total PVT</b>	<b>1119.04</b>	<b>997.92</b>	<b>89.18</b>	<b>3041.77</b>	<b>2600.73</b>	<b>85.50</b>	<b>464.11</b>	<b>449.31</b>	<b>96.81</b>	<b>4624.92</b>	<b>4047.96</b>	<b>87.52</b>	<b>896.47</b>	<b>859.86</b>	<b>95.92</b>	<b>5521.39</b>	<b>4907.82</b>	<b>88.89</b>
40	BGVB	1154.17	850.61	73.70	921.60	530.90	57.61	202.61	77.43	38.22	2278.38	1458.94	64.03	316.19	259.44	82.05	2594.57	1718.38	66.23
41	PBGB	416.82	318.70	76.46	349.28	206.49	59.12	32.65	28.32	86.74	798.75	553.51	69.30	184.22	173.81	94.35	982.97	727.32	73.99
42	UBKGB	375.05	207.13	55.23	10.11	5.90	58.36	5.52	0.80	14.49	390.68	213.83	54.73	75.73	60.22	79.52	466.41	274.05	58.76
	<b>Total RRB</b>	<b>1946.04</b>	<b>1376.44</b>	<b>70.73</b>	<b>1280.99</b>	<b>743.29</b>	<b>58.02</b>	<b>240.78</b>	<b>106.55</b>	<b>44.25</b>	<b>3467.81</b>	<b>2226.28</b>	<b>64.20</b>	<b>576.14</b>	<b>493.47</b>	<b>85.65</b>	<b>4043.95</b>	<b>2719.75</b>	<b>67.25</b>
43	WB State Co-Op Bank Ltd.	3885.81	2889.88	74.37	0.00	0.00	#DIV/0!	11.38	7.86	69.07	3897.19	2897.74	74.35	632.89	408.31	64.52	4530.08	3306.05	72.98
44	WBSCARD Bank Ltd.	432.66	208.00	48.07	85.95	0.57	0.66	105.97	91.11	85.98	624.58	299.68	47.98	0.00	0.00	#DIV/0!	624.58	299.68	47.98
	<b>Total Co-Optv</b>	<b>4318.47</b>	<b>3097.88</b>	<b>71.74</b>	<b>85.95</b>	<b>0.57</b>	<b>0.66</b>	<b>117.35</b>	<b>98.97</b>	<b>84.34</b>	<b>4521.77</b>	<b>3197.42</b>	<b>70.71</b>	<b>632.89</b>	<b>408.31</b>	<b>64.52</b>	<b>5154.66</b>	<b>3605.73</b>	<b>69.95</b>
	<b>Grand Total</b>	<b>16500.94</b>	<b>10608.72</b>	<b>64.29</b>	<b>19104.70</b>	<b>13223.05</b>	<b>69.21</b>	<b>9005.80</b>	<b>5792.37</b>	<b>64.32</b>	<b>44611.44</b>	<b>29624.14</b>	<b>66.40</b>	<b>29601.76</b>	<b>16863.35</b>	<b>56.97</b>	<b>74213.20</b>	<b>46487.49</b>	<b>62.64</b>



## STATUS OF PDR CASES AS ON 30.06.2019:

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 139<sup>th</sup> SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 30.06.2019 there are 8412 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
30-06-2018	14840	189.56	4959	34.84
31-03-2019	14429	226.57	4921	47.96
30-06-2019	8412	175.10	2071	27.78

DISPOSAL OF CERTIFICATE CASES (PDR Act ) AS ON 30.06.2019					
(Amount in Crore)					
Sl. No.	Bank	Cases filed from		Cases Settled	
		No	Amount	No	Amount
1	Allahabad bank	130	3.12	30	1.12
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	22	4.67	17	4.07
4	Bank of India	495	6.15	7	0.56
5	Bank of Maharashtra	0	0.00	0	0.00
6	Canara Bank	0	0.00	0	0.00
7	Central Bank of India	0	0.00	0	0.00
8	Corporation Bank	0	0.00	0	0.00
9	Indian Bank	0	0.00	0	0.00
10	IOB	102	2.62	0	0.00
11	OBC	0	0.00	0	0.00
12	PNB	0	0.00	0	0.00
13	Punjab & Sind Bank	0	0.00	0	0.00
14	SBI	1675	52.75	125	2.84
15	Syndicate Bank	35	20.15	0	0.00
16	UBI	3736	43.48	1741	13.48
17	UCO	268	1.94	5	0.15
18	Union Bank of India	85	0.70	0	0.00
<b>Total PSU</b>		<b>6548</b>	<b>135.58</b>	<b>1925</b>	<b>22.22</b>
19	Axis Bank	0	0.00	0	0.00
20	Bandhan Bank	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00
24	HDFC Bank	0	0.00	0	0.00
25	ICICI	0	0.00	0	0.00
26	IDBI	0	0.00	0	0.00
27	IDFC	0	0.00	0	0.00
28	Indusind Bank	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00
31	Karur Vysya Bank	0	0.00	0	0.00
32	Kotak Mahindra Bank	0	0.00	0	0.00
33	Ratnakar Bank Ltd	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0.00	0	0.00
35	SIDBI	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00
39	YES Bank	0	0.00	0	0.00
<b>Total PVT</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
40	BGVB	930	0.60	1	0.06
41	PBGB	183	0.64	26	0.09
42	UBKGB	0	0.00	0	0.00
<b>Total RRB</b>		<b>1113</b>	<b>1.24</b>	<b>27</b>	<b>0.15</b>
43	WB State Co-Op Bank Ltd.	751	38.28	119	5.41
44	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>751</b>	<b>38.28</b>	<b>119</b>	<b>5.41</b>
<b>Grand Total</b>		<b>8412</b>	<b>175.10</b>	<b>2071</b>	<b>27.78</b>

## Recovery under SARFAESI Act, 2002

It is observed that over 2370 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 30.06.2019						
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 31.06.2019
1	Alipurduar	2	3	0	12	17
2	Bankura	7	5	4	17	33
3	Birbhum	7	12	2	11	32
4	Coochbehar	0	1	3	55	59
5	Dakshin Dinajpur	2	0	3	77	82
6	Darjeeling	2	6	1	10	19
7	Hooghly	4	69	16	88	177
8	Howrah	9	77	12	77	175
9	Jalpaiguri	1	6	6	19	32
10	Jhargram	3	1	0	3	7
11	Kalimpong	0	0	0	0	0
12	Kolkata	31	160	65	229	485
13	Malda	18	7	27	42	94
14	Murshidabad	31	2	76	126	235
15	Nadia	4	7	37	34	82
16	Paschim Burdwan	3	31	19	38	91
17	Purba burdwan	8	12	14	29	63
18	Paschim Medinipur	1	2	25	15	43
19	Purba Medinipur	0	5	9	94	108
20	Purulia	0	5	5	9	19
21	Uttar Dinajpur	9	7	1	14	31
22	24 Pgs. (N)	16	80	35	91	222
23	24 Pgs. (S)	15	22	53	174	264
<b>Total</b>		<b>173</b>	<b>520</b>	<b>413</b>	<b>1264</b>	<b>2370</b>

Bank wise pending DM's permission under SARFAESI as on 31.06.2019						
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 31.06.2019
1	Allahabad Bank	19	86	98	123	326
2	Andhra Bank	0	6	2	20	28
3	BOB	6	5	16	65	92
4	BOI	0	21	6	46	73
5	Canara Bank	12	51	46	40	149
6	CBI	0	5	17	101	123
7	Indian Bank	1	0	13	18	32
8	IOB	0	0	0	25	25
9	PNB	8	22	18	87	135
10	SBI	21	16	11	65	113
11	Syndicate	64	4	1	18	87
12	UBI	26	52	134	457	669
13	UCO	2	98	0	25	125
14	Union Bank	3	1	3	3	10
	<b>PSUs Total</b>	<b>162</b>	<b>367</b>	<b>365</b>	<b>1093</b>	<b>1987</b>
15	Catholic Syrian Bank	0	1	0	0	1
16	HDFC	2	1	1	17	21
17	IDBI	0	3	2	15	20
18	Karur Vysya Bank	0	0	2	0	2
	<b>PVTs Total</b>	<b>2</b>	<b>5</b>	<b>5</b>	<b>32</b>	<b>44</b>
19	BGVB	9	7	43	78	137
20	PBGB	0	141	0	0	141
21	UBKGB	0	0	0	61	61
	<b>RRBs Total</b>	<b>9</b>	<b>148</b>	<b>43</b>	<b>139</b>	<b>339</b>
<b>Total</b>		<b>173</b>	<b>520</b>	<b>413</b>	<b>1264</b>	<b>2370</b>

## AGENDA- 19

### Social Security Scheme & GDPD

#### PMJDY Report as on 30.06.2019 (Cumulative)

Bank Type	Total A/c	Deposit (in Crore)	Zero Balance A/c
PSU Bank	29180933	10892.81	2150585
PVT. Bank	264916	40.10	82296
RRB	5105514	1374.91	1284799
<b>Total</b>	<b>34551363</b>	<b>12307.81</b>	<b>3517680</b>

Bank Type	No. of Rupay Debit card Issued	Aadhar Seeding
PSU Bank	24052359	23263731
PVT. Bank	249779	140136
RRB	3713752	3573131
<b>Total</b>	<b>28015890</b>	<b>26976998</b>

#### PMSBY, PMJJBY, APY Progress Status (both new enrolment & yearly renewal cases):

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2017	1095440	4937081	238361	6270882
<b>30.06.2017</b>	<b>3793909</b>	<b>902181</b>	<b>265161</b>	<b>4961251</b>
31.03.2018	5585206	1253089	472248	7310543
<b>30.06.2018</b>	<b>5267407</b>	<b>1199305</b>	<b>522226</b>	<b>6988938</b>
31.03.2019	5517547	1178923	1040846	7737316
<b>30.06.2019</b>	<b>3807496</b>	<b>800797</b>	<b>1236414</b>	<b>5844707</b>

#### 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
<b>30.06.2017</b>	<b>PMSBY</b>	<b>707</b>	<b>524</b>	<b>153</b>	<b>30</b>
	<b>PMJJBY</b>	<b>2308</b>	<b>2111</b>	<b>181</b>	<b>16</b>
31.03.2018	PMSBY	2863	2636	160	67
	PMJJBY	2608	2313	236	59
<b>30.06.2018</b>	<b>PMSBY</b>	<b>3014</b>	<b>2747</b>	<b>179</b>	<b>88</b>
	<b>PMJJBY</b>	<b>2821</b>	<b>2535</b>	<b>199</b>	<b>87</b>
31.03.2019	PMSBY	3008	2456	292	261
	PMJJBY	4901	4274	417	204
<b>30.06.2019</b>	<b>PMSBY</b>	<b>3815</b>	<b>3169</b>	<b>273</b>	<b>385</b>
	<b>PMJJBY</b>	<b>5133</b>	<b>4606</b>	<b>347</b>	<b>179</b>

**APY Citizen's Campaign 2019:** PFRDA organise a national level APY enrolment competition named "APY Citizen's Choice 2019" among all the States / UTs with an allocation of targets of 43000. As directed by PFRDA Town hall meetings were conducted in 5 districts namely Kolkata, 24 Pgs. (North), 24 Pgs. (South), Hooghly and Murshidabad with proper publicity, awareness and participation by the stake holders as well as the target group members. SLBC mentioned the performance of the LDM of 24 Pgs. (North) in successfully organising the town hall meeting with participation of more than 900 persons.

Bank wise Report of PMJDY Accounts as on 30.06.2019										
(No. in Actual, Amount in Crore)										
Sr. No.	Banks	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	Allahabad Bank	1564660	607559	1101310	1070909	2172219	795.72	39247	1195936	1853164
2	Andhra Bank	10733	24514	16667	18580	35247	7.61	6986	25091	22369
3	BOB	442667	1012778	677839	777606	1455445	363.14	91449	1400007	1327655
4	BOI	688521	498978	527262	660237	1187499	348.07	161244	999676	1051391
5	BOM	3199	9836	7810	5225	13035	4.60	2004	7122	9368
6	Canara Bank	343582	98669	213457	228794	442251	130.42	47358	51352	319139
7	CBI	886664	101965	426778	561851	988629	209.91	127672	901723	795769
8	Corporation Bank	29226	25313	30010	24529	54539	24.05	4881	51056	38218
9	Indian Bank	42401	62084	51192	53293	104485	21.57	8770	103177	69445
10	IOB	93787	153820	114579	133028	247607	67.89	40452	230329	189197
11	OBC	126674	68996	108922	86748	195670	146.76	14398	163083	147506
12	Punjab & Sind Bank	2301	13731	9307	6725	16032	14.01	81	15081	11318
13	PNB	903955	177716	621882	459789	1081671	271.66	60041	976363	922904
14	SBI	8140813	4659918	6007598	6793133	12800731	3532.34	499504	11484273	9731090
15	Syndicate Bank	122916	22202	63120	81998	145118	38.69	21189	77807	122693
16	UCO Bank	672607	332513	429090	576030	1005120	249.12	153371	494175	933838
17	Union Bank of India	224926	99311	150054	174183	324237	83.79	37300	165493	274325
18	United Bank of India	4561018	2350380	3309272	3602126	6911398	4583.49	834638	5710615	5444342
	<b>PSUs Total</b>	<b>18860650</b>	<b>10320283</b>	<b>13866149</b>	<b>15314784</b>	<b>29180933</b>	<b>10892.81</b>	<b>2150585</b>	<b>24052359</b>	<b>23263731</b>
19	Axis Bank	1457	26538	18236	9759	27995	10.66	7166	24666	19822
20	City Union Bank	0	81	60	21	81	0.03	11	83	34
21	Federal Bank	2564	1962	2837	1689	4526	2.30	805	2180	2964
22	HDFC	6735	126980	17159	116556	133715	11.58	36588	133702	46683
23	ICICI	25895	17790	23620	20065	43685	4.25	27826	43685	34141
24	IDBI	15625	14925	17590	12960	30550	8.74	3277	23979	22262
25	Indusind Bank	1110	16590	14448	3252	17700	1.75	3054	14961	11585
26	Jammu & Kashmir Bar	0	243	167	76	243	0.09	49	296	117
27	Karur Vysya Bank	0	1645	972	673	1645	0.25	412	1628	1152
28	Kotak Mahindra Bank	147	4249	2494	1902	4396	0.32	3051	4379	1219
29	Lakshmi Vilas Bank Ltd	15	21	23	13	36	0.02	5	31	20
30	South Indian Bank	9	271	129	151	280	0.10	44	127	92
31	Yes Bank	2	62	53	11	64	0.02	8	62	45
	<b>PVTs Total</b>	<b>53559</b>	<b>211357</b>	<b>97788</b>	<b>167128</b>	<b>264916</b>	<b>40.10</b>	<b>82296</b>	<b>249779</b>	<b>140136</b>
32	BGVB (UBI)	3907501	39807	1767017	2180291	3947308	1047.82	808166	3109326	2614058
33	PBGB (UCO)	668099	61010	578682	150427	729109	187.06	413031	197300	613690
34	UBKGB (CBI)	300478	128619	186014	243083	429097	140.03	63602	407126	345383
	<b>RRBs Total</b>	<b>4876078</b>	<b>229436</b>	<b>2531713</b>	<b>2573801</b>	<b>5105514</b>	<b>1374.91</b>	<b>1284799</b>	<b>3713752</b>	<b>3573131</b>
	<b>Grand Total</b>	<b>23790287</b>	<b>10761076</b>	<b>16495650</b>	<b>18055713</b>	<b>34551363</b>	<b>12307.81</b>	<b>3517680</b>	<b>28015890</b>	<b>26976998</b>

Sr. No.	Bank Name	Social Security Scheme report as on 30.06.19			
		New Enrolment + Renewal (Number only)		APY(No.)	
		PMSBY	PMJBY	New Enrolment in 2019-20	Cummulative Enrolment at the end of the Quarter
1	Allahabad bank	635040	113375	15066	117542
2	Andhra Bank	3519	361	1042	15306
3	Bank of Baroda	105760	23219	2379	47393
4	Bank of India	39086	14094	8581	63101
5	Bank of Maharashtra	0	0	0	0
6	Canara Bank	189078	54718	1609	49852
7	Central Bank of India	272583	91368	4078	80661
8	Corporation Bank	12636	36060	0	0
9	Indian Bank	35001	12182	120	4252
10	IOB	4303	2345	704	7979
11	OBC	1548	759	0	7139
12	PNB	369506	83613	1914	30287
13	Punjab & Sind Bank	41	221	52	52
14	SBI	60905	31181	63000	388006
15	Syndicate Bank	4164	5792	1052	176708
16	UBI	1688962	200252	14241	122975
17	UCO	3490	1885	1938	24378
18	Union Bank of India	9053	9345	13189	18813
<b>Total PSU</b>		<b>3434675</b>	<b>680770</b>	<b>128965</b>	<b>1154444</b>
19	Axis Bank	39848	10757	549	26418
20	Bandhan Bank	0	0	47	47
21	Catholic Syrian Bank Ltd.	0	0	0	21
22	Dhanlaxmi Bank Ltd.	0	0	0	0
23	Federal Bank	3328	1267	9	189
24	HDFC Bank	71074	36887	197	15529
25	ICICI	26574	13252	54	2824
26	IDBI	75868	22495	954	6159
27	IDFC	1381	302	0	0
28	Indusind Bank	8035	231	27	0
29	Jana Small Finance Bank	0	0	0	0
30	Karnataka Bank Ltd.	0	0	0	0
31	Karur Vysya Bank	2188	1422	11	183
32	Kotak Mahindra Bank	6018	3963	27	298
33	Ratnakar Bank Ltd	118	66	0	1
34	South Indian Bank Ltd.	0	0	0	0
35	SIDBI	0	0	0	0
36	Tamilnad Mercantile Bank	0	0	0	0
37	Ujjivan Small Finance Bank	0	0	0	0
38	Utkarsh Small Finance Bank	0	0	0	0
39	YES Bank	0	0	0	17
<b>Total PVT</b>		<b>234432</b>	<b>90642</b>	<b>1875</b>	<b>51686</b>
40	BGVB	2725	390	7992	14872
41	PBGB	119339	25361	4103	14871
42	UBKGB	1270	608	0	541
<b>Total RRB</b>		<b>123334</b>	<b>26359</b>	<b>12095</b>	<b>30284</b>
43	WB State Co-Op Bank Ltd.	15055	3026	0	0
44	WBSCARD Bank Ltd.	0	0	0	0
<b>Total Co-Optv</b>		<b>15055</b>	<b>3026</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>		<b>3807496</b>	<b>800797</b>	<b>142935</b>	<b>1236414</b>

Sr. No.	Bank Name	PMJDY Overdraft Facility as on 30.06.19 (Amt in Crore)					
		Eligible A/c		Sanctioned A/c		Disbursed A/c	
		No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	16946	8.47	16946	8.47	4496	1.23
2	Andhra Bank	234	4.79	234	4.79	234	4.79
3	Bank of Baroda	410160	8.81	7286	2.32	1372	0.60
4	Bank of India	356695	69.51	5652	1.78	5652	1.76
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
6	Canara Bank	21006	1.20	21006	1.20	21006	1.20
7	Central Bank of India	8355	33.82	1231	0.26	1231	0.26
8	Corporation Bank	8	0.18	8	0.18	8	0.18
9	Indian Bank	6083	2.09	6317	1.49	6317	1.49
10	IOB	0	0.00	0	0.00	15	0.00
11	OBC	8845	2.72	1203	0.83	1203	0.83
12	PNB	136356	77.16	8947	1.76	768	0.04
13	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00
14	SBI	310097	84.11	146258	47.10	146258	47.10
15	Syndicate Bank	168569	84.28	725	0.32	476	0.90
16	UBI	4121	2.49	4121	2.49	4121	2.37
17	UCO	56043	7.89	19212	5.74	11212	3.28
18	Union Bank of India	7964	0.92	810	0.92	810	0.92
<b>Total PSU</b>		<b>1511482</b>	<b>388.44</b>	<b>239956</b>	<b>79.65</b>	<b>205179</b>	<b>66.95</b>
19	Axis Bank	0	0.00	0	0.00	0	0.00
20	Bandhan Bank	0	0.00	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00
23	Federal Bank	127	0.05	0	0.00	0	0.00
24	HDFC Bank	2	0.01	2	0.01	2	0.01
25	ICICI	0	0.00	0	0.00	0	0.00
26	IDBI	812	0.12	682	0.10	682	0.10
27	IDFC	0	0.00	0	0.00	0	0.00
28	Indusind Bank	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00
35	SIDBI	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00
39	YES Bank	0	0.00	0	0.00	0	0.00
<b>Total PVT</b>		<b>941</b>	<b>0.18</b>	<b>684</b>	<b>0.11</b>	<b>684</b>	<b>0.11</b>
40	BGVB	1513835	463.56	513	0.18	513	0.09
41	PBGB	259762	0.11	50	0.02	50	0.02
42	UBKGB	119942	6.00	119809	5.99	5343	0.23
<b>Total RRB</b>		<b>1893539</b>	<b>469.67</b>	<b>120372</b>	<b>6.19</b>	<b>5906</b>	<b>0.34</b>
43	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>3405962</b>	<b>858.29</b>	<b>361012</b>	<b>85.95</b>	<b>211769</b>	<b>67.40</b>

Sr. No.	Bank Name	Details of Claim & Settlement in PMSBY & PMJBY as on 30.06.2019							
		PMSBY (No.)				PMJBY (No.)			
		Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
1	Allahabad bank	128	66	6	56	505	456	40	9
2	Andhra Bank	0	0	0	0	0	0	0	0
3	Bank of Baroda	141	121	16	4	133	133	0	0
4	Bank of India	183	117	66	2	196	134	62	0
5	Bank of Maharashtra	0	0	0	0	0	0	0	0
6	Canara Bank	64	11	51	2	154	50	102	2
7	Central Bank of India	73	58	9	6	287	271	12	3
8	Corporation Bank	0	0	0	0	0	0	0	0
9	Indian Bank	0	0	0	0	0	0	0	0
10	IOB	3	1	11	1	2	1	1	0
11	OBC	0	0	0	0	0	0	0	0
12	PNB	4	2	2	0	16	7	9	0
13	Punjab & Sind Bank	0	0	0	0	0	0	0	0
14	SBI	1835	1702	0	133	1079	1045	0	34
15	Syndicate Bank	8	6	2	0	28	28	0	0
16	UBI	1154	936	52	166	2273	2063	87	123
17	UCO	0	0	0	0	0	0	0	0
18	Union Bank of India	0	0	0	0	0	0	0	0
<b>Total PSU</b>		<b>3593</b>	<b>3020</b>	<b>215</b>	<b>370</b>	<b>4673</b>	<b>4188</b>	<b>313</b>	<b>171</b>
19	Axis Bank	8	7	1	0	22	20	0	2
20	Bandhan Bank	0	0	0	0	0	0	0	0
21	Catholic Syrian Bank Ltd.	0	0	0	0	0	0	0	0
22	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0	0	0
23	Federal Bank	0	0	0	0	0	0	0	0
24	HDFC Bank	31	28	3	0	9	7	2	0
25	ICICI	0	0	0	0	0	0	0	0
26	IDBI	0	0	0	0	0	0	0	0
27	IDFC	0	0	0	0	0	0	0	0
28	Indusind Bank	0	0	0	0	0	0	0	0
29	Jana Small Finance Bank	0	0	0	0	0	0	0	0
30	Karnataka Bank Ltd.	0	0	0	0	0	0	0	0
31	Karur Vysya Bank	1	1	0	0	7	7	0	0
32	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
33	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0
34	South Indian Bank Ltd.	0	0	0	0	0	0	0	0
35	SIDBI	0	0	0	0	0	0	0	0
36	Tamilnad Mercantile Bank	0	0	0	0	0	0	0	0
37	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
38	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0
39	YES Bank	0	0	0	0	0	0	0	0
<b>Total PVT</b>		<b>40</b>	<b>36</b>	<b>4</b>	<b>0</b>	<b>38</b>	<b>34</b>	<b>2</b>	<b>2</b>
40	BGVB	122	88	25	9	294	277	12	5
41	PBGB	41	17	24	0	52	36	16	0
42	UBKGB	17	8	3	6	76	71	4	1
<b>Total RRB</b>		<b>180</b>	<b>113</b>	<b>52</b>	<b>15</b>	<b>422</b>	<b>384</b>	<b>32</b>	<b>6</b>
43	WB State Co-Op Bank Ltd.	2	0	2	0	0	0	0	0
44	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
<b>Total Co-Optv</b>		<b>2</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>		<b>3815</b>	<b>3169</b>	<b>273</b>	<b>385</b>	<b>5133</b>	<b>4606</b>	<b>347</b>	<b>179</b>

## **Gram Panchayat Development Plan (GPDP)**

The major deliverables under GPDP as per DFS guidelines are as follows:

- A) Full coverage under Suraksha Bima Yojana
- B) Full coverage under Atal Pension Yojana
- C) Full coverage under Pradhan Mantri Jeevan Jyoti Beema Yojana
- D) Banking correspondents with micro ATMs

To ensure achievements of the deliverables, SLBC Conveners are to initiate & implement the following actions:-

i) General Manager, SLBC Convenir or his representative would be the State Nodal Officer for the Campaign and will work in tandem with Nodal Officers of State Panchayati Raj Departments (PRDs) to sensitize the people about the above mentioned schemes. He should also ensure to appoint the Frontline Workers through the Lead Bank Manager (LDM) and Block Level Bankers' Committees (BLBCs) to be deputed for special Gram Sabha meetings on the designated days.

ii) Frontline Workers as deputed by GM, SLBC Convenir or his representatives would make presentations before Gram Sabha providing information about the salient features and benefits of the schemes with the aim of saturating the enrolment process.

iii) Specific modules having information on these four schemes (including the eligibility and claim procedure under the Rupay insurance programme, PMJJBY, PMSBY and overdraft under PMJDY) and suggested questions/ information in respect of the four schemes of this department in the major deliverables under GPDP will be provided to the Frontline Workers for necessary action.

iv) It is suggested that GP Head Quarters bank Branch-Heads would act as frontline workers accordingly.

### **AGENDA- 20**

#### **Market Intelligence Issues:**

- ❖ Ponzi schemes / Illegal activities of Un-incorporated bodies / Firms / Companies soliciting deposits from the public.
- ❖ Banking related cyber frauds, phishing etc.
- ❖ Instances of usurious activities by lending entities in the area, cases of over indebtedness.
- ❖ Credit related frauds by borrower groups etc.

In the Steering Committee meeting dt 03-09-2019 it was decided that banks would report regarding incidence of Ponzi schemes, illegal financial activities by individual/firms , if any, to SLBC for onward reporting to authorities.

Also, threats of cyber frauds, phishing, etc should be highlighted during financial literacy drives conducted by banks.



## AGENDA- 21

### Calendar of SLBC Meeting/Events & issues related to DCC/DLRC:

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 June19 quarter has been deferred due to the Intra-Bank & Inter Bank Consultation & Ideation process held at all the Branch/Regional Offices and SLBC level from 18-08-2019 to 24-08-2019 and State Assembly Session thereafter.

**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. LDM's 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.

**Uniform Time Zone :** As advised by IBA under EASE.2 for fixation of Uniform Banking Hours for Public Sector Banks in West Bengal , based on recommendation of the LDMs the following Time Zone has been fixed for PSBs in the State.

10.00 a.m. – 4.00 p.m.

## **Events (Campaign for generation of ideas and consultation through Bankers' Meets)**

A State-level inter-bank consultative meeting involving Public Sector Banks was held on 22-23<sup>rd</sup> August, 2019. The objective is to align the National as well as State priorities with banking through generation of ideas and streamlining the business process. It also envisages synchronization of area specific issues with growth potential thereof to enable the banking sector to contribute significantly for making India a \$ 5 trillion economy by 2024.

The eight (8) themes that were broadly covered during the consultative process are,

1. Increasing Digital Payments
2. Corporate Governance in PSBs
3. Credit for MSMEs
4. Use of Technology in PSBs
5. Opportunity in Retail Lending
6. Agriculture Lending
7. Challenges in Export Credit
8. PMFDY for Financial

Based on the consultations at Branch/Regional and State level, the alignment of banking with national priorities are being taken up for assessment & initiating necessary steps in the following major areas,

- 1) Credit support for economic growth
- 2) Credit support for infrastructure
- 3) Doubling farmers income
- 4) Jal Shakti
- 5) Green economy
- 6) Housing for All
- 7) Swachh Bharat
- 8) Women empowerment
- 9) MSME & MUDRA loans
- 10) Stand Up India
- 11) Education loan
- 12) Blue economy
- 13) Export credit
- 14) Digital economy
- 15) Technology
- 16) Financial Inclusion
- 17) Direct Benefit Transfer
- 18) Ease of Living
- 19) Alignment with local priorities
- 20) Corporate Social Responsibility

The suggestions generated during the process are collated/received during the process and shall be presented in National level meeting for policy decision and preparing the next course of action. It is expected that requisite steps vis a vis the structural & cyclical issues faced by the banks will be initiated in the coming days which will give an impetus to the thrust area of advance in the State – Agriculture, MSME and Retail Credit in the coming days.

<b>Status of SLBC report submitted by Banks for June 2019</b>			
<b>Sr. No.</b>	<b>Bank</b>	<b>Status</b>	<b>Received On</b>
1	Allahabad bank	Submitted	31.07.2019
2	Andhra Bank	Submitted	23.07.2019
3	Bank of Baroda	Submitted	20.08.2019
4	Bank of India	Submitted	08.08.2019
5	Bank of Maharashtra	Submitted	28.08.2019
6	Canara Bank	Submitted	08.08.2019
7	Central Bank of India	Submitted	06.08.2019
8	Corporation Bank	Submitted	19.07.2019
9	Indian Bank	Submitted	16.08.2019
10	IOB	Submitted	19.08.2019
11	OBC	Submitted	03.08.2019
12	PNB	Submitted	06.08.2019
13	Punjab & Sind Bank	Submitted	19.08.2019
14	SBI	Submitted	05.08.2019
15	Syndicate Bank	Submitted	29.07.2019
16	UBI	Submitted	31.07.2019
17	UCO	Submitted	01.08.2019
18	Union Bank of India	Submitted	29.08.2019
19	Axis Bank	Submitted	16.07.2019
20	Bandhan Bank	Submitted	26.07.2019
21	Catholic Syrian Bank Ltd.	Submitted	02.08.2019
22	Dhanlaxmi Bank Ltd.	Not Submitted	
23	Federal Bank	Submitted	20.07.2019
24	HDFC Bank	Submitted	18.07.2019
25	ICICI	Submitted	25.07.2019
26	IDBI	Submitted	03.08.2019
27	IDFC	Submitted	02.08.2019
28	Indusind Bank	Submitted	16.08.2019
29	Jana Small Finance Bank	Submitted	23.07.2019
30	Karnataka Bank Ltd.	Not Submitted	
31	Karur Vysya Bank	Submitted	02.09.2019
32	Kotak Mahindra Bank	Submitted	26.07.2019
33	Ratnakar Bank Ltd	Submitted	02.08.2019
34	South Indian Bank Ltd.	Submitted	08.08.2019
35	SIDBI	Submitted	28.08.2019
36	Tamilnad Mercantile Bank	Submitted	16.08.2019
37	Ujjivan Small Finance Bank	Submitted	29.07.2019
38	Utkarsh Small Finance Bank	Submitted	24.07.2019
39	YES Bank	Submitted	15.07.2019
40	BGVB	Submitted	25.07.2019
41	PBGB	Submitted	24.07.2019
42	UBKGB	Submitted	05.08.2019
43	WB State Co-Op Bank Ltd.	Submitted	13.08.2019
44	WBSCARD Bank Ltd.	Submitted	08.08.2019



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

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Kolkata- 700 001

Ref: SLBC-WB/Minutes/ 1085/2019

Dated, the 20<sup>th</sup> June, 2019

**Re: Minutes of the 145<sup>th</sup> SLBC, West Bengal meeting on 12-06-2019**

The performance review meeting for the March, 2019 quarter was held at 12.00 noon on 12-06-2019 at Hotel Taj Bengal, Kolkata under the Chairmanship of Dr Amit Mitra, Hon'ble Finance Minister of GoWB and Sri Ashok Kumar Pradhan, MD & CEO of United Bank of India. The other notable dignitaries included Sri H K Dwivedi, Addl Chief Secretary, Finance, GoWB, Sri A K Das, Executive Director, United Bank of India, Sri M V Rao, Addl Chief Secretary, Cooperation and P & RD, GoWB, Ms Anindita Sinha Ray, Director, Department of Financial Services, GOI, Sri S Mondal, Chief General Manager, NABARD, Sri J P Tirkey, General Manager, RBI.

After welcoming the dignitaries, officials from financial institutions & Government Departments, Convener of SLBC briefed the House regarding the agenda and requested Sri Pradhan, Chairman SLBC to deliver his key note address with guidance for the banks in the FY 2019-20. Gist of his observations is as follows,

- The banks have been able to disburse Rs.136205 crore under ACP 2018-19 with achievement level of 93% and Y-o-Y growth of 27%. (Vide table in Page No. 3)
- While the banks performed satisfactorily in MSME by surpassing the target with 112% achievement, the performance in Agriculture at 71% achievement level remains a concern for the house.
- Banks also performed well in SHG credit linkage with attainment of 91% of the target along with increase in average ticket size to Rs.2.17 lacs. The reason for non-achievement of the target attributes to huge amount of undisbursed loans against the sanctions accorded. Banks should complete the pending disbursements by 30<sup>th</sup> June, 2019.
- The chairman of SLBC briefed the House on the **proposed Annual Credit Plan, 2019-20** which envisages YOY growth of 27%. It was observed that in Agriculture Rs.69425 crore has been proposed as target at a growth rate of 52% which is on higher side while for MSME it has been proposed at a modest Rs.59931 crore with a growth rate of 6.15%. Although the target has been fixed as per the PLP of NABARD, the house may deliberate on the issue and finalize the ACP 2019-20 on a realistic approach.
- SLBC with support from MSME Deptt has adopted 15 MSME Clusters for accelerated growth in MSME while it has also recently formed a Special Committee on Dairy & Fishery for preparing roadmap in promoting these activities in similar line.

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- Although there is a decrease in NPA level from 15.44% as in March, 2018 to 12.63 % in March, 2019, the Govt authorities were requested to assess the situation concerning the Cold Storages & Rice Mills with suitable intervention in view of growing incidences of NPA. Appropriate measures for speedy disposal of PDR cases and timely response of D.M.s on SARFAESI cases should be undertaken by the concerned Govt. Departments.

(Action Point 1: Concerned Department of GoWB.)

- Sri Pradhan informed the House on the progress made by the banks for extending banking facilities through opening of more banking outlets. It was advised that the opening of the Banking Outlets in the remaining unbanked centers against the 72 and 204 URCs allocated by SLBC in Oct, 2018 and Nov, 2017 respectively, should be completed by Sept,19.

(Action Point 2: The Allottee Banks are to complete the task by Sept, 2019)

After confirmation of the minutes of the 144<sup>th</sup> SLBC meeting dated 12-03-2019 and action taken report on the adopted resolution as placed by SLBC Convener, the House proceeded with the review and discussion on the agenda items with valued guidance of Hon'ble Finance Minister, Dr Amit Mitra. The major points of discussion with action points thereof are;

**A) C D Ratio:**

While lauding the banks for their performance, Dr Mitra expressed concern over the CD Ratio which has remained at the same level of 64-65% during the last couple of years. He observed that the banks in the State have not been able to tap the potential because of which it is lagging behind the national level of 77% as on March, 2019. He urged upon the banks to cash in on the opportunities created in the State through FDI as well as by opening big ticket investments from local industrial houses. He also advised SLBC to formulate plans for improving the CD Ratio and rectify the regional imbalance in this regard. LDMs of Hooghly and North 24 Parganas district having CD Ratio below 40% must have to sensitize the bankers of the districts to improve the credit disbursement.

(Action point 3: SLBC, Member Banks & LDMs of Hooghly and North 24 Parganas districts)

**B) Krishak Bandhu:**

Expressing concern over slow progress in submission of land related data in KCC loans, particularly by SBI and WBSCBL, Sri Pradhan advised all the banks to complete the exercise immediately which will enable Govt authorities to trace the 20 lacs odd left out farmers for completion of the process of providing support for the cause of farmers and land less labourers in the State. This will further boost up the ongoing KCC Saturation Campaign. Dr Mitra also advised WBSCBL to complete the process.

(Action point 4: SBI, WBSCBL & other Member Banks)

**C) Agriculture:**

It is advised that the banks must increase the flow of credit to agriculture, particularly in Investment and Production Credit. NABARD should take the lead and assist/guide SLBC in taking the matter forward through formulation of roadmap in Sub-Committee/ Special Committee meetings. KCC Saturation should eventually act as the driving force in bringing a revolution in improving the Socio-economic condition of the entire population of the State.

(Action point 5: NABARD, SLBC & Member Banks)



#### D) MSME:

Dr Mitra appreciated the performance of the banks in MSME and opined that the same must be continued in the current fiscal. He advocated for both capital & labor intensive enterprises in the State and cited the example of Bantala Leather Complex which employs 2.15 lacs workers besides initiatives being taken in Panagarh Industrial Development Park and investments made by groups like Mahindra, Emami, Dalmia Bharat, JSW, etc. Dr Mitra exhorted the bankers to lend proactively to MSME units which will lead to generation of more jobs as well. He advocated for a modest and achievable growth target of 20% under MSME segment in the current fiscal.

(Action point 6: Member Banks)

#### E) Annual Credit Plan for 2019-20:

It was informed by the Convener that the proposed ACP, 2019-20 was adopted on the basis of the Potential Linked Plan prepared by NABARD. Sri S Mondal, CGM of NABARD also informed of the GOI Ground Level Credit Target for Agriculture. During the deliberations, it was informed that while the ACP envisages overall growth in credit deployment to the tune of 27.06% over the 2018-19 achievement position, the targeted growth for MSME and Agriculture was 6.15% (Very low) and 52.29% (Very high) respectively. The targeted growth under agriculture is arrived at 64% over last year's achievement, if the GOI Ground Level Credit Target is considered as ACP.

The disparity in allocation of target in the two predominant sectors as set in line with the PLP was discussed by the house in depth and it was felt that non-achievement of the Agriculture targets for last few years in spite of a steady growth in absolute numbers year by year suggests that there is a need to adopt a realistic approach in fixing the ACP under Agriculture so that the target is achievable.

Similarly in MSME, target as proposed under ACP 2019-20 in line with PLP 2019-20 is not in consonance with the trend of achievements in the recent years. In spite of achieving the targets in the last two years with a growth rate of 50% in 2017-18 and that of 28% in 2018-19, the proposed targets of Rs. 59,931 crores at 6.15% growth seems to be inadequate and hence needs reconsideration by the house. This may be even at a cost of marginal growth under Non-Priority Sector Advance and reduction in target for Other Priority Sector.

Accordingly the ACP for 2019-20 is revised to Rs.166000 Crores at a growth rate of 21.87% with sectoral break ups as per the following table.

Particulars	Agril.	MSME	Other Prisec	Total Prisec	Non Prisec	Total Adv.
ACP for 2018-19	64071	50000	15889	129960	16500	146460
Achievement as on 31-03-19	45586	56458	16919	118963	17243	136205
% of Achievement	71.15	112.91	106.48	91.58	104.50	93.00
PLP (NABARD) for 2019-20	69448	59663	28387	157498	N.A.	157498
ACP Proposed by SLBC in line with PLP + Non-Prisec	69425	59931	28057#	157413	15662	173075 (27%)
GOI Ground Level Credit for 19-20	74960	N.A.	N.A.	N.A.	N.A.	N.A.
ACP 19-20 Proposed by SLBC in line with GOI GLC (for Agril) + PLP	74960	59931	28057	162948	15662	178610
%age Growth of proposed ACP' 20 vs Achievement' 19.	64.43	6.15	65.83	36.97	-9.16	31.13
ACP 19-20 adopted by SLBC	55000	70000	23000#	148000	18000	166000
%age Growth of adopted ACP' 20 vs Achievement' 19.	20.65	23.98	35.94	24.40	4.39	21.87

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# PLP 2019-20 of NABARD envisaged a target of Rs. 13,283 crores under Informal Credit Delivery System which includes SHG & JLG financing. Since the said two sub sectors fall under Agriculture where the target fixed includes that under SHGs & JLGs, the ACP under Other- Prisec (comprising of Export, Housing, Education, Social Infrastructure, Renewable energy and others) has been revised to Rs. 23,000 crores.

- **The ACP for 2019-20 as above is hereby adopted by SLBC.**
- Bank wise annual credit plans are to be drawn accordingly.
- District wise credit plans should be properly aligned with the credit plan of the state.

(Action Point 7: NABARD, SLBC & LDMs)

F) Others :

- Ms Anindita Sinha Roy, Director, DFS pointed out the slow progress made in DAY-NULM whereas the performance in DAY-NRLM was highly commendable. Sri H R Dwivedi, ACS, Finance advised special drive for DAY-NULM in the municipal areas.

(Action Point 8: SUDA & Member Banks)

- Sri M V Rao, ACS, Cooperation and P & RD, highlighted the achievement of SHG credit linkage and opined that banks should give more thrust to working capital finance through cash credit mode and also opined that the SHG/Federation members who have passed IIBF Certification Course should be preferred for engagement as Bank Mitras. Convenor, SLBC appraised that SLBC has already taken up the matter and Banks have been advised to engage certified SHGs as BCs against all new requirements/ vacancies.
- Sri H R Dwivedi advised for early finalization of district targets and sharing with the banks/stake holders.
- Sri S Mondal, CGM, NABARD advised the LDMs to complete the finalization of Scale of Finance for Dairy, Animal Husbandry & Fishery Working Capital loans under KCC scheme beside focusing on the JLG segment, Agri Marketing Initiative for credit linkage by banks. He also spoke about the subsidy linked schemes under DEEDS & National Livestock Mission.

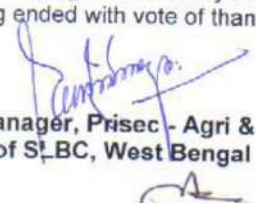
(Action Point 9: LDMs and Member Banks)

- It was also advocated that the flow of credit to the weaker sections, minority communities should be streamlined. Also, disposal of sponsored proposals under programs like PMEGP/ SVSKP/Stand Up India, needs improvement and the arrears should be cleared immediately.

(Action Point 10: Member Banks)

- APY: During the meeting six banks namely UBI, SBI, PNB, PBGM, UBKGB and Tamilnadu Mercantile Bank were felicitated for their achievement in the "Perform For Pride" campaign instituted by PFRDA in 2018.

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

  
General Manager, Prisec - Agri &  
Convener of SLBC, West Bengal

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युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India

अग्रणी बैंक प्रभाग : LEAD BANK DIVISION

Ref : SLBC-WB/Agri/Minutes/ 235 /2019

Dated, the 19<sup>th</sup> August,2019

- 1) Member of the SLBC Sub-Committee on Agriculture
- 2) All member banks under SLBC, West Bengal

**Re : Minutes of the Sub-Committee Meeting on Agriculture on 14-08-2019**

The quarterly meeting of SLBC Sub-Committee on Agriculture was held on 14-08-2019 to review progress in credit deployment under Agri loans, KCC, Bangla Shasya Bima Scheme, Krishak Bandhu scheme, Finance in Fishery and Allied activities, FPO linkage, etc .The proceedings of the meeting and the action points that have emerged in the meeting are as noted below,

The meeting started with the Action Taken Report for the Action Points marked in the last Sub-Committee meeting on 27-05-2019 and SLBC meeting dated 12-06-2019.

A) Farm Credit: It was informed by SLBC that noticeable improvement has been observed during the June, 2019 quarter. As against total disbursement of Rs. 31450 crore in Farm Credit under the year 2018-19, Rs.12363 crore was disbursed (by 31 banks) in the 1<sup>st</sup> quarter of current fiscal which is 22% of the overall Agriculture Credit target of Rs.55000 crore for 2019-20. GM & Convener of SLBC informed that the target for the Agriculture Credit was reset and this revised target of Rs.55000 crore must be attained with equal focus on Agri Infrastructure & Agri Ancillary loans. (Action Point 1 : Member Banks)

B) KCC Loans : From the reports received from 31 banks , 519822 farmers have been covered in the 1<sup>st</sup> quarter which has fallen far short of the annual target of 35 lakh enrolment . It is evident that the banks have not been able to enrol new farmers without which the attainment of the yearly target will not be possible.

Jt Secretary(Agri), GoWB opined that the uncovered farmers must be brought under the ambit of KCC through camp mode with necessary support from Block & District Agriculture Offices. Sri M R Roy, GM & Convener of SLBC informed that as per DFS report West Bengal ranks among the State with coverage of below 40% KCC saturation and requested all the banks to proactively enrol the uncovered farmers latest by Rabi, 2019-20 season. SLBC also requests the member banks to submit the progress report for KCC Saturation campaign in time. (Action Point 2 : Member Banks)

C) Bangla Shasya Bima Scheme : Sri Hans, Jt Secretary informed the House that around 4.40 lakh farmer details have been uploaded in the BSBS portal and the cut-off date for Jute, Maize and Aus paddy has been extended upto 16-08-2019 and requested the banks to ensure coverage of all the farmers for Aman paddy by 31-08-2019 also.

Sri M.Dhar, Advisor, Institutional Finance also highlighted the importance of the crop insurance which has serious implication for the farmers as well as the banks in case of crop failure/ damage, etc. In view of the deficit rainfall experienced in several pockets in the State, he requested all the banks to ensure coverage of all the farmers within the timeline. (Action Point 3 : Member Banks)



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D) Krishak Bandhu Scheme : It has been gathered that only 5.17 lac loanee details out of 31.35 lacs loanees have been furnished by the banks so far. Sri Hans informed that 38.75 lakh farmers have already been enrolled by GoWB under the Scheme. Sri Dhar again requested the banks to submit the land records through SLBC which will help them in tracing the uncovered farmers and accelerate the KCC saturation process. ( Action Point 4 : Member Banks )

E) Farm Mechanisation : Sri Hans informed that purchase of machineries under the CSIS is to be completed by 01-10-2019 .The stakeholders advised the member banks for the early disposal of pending proposals ( stated to be around 1 lakh or so) within the cut-off date which will further improve the agriculture advances. Sri P Chakraborty, AGM,RBI urged for proactive action by the banks and also to submit the status reports correctly in time. ( Action Point 5 : Member Banks )

F) Animal Husbandry & Scale of Finance : Dr A Samanta from Animal Resource Development Deptt informed of the steps taken for identification of the centres for adoption by SLBC in adopting cluster approach. It was also informed by some of the members regarding wide variations in scale of finances for different districts. Sri Roy advocated that the DLTCs should follow the models prescribed by NABARD for State level Unit Cost with necessary adjustment for localised cost. SLBC informed that except for Kalimpong & Jhargram districts, scale of finance has been finalized by the other districts. Sri S Nath AGM,NABARD stressed on timely holding of DLTC meetings. ( Action Point 6 . Lead District Managers )

G) FPO: Sri A K Das, Jt Secy, Agri Marketing Department opined that the Deptt has already shared the list of 69 FPOs registered with them and urged the Banks to explore the possibility of providing credit to the FPOs registered with the Department and also FPOs/FPCs (reportedly 312 numbers) under NABARD. SBI has initiated the process and other bank should follow the same. ( Action Point 7 : Member Banks )

I) The representatives from the Insurance Companies (National Insurance Co Ltd & United India Assurance Co Ltd) informed that they are yet to receive the Utilization Certificates from some of the bank branches for Kharif , 2016 season claim. ( Action Point 8: Controlling Offices are to advise their branches for furnishing the certificate as requisitioned by the Insurance Companies )

H) GM & Convenor of SLBC also informed the House about the prevailing position of the Cold Storages which are facing a crisis due to falling sale price of potatoes and requested RBI & Govt authorities to take note of the same. He cited the representation of the Cold Storage Owner's representation to SLBC requesting for restructure of the loans and opined that the sector needs suitable intervention from the authorities/regulators to tide over this major crisis.

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

General Manager (Prised) &  
Convener of SLBC, West Bengal





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

Ref : SLBC-WB/MSME/Minutes/ 236 /2019

Dated, the 19<sup>th</sup> August, 2019

- 1) Member of the SLBC Sub-Committee on MSME
- 2) All member banks under SLBC, West Bengal

**Re : Minutes of the Sub-Committee Meeting on MSME on 14-08-2019**

The quarterly meeting on SLBC Sub-Committee on MSME was held on 14-08-2019 to review the progress in MSME sector. The point of discussion and the action points that have emerged during the meeting are given hereunder,

- A) Regarding the performance of MSME sector it was informed by SLBC that as per reports received from 32 banks the deployment of credit for June, 19 quarter stood at Rs.18585 crore which is 26.55 % of the ACP target of Rs.70000 crore. The House opined that the banks are progressing in right direction and the target should be achieved without fail.

It is also emphasized that the banks should give equal importance to SUI loans at par with MUDRA loans. (Action point 1 : Member Banks )

- B) Interest Subvention Scheme for Handloom Weavers: Sri D Ghosh, Joint Director, Textiles & Handloom briefed the House about the salient features of the Scheme. It was opined by the House that the extension of Working Capital finance to the identified weavers with provision of 4% additional Interest Subvention will enable the banks with the opportunity to reach out to the 6.65 lakh weavers in the State (out of which 3.00 lakh weavers are actively associated with weaving works) majority of whom are dependent on non-institutional credit for carrying out their business. He stressed that in the 1<sup>st</sup> phase all the beneficiaries, provided with looms under Tanti Sathi Scheme, are to be taken up for working capital finance.

Regarding the query raised by Sri S Nath, AGM of NABARD, it was informed that majority of the weavers are located in Nadia (2.50 lakh) and Purba Burdwan (1.40 lakh)

Sri M R Roy, GM & Convener of SLBC, urged the banks to grab this opportunity which will increase MUDRA loan portfolio and assist in conversion of job workers to entrepreneurs as well as enabling handloom weavers to ward off the stiff competition from power-loom sector (Action point 2 : Member Banks )

- C) Adoption of Clusters : In addition to the 15 clusters adopted in 12 districts, SLBC proposes a list of 17 more clusters in the remaining districts and 8 more clusters in the districts already covered, which will result in overall 40 clusters under bank adoption in the State.

Sri S Bhattacharyya, AGM of RBI suggested that each lead bank of a district is to adopt one MSE cluster as per RBI master directive on MSME clusters. Accordingly, it is decided that all the 23 LDMs would select potential clusters (1 per district) in consultation with General Manager, DIC and would furnish the details (activity/number of units / particulars of the bank branches operating in & around the clusters) to SLBC for necessary action.

(Action point 3 : LDMs are to select the clusters and send details to SLBC by 31-08-2019)

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- D) Bank linkage in Clusters: Initiating the discussion, Sri R Middya, Jt Director of MSME Deptt, GoWB sought feedbacks from the banks regarding the credit linkage in 12 adopted clusters. He again requested the banks to come forwards with proactive actions and extended all possible support from the District Industry Centres.

It was suggested by Sri M Dhar, Advisor, Institutional Finance that the clusters based banks with support from the Department should have the updated credit profile of the entrepreneurs and target the left-out segment for better result.

It is also advised that the banks should invariably cover the entrepreneurs availing the services of the operating Common Facility Centres. LDMs are to maintain liaison with the DIC General Managers and collect necessary information for onward circulation among the cluster based banks.

(Action Point 4 : Lead District Managers and Member Banks )

- E) PMEGP Loans : Sri Middya opined that the disposal of credit proposals needs to be accelerated and the pendency of proposals in Alipurduar, Coochbehar and 24 Parganas North district should be brought down at the earliest.

(Action Point 5 : Member Banks)

- F) SLBC also suggests that member banks should participate actively in the ongoing MSME Outreach & Support program and promote the MUDRA loans with the revised collateral free coverage limit upto Rs.20.00 lakh as well as settlement of MSME loan proposals upto Rs.5.00 crore in "psbloansin59minutes" portal.

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

General Manager  
Prisec-Agri & Convener of SLBC.





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

Ref : SLBC-WB/MSME/Minutes/ 244 /2019

Dated, the 26<sup>th</sup> August, 2019

**Re : Minutes of the Sub-Committee Meeting on SHG on 20-08-2019**

The quarterly meeting on SLBC Sub-Committee on MSME was held on 20-08-2019 to review the progress in SHG credit (NRLM & NULM) and loans sponsored under SVSKP scheme along with related issues. The meeting was chaired by Sri A.K. Agarwal, Principal Secretary, SHG & SE, and was supplemented by Sri Manas Dhar, Advisor (Institutional Finance), Dr Archana, Secy, SHG & SE Deptt, Sri J Choudhury, Jt Secy, SUDA & Sri S Sengupta, Jt Secy, WBSRLM and Sri P Chakraborty, Asstt Gen Manager, RBI.

The point of discussion and the action points that have emerged are given hereunder,

- At the outset, SLBC briefed the House on the compliance of the banks for the Action Points that emerged during the previous meeting dated 28-05-2019. Sri M R Roy, Convenor of SLBC expressed concern at the sluggish growth of SHG credit in the 1<sup>st</sup> quarter which is below 10% of annual target and also expressed surprise that despite the efforts made by SLBC for extension of time for reconciliation and return of subsidy for undischarged loans, status report in this regard has not been furnished by any banks. He exhorted the banks to complete the exercise in the current quarter positively and avoid further complication in this regard. ( Action Point 1 : Member banks )

Initiating discussion on the agenda items, Sri Agarwal, Principal Secretary dwelt on the initiatives taken by the Department for better implementation of the schemes under its fold with leveraging of technology, particularly through convergence of multiple intermediaries.

Sri Agarwal shared the information regarding the proposed onboarding of multiple Govt Departments under a single platform for ease of doing business. A project is being worked out in this regard, under which 120 villages have been identified in 10 districts covering 200(appr) beneficiaries per village with the object of facilitating proper linkages at all levels.

He also briefed the House on the recently launched a financial assistance scheme "Jaago" which will provide grant of Rs.5000/- to each SHGs with credit to the savings a/c of the SHGs. It may be used as Revolving Fund which will help SHGs in building up the Corpus Fund

Regarding the query on Interest Subvention under NRLM, Sri Dhar informed that it is allowed upto the maximum limit of Rs.3.00 lakh only, beyond which the groups will have to bear the extra interest burden.

- Regarding NRLM, it has been gathered that around 31000 proposals are pending for sanction at various bank branches. It is also been informed by WBSRLM that as per Ministry directive, all eligible proposals will be submitted to the banks by October, 2019. (Action Point 2 : The 31000 odd pending proposals are to be cleared in the current quarter. Controlling offices are to issue appropriate instructions to the branches)
- It was gathered that the undrawn amount in the Cash Credit accounts of the SHGs amount to around Rs.3900 crore (appr). It is suggested that the banks should encourage the groups for drawing to the maximum extent and the WBSRLM should also sensitize the groups in this regard.



- During the discussion it was gathered that enhancement of limit as per 2<sup>nd</sup>/3<sup>rd</sup> grading is taking place with re-sponsoring of full set of loan application & related documents by SRLM. It was informed that renewal of the limit with enhancement of limit can be made by the banks after completion of the grading exercise without the requirement of re-sponsoring of proposals by submitting the entire sets of documents by SRLM. Banks are to ensure completion of the grading exercise with due diligence in co-ordination with SRLM and execute fresh set of documents only for enhanced limits.  
( Action Point 3 : Controlling Heads are to inform the respective branches accordingly)
- Regarding recovery in NPA SHG a/c, it was informed by WBSRLM that system data regarding report for delinquency in repayment is shared on monthly basis to the Blocks/ Shanghas and banks are to resort to the Community Based Recovery Mechanism (CBRM) for timely repayment & regularisation of the accounts. Pockets are also to be identified.  
(Action Point 4 : Member banks & WBSRLM))
- Regarding NULM, Sri J Choudhury, Jt Secretary stated that about 1/3<sup>rd</sup> of the beneficiaries are to receive the benefit of interest subvention available under the Scheme.  
(Action Point 5 : Banks are to complete the process and ensure lodgement of claim in the designated portal by 30-09-2019 covering the period upto March, 2019. It was also decided that SUDA will forward the MIS data to SLBC for sharing with member banks)
- It was informed by SUDA that the banks have not intimated the Dept regarding the large numbers of pending NULM proposals despite series of mails by their end from June, 19 onwards. (Action Point 6 : Member banks are to dispose of the pending proposals and intimate the sponsoring agencies regarding the updated position by 30-09-2019. The banks may enlist the support of district level functionaries in the matter)
- It was informed that for the issues regarding opening of accounts persisting in some pockets, SUDA will take up the matter with the concerned banks under intimation to SLBC. Also the common loan application form (as per IBA approved format) will be used by the Deptt from September, 19 onwards. It was also decided that District Magistrates would also write to the ULBs for ensuring their presence in DCC/DLRC meetings.
- Regarding pending SVSKP loans, the banks are again requested to expedite the process of disposal of the proposals. The status regarding SVSKP subsidy claimed/received but not disbursed must be intimated to WBSCL followed by return of subsidy for ineligible loan proposals by 30-09-2019 without fail. ( Action Point 7 : Member banks ).
- SLBC informed that BC related information has been received from 4 banks covering 10295 Bank Mitras. Remaining banks are to furnish the Bank Mitra list with details at the earliest for onward submission to the Department. ( Action Point 8 : Member banks )
- Sri D Ghosal, OSD-Banking, WBSCL informed that a number of banks are yet to claim WBSSP Subsidy since long and repeated discrepancies are observed in lodgement of claim by banks. It is decided that WBSCL will furnish the latest position of interest subsidy claim along with the check-list for removal of discrepancies by banks.  
(Action Point 9 : Banks are to ensure error-free claim lodgement upto March, 2019 by Sept, 2019 positively)

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

  
General Manager  
Prisec-Agri & Convener of SLBC.



युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India  
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Ref: SLBC-WB/Steering Comm/ 276 /2019

Dated, the 4th September, 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 03-09-2019**

The meeting of the SLBC Steering Committee was held on 03-09-2019 to finalize the agenda for the forthcoming 146<sup>th</sup> SLBC meeting scheduled to be held on 17-09-2019 pertaining to the quarter ended June, 2019. In addition to the permanent Sub-Committee members, the meeting was attended by 9 other major banks as special invitees. The major points of discussion and action points emerging during the deliberation with active participation of the member banks, RBI, NABARD and Govt of West Bengal executives are appended below.

- At the outset, the progress for the June, 2019 quarter was shared by SLBC. It was informed that while the disbursement under Agriculture stood at 20.19%, for MSME it was 27.91%. Sri M R Roy, Convener of SLBC stated that the target for Agriculture was reset on realistic basis and must be attained by the banks. It was observed that CD Ratio has come down to below 64% level with corresponding decrease in NPA level. It is expected that banks will take necessary steps for increasing the credit deployment through new areas of credit.

**(Action Point 1 : Member Banks)**

- As advised by RBI, banks are to focus on finance against NWR which will augment agricultural credit. SLBC is collecting the data from the banks and it appears that pledge finance against NWR hardly exists in the State. As opined by the banks the absence of Collateral Managers is posing a hindrance in this regard. Sri B Sinha, DGM, NABARD informed that setting up accredited warehouses may solve the problem to some extent. Sri J K Tirkey, GM, RBI spoke about the model of financing the Cold Storages for storing the potatoes of the farmers. However it was clarified by banks that the model is different from the pledge financing under NWR. Sri M.Dhar, Advisor, Institutional Finance, GoWB, opined that national level certified Collateral Managers may be approached to set up business centres in West Bengal and requested NABARD to explore the possibility for developing the necessary ecosystem in this regard.

**(Action Point 2 : NABARD)**

- It was informed by SLBC that as per RBI guidelines, one of the agenda items will be on Market Intelligence, which will cover inter alia information on Ponzi schemes, usurious activities by local money lenders, cyber frauds, etc. Sri J K Tirkey advised that public should be made aware of the threats in these matters through financial literacy drives while Sri M Dhar requested the banks to share any illegal activities involving ponzi schemes to SLBC which in turn will communicate the same to the Government authorities for necessary action.

**(Action Point 3 : Member Banks)**





- It is also decided that the land allocation/possession issues related to the RSETIs sponsored by banks should be taken up for discussion/resolution at SLBC meetings.  
**(Action Point 4 : Sponsor Banks, SLBC & GoWB)**
- SLBC informed the House about the directives regarding identifying and adopting a district in the State as Digital District. As suggested by Sri P Kadyan, Jt Secretary (Finance), the selection of the district should preferably be made in line with the Aspirational District concept with regard to issues related to convergence of payment systems, connectivity, etc.  
Sri Tirkey opined that proper public awareness should be created in this regard.  
**(Action Point 5: SLBC is to initiate process through Committee Approach by Dec.19)**
- It is informed by SLBC that directives have been received from RBI to constitute a Sub-Committee on Digital Payments for deepening the level of payments and wider accessibility.  
As suggested by Sri P Kadyan SLBC will rope in BSNL, Indian Post Payment Bank for the Sub Committee In order to improve the corresponding ecosystem. The Committee will also attend to the issues pertaining to the Digital District.  
**(Action Point 6. SLBC to initiate the process and prepare the roadmap)**
- Sri B Sinha has opined that JLG finance should be regularly taken up for deliberation at SLBC forum along with KCC loans sanctioned to Animal Husbandry & Fishery activities.  
**(Action Point 7. SLBC & Member Banks)**
- Regarding Bangla Shasya Bima Scheme it was informed by Sri J Roy, Jt Secy (Agri) that till 02-09-2019 total 39.01 lakh farmers have been enrolled under Kharif,2019 season with number of loanees being 10.37 lakh and non-loanees at 28.64 lakh. He urged the banks to step up the enrolment process for the loanee farmers within the stipulated date.  
**(Action Point 8. Member Banks)**
- Regarding KCC it also observed by Sri J Roy that the disbursement made by banks in KCC loans for June,19 quarter stood at only 6.52 lakh farmers which is too low vis a vis the annual target of 35.00 lakh. The ticket size is also in lower side and needs to be increased to the desired level as expected by authorities. Focus should be on acquisition of new farmers and extending finance to Animal Husbandry and Fishery under KCC with interest subvention facility. Sri M Dhar also requested the banks to submit the land record details of all KCC loanees under Krishak Bandhu program which will facilitate the banks to trace the uncovered farmers for bank linkage.  
**(Action Point 9. Member Banks)**



▪ **Agenda items for 146<sup>th</sup> SLBC, West Bengal meeting scheduled on 17-09-2019:**

It was finally resolved that the following agenda will be placed for discussions in the forthcoming quarterly SLBC meet for June 2019 are in the chronological order.

1. Confirmation of minutes of the 145<sup>th</sup> SLBC meeting dated 12-06-2018.
2. Action taken Report for the resolutions adopted in the last SLBC meeting.
3. Review of credit disbursement by Banks as per ACP 2019-20 for June, 19 quarter.
4. CD Ratio & review of districts with CD Ratio below 40%.
5. Progress in Agriculture Credit.
6. Progress in KCC saturation, BSBS coverage and Progress in Animal Husbandry & Fishery.
7. Doubling of Farmers' Income by 2022.
8. Deployment of credit in MSME.
9. Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans.
10. Adoption of MSME Clusters & Credit Linkage.
11. Progress in SHG-NRLM, Progress in NULM & Progress in JLG Finance.
12. Progress in Education Loan & Housing Loan.
13. Financial Literacy Camps & Awareness Drive.
14. Review of functioning of RSETIs.
15. Progress on Data Management System as per Revamped Lead Bank Scheme.
16. Digitization and Digital District.
17. Review of status of opening of Banking Outlets in unbanked centres / GP Headquarters.
18. Recovery position and Status of SARFAESI cases & Certificate cases etc.
19. Social Security Scheme & GPDP.
20. Market Intelligence Issues.
21. Calendar of SLBC Meeting/Events & issues related to DCC/DLRC.

  
General Manager  
Prisec-Agri & Convener of SLBC.







CONVENOR BANK

ইউনাইটেড ব্যাঙ্ক অফ ইণ্ডিয়া



युनाइटेड बैंक ऑफ इंडिया

**United Bank of India**

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(The Bank That Begins With "U")