

विशेष
SPECIAL

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

Quarterly Review June, 2020

Date : 03.09.2020
Time : 11.30 AM
KOLKATA

कार्यसूची टिप्पण AGENDA NOTES

CONVENOR BANK

पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



punjab national bank
...the name you can BANK upon !



**Punjab National Bank
Kolkata Zonal Office**

Convener: State Level Banker's Committee for West Bengal

Agenda Notes for the Special SLBC Meeting (Review of June, 2020 Quarter)

Agenda No.	Particulars of Agenda Items	Page No.
	Banking Statistics	1-5
	General Information for West Bengal	1
	Bank & District wise allocation of Lead Bank Responsibility, Branch Network & ATM	2
	Vital Banking Statistics	3
	Banking Key Indicators for the State of West Bengal	4
	Position of Brick & Mortar Branch	5
1.	Confirmation of the Proceedings of the 149th SLBC & review of ATR thereof	6
2.	Action taken report for the resolution adopted in the 149th SLBC, WB	6-7
3.	Review of Credit Disbursement by Banks as on June, 20 as per ACP 2020-21	7-21
	Bank wise disbursement under priority sector lending	8-12
	Bank wise disbursement under non priority sector lending	13-14
	Total disbursement under PRISEC & NON PRISEC	15
	Bank wise sectorial outstanding credit under Priority Sector	16-18
	Bank wise sectorial outstanding credit under Non-Priority Sector	19
	Outg. Credit to Minority Community, Weaker Section, Women, SC/ST & OBC	20
	Disb. Of loan to Minority Community, Weaker Section, Women, SC/ST & OBC	21
4.	CD Ratio & Review of Districts with CD Ratio below 40%	22-28
	District wise CD Ratio of West Bengal	23
	Bank wise CD Ratio of West Bengal	24
	Advance Deposit Trends in the District below 40% CD Ratio	25
	Bank wise & Population Group wise Branch Network & Deposit	26
	Bank wise & Population Group wise Advance & CD Ratio	27
	Bank wise Position of ATM & BC Outlets	28
5.(A)	Progress in Agriculture Credit	29
5.(B)	Campaign to cover all eligible Non-loanee farmers under KCC, BSBS Coverage	30-37
	Bank wise KCC Position	31
	District wise KCC Position	32
	No. of farmers covered under Bangla Shasya Bima Scheme in kharif - 2020	33
	New Development in KCC (Animal Husbandry & Fishery)	33-36
	Natural Calamity & Relief Measures as per RBI guidelines	36-37
5.(C)	Doubling of farmers' income by 2022 & New Initiatives	37-43
	Krishak Bandhu, New Agriculture Marketing Scheme, Finance to NWR & FPO etc.	38
	Dairy Entrepreneurship Dev. Scheme & National Livestock Mission Scheme	39
	Credit to SF/MF, Share Croppers, Oral Lessees, Patta Holders, New Farmers	40-43

6.(A)	Deployment of Credit to MSME	44-46
	New Development in MSME Sector & Progress of MSME Loan Restructured	45
	Emergency Line of credit guarantee Scheme	46
6.(B)	Adoption of MSME Clusters & Credit Linkage	47-48
	Bank wise flow of credit to SCC, GCC, WCC	49-51
6.(C)	Review of MUDRA, SUI, PMEGP & SVSKP Loans	52-58
	Progress in MUDRA Loans	52-53
	Progress in Stand Up India Loans	54-55
	Progress in PMEGP Loans	56-57
	Progress in SVSKP Loans	57-58
7.	Progress in SHG-NRLM, DAY-NULM & JLG Finance	59-67
	Bank & District wise achievement of Credit Linkage under NRLM	59-60
	Bank & District wise Outstanding vs NPA & Disbursement target for FY 2020-21	61
	Dual Authentication & E-Shakti of NABARD	62
	Progress under DAY-NULM	62-67
	Bank wise & District wise performance of SHG Credit Linkage under NULM	63-64
	Bank wise & District wise performance of SEP-I under NULM	64-65
	Bank wise & District wise performance of SEP-G under NULM	65-66
	Progress of JLG Finance	66-67
8.	Progress in Education Loan & Housing Loan	68-71
	Progress in Education Loan	69
	Progress in PMAY Loan	70
	Progress in Housing Loan	71
9.	Progress on Data management System as per Revamped Lead Bank Scheme	72
10.	Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)	73-75
11.	Recovery position and Status of SARFAESI cases & Certificate cases etc.	76-81
	Bank wise and Sector wise NPA & Recovery Position	77-79
	Status of PDR cases	79
	Recovery under SARFAESI and Bank wise & District wise Pending DM Permission	80-81
12.	Financial Literacy Camps & Awareness Drive	82
13.	Review of functioning of RSETIs	83-84
14.	Review of Status of Opening of BOs in Unbanked Centres/Tea Garden areas	84-85
15.	Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY)	86-89
16.	Calendar of SLBC Meeting/Events & issues related to DCC/DLRC	90
17.	Miscellaneous (Market Intelligence Issues)	90-91
	Status of SLBC report submitted by banks for March, 2020	91
	Minutes of SLBC meeting, Sub-Committee meetings	92-104

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, 2020)	11402
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

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

Population Details:

(As per 2011 census)

Population	913.48 lac
Rural population	657.97 lac
% of rural population	72.03%
% of urban population	27.97%
Male population	469.27 lac (51.37%)
Female population	444.21 lac (48.62%)
Sex ratio (Females per 1000 Males)	950
Total No. of Households	157.16 lac
No. of Rural households	111.62 lac
No. of Urban households	45.54 lac
Schedule Caste population	184.53 lac
Schedule Tribe population	44.06 lac
Density of population	1029 per sq.km
Literacy level	626.14 lac (68.55%)
Highest Population Districts	Lowest Population Districts
North 24 Parganas-100.82 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
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in 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 30.06.2020)	Rs.91770
Per Capita Advance (as on 30.06.2020)	Rs.55080

Bank wise & District wise allocation of Lead Bank Responsibility:

Bank	No. of Districts	Name of Districts
Punjab National Bank	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
Indian 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	March 2020	June 2020
Rural	3552 (43.31%)	3531 (42.92%)	3417 (41.51%)	3496 (41.69%)	3508 (41.57%)
Semi-urban	1398 (17.05%)	1412 (17.16%)	1544 (18.76%)	1495 (17.83%)	1484 (17.58%)
Urban	1630 (19.88%)	1655 (20.11%)	1688 (20.51%)	1769 (21.10%)	1835 (21.74%)
Metro	1621 (19.76%)	1630 (19.81%)	1582 (19.22%)	1625 (19.38%)	1613 (19.11%)
TOTAL	8201	8228	8230	8385	8440

Position of ATMs in the State of West Bengal:

Population group	March 2017	March 2018	March 2019	March 2020	June 2020
Rural	2539	2571	2761	2674	2823
Semi-urban	2158	2191	2161	2125	2276
Urban	3103	3041	3120	3147	3389
Metro	3022	2346	2693	2757	2928
TOTAL	10822	10149	10735	10703	11416

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

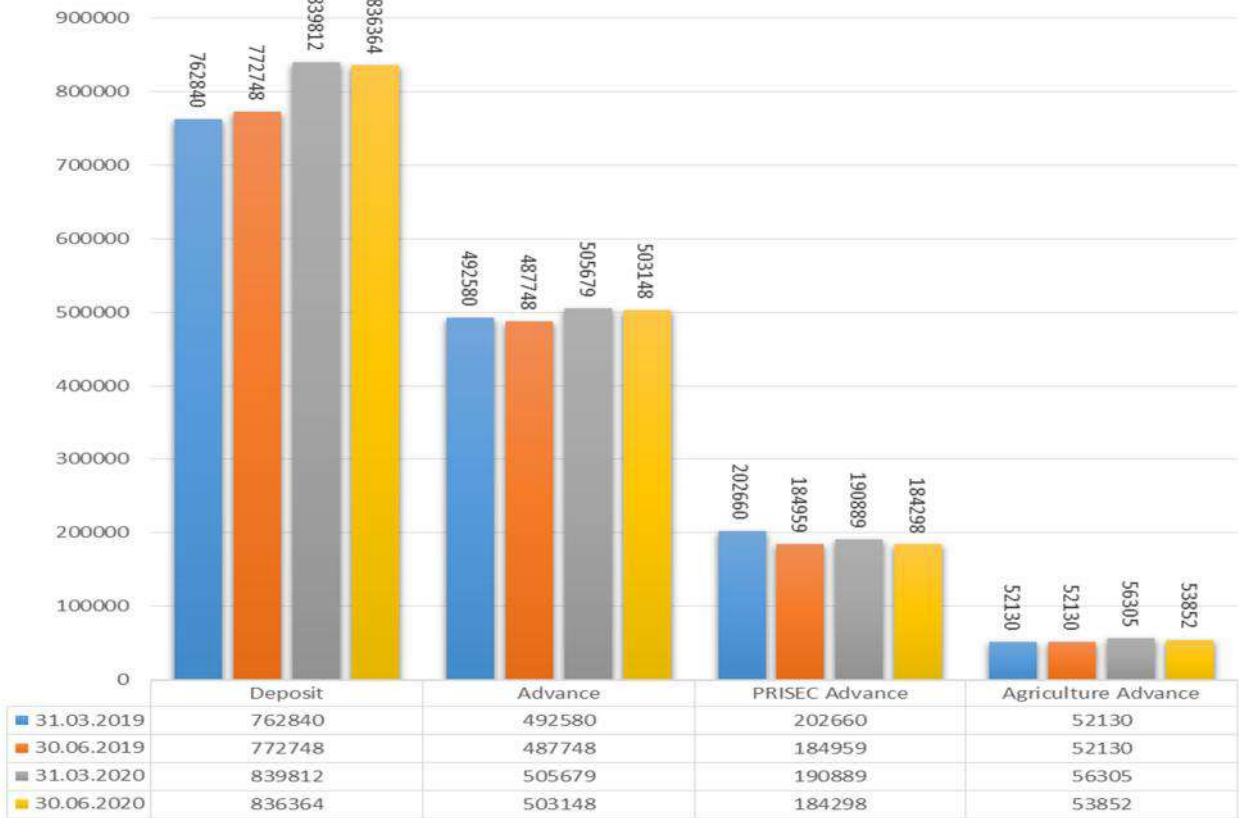
Parameter	March 2018	March 2019	June 2019	March 2020	June 2020
No. of Branches	8228	8230	8338	8385	8440
Total Deposits	710512	762840	772748	839812	838364
Total Advances (with RIDF)	464580	492580	487748	505679	503148
CD Ratio	65	64	63	60	60
C+I: Deposit Ratio	77	75	74	71	67
Priority Sector Advances (PSA)	168373	202660	184959	190889	184298
% of PSA to ANBC	40	42	38	44	38
Agriculture Advances	47439	52130	52103	56305	53852
% of Agri Advances to ANBC	11	13	12	13	11
MSME	87275	100510	96595	94297	94569
Education Loans	2396	2627	2348	2525	2441
Housing Loans	40804	44194	45466	51080	54038
DRI Advances	153	420	338	455	264
% of DRI Advances to ANBC	0.04	0.09	0.07	0.10	0.06
Advances to SC/ST Communities	17517	16430	16754	19997	19841
Adv. to Women Entrepreneurs	39357	39287	49875	55085	58083
% of Adv to Women to ANBC	9	8	11	12	12
Weaker Section Advances	58918	56423	65082	63267	62395
% of Weaker Advances to ANBC	14	12	14	14	13
Minority Community Advances	31323	31122	27143	39380	42603
% of Minority Co Adv. to Prisec	19	16	14	20	23

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

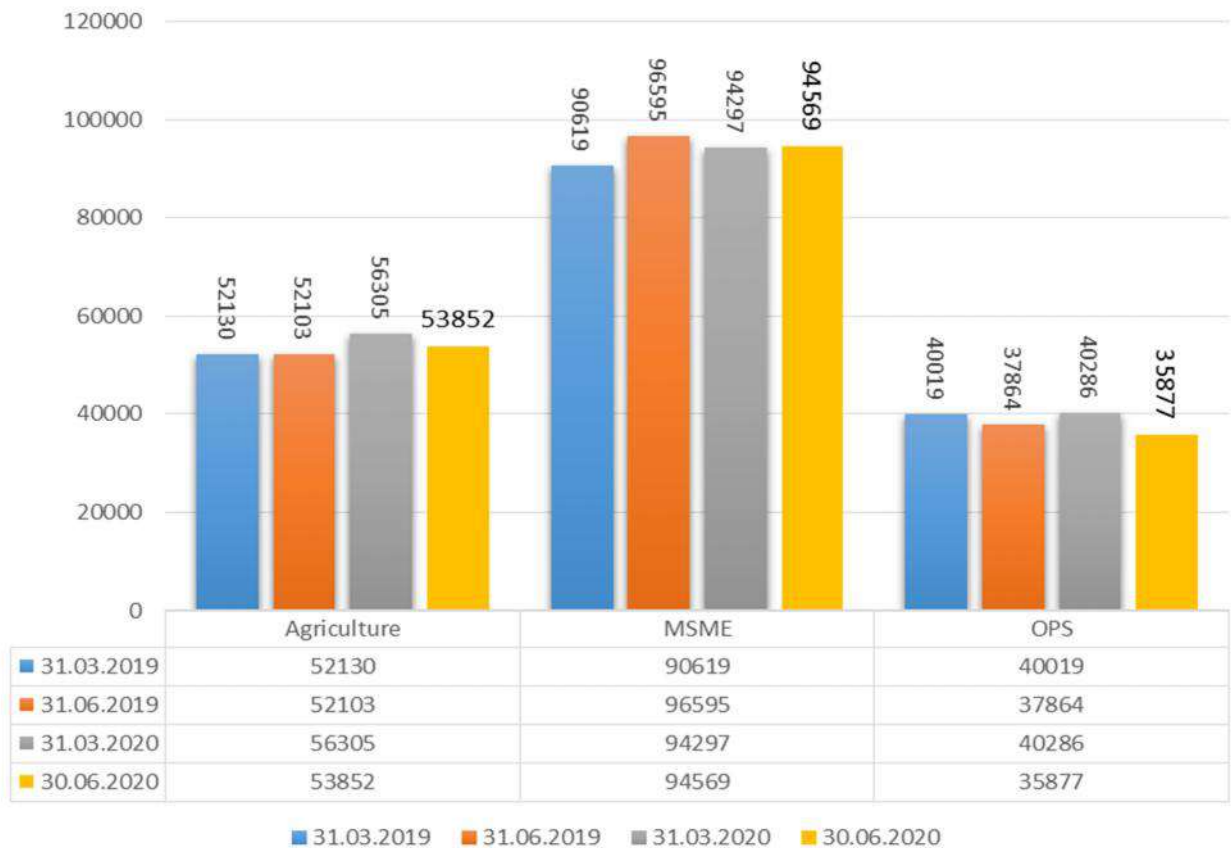
(Amount Rs in crore)

Sl.	Parameter	ACP Plan 2019-20	ACP achieved (June, 2019)	% Achiev.	ACP Plan 2020-21	ACP achieved (June, 2020)	% Achiev.
1	Agriculture	55000	11110	20	77236	7158	9
2	MSME	70000	19541	27	90237	15403	17
3	OPS	23000	4471	20	33128	1822	5
Total PRISEC		148000	35122	24	200601	24383	12
4	NPS	18000	42201	234	67934	30070	44
Grand Total		166000	77323	47	268535	54453	20

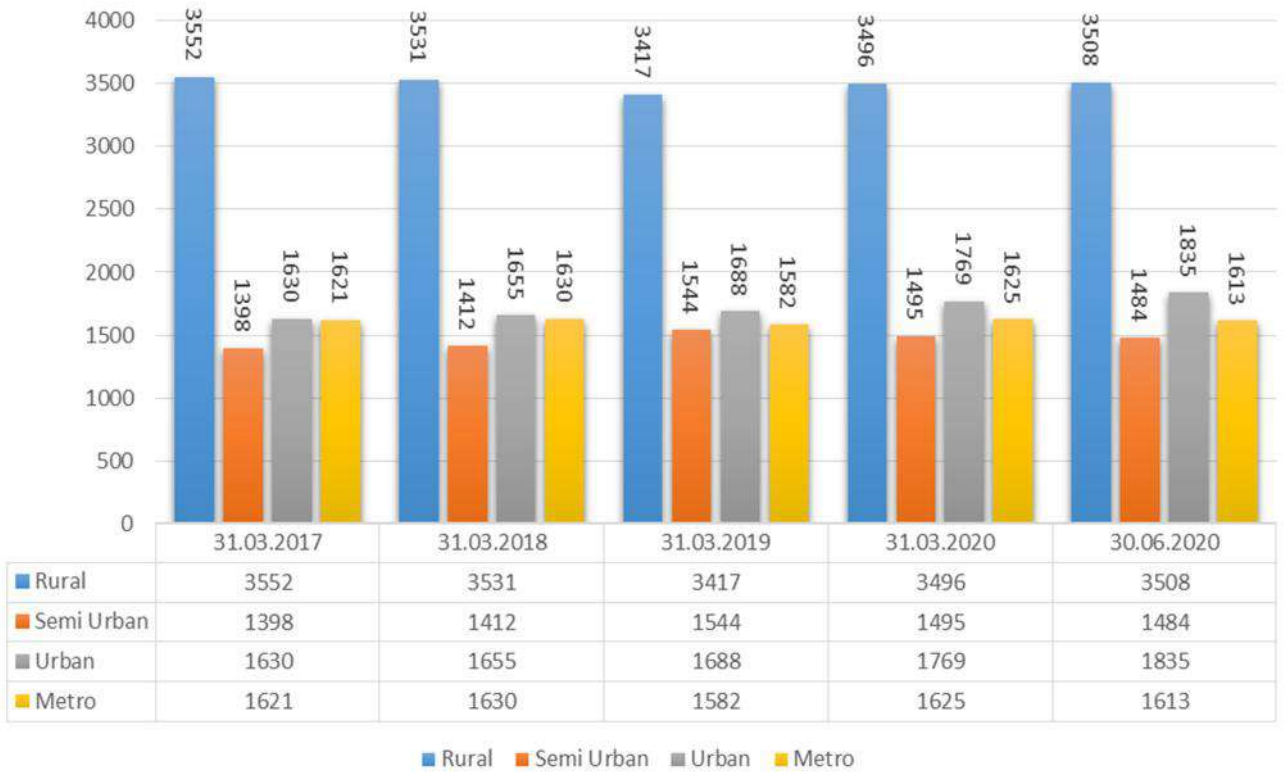
Banking Key Indicators (Amount in Crore)



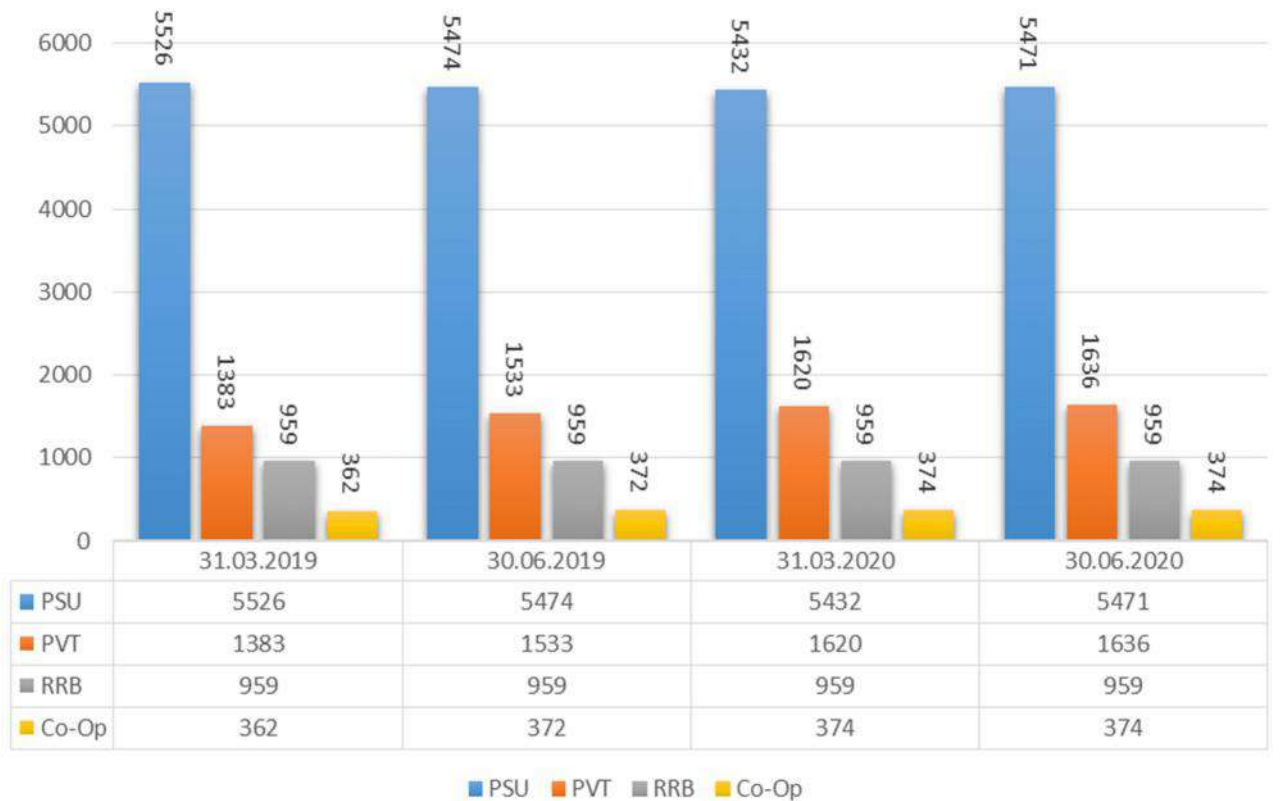
Sector wise Outstanding (Amount in Core)



Position of Brick & Mortar Branch



% of Share in Branch Network



EXECUTIVE SUMMARY OF AGENDA FOR Special SLBC Meeting

Review for June, 2020 Quarter

AGENDA - 1 : Confirmation of the minutes for 149th SLBC dt 04-05-2020

The proceedings and action points of 149th SLBC Meeting for West Bengal held in Kolkata on 04th May, 2020 through VC was circulated under cover of Convener Bank's letter to the members on 06-05-2020. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 149th SLBC dt 04-05-2020

The ATR for the major action points as emerged in the 149th SLBC given below.

Sr.	Action Points	Action taken for compliance
1.	Agriculture Department to share the details of non-loanee farmers with the banks immediately and banks are to enrol the farmers with support from Agriculture Department for achieving the saturation accordingly.	Details of the non-loanee farmers have been shared with the member banks on 02.06.2020. During the KCC saturation campaign all banks together sanction over 3.50 lakh KCC proposals as on 30.06.2020 which has been increased to 12.07 lakh upto 31.08.2020.
2.	Govt. of West Bengal to request RBI for extending repayment moratorium beyond 3 months considering COVID-19 pandemic situation.	RBI extended the moratorium for term loan repayment by another 3 months i.e upto 31.08.2020 vide RBI circular dated 23.05.2020.
3.	Fishery Department suggested for fresh coverage of loanee farmers under KCC with a outlay of 500 crore in current FY 2020-21.	All Banks together enrolled 162 new Fishery farmers under KCC amounting Rs. 1.56 crore. However, upto 31.08.2020 the outlay increased to 813 nos. amounting to 5.15 crore.
4.	FPI Department suggested for restructuring of Food Processing Units temporarily shut down due to COVID-19 pandemic. Dr. Mitra advised for a separate SLBC sub-committee meeting for increasing the credit flow in this sector.	RBI vide its circular dated 06.08.20 permitted restructuring of accounts which are standard as on 01.03.2020. Banks are providing the facilities to eligible borrowers. Separate sub-committee on FPI was formed & its 1 st meeting was held on 12.05.20 with actionable plan already shared to the member Banks.
5.	Govt. of West Bengal are to explore the possibility of introducing a credit linkage subsidy scheme for incentivising entrepreneurs in Food processing & Horticulture sector.	Details regarding introduction of credit linked subsidy from the Department are awaited. However, Horticulture Department briefed during the sub-committee meeting on 12.05.20 about the Poly House scheme which also has a provision for back-ended subsidy.
6.	SHG & SE Department requested the Banks for immediate lodgement of pending subsidy claim for the eligible SHG members.	All the member banks have already claimed the pending subsidy for the eligible SHGs upto 31.03.2020 except UCO Bank who have claimed the subsidy upto 31.03.2017.

7.	Under NRLM 68000 loan applications are pending with Banks which are to be disposed of by June, 2020. Also, Rs. 4289 crores are pending for disbursement which are to be completed by May, 2020.	All Banks together disbursed 1.25 lakh sanctioned proposals under NRLM amounting Rs. 1016 crores upto 30.06.2020 which has been increased to 2.26 lakh nos of groups amounting Rs. 1363 crores upto 31.08.2020.
8.	Banks are to deploy Rs. 15000 crores adopting 10 lakhs new SHGs in the current FY 2020-21.	All Banks together sanctioned 40644 nos. of SHGs amounting Rs. 895.36 crores during the 1 st quarter of the current FY 2020-21.
9.	Member Banks are to explore small entrepreneurs under MUDRA loan to revive this sector. Member Banks are to clear the pendency of PMEGP loans on priority basis as in the previous FY 19-20 only 2280 nos. of proposals have been sanctioned.	84512 proposals sanctioned under MUDRA upto 30.06.2020 out of which 52896 nos. are under Sishu category which constitute 63% of overall MUDRA beneficiaries. Against 788 nos. of PMEGP sponsored proposals, member Banks all together disbursed 2925 proposals inclusive of carry forward cases. Banks suitably advised to dispose of 620 nos. of pending proposals at the earliest.
10.	State Government Authorities are requested to arrange for waiver of penalty as applicable for stamp duty on bank accounts for a specified period.	Details regarding waiver of penalty as applicable for stamp duty on bank accounts for a specified period from the Department are still awaited.
11.	Banks are to proactively implement the RBI mandate relief measures to ease out stress on working capital by reaching out to the MSME borrowers. GoWB Authorities are to take up the matter with RBI regarding probable increase in the additional credit to 30%.	As per RBI guidelines w.e.f. 01.01.19 as on 30.06.2020, all banks together restructured 72555 nos. of MSME loans amounting Rs. 4194 crores. All banks together sanctioned 16725 units amounting Rs. 353 cr under COVID Emergency Credit Fund & also sanctioned 1.18 lakh units amounting Rs. 2537 cr under Emergency Credit Line Guarantee Scheme upto 30.06.20.

AGENDA – 3

(A) Review of Credit Disbursement by Banks as per ACP 2020-21 as on June, 2020:

All the banks operating in the State put together disbursed Rs. 24383 crore in Priority Sector, i.e. 12% of the Annual Target of Rs.200601 crore during the period April to June of the financial year 2020-21. The percentage of achievement was 24% during April-June, 2019 quarter of 2019-20 in Prisec.

While achievement under Agriculture sector is 9.27% and in the achievement in MSME sector is 17.07% as on 30-06-2020. Disbursement in Non-Priority sector is Rs. 30070 crore i.e. 44% of the Annual Target of Rs. 67934 crore which results in overall disbursement of Rs. 54453 crore i.e. 20% of annual target of Rs.268535 crore.

A comparative position of achievement in disbursement under ACP 2020-21 as on 30.06.2020 with the corresponding quarter of last 2 years is as under:

Sector	2018-19 (April-June)			2019-20 (April-June)			2020-21 (April-June)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	64071	11846	18	55000	11110	20	77236	7158	9
MSME	50000	10217	20	70000	19541	27	90237	15403	17
OPS	15890	4562	29	23000	4471	20	33128	1822	5
PRISEC	129961	26625	20	148000	35122	24	200601	24383	12

Bank-wise position of achievement for disbursement under the respective sectors. e.g. Agri, MSME, OPS (Other PriseC) ,etc are reported in the respective sector wise agenda notes.

Statement showing disbursement in Agriculture under Priority Sector for the quarter ended June, 2020												
(No. in actuals. Amt. in Lakh)												
Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		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.		No.		%
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	10259	26241.67	350	671.00	1510	2499.06	161614	233872.44	12119	29411.73	12.58
2	Bank of India	24918	10585.00	13	178.00	1620	3438.00	258570	338822.66	26551	14201.00	4.19
3	Bank of Maharashtra	1153	35.47	0	0.00	914	22.82	8882	11831.50	2067	58.29	0.49
4	Canara Bank	31739	11229.12	196	4295.00	4884	6213.52	307281	366638.67	36819	21737.64	5.93
5	Central Bank of India	20523	20602.16	4	222.57	211	8306.91	264097	314347.65	20738	29131.64	9.27
6	Indian Bank	17732	25461.46	2	55.00	1132	16712.14	464108	575116.16	18866	42228.60	7.34
7	IOB	538	604.02	90	1742.00	3	1.00	82861	102582.00	631	2347.02	2.29
8	PNB	29489	23971.62	208	16992.00	282	30019.68	999345	1377424.00	29979	70983.30	5.15
9	Punjab & Sind Bank	0	0.00	0	0.00	58	178.00	12194	14675.00	58	178.00	1.21
10	SBI	94543	141351.00	16	102.00	6	46.00	942479	1274141.75	94565	141499.00	11.11
11	UCO	2628	1812.76	4	346.00	5	24.71	284113	358429.89	2637	2183.47	0.61
12	Union Bank of India	962	1034.06	2	27.25	30	2104.79	178848	226294.89	994	3166.10	1.40
Total PSU		234484	262928.34	885	24630.82	10655	69566.63	3964392	5194176.60	246024	357125.79	6.88
13	Axis Bank	2243	9577.00	1	94.00	3	150.00	120023	150362.61	2247	9821.00	6.53
14	Bandhan Bank	92704	37189.22	20189	8060.46	23468	11041.11	349367	407415.26	136361	56290.79	13.82
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
17	Federal Bank	3327	4490.71	0	0.00	86	6299.97	3400	4440.23	3413	10790.68	243.02
18	HDFC Bank	1606	4036.00	9	5541.00	159	24715.00	74338	93904.66	1774	34292.00	36.52
19	ICICI	9060	7111.23	0	0.00	16	15410.15	74563	90591.05	9076	22521.38	24.86
20	IDBI	4383	4953.68	1	72.95	3	387.50	60375	74992.66	4387	5414.13	7.22
21	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
22	Indusind Bank	272	684.89	284	73.03	3	16.85	14141	21767.33	559	774.77	3.56
23	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	1370	1653.56	0	0.00	0.00
24	Karnataka Bank Ltd.	1	20.00	1	40.00	54	168.69	236	780.22	56	228.69	29.31
25	Karur Vysya Bank	0	0.00	0	0.00	29	68.00	2590	3012.66	29	68.00	2.26
26	Kotak Mahindra Bank	537	1150.23	0	0.00	22	1587.38	1628	3102.13	559	2737.61	88.25
27	Ratnakar Bank Ltd	1247	134.00	0	0.00	0	0.00	1146	1519.26	1247	134.00	8.82
28	South Indian Bank Ltd.	10	2067.00	58	9939.00	12	1038.00	785	2266.50	80	13044.00	575.51
29	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
30	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
31	Ujivan Small Finance Bank	5868	2217.65	0	0.00	0	0.00	29988	31545.11	5868	2217.65	7.03
32	Utkarsh Small Finance Bank	66	21.00	0	0.00	0	0.00	0	0.00	66	21.00	#DIV/0!
33	YES Bank	1234	276.00	6	5000.00	205	58755.00	633	998.62	1445	64031.00	6411.97
Total PVT		122558	73928.61	20549	28820.44	24060	119637.65	734584	888351.86	167167	222386.70	25.03
34	BGVB (PNB)	53457	20892.00	0	0.00	26	81.00	698930	764306.39	53483	20973.00	2.74
35	PBGB (UCO)	8688	14533.79	0	0.00	0	0.00	147983	207839.05	8688	14533.79	6.99
36	UBKGB (CBI)	7594	4606.06	1	0.49	0	0.00	135176	154843.92	7595	4606.55	2.97
Total RRB		69739	40031.85	1	0.49	26	81.00	982089	1126989.36	69766	40113.34	3.56
37	WB State Co-Op Bank Ltd.	430587	94920.10	0	0.00	0	0.00	717584	501271.09	430587	94920.10	18.94
38	WBSCARD Bank Ltd.	42854	1304.70	0	0.00	0	0.00	53816	12817.01	42854	1304.70	10.18
Total Co-Optv		473441	96224.80	0	0.00	0	0.00	771400	514088.10	473441	96224.80	18.72
Grand Total		900222	473113.60	21435	53451.75	34741	189285.27	6452465	7723605.92	956398	715850.63	9.27

Statement showing disbursement in MSME under Priority Sector for the quarter ended June, 2020

(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 Industries		Other under MSME		Total MSME under PRISEC				
		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		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	2346	42098.76	1106	30386.45	193	8355.71	46	161.40	35	77.04	118865	359207.57	3726	81079.36	22.57
2	Bank of India	4933	13439.00	263	7787.00	12	1004.00	0	0.00	0	0.00	125616	402457.25	5208	22230.00	5.52
3	Bank of Maharashtra	3877	2.00	4120	286.60	4321	592.93	0	0.00	0	0.00	15160	39929.46	12318	881.53	2.21
4	Canara Bank	22333	56852.00	2202	49787.00	233	12230.00	0	0.00	0	0.00	125489	547943.97	24768	118869.00	21.69
5	Central Bank of India	10855	19089.66	1607	36321.09	605	8875.15	1376	250.54	0	0.00	92671	334573.71	14443	64536.44	19.29
6	Indian Bank	27975	84075.84	1064	45232.52	225	19990.45	20	103.00	0	0.00	201906	719948.37	29284	149401.81	20.75
7	IOB	2068	4805.00	16	954.00	1	200.00	0	0.00	0	0.00	46151	181721.80	2085	5959.00	3.28
8	PNB	20490	64532.24	2604	46319.81	137	15361.31	84	159.84	0	0.00	460520	1500016.00	23315	126373.20	8.42
9	Punjab & Sind Bank	100	10.72	50	5.00	27	10.00	0	0.00	0	0.00	7254	30787.00	177	25.72	0.08
10	SBI	19546	99658.00	1631	67121.00	122	47742.00	0	0.00	0	0.00	397163	1473365.16	21299	214521.00	14.56
11	UCO	6832	7462.47	266	3507.66	6	256.40	0	0.00	0	0.00	118990	455892.36	7104	11226.53	2.46
12	Union Bank of India	3879	23641.96	284	28038.77	148	30312.84	0	0.00	0	0.00	110714	389248.14	4311	81993.57	21.06
Total PSU		125234	415667.65	15213	315746.90	6030	144930.79	1526	674.78	35	77.04	1820502	6435090.79	148038	877097.16	13.63
13	Axis Bank	92	2790.00	88	9495.00	29	1708.00	0	0.00	7	2113.00	83878	316467.30	216	16106.00	5.09
14	Bandhan Bank	158522	81837.75	3169	9338.15	34	5199.22	0	0.00	0	0.00	212052	644641.67	161725	96375.11	14.95
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2064	2430.00	0	0.00	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1300	1000.00	0	0.00	0.00
17	Federal Bank	330	8196.38	135	9208.85	27	9754.28	0	0.00	0	0.00	2262	9647.78	492	27159.51	281.51
18	HDFC Bank	1644	28728.00	710	49884.00	139	18996.00	0	0.00	0	0.00	60661	199589.72	2493	97608.00	48.90
19	ICICI	2163	106529.25	1007	114546.74	185	67545.60	0	0.00	0	0.00	68027	215571.73	3355	288621.59	133.89
20	IDBI	5000	25593.79	152	4552.25	19	3255.94	0	0.00	0	0.00	34797	109600.29	5171	33401.98	30.48
21	IDFC	15	360.14	19	687.16	2	67.98	0	0.00	0	0.00	2350	10000.00	36	1115.28	11.15
22	Indusind Bank	32757	7117.30	142	1596.52	5	7.15	0	0.00	0	0.00	11167	45468.05	32904	8720.97	19.18
23	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	545	5176.10	0	0.00	0.00
24	Karnataka Bank Ltd.	36	2449.22	24	1418.30	0	0.00	0	0.00	0	0.00	853	1733.16	60	3867.52	223.15
25	Karur Vysya Bank	17	365.00	34	527.00	2	80.00	0	0.00	0	0.00	5538	12890.15	53	972.00	7.54
26	Kotak Mahindra Bank	63	4127.25	158	8421.96	15	559.67	0	0.00	0	0.00	7056	34702.59	236	13108.88	37.77
27	Ratnakar Bank Ltd	88	1477.00	7	2578.00	1	0.01	0	0.00	0	0.00	367	1762.93	96	4055.01	230.01
28	South Indian Bank Ltd.	349	7109.00	95	20822.00	77	19218.00	0	0.00	0	0.00	920	9734.21	521	47149.00	484.36
29	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	25	5.29	0	0.00	25	5.29	0.25
30	Tamilnad Mercantile Bank	24	661.65	0	0.00	0	0.00	0	0.00	0	0.00	650	2100.00	24	661.65	1.53
31	Ujivan Small Finance Bank	5364	2259.69	1	48.00	0	0.00	0	0.00	0	0.00	11655	43241.47	5365	2307.69	115.38
32	Utkarsh Small Finance Bank	2	22.00	0	0.00	0	0.00	0	0.00	0	0.00	600	2000.00	2	22.00	0.10
33	YES Bank	1855	754.73	1772	760.28	167	458.75	0	0.00	0	0.00	640	22178.58	3794	1973.76	0.12
Total PVT		208321	280378.15	7513	233884.21	702	126850.60	0	0.00	32	2118.29	507382	1689935.72	216568	643231.24	38.06
34	BGVB (PNB)	754	1402.15	352	502.12	0	0.00	0	0.00	168	198.36	68599	214661.87	1274	2102.63	0.98
35	PBGB (UCO)	3788	11578.31	0	0.00	0	0.00	0	0.00	0	0.00	26027	219137.62	3788	11578.31	5.28
36	UBKGB (CBI)	663	362.36	2	4.56	0	0.00	1	4.20	0	0.00	17308	113567.99	666	371.12	0.33
Total RRB		5205	13342.82	354	506.68	0	0.00	1	4.20	168	198.36	111934	547367.48	5728	14052.06	2.57
37	WB State Co-Op Bank Ltd.	315	5892.85	0	0.00	0	0.00	7	28.82	24	35.70	106148	344683.30	346	5957.37	1.73
38	WBSCARD Bank Ltd.	212	26.50	0	0.00	0	0.00	0	0.00	0	0.00	7726	6691.57	212	26.50	0.40
Total Co-Optv		527	5919.35	0	0.00	0	0.00	7	28.82	24	35.70	113874	351374.87	558	5983.87	1.70
Grand Total		339287	715307.96	23080	550137.79	6732	271781.39	1534	707.80	259	2429.39	2553692	9023768.86	370892	1540364.33	17.07

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended June, 2020

(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	Bank of Baroda	603	9968.86	0	0.00	0.00	1992	20765.76	699	3380.68	16.28	3958	60214.97	3044	38476.55	63.90
2	Bank of India	1727	6444.98	25	10959.00	170.04	2136	18579.32	15	37.00	0.20	4095	72681.47	101	1307.00	1.80
3	Bank of Maharashtra	18	1275.11	0	0.00	0.00	295	2058.20	611	19.07	0.93	551	5069.65	1554	242.28	4.78
4	Canara Bank	1061	8326.17	45	31962.00	383.87	3225	27186.87	259	408.00	1.50	5061	47787.71	992	1809.00	3.79
5	Central Bank of India	892	5346.44	0	0.00	0.00	2207	23601.23	113	93.97	0.40	3404	70423.41	444	1047.91	1.49
6	Indian Bank	2115	12687.26	0	0.00	0.00	3935	26095.77	228	358.13	1.37	7632	73644.21	631	3882.41	5.27
7	IOB	223	5705.40	31	751.00	13.16	1148	8341.49	26	36.00	0.43	2123	21891.09	33	326.46	1.49
8	PNB	2818	26334.24	20	8123.82	30.85	8062	51891.29	233	436.15	0.84	15699	163834.70	1521	5396.33	3.29
9	Punjab & Sind Bank	14	886.72	0	0.00	0.00	366	1711.45	4	30.00	1.75	486	4986.19	85	2000.00	40.11
10	SBI	5223	25428.19	0	0.00	0.00	8026	51651.31	1673	1868.00	3.62	15633	163420.00	10424	8732.00	5.34
11	UCO	2021	7257.72	0	0.00	0.00	1985	13956.84	57	110.11	0.79	4262	45501.03	2742	1753.76	3.85
12	Union Bank of India	731	8193.04	0	0.00	0.00	2482	14841.79	60	42.55	0.29	3787	39816.20	124	873.33	2.19
	Total PSU	17445	117854.13	121	51795.82	43.95	35859	260681.31	3978	6819.66	2.62	66692	769270.62	21695	65847.03	8.56
13	Axis Bank	204393	9051.66	6	1308.00	14.45	1393	9686.94	39	73.00	0.75	2380	24849.87	325	464.00	1.87
14	Bandhan Bank	950	4304.36	0	0.00	0.00	2930	4515.84	0	0.00	0.00	5219	11961.88	144	351.55	2.94
15	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!
16	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!
17	Federal Bank	62	29.12	0	0.00	0.00	134	926.92	0	0.00	0.00	59	655.95	12	81.24	12.39
18	HDFC Bank	200624	7246.00	0	0.00	0.00	1167	8215.44	0	0.00	0.00	2084	21493.55	1007	1061.00	4.94
19	ICICI	305253	9910.01	2	549.86	5.55	1206	9687.21	2	44.86	0.46	2361	24319.08	48	912.26	3.75
20	IDBI	222	2099.69	0	0.00	0.00	631	4263.65	36	46.71	1.10	1432	14335.64	305	1606.84	11.21
21	IDFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	10	107.61	#DIV/0!
22	Indusind Bank	608	1240.61	0	0.00	0.00	350	1963.21	0	0.00	0.00	583	5459.28	0	0.00	0.00
23	Jana Small Finance Bank	0	2.03	0	0.00	0.00	13	47.89	0	0.00	0.00	57	323.48	0	0.00	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	#DIV/0!	30	250.00	0	0.00	0.00	1	25.00	2	15.00	60.00
25	Karur Vysya Bank	0	0.00	5	5.75	#DIV/0!	63	253.54	0	0.00	0.00	168	1343.94	1	20.00	1.49
26	Kotak Mahindra Bank	28	2211.15	0	0.00	0.00	371	2537.54	0	0.00	0.00	555	5930.12	2	3.07	0.05
27	Ratnakar Bank Ltd	2	168.15	0	0.00	0.00	22	188.76	4	0.42	0.22	50	555.02	0	0.00	0.00
28	South Indian Bank Ltd.	19	1471.00	0	0.00	0.00	169	1515.44	0	0.00	0.00	368	3881.22	0	0.00	0.00
29	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!
30	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Ujivan Small Finance Bank	3	80.96	0	0.00	0.00	180	1137.23	0	0.00	0.00	382	3238.55	481	296.45	9.15
32	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
33	YES Bank	2	18.00	0	0.00	0.00	42	1297.54	1	8.00	0.62	24	1205.25	89	261.00	21.66
	Total PVT	712167	37832.74	13	1863.61	4.93	8701	46487.17	82	172.99	0.37	15723	119577.84	2426	5180.02	4.33
34	BGVB (PNB)	285	4106.24	0	0.00	0.00	4653	20779.28	1	1.20	0.01	7199	43055.87	45	211.00	0.49
35	PBGB (UCO)	12	340.76	0	0.00	0.00	594	4295.47	0	0.00	0.00	1652	15785.09	21	187.76	1.19
36	UBKGB (CBI)	0	0.00	0	0.00	#DIV/0!	1174	4594.42	4	5.14	0.11	1276	7488.02	53	305.41	4.08
	Total RRB	297	4447.00	0	0.00	0.00	6421	29669.17	5	6.34	0.02	10127	66328.99	119	704.17	1.06
37	WB State Co-Op Bank Ltd.	14599	757.32	0	0.00	0.00	1557	1043.03	0	0.00	0.00	4718	6877.69	1270	2659.67	38.67
38	WBSCARD Bank Ltd.	19	139.43	0	0.00	0.00	258	414.73	0	0.00	0.00	544	860.99	168	29.36	3.41
	Total Co-Optv	14617	896.75	0	0.00	0.00	1815	1457.76	0	0.00	0.00	5261	7738.69	1438	2689.03	34.75
	Grand Total	744527	161030.62	134	53659.43	33.32	52796	338295.41	4065	6998.99	2.07	97803	962916.13	25678	74420.25	7.73

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended June, 2020

(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	Bank of Baroda	655	9975.99	12	458.23	4.59	1095	4785.32	6	21.55	0.45	36068	80806.17	6182	8399.16	10.39
2	Bank of India	644	7540.83	0	0.00	0.00	1582	2780.59	0	0.00	0.00	47265	80176.80	756	388.00	0.48
3	Bank of Maharashtra	69	1233.65	0	0.00	0.00	92	627.97	0	0.00	0.00	1968	2339.11	0	0.00	0.00
4	Canara Bank	794	9685.23	0	0.00	0.00	1784	3934.54	0	0.00	0.00	57231	88966.12	105	235.00	0.26
5	Central Bank of India	878	7390.89	0	0.00	0.00	1487	2551.80	0	0.00	0.00	52999	88961.30	0	0.00	0.00
6	Indian Bank	1178	17358.44	0	0.00	0.00	3075	5796.13	0	0.00	0.00	81797	123485.38	208	55.81	0.05
7	IOB	285	6928.00	0	0.00	0.00	671	2789.13	0	0.00	0.00	13621	21845.09	0	0.00	0.00
8	PNB	2471	38373.46	1	1.57	0.00	6196	11103.87	0	0.00	0.00	151616	239018.23	285	36.35	0.02
9	Punjab & Sind Bank	63	893.43	0	0.00	0.00	203	440.25	0	0.00	0.00	2184	2971.10	0	0.00	0.00
10	SBI	2785	38747.32	43	755.00	1.95	5655	10902.15	4	901.00	8.26	157379	244043.18	0	0.00	0.00
11	UCO	570	7972.65	0	0.00	0.00	1715	3541.12	1	4.16	0.12	49127	75173.16	0	0.00	0.00
12	Union Bank of India	505	8225.10	0	0.00	0.00	1199	3902.21	0	0.00	0.00	29565	59847.00	17	14.00	0.02
Total PSU		10897	154324.99	56	1214.80	0.79	24754	53155.09	11	926.71	1.74	680820	1107632.63	7553	9128.32	0.82
13	Axis Bank	352	5466.99	0	0.00	0.00	734	2467.04	0	0.00	0.00	16582	32488.48	17	7.00	0.02
14	Bandhan Bank	2397	1391.38	0	0.00	0.00	1550	1365.18	0	0.00	0.00	87806	12997.10	0	0.00	0.00
15	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!
16	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!
17	Federal Bank	103	250.54	0	0.00	0.00	21	6.53	0	0.00	0.00	589	1144.95	5	1.60	0.14
18	HDFC Bank	267	4811.73	0	0.00	0.00	489	2496.33	0	0.00	0.00	11114	52869.56	0	0.00	0.00
19	ICICI	295	5933.71	0	0.00	0.00	478	3215.40	0	0.00	0.00	10447	51483.05	0	0.00	0.00
20	IDBI	159	2418.51	1	0.01	0.00	329	998.52	0	0.00	0.00	8923	16067.96	0	0.00	0.00
21	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!
22	Indusind Bank	86	1215.60	0	0.00	0.00	117	600.29	0	0.00	0.00	3538	5465.78	0	0.00	0.00
23	Jana Small Finance Bank	0	7.35	0	0.00	0.00	6	1.92	0	0.00	0.00	274	514.64	0	0.00	0.00
24	Karnataka Bank Ltd.	1	10.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	130	238.80	20	6.43	2.69
25	Karur Vysya Bank	1	15.73	1	0.50	3.18	12	3.48	0	0.00	0.00	334	656.75	0	0.00	0.00
26	Kotak Mahindra Bank	29	1717.27	0	0.00	0.00	34	1105.53	0	0.00	0.00	307	544.00	0	0.00	0.00
27	Ratnakar Bank Ltd	2	127.36	0	0.00	0.00	3	81.27	0	0.00	0.00	125	270.62	10	0.01	0.00
28	South Indian Bank Ltd.	18	1129.53	0	0.00	0.00	23	736.80	0	0.00	0.00	140	221.76	0	0.00	0.00
29	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!
30	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Ujivan Small Finance Bank	11	162.95	0	0.00	0.00	92	17.52	0	0.00	0.00	3312	16825.86	1186	380.48	2.26
32	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	34	7.00	#DIV/0!
33	YES Bank	2	1220.80	0	0.00	0.00	9	4.85	0	0.00	0.00	197	19330.92	0	0.00	0.00
Total PVT		3723	25879.45	2	0.51	0.00	3898	13100.67	0	0.00	0.00	143816	211120.22	1272	402.52	0.19
34	BGVB (PNB)	3055	14170.62	0	0.00	0.00	3972	1669.08	0	0.00	0.00	138898	183847.32	126	175.41	0.10
35	PBGB (UCO)	37	871.69	0	0.00	0.00	825	201.52	0	0.00	0.00	23019	44945.67	33	21.20	0.05
36	UBKGB (CBI)	186	845.34	0	0.00	0.00	639	202.08	0	0.00	0.00	19330	32162.30	5371	5677.04	17.65
Total RRB		3278	15887.65	0	0.00	0.00	5436	2072.67	0	0.00	0.00	181247	260955.29	5530	5873.65	2.25
37	WB State Co-Op Bank Ltd.	998	4511.80	116	4350.09	96.42	1842	553.46	0	0.00	0.00	64367	964.00	50113	25073.27	2600.96
38	WBSCARD Bank Ltd.	209	93.45	0	0.00	0.00	377	99.79	0	0.00	0.00	12288	166.00	0	0.00	0.00
Total Co-Optv		1208	4605.26	116	4350.09	94.46	2219	653.25	0	0.00	0.00	76655	1130.00	50113	25073.27	2218.87
Grand Total		19106	200697.35	174	5565.40	2.77	36307	68981.68	11	926.71	1.34	1082539	1580838.14	64468	40477.76	2.56

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended June, 2020

(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	Bank of Baroda	175000	90000.00	2083	2095.00	2.33	324850	779597.08	25788	161227.26	20.68
2	Bank of India	195000	105000.00	3164	2326.00	2.22	441636	929483.89	32656	49122.00	5.28
3	Bank of Maharashtra	15000	10000.00	8429	405.32	4.05	27036	64364.66	16550	1201.17	1.87
4	Canara Bank	265000	175000.00	0	0.00	0.00	501925	1100469.28	62988	175020.64	15.90
5	Central Bank of India	165000	95000.00	0	0.00	0.00	418637	847196.41	35738	94809.96	11.19
6	Indian Bank	225000	175000.00	57	2556.66	1.46	765747	1554131.72	49217	195926.75	12.61
7	IOB	75000	45000.00	254	282.00	0.63	147082	351804.00	2806	9419.48	2.68
8	PNB	420000	300000.00	26873	34638.46	11.55	1646727	3407995.79	55354	211350.72	6.20
9	Punjab & Sind Bank	25000	15000.00	0	0.00	0.00	22765	57351.14	324	2233.72	3.89
10	SBI	390000	250000.00	0	0.00	0.00	1534344	3281699.05	128008	368276.00	11.22
11	UCO	100500	110000.00	8066	6023.87	5.48	462782	967724.77	12541	15278.03	1.58
12	Union Bank of India	135000	66000.00	816	1265.35	1.92	327830	750368.38	5506	86089.55	11.47
Total PSU		2185500	1436000.00	49742	49592.66	3.45	6621361	14092186.16	427476	1369955.28	9.72
13	Axis Bank	155000	100000.00	0	0.00	0.00	429736	550840.90	2850	27779.00	5.04
14	Bandhan Bank	1500000	1250000.00	278688	114651.33	9.17	662272	1088592.67	298230	153017.45	14.06
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	2064	2430.00	0	0.00	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	1300	1000.00	0	0.00	0.00
17	Federal Bank	10000	20000.00	2368	4542.20	22.71	6631	17102.03	3922	38033.03	222.39
18	HDFC Bank	180000	90000.00	2411	1249.00	1.39	350744	390626.99	5274	132961.00	34.04
19	ICICI	155000	100000.00	8205	11691.75	11.69	462630	410711.23	12483	312649.95	76.12
20	IDBI	125000	65000.00	5167	5975.44	9.19	106867	224776.93	9900	40469.67	18.00
21	IDFC	100000	45000.00	0	0.00	0.00	2350	10000.00	46	1222.89	12.23
22	Indusind Bank	6000	40000.00	43422	8011.93	20.03	30591	83180.16	33463	9495.74	11.42
23	Jana Small Finance Bank	6000	40000.00	0	0.00	0.00	2265	7726.97	0	0.00	0.00
24	Karnataka Bank Ltd.	0	0.00	20	38.52	#DIV/0!	1251	3037.17	138	4117.64	135.57
25	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	8706	18176.24	89	1066.25	5.87
26	Kotak Mahindra Bank	9000	10000.00	501	1408.47	14.08	10008	51850.34	797	15849.56	30.57
27	Ratnakar Bank Ltd	225000	100000.00	1334	144.00	0.14	1717	4673.38	1357	4189.44	89.64
28	South Indian Bank Ltd.	6000	5500.00	0	0.00	0.00	2442	20956.46	601	60193.00	287.23
29	SIDBI	500	600.00	0	0.00	0.00	0	0.00	25	5.29	#DIV/0!
30	Tamilnad Mercantile Bank	200	300.00	0	0.00	0.00	650	2100.00	24	661.65	31.51
31	Ujivan Small Finance Bank	135000	50000.00	12412	4557.67	9.12	45623	96249.65	12900	5202.27	5.40
32	Utkarsh Small Finance Bank	25000	5500.00	101	48.00	0.87	600	2000.00	102	50.00	2.50
33	YES Bank	10000	10000.00	0	0.00	0.00	1549	46254.55	5329	66273.76	143.28
Total PVT		2647700	1931900.00	354629	152318.31	7.88	2129994	3032285.67	387530	873237.59	28.80
34	BGVB (PNB)	225000	145000.00	26154	12200.76	8.41	925591	1246596.67	54929	23463.24	1.88
35	PBGB (UCO)	160000	105000.00	5937	12302.27	11.72	200148	493416.87	12530	26321.06	5.33
36	UBKGB (CBI)	95000	65000.00	10862	9167.44	14.10	175089	313704.07	13689	10965.26	3.50
Total RRB		480000	315000.00	42953	33670.47	10.69	1300828	2053717.60	81148	60749.56	2.96
37	WB State Co-Op Bank Ltd.	235000	155000.00	47883	83865.57	54.11	911813	860661.69	482432	132960.50	15.45
38	WBSCARD Bank Ltd.	20000	5000.00	0	0.00	0.00	75236	21282.98	43234	1360.56	6.39
Total Co-Optv		255000	160000.00	47883	83865.57	52.42	987049	881944.67	525666	134321.06	15.23
Grand Total		5568200	3842900.00	495207	319447.01	8.31	11039234	20060134.11	1421820	2438263.49	12.15

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended June, 2020

(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	Bank of Baroda	117	5370.54	0	0.00	0.00	285	3314.25	59	788.35	23.79	1263	46177.77	212	2710.00	5.87
2	Bank of India	163	5656.34	0	0.00	0.00	270	3491.93	0	0.00	0.00	1444	39718.09	0	0.00	0.00
3	Bank of Maharashtra	11	449.17	0	0.00	0.00	26	285.06	181	5.32	1.87	188	3860.81	39	85.83	2.22
4	Canara Bank	242	6229.98	3	80.00	1.28	322	3715.36	20	69.00	1.86	1813	52560.49	399	1531.00	2.91
5	Central Bank of India	194	4712.94	0	0.00	0.00	254	2833.04	30	78.03	2.75	948	29761.73	261	695.74	2.34
6	Indian Bank	389	10082.58	1	800.00	7.93	499	5915.98	16	108.38	1.83	2701	68680.88	36	562.93	0.82
7	IOB	69	2712.95	0	0.00	0.00	129	1579.06	0	0.00	0.00	614	18087.94	2	51.00	0.28
8	PNB	693	19025.42	22	3693.73	19.41	880	11010.66	147	146.69	1.33	4926	133040.27	407	2671.79	2.01
9	Punjab & Sind Bank	11	374.18	0	0.00	0.00	25	229.80	0	0.00	0.00	152	4060.45	0	0.00	0.00
10	SBI	888	23460.00	0	0.00	0.00	804	13853.00	18	205.00	1.48	5154	155619.62	5533	46482.00	29.87
11	UCO	547	8779.56	0	0.00	0.00	335	2700.49	25	32.44	1.20	1654	41841.74	288	934.96	2.23
12	Union Bank of India	230	5523.48	3	40.00	0.72	265	3016.42	9	23.78	0.79	1296	41778.31	37	1046.67	2.51
Total PSU		3553	92377.15	29	4613.73	4.99	4092	51945.06	505	1456.99	2.80	22155	635188.09	7214	56771.92	8.94
13	Axis Bank	92	3461.59	0	0.00	0.00	180	2251.86	0	0.00	0.00	856	44031.64	1	46.00	0.10
14	Bandhan Bank	203	4385.59	0	0.00	0.00	178	2624.70	0	0.00	0.00	1918	46421.51	0	0.00	0.00
15	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!
16	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!
17	Federal Bank	6	58.28	0	0.00	0.00	10	134.55	3	15.72	11.68	62	757.50	18	144.97	19.14
18	HDFC Bank	60	2680.62	0	0.00	0.00	169	1696.70	16	22.00	1.30	712	21023.12	0	0.00	0.00
19	ICICI	57	3124.12	0	0.00	0.00	167	2041.72	0	0.00	0.00	710	21573.29	163	12745.74	59.08
20	IDBI	41	1392.76	0	0.00	0.00	91	1994.20	0	0.00	0.00	663	4781.53	100	1396.95	29.22
21	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!
22	Indusind Bank	10	485.97	0	0.00	0.00	30	357.26	0	0.00	0.00	180	4634.36	0	0.00	0.00
23	Jana Small Finance Bank	0	25.53	0	0.00	0.00	2	22.20	0	0.00	0.00	13	274.44	0	0.00	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	#DIV/0!	7	40.00	0	0.00	0.00	30	110.00	1	21.00	19.09
25	Karur Vysya Bank	1	54.62	0	0.00	0.00	3	38.87	0	0.00	0.00	62	984.55	1	22.50	2.29
26	Kotak Mahindra Bank	2	671.97	0	0.00	0.00	24	290.60	0	0.00	0.00	180	4422.87	0	0.00	0.00
27	Ratnakar Bank Ltd	1	55.27	0	0.00	0.00	2	21.79	0	0.00	0.00	15	346.87	0	0.00	0.00
28	South Indian Bank Ltd.	1	446.26	0	0.00	0.00	9	165.79	0	0.00	0.00	98	2789.00	0	0.00	0.00
29	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!
30	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Ujivan Small Finance Bank	9	219.54	0	0.00	0.00	34	292.27	0	0.00	0.00	138	2183.45	9	91.07	4.17
32	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
33	YES Bank	0	13.21	0	0.00	0.00	7	48.26	0	0.00	0.00	37	342.00	1	39.00	11.40
Total PVT		485	17075.31	0	0.00	0.00	912	12020.78	19	37.72	0.31	5675	154676.13	294	14507.23	9.38
34	BGVB (PNB)	179	4404.15	0	0.00	0.00	213	3323.25	0	0.00	0.00	1302	14104.81	40	200.00	1.42
35	PBGB (UCO)	540	5621.68	0	0.00	0.00	143	1122.86	0	0.00	0.00	716	10747.85	4	83.89	0.78
36	UBKGB (CBI)	27	665.32	0	0.00	0.00	17	254.00	0	0.00	0.00	78	1552.35	0	0.00	0.00
Total RRB		745	10691.15	0	0.00	0.00	373	4700.11	0	0.00	0.00	2096	26405.01	44	283.89	1.08
37	WB State Co-Op Bank Ltd.	162	588.10	0	0.00	0.00	194	450.00	0	0.00	0.00	698	2268.47	0	0.00	0.00
38	WBSCARD Bank Ltd.	25	77.16	0	0.00	0.00	179	50.00	0	0.00	0.00	268	672.00	0	0.00	0.00
Total Co-Optv		187.081	665.25	0	0.00	0.00	374	500.00	0	0.00	0.00	966	2940.47	0	0.00	0.00
Grand Total		4971	120808.86	29	4613.73	3.82	5751	69165.96	524	1494.71	2.16	30892	819209.70	7552	71563.04	8.74

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended June, 2020

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Personal Loan under Non-Prisec					Others under Non-Prisec				
		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	Bank of Baroda	9336	150063.61	743	1802.90	1.20	25503	143152.10	3765	5960.00	4.16
2	Bank of India	12374	73433.20	2944	3524.00	4.80	36464	226899.50	34	25.00	0.01
3	Bank of Maharashtra	1033	14397.28	2893	11.65	0.08	2617	16749.05	736	838.21	5.00
4	Canara Bank	15938	91478.41	20	2159.23	2.36	40286	235689.33	5632	125379.20	53.20
5	Central Bank of India	8660	52743.26	2342	4261.07	8.08	34745	184177.16	2041	21300.10	11.57
6	Indian Bank	23192	131419.16	20	73.51	0.06	67789	290682.00	36241	52102.74	17.92
7	IOB	4714	27563.69	186	421.86	1.53	13560	78949.56	832	3779.00	4.79
8	PNB	36769	225213.43	10835	18968.08	8.42	133058	605396.00	2374	344310.52	56.87
9	Punjab & Sind Bank	772	33648.46	0	0.00	0.00	2755	38941.68	0	0.00	0.00
10	SBI	34499	246785.66	7579	14251.00	5.77	112071	557656.00	61252	57169.00	10.25
11	UCO	12233	72735.33	129	229.30	0.32	31835	141788.21	248	414.55	0.29
12	Union Bank of India	9856	54135.63	482	3798.47	7.02	25811	142980.70	1846	153206.39	107.15
	Total PSU	169375.6	1173617.13	28173	49501.07	4.22	526496	2663061.30	115001	764484.71	28.71
13	Axis Bank	7022	54433.42	0	0.00	0.00	20348	357219.81	3910	67577.00	18.92
14	Bandhan Bank	7874	57906.40	0	0.00	0.00	38420	119351.00	12752	19923.69	16.69
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	5000	2000.00	0	0.00	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	15000	7000.00	0	0.00	0.00
17	Federal Bank	573	2521.19	79	132.22	5.24	1556	64626.21	2030	166155.45	257.10
18	HDFC Bank	5291	29418.83	1508	5593.00	19.01	15066	289494.89	17186	837758.00	289.39
19	ICICI	5486	31765.13	0	0.00	0.00	16294	360674.10	173383	556943.71	154.42
20	IDBI	4475	3714.44	186	312.00	8.40	11381	62840.87	841	40861.27	65.02
21	IDFC	0	0.00	0	0.00	#DIV/0!	50000	25000.00	16077	43040.63	172.16
22	Indusind Bank	922	4814.98	0	0.00	0.00	5345	159150.44	7832	22006.94	13.83
23	Jana Small Finance Bank	131	601.58	0	0.00	0.00	336	33343.72	5273	2084.51	6.25
24	Karnataka Bank Ltd.	118	108.54	13	31.07	28.63	930	50573.15	193	693.43	1.37
25	Karur Vysya Bank	368	1779.53	157	242.23	13.61	465	14004.71	1	8.20	0.06
26	Kotak Mahindra Bank	1045	4680.50	0	0.00	0.00	2633	68153.27	1507	48512.10	71.18
27	Ratnakar Bank Ltd	97	522.11	0	0.00	0.00	178	41018.61	264	162643.00	396.51
28	South Indian Bank Ltd.	617	2962.75	0	0.00	0.00	1072	2918.50	0	0.00	0.00
29	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
30	Tamilnad Mercantile Bank	0	0.00	19	131.71	#DIV/0!	0	0.00	1	66.70	#DIV/0!
31	Ujjivan Small Finance Bank	898	4692.81	125	104.90	2.24	3527	16523.23	257	239.59	1.45
32	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	2	22.00	#DIV/0!
33	YES Bank	208	677.46	1824	94.55	13.96	1411	25991.30	44326	22772.77	87.62
	Total PVT	35124.11	200599.67	3911	6641.68	3.31	188961	1699883.81	285835	1991308.99	117.14
34	BGVB (PNB)	18872	17239.98	394	1286.49	7.46	4400	10695.00	2145	10372.07	96.98
35	PBGB (UCO)	7488	6062.00	368	607.79	10.03	13040	467.00	226	190.42	40.78
36	UBKGB (CBI)	212	2966.00	245	1270.44	42.83	17840	320.00	1333	2124.89	664.03
	Total RRB	26572.47	26267.98	1007	3164.72	12.05	35280	11482.00	3704	12687.38	110.50
37	WB State Co-Op Bank Ltd.	5908	2137.39	2219	44066.63	2061.71	39847	4219.00	32878	57514.01	1363.21
38	WBSCARD Bank Ltd.	2750	1748.16	0	0.00	0.00	5550	1184.00	0	0.00	0.00
	Total Co-Optv	8658.085	3885.55	2219	44066.63	1134.12	45396.3	5403.00	32878	57514.01	1064.48
	Grand Total	239730.3	1404370.33	35310	103374.10	7.36	796133	4379830.11	437418	2825995.09	64.52

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2019-20 for the quarter ended June, 2020

(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	Bank of Baroda	324850	779597.08	25788	161227.26	20.68	36504	348078.27	4779	11261.25	3.24	361354	1127675.35	30567	172488.51	15.30
2	Bank of India	441636	929483.89	32656	49122.00	5.28	50715	349199.06	2978	3549.00	1.02	492351	1278682.95	35634	52671.00	4.12
3	Bank of Maharashtra	27036	64364.66	16550	1201.17	1.87	3875	35741.37	3849	941.01	2.63	30911	100106.02	20399	2142.18	2.14
4	Canara Bank	501925	1100468.28	62988	175020.64	15.90	58602	389673.58	6074	129218.43	33.16	560526	1490142.86	69062	304239.07	20.42
5	Central Bank of India	418637	847196.41	35738	94809.96	11.19	44803	274228.13	4674	26334.94	9.60	463440	1121424.54	40412	121144.90	10.80
6	Indian Bank	765747	1554131.72	49217	195926.75	12.61	94568	506780.61	36314	53647.56	10.59	860315	2060912.33	85531	249574.31	12.11
7	IOB	147082	351804.00	2806	9419.48	2.68	19085	128893.20	1020	4251.86	3.30	166168	480697.21	3826	13671.34	2.84
8	PNB	1646727	3407995.79	55354	211350.72	6.20	176327	993685.78	13785	369790.81	37.21	1823054	4401681.57	69139	581141.53	13.20
9	Punjab & Sind Bank	22765	57351.14	324	2233.72	3.89	3715	77254.57	0	0.00	0.00	26480	134605.71	324	2233.72	1.66
10	SBI	1534344	3281699.05	128008	368276.00	11.22	153415	997374.28	74382	118107.00	11.84	1687759	4279073.33	202390	486383.00	11.37
11	UCO	462782	967724.77	12541	15278.03	1.58	46605	267845.32	690	1611.25	0.60	509387	1235570.09	13231	16889.28	1.37
12	Union Bank of India	327830	750368.38	5506	86089.55	11.47	37458	247434.54	2377	158115.31	63.90	365289	997802.92	7883	244204.86	24.47
Total PSU		6621361	14092186.16	427476	1369955.28	9.72	725672	4616188.72	150922	876828.42	18.99	7347033	18708374.88	578398	2246783.70	12.01
13	Axis Bank	429736	550840.90	2850	27779.00	5.04	28498	461398.33	3911	67623.00	14.66	458234	1012239.23	6761	95402.00	9.42
14	Bandhan Bank	662272	1088592.67	298230	153017.45	14.06	48593	230689.19	12752	19923.69	8.64	710865	1319281.86	310982	172941.14	13.11
15	Catholic Syrian Bank Ltd.	2064	2430.00	0	0.00	0.00	5000	2000.00	0	0.00	0.00	7064	4430.00	0	0.00	0.00
16	Dhanlaxmi Bank Ltd.	1300	1000.00	0	0.00	0.00	15000	7000.00	0	0.00	0.00	16300	8000.00	0	0.00	0.00
17	Federal Bank	6631	17102.03	3922	38033.03	222.39	2207	68097.73	2130	166448.36	244.43	8838	85199.76	6052	204481.39	240.00
18	HDFC Bank	350744	390626.99	5274	132961.00	34.04	21299	344314.16	18710	843373.00	244.94	372042	734941.15	23984	976334.00	132.85
19	ICICI	462630	410711.23	12483	312649.95	76.12	22714	419178.36	173546	569689.45	135.91	485344	829889.58	186029	882339.40	106.32
20	IDBI	106867	224776.93	9900	40469.67	18.00	16651	74723.81	1127	42570.22	56.97	123518	299500.74	11027	83039.89	27.73
21	IDFC	2350	10000.00	46	1222.89	12.23	50000	25000.00	16077	43040.63	172.16	52350	35000.00	16123	44263.52	126.47
22	Indusind Bank	30591	83180.16	33463	9495.74	11.42	6487	169443.00	7832	22006.94	12.99	37078	252623.16	41295	31502.68	12.47
23	Jana Small Finance Bank	2265	7726.97	0	0.00	0.00	482	34267.47	5273	2084.51	6.08	2748	41994.44	5273	2084.51	4.96
24	Karnataka Bank Ltd.	1251	3037.17	138	4117.64	135.57	1085	50831.69	207	745.50	1.47	2336	53868.86	345	4863.14	9.03
25	Karur Vysya Bank	8706	18176.24	89	1066.25	5.87	899	16862.29	159	272.93	1.62	9605	35038.53	248	1339.18	3.82
26	Kotak Mahindra Bank	10008	51850.34	797	15849.56	30.57	3883	78219.21	1507	48512.10	62.02	13891	130069.55	2304	64361.66	49.48
27	Ratnakar Bank Ltd	1717	4673.38	1357	4189.44	89.64	292	41964.65	264	162643.00	387.57	2009	46638.03	1621	166832.44	357.72
28	South Indian Bank Ltd.	2442	20956.46	601	60193.00	287.23	1797	9282.30	0	0.00	0.00	4239	30238.76	601	60193.00	199.06
29	SIDBI	0	0.00	25	5.29	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	25	5.29	#DIV/0!
30	Tamilnad Mercantile Bank	650	2100.00	24	661.65	31.51	0	0.00	20	198.41	#DIV/0!	650	2100.00	44	860.06	40.96
31	Ujivan Small Finance Bank	45623	96249.65	12900	5202.27	5.40	4605	23911.30	391	435.56	1.82	50228	120160.96	13291	5637.83	4.69
32	Utkarsh Small Finance Bank	600	2000.00	102	50.00	2.50	0	0.00	2	22.00	#DIV/0!	600	2000.00	104	72.00	3.60
33	YES Bank	1549	46254.55	5329	66273.76	143.28	1663	27072.23	46151	22906.32	84.61	3212	73326.78	51480	89180.08	121.62
Total PVT		2129994	3032285.67	387530	873237.59	28.80	231156	2084255.71	290059	2012495.62	96.56	2361150	5116541.38	677589	2885733.21	56.40
34	BGVB (PNB)	925591	1246596.67	54929	23463.24	1.88	24965	49767.19	2579	11858.56	23.83	950556	1296363.86	57508	35321.80	2.72
35	PBGB (UCO)	200148	493416.87	12530	26321.06	5.33	21928	24021.40	598	882.10	3.67	222076	517438.26	13128	27203.16	5.26
36	UBKGB (CBI)	175089	313704.07	13689	10965.26	3.50	18174	5757.67	1578	3395.33	58.97	193263	319461.74	15267	14360.59	4.50
Total RRB		1300828	2053717.60	81148	60749.56	2.96	65067	79546.25	4755	16135.99	20.29	1365895	2133263.86	85903	76885.55	3.60
37	WB State Co-Op Bank Ltd.	911813	806061.69	482432	132960.50	15.45	46809	9662.95	35097	101580.64	1051.24	958622	870324.64	517529	234541.14	26.95
38	WBSCARD Bank Ltd.	75236	21282.98	43234	1360.56	6.39	8772	3731.32	0	0.00	0.00	84009	25014.30	43234	1360.56	5.44
Total Co-Optv		987049	881944.67	525666	134321.06	15.23	55581	13394.27	35097	101580.64	758.39	1042630	895338.94	560763	235901.70	26.35
Grand Total		11039234	20060134.11	1421820	2438263.49	12.15	1077476	6793384.95	480833	3007040.67	44.26	12116709	26853519.06	1902653	5445304.16	20.28

BANK-WISE SECTORAL OUTSTANDING UNDER PRIORITY SECTOR CREDIT AS ON 30.06.2020

(Amt.in Rs. Crore)

S No.	BANKS	Farm Credit		Agri Infrastructure		Agri Ancilliary Activities		Total Agriculture	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	32689	345.00	956	118.00	11064	651.00	44709	1114.00
2	Bank of India	234674	1261.36	141	91.53	18740	683.69	253555	2036.58
3	Bank of Maharashtra	1153	35.47	0	0.00	914	22.82	2067	58.29
4	Canara Bank	81871	654.97	1103	23.23	10887	344.51	93861	1022.71
5	Central Bank of India	143857	1168.46	59	8.80	751	124.62	144667	1301.88
6	Indian Bank	158959	1663.96	24	50.61	16149	1026.01	175132	2740.58
7	IOB	11420	96.70	603	347.51	85	35.29	12108	479.50
8	PNB	692292	6231.63	2920	710.68	2811	1764.93	698023	8707.24
9	Punjab & Sind Bank	120	79.00	0	0.00	95	112.00	215	191.00
10	SBI	478169	3595.75	61	98.25	765	988.00	478995	4682.00
11	UCO	95185	1008.31	82	720.63	300	72.06	95567	1801.00
12	Union Bank of India	32913	468.00	82	48.55	740	595.55	33735	1112.10
Total PSU		1963302	16608.61	6031	2217.79	63301	6420.48	2032634	25246.88
13	Axis Bank	8124	550.00	1828	97.00	7888	584.00	17840	1231.00
14	Bandhan Bank	1547661	6757.08	281501	1379.42	255634	1615.31	2084796	9751.81
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Federal Bank	8023	101.37	1	1.00	160	92.76	8184	195.13
18	HDFC Bank	156752	499.78	29	53.79	389	598.15	157170	1151.72
19	ICICI	62787	608.59	1	1.23	35	552.03	62823	1161.85
20	IDBI	90584	371.00	4	3.05	27	19.03	90615	393.08
21	IDFC	49022	90.80	0	0.00	0	0.00	49022	90.80
22	Indusind Bank	14985	322.63	17	99.66	6	38.91	15008	461.21
23	Jana Small Finance Bank	30320	101.16	0	0.00	0	0.00	30320	101.16
24	Karnataka Bank Ltd.	13	2.98	7	8.65	386	110.83	406	122.46
25	Karur Vysya Bank	0	0.00	0	0.00	229	64.79	229	64.79
26	Kotak Mahindra Bank	7482	268.42	2	8.38	73	291.85	7557	568.65
27	Ratnakar Bank Ltd	294304	561.50	0	0.00	1	6.97	294305	568.47
28	South Indian Bank Ltd.	17	5.51	3	4.83	48	129.17	68	139.51
29	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
30	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
31	Ujivan Small Finance Bank	253625	565.60	0	0.00	0	0.00	253625	565.60
32	Utkarsh Small Finance Bank	11219	22.17	0	0.00	0	0.00	11219	22.17
33	YES Bank	1237	3.00	7	84.00	160	354.00	1404	441.00
Total PVT		2536155	10831.59	283400	1741.02	265036	4457.80	3084591	17030.40
34	BGVB (PNB)	373078	2116.50	64	470.12	17845	468.42	390987	3055.04
35	PBGB (UCO)	122808	948.77	0	0.00	360	2.82	123168	951.59
36	UBKGB (CBI)	130126	1324.73	4	0.05	0	0.00	130130	1324.78
Total RRB		626012	4390.00	68	470.17	18205	471.24	644285	5331.41
37	WB State Co-Op Bank Ltd.	1912030	5256.19	75	2.29	140	19.10	1912245	5277.58
38	WBSCARD Bank Ltd.	231458	966.10	0	0.00	0	0.00	231458	966.10
Total Co-Optv		2143488	6222.29	75	2.29	140	19.10	2143703	6243.68
Grand Total		7268957	38052.49	289574	4431.27	346682	11368.61	7905213	53852.37

BANK-WISE SECTORAL OUTSTANDING UNDER PRIORITY SECTOR CREDIT AS ON 30.06.2020

(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	Bank of Baroda	17747	1491.00	6639	1598.00	3579	1589.00	2193	114.00	481	313.00	30639	5105.00
2	Bank of India	87106	3292.83	3615	872.15	201	313.34	0	0.00	0	0.00	90922	4478.32
3	Bank of Maharashtra	6177	3.75	4454	289.89	4321	592.93	0	0.00	0	0.00	14952	886.57
4	Canara Bank	50197	1852.50	3546	1221.89	1729	286.61	1	0.00	916	20.84	56389	3381.84
5	Central Bank of India	44385	571.44	2507	663.50	1303	146.59	3710	52.24	0	0.00	51905	1433.77
6	Indian Bank	89640	2845.56	6255	3363.46	764	592.59	147	4.52	0	0.00	96806	6806.12
7	IOB	16758	490.05	1232	470.67	63	107.29	0	0.00	4	0.02	18057	1068.03
8	PNB	199080	5379.81	37690	4365.04	931	1462.31	1287	34.74	81	336.92	239069	11578.82
9	Punjab & Sind Bank	1679	173.07	902	198.00	816	328.93	0	0.00	0	0.00	3397	700.00
10	SBI	63004	3255.72	4061	2558.18	200	546.61	0	0.00	0	0.00	67265	6360.51
11	UCO	95622	902.01	5029	1458.00	95	301.00	0	0.00	22	158.97	100768	2819.98
12	Union Bank of India	30185	1410.83	3807	1996.59	397	1601.50	52	1.77	3	2.84	34444	5013.53
	Total PSU	701580	21668.57	79737	19055.37	14399	7868.70	7390	207.27	1507	832.59	804613	49632.49
13	Axis Bank	11909	2131.00	3488	1744.00	1281	257.00	15	33.00	165657	155.00	182350	4320.00
14	Bandhan Bank	2357050	13237.55	3783	271.35	70	77.08	0	0.00	0	0.00	2360903	13585.98
15	Catholic Syrian Bank Ltd.	685	4.90	7	3.25	0	0.00	0	0.00	0	0.00	692	8.15
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	1215	137.77	1215	137.77
17	Federal Bank	457	94.95	259	119.24	43	122.09	0	0.00	0	0.00	759	336.28
18	HDFC Bank	303586	1950.41	18525	2933.85	2070	859.66	0	0.00	0	0.00	324181	5743.92
19	ICICI	19313	2939.48	11700	3002.27	1808	992.60	0	0.00	0	0.00	32821	6934.35
20	IDBI	15382	1152.59	585	281.96	70	70.48	0	0.00	0	0.00	16037	1505.03
21	IDFC	96550	316.59	349	106.81	41	15.86	0	0.00	0	0.00	96940	439.26
22	Indusind Bank	27332	501.52	12471	1400.16	14	70.20	0	0.00	0	0.00	39817	1971.88
23	Jana Small Finance Bank	4962	87.04	80	3.42	0	0.00	0	0.00	0	0.00	5042	90.46
24	Karnataka Bank Ltd.	527	213.33	221	191.06	15	112.67	0	0.00	0	0.00	763	517.06
25	Karur Vysya Bank	517	363.72	534	527.77	12	80.00	0	0.00	0	0.00	1063	971.49
26	Kotak Mahindra Bank	1602	557.00	4648	1118.65	795	246.46	0	0.00	0	0.00	7045	1922.11
27	Ratnakar Bank Ltd	168120	305.35	23	33.88	3	15.72	0	0.00	0	0.00	168146	354.95
28	South Indian Bank Ltd.	208	70.30	206	212.15	90	102.12	0	0.00	0	0.00	504	384.57
29	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	178	102.83	178	102.83
30	Tamilnad Mercantile Bank	40	14.52	35	18.96	1	5.00	0	0.00	0	0.00	76	38.48
31	Ujivan Small Finance Bank	233706	724.76	28	6.61	1	0.74	0	0.00	0	0.00	233735	732.11
32	Utkarsh Small Finance Bank	9908	25.21	0	0.00	0	0.00	0	0.00	0	0.00	9908	25.21
33	YES Bank	3324	404.00	3576	538.00	466	216.00	0	0.00	0	0.00	7366	1158.00
	Total PVT	3255178	25094.22	60518	12513.38	6780	3243.68	15	33.00	167050	395.60	3489541	41279.88
34	BGVB (PNB)	152156	1279.72	25015	99.22	125	35.20	0	0.00	19720	269.44	197016	1683.58
35	PBGB (UCO)	79029	1092.40	4332	68.26	0	0.00	5	0.04	0	0.00	83366	1160.70
36	UBKGB (CBI)	7541	37.30	156	2.29	0	0.00	144	1.53	1561	12.15	9402	53.27
	Total RRB	238726	2409.42	29503	169.77	125	35.20	149	1.57	21281	281.59	289784	2897.55
37	WB State Co-Op Bank Ltd.	53106	662.94	0	0.00	0	0.00	101	1.05	45	1.34	53252	665.33
38	WBSCARD Bank Ltd.	1322	93.77	0	0.00	0	0.00	0	0.00	0	0.00	1322	93.77
	Total Co-Optv	54428	756.71	0	0.00	0	0.00	101	1.05	45	1.34	54574	759.10
	Grand Total	4249912	49928.92	169758	31738.52	21304	11147.58	7655	242.89	189883	1511.12	4638512	94569.03

BANK-WISE SECTORAL OUTSTANDING UNDER PRIORITY SECTOR CREDIT AS ON 30.06.2020

(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	Bank of Baroda	28	178.00	2348	86.00	16146	1818.00	120	13.00	60	6.00	9901	485.00	28603	2586.00	103951	8805.00
2	Bank of India	55	157.16	4731	128.80	22836	2244.12	0	0.00	34	0.18	3395	6.35	31051	2536.61	375528	9051.51
3	Bank of Maharashtra	0	0.00	611	19.07	1554	244.00	0	0.00	0	0.00	0	0.00	2165	263.07	19184	1207.93
4	Canara Bank	0	0.00	4054	155.55	8131	663.77	0	0.00	0	0.00	481	9.56	12666	828.88	162916	5233.43
5	Central Bank of India	0	0.00	2365	63.46	6861	580.60	0	0.00	0	0.00	0	0.00	9226	644.05	205798	3379.70
6	Indian Bank	0	0.00	3878	107.00	20820	1949.24	5	1.01	19	0.11	1040	2.06	25762	2059.41	297700	11606.11
7	IOB	1640	83.08	947	18.42	3844	337.97	0	0.00	0	0.00	0	0.00	6431	439.47	36596	1987.00
8	PNB	104	32.00	9257	311.22	54904	4155.09	17	3.39	191	0.28	1656	4.28	66129	4506.26	1003221	24792.32
9	Punjab & Sind Bank	0	0.00	200	77.50	2412	304.00	0	0.00	0	0.00	0	0.00	2612	381.50	6224	1272.50
10	SBI	0	0.00	17451	695.53	104022	9187.78	92	24.84	4	9.22	0	0.00	121569	9917.37	667829	20959.88
11	UCO	86	76.89	2540	57.61	13936	984.46	0	0.00	1	0.42	0	0.00	16563	1119.38	212898	5740.36
12	Union Bank of India	0	0.00	2106	68.60	9732	802.09	13	0.17	3	0.23	191	0.96	12045	872.05	80224	6997.68
Total PSU		1913	527.13	50488	1788.76	265198	23271.12	247	42.41	312	16.44	16664	508.21	334822	26154.05	3172069	101033.43
13	Axis Bank	0	0.00	1022	76.00	6113	369.00	0	0.00	0	0.00	75	0.28	7210	445.28	207400	5996.28
14	Bandhan Bank	0	0.00	0	0.00	1327	77.79	0	0.00	0	0.00	20	259.66	1347	337.45	4447046	23675.24
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	5	0.49	0	0.00	0	0.00	0	0.00	5	0.49	697	8.64
16	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
17	Federal Bank	0	0.00	30	0.86	705	67.32	0	0.00	0	0.00	55	0.13	790	68.31	9733	599.72
18	HDFC Bank	0	0.00	2259	53.06	12680	653.95	0	0.00	0	0.00	1	0.01	14940	707.03	496291	7602.66
19	ICICI	4	5.34	277	9.75	7960	814.54	0	0.00	2	8.72	0	0.00	8243	838.35	103887	8934.55
20	IDBI	0	0.00	639	19.70	20416	2087.19	4	0.08	0	0.00	0	0.00	21059	2106.96	127711	4005.07
21	IDFC	0	0.00	0	0.00	319	44.45	3	0.01	0	0.00	3	0.01	325	44.47	146287	574.53
22	Indusind Bank	0	0.00	0	0.00	3	0.29	0	0.00	0	0.00	0	0.00	3	0.29	54828	2433.39
23	Jana Small Finance Bank	0	0.00	0	0.00	1582	7.99	0	0.00	0	0.00	172864	462.56	174446	470.55	209808	662.17
24	Karnataka Bank Ltd.	211	100.26	17	0.93	543	60.09	0	0.00	0	0.00	118	0.38	889	161.66	2058	801.18
25	Karur Vysya Bank	5	5.75	0	0.00	1	0.20	1	0.01	0	0.00	0	0.00	7	5.96	1299	1042.24
26	Kotak Mahindra Bank	18	9.68	0	0.00	324	4.72	0	0.00	0	0.00	3	5.15	345	19.55	14947	2510.31
27	Ratnakar Bank Ltd	0	0.00	537	0.97	2213	10.54	0	0.00	0	0.00	26448	30.22	29198	41.73	491649	965.15
28	South Indian Bank Ltd.	0	0.00	30	1.88	96	12.31	2	2.40	0	0.00	834	611.08	962	627.67	1534	1151.75
29	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	178	102.83
30	Tamilnad Mercantile Bank	0	0.00	3	0.05	11	1.47	0	0.00	0	0.00	0	0.00	14	1.52	90	40.00
31	Ujivan Small Finance Bank	0	0.00	0	0.00	37956	157.37	0	0.00	0	0.00	139810	257.48	177766	414.85	665126	1712.56
32	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	21127	47.38
33	YES Bank	0	0.00	1	0.00	171	6.00	0	0.00	5	3.00	0	0.00	177	9.00	8947	1608.00
Total PVT		238	121.03	4815	163.20	92425	4375.73	10	2.50	7	11.72	340231	1626.96	437726	6301.14	7011858	64611.42
34	BGVB (PNB)	0	0.00	165	3.60	9812	394.12	0	0.00	0	0.00	5812	37.51	15789	435.23	603792	5173.85
35	PBGB (UCO)	0	0.00	248	5.76	3125	167.96	0	0.00	6	0.01	701	20.33	4080	194.06	210614	2306.35
36	UBKGB (CBI)	0	0.00	91	1.62	2107	104.10	0	0.00	0	0.00	34422	141.09	36620	246.81	176152	1624.86
Total RRB		0	0.00	504	10.98	15044	666.18	0	0.00	6	0.01	40935	198.93	56489	876.10	990558	9105.06
37	WB State Co-Op Bank Ltd.	0	0.00	18	0.34	530	875.63	405	41.66	0	0.00	138794	1441.17	139747	2358.81	2105244	8301.72
38	WBSCARD Bank Ltd.	0	0.00	0	0.00	4852	187.03	0	0.00	0	0.00	0	0.00	4852	187.03	237632	1246.90
Total Co-Optv		0	0.00	18	0.34	5382	1062.66	405	41.66	0	0.00	138794	1441.17	144599	2545.84	2342876	9548.62
Grand Total		2151	648.16	55825	1963.28	378049	29375.68	662	86.57	325	28.17	536624	3775.27	973636	35877.13	13517361	184298.53

BANK-WISE SECTORAL OUTSTANDING UNDER NON PRIORITY SECTOR CREDIT AS ON 30.06.2020

(Amt.in Rs. Crore)

S No.	BANKS	Agri		Education		Housing		Personal Loan		Others		Total Non-Prisec		Total Advance	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	40937	948.00	2965	7.24	1281	3716.00	3531	159.00	31991	8040.76	80705	12871.00	184656	21676.00
2	Bank of India	0	0.00	0	0.00	0	0.00	15006	221.35	702	7257.30	15708	7478.65	391236	16530.16
3	Bank of Maharashtra	0	0.00	181	5.32	39	85.83	2893	11.65	736	919.86	3849	1022.66	23033	2230.59
4	Canara Bank	17	11.55	300	28.42	3413	673.47	25121	504.30	11072	11032.78	39923	12250.52	202839	17483.95
5	Central Bank of India	0	0.00	207	45.91	2415	365.60	11216	205.52	19696	3886.22	33534	4503.26	239332	7882.96
6	Indian Bank	3	19.40	995	47.77	6019	823.03	5562	71.92	31667	16431.53	44246	17393.65	341946	28999.76
7	IOB	3	8.68	18	4.21	93	51.08	7068	170.34	32192	4187.90	39374	4422.21	75970	6409.21
8	PNB	312	427.71	1900	129.35	14737	2306.26	76837	2289.48	29261	32366.43	123047	37519.23	1126268	62311.55
9	Punjab & Sind Bank	0	0.00	53	2.50	0	0.00	0	0.00	3223	2637.00	3276	2639.50	9500	3912.00
10	SBI	0	0.00	1745	121.22	57477	9986.00	308335	8550.00	297362	31736.14	664919	50393.36	1332748	71353.24
11	UCO	0	0.00	29	5.42	1255	326.07	8254	104.52	18895	8253.78	28433	8689.79	241331	14430.15
12	Union Bank of India	7	20.51	351	72.69	1379	409.26	10642	339.94	19659	16078.44	32038	16920.84	112262	23918.52
Total PSU		41279	1435.85	8744	470.05	88108	18742.60	474465	12628.02	496456	142828.14	1109052	176104.67	4281121	277138.09
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	84005	19877.00	84005	19877.00	291405	25873.28
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	181279	848.62	181279	848.62	4628325	24523.86
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	21	9.01	21	9.01	718	17.65
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1215	137.77
17	Federal Bank	0	0.00	12	1.48	554	143.75	912	16.41	12591	2316.71	14069	2478.35	23802	3078.07
18	HDFC Bank	0	0.00	54	2.99	3873	691.84	77464	1979.75	901236	16011.54	982627	18686.13	1478918	26288.80
19	ICICI	0	0.00	10	2.07	8716	3938.88	0	0.00	319543	14230.80	328269	18171.75	432156	27106.30
20	IDBI	0	0.00	9	1.10	2795	866.11	13990	156.51	1535	2297.65	18329	3321.37	146040	7326.44
21	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	283458	2717.78	283458	2717.78	429745	3292.31
22	Indusind Bank	0	0.00	0	0.00	6	0.00	0	0.00	119993	8707.26	119999	8707.26	174827	11140.65
23	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	9857	57.40	9857	57.40	219665	719.57
24	Karnataka Bank Ltd.	2	3.77	4	0.21	295	112.73	481	34.23	1480	509.00	2262	659.94	4320	1461.12
25	Karur Vysya Bank	32	0.39	0	0.00	1	0.23	157	2.44	1	0.02	191	188.29	1490	1230.53
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	17337	3419.61	17337	3419.61	32284	5929.92
27	Ratnakar Bank Ltd	0	0.00	0	0.00	23	1.88	0	0.00	644	4220.23	667	4222.11	492316	5187.26
28	South Indian Bank Ltd.	3	16.81	5	0.74	46	11.04	13	0.03	567	623.47	634	652.09	2168	1803.84
29	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	178	102.83
30	Tamilnad Mercantile Bank	0	0.00	0	0.00	2	0.27	178	22.01	40	41.82	220	64.10	310	104.10
31	Ujivan Small Finance Bank	82	0.19	0	0.00	696	61.47	1116	13.01	11880	147.31	13774	221.99	678900	1934.55
32	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	22	13.46	22	13.46	21149	60.84
33	YES Bank	0	0.00	0	0.00	11	4.00	5908	219.00	41844	3840.00	47763	4063.00	56710	5671.00
Total PVT		119	21.16	94	8.59	17018	5832.20	100219	2443.40	1987333	79888.70	2104783	88194.05	9116641	152990.68
34	BGVB (PNB)	0	0.00	0	0.00	1713	48.04	26241	338.94	23451	270.59	51405	657.57	655197	5831.42
35	PBGB (UCO)	0	0.00	0	0.00	712	40.42	6882	452.16	994	146.42	8588	639.00	219202	2945.35
36	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	11820	204.15	12491	150.39	24311	354.54	200463	1979.40
Total RRB		0	0.00	0	0.00	2425	88.46	44943	995.25	36936	567.40	84304	1651.11	1074862	10756.17
37	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	16909	585.88	20715	10759.90	37624	11345.78	2142868	19647.51
38	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	237632	1246.90
Total Co-Optv		0	0.00	0	0.00	0	0.00	16909	585.88	20715	10759.90	37624	11345.78	2380500	20894.41
Grand Total		41398	1457.01	8838	478.64	107551	24663.26	636536	16652.55	2541440	234044.14	3335763	277295.61	16853124	461779.35

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2020

(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	Bank of Baroda	33008	929.00	13630	897.00	11879	502.00	12163	4203.00	28811	3924.00
2	Bank of India	236265	1222.00	79485	836.00	47556	263.00	21723	221.00	77689	278.00	161	0.92
3	Bank of Maharashtra	8429	405.32	2100	54.36	2093	44.87	0	0.00	4067	53.25	0	0.00
4	Canara Bank	96092	913.81	39769	613.47	19667	299.78	1275	24.00	8930	1257.00	31	0.02
5	Central Bank of India	115218	931.76	3093	36.70	8192	97.51	7722	87.28	33901	528.03	997	6.63
6	Indian Bank	177984	2230.93	42386	640.64	17700	272.54	3926	29.77	17020	56.80	41	0.02
7	IOB	12246	93.26	11114	92.96	6689	57.66	16272	312.72	6835	59.87	646	14.88
8	PNB	240475	6770.19	241838	8647.70	39045	2205.30	119516	1601.29	216979	4106.48	22487	222.92
9	Punjab & Sind Bank	1	0.01	1	0.70	1	0.10	3	1.50	1	0.50	0	0.00
10	SBI	470786	4658.37	198125	7085.37	83960	2299.02	112011	1983.15	198543	6548.65	270	4.00
11	UCO	39310	1110.68	45447	458.00	25064	322.13	0.00	0.00	43512	673.86	468	0.39
12	Union Bank of India	40808	785.19	18629	534.01	8410	253.86	2637	81.00	17002	487.07	271	13.78
Total PSU		1470622	20050.52	695617	19896.91	270256	6617.77	297248	8544.71	653290	17973.51	25437	264.15
13	Axis Bank	237415	1213.07	52975	387.00	38813	76.00	6088	144.00	175514	261.00	0	0.00
14	Bandhan Bank	3796616	16083.18	1635938	8304.58	1029868	5537.06	80585	439.88	4518070	22130.27	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Federal Bank	6163	74.69	4313	83.14	161	3.08	1684	23.89	3115	103.96	0	0.00
18	HDFC Bank	436690	1062.65	164570	537.52	1927	17.53	25361	48.75	417416	875.32	0	0.00
19	ICICI	62119	1210.30	50580	1001.74	8894	126.76	0	0.00	79575	6876.81	0	0.00
20	IDBI	98344	689.34	19672	299.44	21686	225.96	4077	134.09	84629	790.19	6	0.00
21	IDFC	145004	282.87	61543	113.44	62172	130.73	61130	111.92	145004	282.87	0	0.00
22	Indusind Bank	16087	126.46	15207	606.91	1878	27.72	0	0.00	12323	252.28	0	0.00
23	Jana Small Finance Bank	204375	570.24	57692	160.13	28116	79.53	11177	32.49	190164	530.42	0	0.00
24	Karnataka Bank Ltd.	157	6.62	43	3.65	19	0.96	19	3.00	40	0.84	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	8461	367.84	4537	223.32	154	8.82	0	0.00	0	0.00	0	0.00
27	Ratnakar Bank Ltd	491467	880.73	98699	179.94	60782	109.65	247643	430.73	491487	881.57	0	0.00
28	South Indian Bank Ltd.	24	0.92	30	0.85	2	0.00	0	0.00	0	0.00	0	0.00
29	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Ujivan Small Finance Bank	639601	1417.37	135398	321.89	140618	323.35	21729	53.88	656362	1524.98	0	0.00
32	Utkarsh Small Finance Bank	20631	46.12	9530	19.05	9610	18.80	1526	3.04	20433	45.61	0	0.00
33	YES Bank	2167	130.00	544	40.00	1	0.00	0	0.00	1622	90.00	0	0.00
Total PVT		6165321	24162.41	2311271	12282.59	1404701	6685.94	461019	1425.68	6795754	34646.12	6	0.00
34	BGVB (PNB)	301245	2716.98	359166	3586.38	61325	407.58	9945	78.53	122163	1097.46	0	0.00
35	PBGB (UCO)	90819	1396.89	23214	425.95	47852	395.35	34091	497.68	88707	1451.75	0	0.00
36	UBKGB (CBI)	139022	1261.08	8629	40.92	29037	230.58	8827	46.20	39711	525.50	11	0.00
Total RRB		531086	5374.95	391009	4053.25	138214	1033.51	52863	622.41	250581	3074.71	11	0.00
37	WB State Co-Op Bank Ltd.	1034019	12748.43	264046	5959.87	306674	5253.72	194961	1404.22	247449	2300.41	0	0.00
38	WBSCARD Bank Ltd.	780	59.35	5438	411.35	3318	250.63	587	33.17	1179	89.03	0	0.00
Total Co-Optv		1034799	12807.78	269484	6371.22	309992	5504.35	195548	1437.39	248628	2389.44	0	0.00
Grand Total		9201828	62395.67	3667381	42603.97	2123163	19841.57	1006678	12030.18	7948253	58083.78	25454	264.15

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2020-21 (01-04.2020 to 30.06.2020)

(Amount in Crore)

Sr. No.	Bank Name	Minority Community						SC/ST		OBC	
		Target		Achievement as on 30.06.20		% of Achievement		No.	Amount	No.	Amount
		No.	Amount	No.	Amount	No.	Amount				
1	Bank of Baroda	75000	735.00	1501	35.94	2.00	4.89	1016	15.54	2047	35.20
2	Bank of India	89000	855.00	3168	19.26	3.56	2.25	574	6.26	316	5.15
3	Bank of Maharashtra	7200	60.00	0	0.00	0.00	0.00	0	0.00	0	0.00
4	Canara Bank	120000	890.00	2952	44.25	2.46	4.97	1523	25.53	450	6.00
5	Central Bank of India	75000	665.00	380	5.40	0.51	0.81	4769	39.96	623	7.60
6	Indian Bank	167700	1235.00	6715	106.02	4.00	8.58	31.5	1382.00	12.51	0.00
7	IOB	35500	350.00	163	4.37	0.46	1.25	62	2.15	120	5.11
8	PNB	330000	2450.00	4429	62.58	1.34	2.55	1643	8.26	371	4.41
9	Punjab & Sind Bank	7500	68.50	1	0.70	0.01	1.02	1	0.02	0	0.00
10	SBI	345000	2500.00	204729	396.28	59.34	15.85	12412	323.85	4718	153.12
11	UCO	45000	275.00	2174	17.53	4.83	6.37	1172	11.31	0	0.00
12	Union Bank of India	133900	980.50	986	28.12	0.74	2.87	581	10.74	231	4.77
Total PSU		1430800	11064.00	227198	720.45	15.88	6.51	23785	1825.62	8889	221.36
13	Axis Bank	75000	555.00	1182	44.56	1.58	8.03	47	0.27	3396	244.00
14	Bandhan Bank	85500	850.00	95662	463.12	111.89	54.49	69644	301.59	5871	27.13
15	Catholic Syrian Bank Ltd.	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
17	Federal Bank	8500	65.00	1688	37.47	19.86	57.65	42	0.51	691	6.21
18	HDFC Bank	75000	375.00	654	5.39	0.87	1.44	19	0.33	52	0.19
19	ICICI	75000	475.00	5773	45.17	7.70	9.51	1133	9.01	0	0.00
20	IDBI	37500	185.00	1390	15.39	3.71	8.32	549	7.80	372	7.82
21	IDFC	3600	15.00	0	0.00	0.00	0.00	0	0.00	0	0.00
22	Indusind Bank	17500	150.00	13197	31.36	75.41	20.91	10822	20.07	0	0.00
23	Jana Small Finance Bank	3300	29.00	2	0.01	0.06	0.03	1	0.01	2	0.01
24	Karnataka Bank Ltd.	300	2.50	36	0.49	12.00	19.60	29	0.42	31	0.56
25	Karur Vysya Bank	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	12000	85.00	137	2.56	1.14	3.01	0	0.00	0	0.00
27	Ratnakar Bank Ltd	4500	25.00	158	0.17	3.51	0.68	64	0.07	689	0.75
28	South Indian Bank Ltd.	4400	35.00	0	0.00	0.00	0.00	0	0.00	0	0.00
29	SIDBI	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
30	Tamilnad Mercantile Bank	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
31	Ujivan Small Finance Bank	15000	145.00	1180	4.50	7.87	3.10	1532	5.55	205	0.77
32	Utkarsh Small Finance Bank	300	2.00	2	0.01	0.67	0.50	5	0.01	2	0.01
33	YES Bank	6200	55.00	166	18.00	2.68	32.73	0	0.00	0	0.00
Total PVT		425100	3061.00	121227	668.21	28.52	21.83	83887	345.64	11311	287.45
34	BGVB (PNB)	95000	895.00	38045	214.04	40.05	23.92	4514	25.24	918	5.03
35	PBGB (UCO)	75000	335.00	1771	37.27	2.36	11.13	2102	43.56	2886	59.80
36	UBKGB (CBI)	37500	175.00	289	1.97	0.77	1.13	1802	16.34	309	2.56
Total RRB		207500	1405.00	40105	253.28	19.33	18.03	8418	85.14	4113	67.39
37	WB State Co-Op Bank Ltd.	75000	465.00	178091	1174.54	237.45	252.59	269234	2425.00	147553	1276.71
38	WBSCARD Bank Ltd.	2800	15.00	192	4.49	6.86	29.93	503	2.74	161	0.36
Total Co-Optv		77800	480.00	178283	1179.03	229.16	245.63	269737	2427.74	147714	1277.07
Grand Total		2141200	16010.00	566813	2820.97	26.47	17.62	385827	4684.13	172027	1853.27

AGENDA- 4

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

CD Ratio of the State stood at 60.02% as on 30.06.2020 whereas it was 63.12 % on 30.06.2019. For calculation of CD Ratio of the State as on 30th June, 2020, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Total Deposit (A)	838364.68
Total Advance utilized in the State (B=C+D)	488280.62
Out of which outstanding of credit sanctioned from the State (C)	461779.35
Credit sanctioned from outside State but utilized in West Bengal (D)	26501.27
RIDF Support (E)	14867.92
Total Advance to be reckoned (F=B+E)	503148.54
CD Ratio (F*100 / A)	60.02%

The decline in CD Ratio is in line with the trend as observed on national basis where the CD Ratio has come down from the high of 78.20 % on 31-03-2019 to 73.90 % as on 19-06-2020. In West Bengal the reduction on YOY basis was from 63.12% on June, 2019 to 60.02% on June, 2020.

The decline in CD Ratio has been attributed due to ripple effects of Demonetization, GST with major economic slowdown in the last half of the FY 2019-20 accompanied by lower industrial outputs, slowing consumption. The decline in the corporate loan take-off in the aftermath of the issues concerning NBFCs has also hindered the growth of credit. But it was the crippling effect of the COVID 19 pandemic and the Lockdown put in place from mid-March, 20 that had a crippling effect on credit growth which is generally witnessed in the June quarter.

With GDP growth falling to 3.1% during June, 20 quarter & GDP growth at 11 year low of 4.2% in FY 2019-20 and projected to remain so in the coming quarter or so due to COVID 19 pandemic related issues, the banks will remain under pressure so far credit off-take is concerned. However, with the 20 lakh crore stimulus announced by the Central Government and measures taken by State government for revival of the economy with anticipated peak season demand for credit in the 2nd half of the year, it is expected that banks will be able to show a decent position after Sept,2020 quarter. Bigger Banks like SBI, PNB, BOB, HDFC Bank, etc should lead from the front with increased deployment of credit.

Position of districts with less than 40 % CD Ratio

CD Ratio on	Hooghly	Kalimpong	24 Parganas (N)
31.03.2019	30.05	40.47	24.75
30.06.2019	27.61	32.29	23.70
31.03.2020	29.22	39.26	33.86
30.06.2020	28.55	36.54	33.83

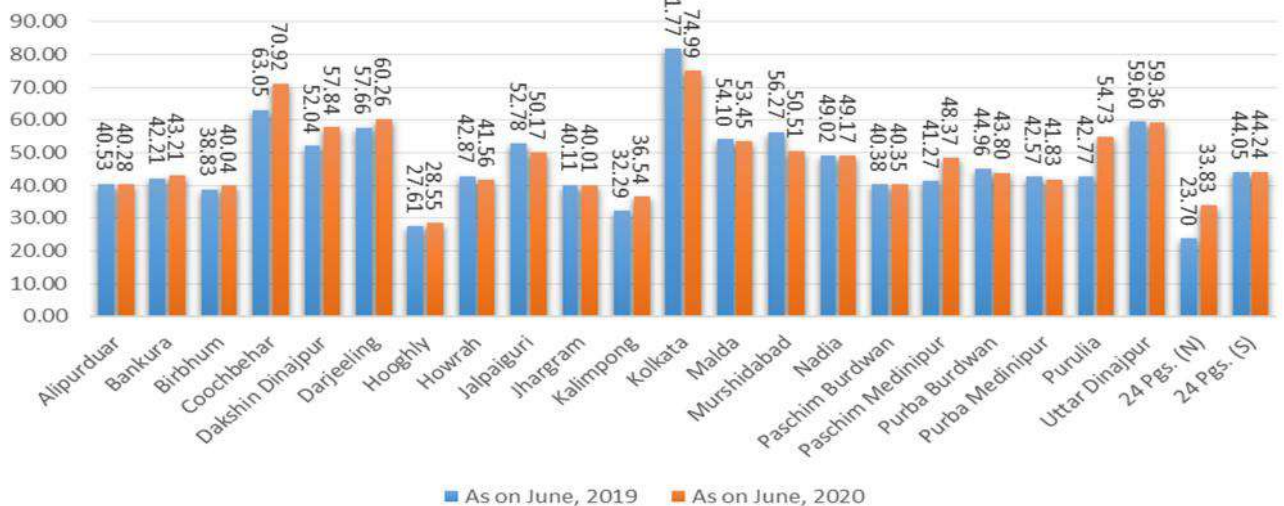
District-wise and Bank-wise positions are annexed herewith.

District Wise CD Ratio of West Bengal as on 30.06.2020

(Amount in Crore)

Sr. No.	Name of District	Lead Bank	CD Ratio as on June, 2019	CD Ratio as on June, 2020		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	40.53	5964.81	2402.46	40.28
2	Bankura	PNB	42.21	12128.00	5240.00	43.21
3	Birbhum	UCO	38.83	15341.85	6143.50	40.04
4	Coochbehar	CBI	63.05	8379.02	5942.48	70.92
5	Dakshin Dinajpur	PNB	52.04	4361.77	2522.65	57.84
6	Darjeeling	CBI	57.66	17845.29	10753.61	60.26
7	Hooghly	UCO	27.61	42065.42	12010.19	28.55
8	Howrah	UCO	42.87	40533.68	16847.58	41.56
9	Jalpaiguri	CBI	52.78	8537.46	4283.08	50.17
10	Jhargram	PNB	40.11	3976.94	1591.10	40.01
11	Kalimpong	SBI	32.29	1463.10	534.62	36.54
12	Kolkata	SBI	81.77	333000.94	249720.07	74.99
13	Malda	PNB	54.10	11622.13	6212.58	53.45
14	Murshidabad	PNB	56.27	18260.44	9222.47	50.51
15	Nadia	PNB	49.02	30965.67	15225.25	49.17
16	Paschim Burdwan	SBI	40.38	37019.37	14936.86	40.35
17	Paschim Medinipur	PNB	41.27	20237.60	9789.35	48.37
18	Purba Burdwan	UCO	44.96	24611.49	10780.88	43.80
19	Purba Medinipur	PNB	42.57	26265.80	10987.49	41.83
20	Purulia	PNB	42.77	7654.00	4189.00	54.73
21	Uttar Dinajpur	PNB	59.60	7252.37	4305.24	59.36
22	24 Pgs. (N)	Indian	23.70	125200.29	42356.42	33.83
23	24 Pgs. (S)	PNB	44.05	35677.24	15782.47	44.24
CD Ratio as on March, 2019			56.75	838364.68	461779.35	55.08
Amount sanctioned from outside State but fund utilised in the State of West					26501.27	
RIDF Support					14867.92	
Total Advances in the State					503148.54	
Credit Deposit Ratio			63.12			60.02

District wise Comparison of CD Ratio



Bank wise Credit & Investment Deposit Ratio (C+) D Ratio as on 30.06.2020

(Amt. in Crore)

Sl No.	Name of Banks	CD Ratio as on June, 2019	As on June, 2020				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	66.54	32336.00	21676.00	67.03	0.00	67.03
2	Bank of India	47.81	33965.00	16530.16	48.67	0.00	48.67
3	Bank of Maharashtra	88.04	2164.45	2230.59	103.06	0.00	103.06
4	Canara Bank	67.58	25768.38	17483.95	67.85	0.00	67.85
5	Central Bank of India	42.34	24411.36	7882.96	32.29	0.00	32.29
6	Indian Bank	43.39	63252.73	28999.76	45.85	0.00	45.85
7	IOB	53.19	13853.82	6409.21	46.26	0.00	46.26
8	PNB	56.03	115280.71	62311.55	54.05	0.00	54.05
9	Punjab & Sind Bank	153.54	2663.00	3912.00	146.90	0.00	146.90
10	SBI	36.14	202115.25	71353.24	35.30	28487.00	49.40
11	UCO	43.34	36124.00	14430.15	39.95	0.00	39.95
12	Union Bank of India	75.31	30053.89	23918.52	79.59	0.00	79.59
Total PSU		49.05	581988.59	277138.09	47.62	28487.00	52.51
13	Axis Bank	63.88	42150.00	25873.28	61.38	0.00	61.38
14	Bandhan Bank	103.26	25123.93	24523.86	97.61	0.00	97.61
15	Catholic Syrian Bank Ltd.	27.63	57.16	17.65	30.88	0.00	30.88
16	Dhanlaxmi Bank Ltd.	185.42	74.30	137.77	185.42	0.00	185.42
17	Federal Bank	73.90	3556.43	3078.07	86.55	0.00	86.55
18	HDFC Bank	64.43	47147.32	26288.80	55.76	0.00	55.76
19	ICICI	79.51	34345.13	27106.30	78.92	0.00	78.92
20	IDBI	45.71	14893.40	7326.44	49.19	0.00	49.19
21	IDFC	890.05	1362.49	3292.31	241.64	0.00	241.64
22	Indusind Bank	187.29	5721.66	11140.65	194.71	0.00	194.71
23	Jana Small Finance Bank	78.15	1023.43	719.57	70.31	0.00	70.31
24	Karnataka Bank Ltd.	110.18	1224.02	1461.12	119.37	0.00	119.37
25	Karur Vysya Bank	112.39	1091.68	1230.53	112.72	0.00	112.72
26	Kotak Mahindra Bank	92.78	7722.51	5929.92	76.79	0.00	76.79
27	Ratnakar Bank Ltd	123.27	6467.00	5187.26	80.21	0.00	80.21
28	South Indian Bank Ltd.	160.54	1133.06	1803.84	159.20	0.00	159.20
29	SIDBI	0.00	0.00	102.83	#DIV/0!	0.00	#DIV/0!
30	Tamilnad Mercantile Bank	17.64	661.99	104.10	15.73	0.00	15.73
31	Ujivan Small Finance Bank	270.99	855.07	1934.55	226.24	0.00	226.24
32	Utkarsh Small Finance Bank	87.32	106.19	60.84	57.29	0.00	57.29
33	YES Bank	79.20	4905.70	5671.00	115.60	0.00	115.60
Total PVT		80.76	199622.46	152990.68	76.64	0.00	76.64
34	BGVB (PNB)	38.13	16547.66	5831.42	35.24	10276.78	97.34
35	PBGB (UCO)	52.71	5583.19	2945.35	52.75	1855.26	85.98
36	UBKGB (CBI)	55.98	3438.46	1979.40	57.57	1118.11	90.08
Total RRB		43.67	25569.31	10756.17	42.07	13250.15	93.89
37	WB State Co-Op Bank Ltd.	62.04	30956.48	19647.51	63.47	20712.17	130.38
38	WBSCARD Bank Ltd.	519.88	227.84	1246.90	547.27	78.04	581.52
Total Co-Optv		65.75	31184.32	20894.41	67.00	20790.21	133.67
Grand Total		56.75	838364.68	461779.35	55.08	62527.36	62.54
Amount sanctioned from outside State but fund utilised in the State				26501.27			
RIDF Support				14867.92			
Total Credit in the State				503148.54			
Credit Deposit Ratio					60.02		
Total Credit + Investment				565675.90			
Total Credit + Investment Deposit		64.57			67.47		

Advance – Deposit trends in the Districts below 40 % CD Ratio:

Along with current economic slowdown the limited credit expansion due to continuation of PCA restriction by RBI on some of the bankers as well as high institutional deposit, unutilized amount in SHG accounts are said to be the contributing factors in these 3 districts along with recessionary trends observed in last couple of quarters.

SLBC desk is regularly following up with the LDMs of the districts to overcome the obstacles to increase the CD ratio beyond 40%. Special meetings were organized by 24 Parganas (North) LDM and Hooghly LDM with the stakeholders (District Magistrate, RBI) and the member banks and decided to focus on MSME Clusters, SHG credit linkages as well as accelerating the growth in Agriculture for improving the CD Ratio.

The Sub-Committees of DCC on CD Ratio are to function actively and draw implementable action plan for improving the CD ratio. SLBC suggested proactive exposure in potential MSME clusters with targeting of big ticket loans particularly for technology up-gradation and similarly in Agri Processing Units.

Trend analysis on District wise CD ratio on quarterly basis is as follows:

While the negative trend in 14 Districts (Alipurduar, Birbhum, Hooghly, Howrah, Jalpaiguri, Jhargram, Kalimpong, Malda, Murshidabad, Purba Burdwan, Purba Medinipur, Uttar Dinajpur, North & South 24 Parganas) in June, 2020 quarter is in deterioration over 13 Districts with negative growth for June, 19 quarter. Except for Kolkata district which was impacted due to slowdown in big ticket corporate loans, the negative growth in the other 7 districts is nominal and is expected to be reversed shortly. These districts must initiate remedial measures urgently to arrest the down trend with proper implementation of action plan.

Sr.	District	As on 31.03.2020	As on 30.06.2020	Increase/Decrease	
				(+)	(-)
1.	Bankura	43.16	43.21		+
2.	Coochbehar	69.95	70.92		+
3.	Dakshin Dinajpur	57.44	57.84		+
4.	Darjeeling	60.29	60.26		+
5.	Kolkata	74.80	74.99		+
6.	Nadia	49.16	49.17		+
7.	Paschim Burdwan	40.29	40.35		+
8.	Paschim Medinipur	47.30	48.37		+
9.	Purulia	43.94	54.73		+
10.	Alipurduar	41.66	40.28		-
11.	Birbhum	40.26	40.04		-
12.	Hooghly	29.22	28.55		-
13.	Howrah	41.60	41.56		-
14.	Jalpaiguri	51.86	50.17		-
15.	Jhargram	40.05	40.01		-
16.	Kalimpong	39.26	36.54		-
17.	Malda	53.55	53.45		-
18.	Murshidabad	53.75	50.51		-
19.	Purba Burdwan	44.01	43.80		-
20.	Purba Medinipur	43.62	41.83		-
21.	Uttar Dinajpur	59.81	59.36		-
22.	24 Pgs. (N)	33.86	33.83		-
23.	24 Pgs. (S)	45.63	44.24		-

Bank-Wise and Population Group wise Branch Network, Deposit as on 30.06.2020

(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	Bank of Baroda	52	60	94	122	328	2157.00	3490.00	11289.00	15400.00	32336.00
2	Bank of India	169	69	72	62	372	8392.00	5674.00	9965.00	9934.00	33965.00
3	Bank of Maharashtra	3	3	9	17	32	55.49	110.23	453.33	1545.40	2164.45
4	Canara Bank	155	84	128	54	421	2790.71	2336.69	10911.89	9729.09	25768.38
5	Central Bank of India	133	69	69	52	323	5227.97	5063.85	8068.14	6051.41	24411.36
6	Indian Bank	268	93	132	108	601	13563.06	6993.96	19851.76	22843.95	63252.73
7	IOB	31	21	47	54	153	1127.73	656.86	5012.31	7056.92	13853.82
8	PNB	597	198	247	216	1258	27142.72	16446.54	38144.63	33546.82	115280.71
9	Punjab & Sind Bank	5	4	12	20	41	25.00	25.00	665.00	1948.00	2663.00
10	SBI	548	222	260	233	1263	42747.54	33476.99	64282.21	61608.51	202115.25
11	UCO	148	70	77	82	377	7733.28	7012.98	12930.74	8447.00	36124.00
12	Union Bank of India	67	59	97	79	302	2963.25	2688.73	11363.52	13038.39	30053.89
Total PSU		2176	952	1244	1099	5471	113925.75	83975.83	192937.53	191149.49	581988.59
13	Axis Bank	29	87	105	78	299	1177.00	5475.00	15262.00	20236.00	42150.00
14	Bandhan Bank	183	82	80	41	386	4245.25	3336.85	9495.69	8046.13	25123.93
15	Catholic Syrian Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	57.16	57.16
16	Dhanlaxmi Bank Ltd.	0	0	0	3	3	0.00	0.00	0.00	74.30	74.30
17	Federal Bank	6	3	5	16	30	67.40	23.93	253.62	3211.48	3556.43
18	HDFC Bank	27	42	71	86	226	893.12	1982.75	11683.12	32588.33	47147.32
19	ICICI	25	47	82	94	248	3663.82	6887.99	12017.34	11775.98	34345.13
20	IDBI	21	23	31	22	97	975.05	1788.27	5408.76	6721.32	14893.40
21	IDFC	1	0	7	5	13	0.00	0.00	497.68	864.81	1362.49
22	Indusind Bank	5	21	26	28	80	73.79	577.78	685.62	4384.47	5721.66
23	Jana Small Finance Bank	0	9	7	11	27	0.00	104.26	188.02	731.15	1023.43
24	Karnataka Bank Ltd.	1	2	9	8	20	18.58	41.80	362.93	800.71	1224.02
25	Karur Vysya Bank	1	1	3	9	14	64.43	37.86	106.74	882.65	1091.68
26	Kotak Mahindra Bank	1	1	6	34	42	66.48	49.15	515.62	7091.26	7722.51
27	Ratnakar Bank Ltd	0	2	2	13	17	0.00	18.00	111.00	6338.00	6467.00
28	South Indian Bank Ltd.	1	0	3	14	18	16.72	0.00	70.88	1045.46	1133.06
29	SIDBI	0	0	0	1	1	0.00	0.00	0.00	0.00	0.00
30	Tamilnad Mercantile Bank	0	0	0	2	2	0.00	0.00	0.00	661.99	661.99
31	Ujjivan Small Finance Bank	37	15	22	9	83	72.09	117.04	388.97	276.97	855.07
32	Utkarsh Small Finance Bank	0	0	0	2	2	0.00	0.00	0.00	106.19	106.19
33	YES Bank	0	1	11	14	26	0.00	185.60	2358.60	2361.50	4905.70
Total PVT		338	336	470	492	1636	11333.73	20626.28	59406.60	108255.85	199622.46
34	BGVB (PNB)	496	68	23	0	587	13242.91	1892.18	1412.57	0.00	16547.66
35	PBGB (UCO)	204	16	7	3	230	4601.10	646.28	224.64	111.17	5583.19
36	UBKGB (CBI)	88	47	7	0	142	1489.54	1619.99	328.93	0.00	3438.46
Total RRB		788	131	37	3	959	19333.55	4158.45	1966.14	111.17	25569.31
37	WB State Co-Op Bank Ltd.	195	65	84	19	363	14096.34	4143.59	5521.96	7194.59	30956.48
38	WBSCARD Bank Ltd.	11	0	0	0	11	227.84	0.00	0.00	0.00	227.84
Total Co-Optv		206	65	84	19	374	14324.18	4143.59	5521.96	7194.59	31184.32
Grand Total		3508	1484	1835	1613	8440	158917.21	112904.15	259832.22	306711.10	838364.68

Bank-Wise and Population Group wise Advance & CD Ratio as on 30.06.2020

(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	Bank of Baroda	507.00	876.00	2918.00	17375.00	21676.00	23.50	25.10	25.85	112.82	67.03
2	Bank of India	2272.00	1231.00	1946.00	11081.16	16530.16	27.07	21.70	19.53	111.55	48.67
3	Bank of Maharashtra	13.78	37.62	116.19	2063.00	2230.59	24.83	34.13	25.63	133.49	103.06
4	Canara Bank	1161.30	1990.20	3404.92	10927.53	17483.95	41.61	85.17	31.20	112.32	67.85
5	Central Bank of India	1282.66	826.53	1167.63	4606.14	7882.96	24.53	16.32	14.47	76.12	32.29
6	Indian Bank	2846.05	1693.47	3493.26	20966.98	28999.76	20.98	24.21	17.60	91.78	45.85
7	IOB	187.73	148.34	808.76	5264.38	6409.21	16.65	22.58	16.14	74.60	46.26
8	PNB	10573.35	4512.42	8447.04	38778.74	62311.55	38.95	27.44	22.14	115.60	54.05
9	Punjab & Sind Bank	11.00	13.00	170.00	3718.00	3912.00	44.00	52.00	25.56	190.86	146.90
10	SBI	9198.07	7664.75	15441.72	39048.70	71353.24	21.52	22.90	24.02	63.38	35.30
11	UCO	1451.79	1292.03	2644.58	9041.75	14430.15	18.77	18.42	20.45	107.04	39.95
12	Union Bank of India	491.16	544.35	3246.20	19636.81	23918.52	16.58	20.25	28.57	150.61	79.59
Total PSU		29995.89	20829.71	43804.30	182508.19	277138.09	26.33	24.80	22.70	95.48	47.62
13	Axis Bank	127.28	1054.00	4243.00	20449.00	25873.28	10.81	19.25	27.80	101.05	61.38
14	Bandhan Bank	11090.90	6147.29	5632.35	1653.32	24523.86	261.25	184.22	59.31	20.55	97.61
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	17.65	17.65	#DIV/0!	#DIV/0!	#DIV/0!	30.88	30.88
16	Dhanlaxmi Bank Ltd.	0.00	0.00	0.00	137.77	137.77	#DIV/0!	#DIV/0!	#DIV/0!	185.42	185.42
17	Federal Bank	58.78	68.69	125.75	2824.85	3078.07	87.21	287.05	49.58	87.96	86.55
18	HDFC Bank	885.60	2143.05	5359.87	17900.27	26288.80	99.16	108.08	45.88	54.93	55.76
19	ICICI	2631.68	4947.56	9631.92	9895.13	27106.30	71.83	71.83	80.15	84.03	78.92
20	IDBI	356.42	454.79	1982.29	4532.94	7326.44	36.55	25.43	36.65	67.44	49.19
21	IDFC	141.68	57.36	378.23	2715.04	3292.31	#DIV/0!	#DIV/0!	76.00	313.95	241.64
22	Indusind Bank	2953.89	949.06	1606.00	5631.69	11140.65	4003.14	164.26	234.24	128.45	194.71
23	Jana Small Finance Bank	0.55	251.56	216.45	251.01	719.57	#DIV/0!	241.27	115.12	34.33	70.31
24	Karnataka Bank Ltd.	19.14	38.45	299.69	1103.84	1461.12	103.01	91.99	82.58	137.86	119.37
25	Karur Vysya Bank	35.26	13.28	74.66	1107.33	1230.53	54.73	35.08	69.95	125.46	112.72
26	Kotak Mahindra Bank	278.09	1.99	247.55	5402.28	5929.92	418.30	4.06	48.01	76.18	76.79
27	Ratnakar Bank Ltd	0.00	95.00	54.00	5038.26	5187.26	#DIV/0!	527.78	48.65	79.49	80.21
28	South Indian Bank Ltd.	5.79	0.00	109.69	1688.36	1803.84	34.63	#DIV/0!	154.75	161.49	159.20
29	SIDBI	0.00	0.00	0.00	102.83	102.83	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
30	Tamilnad Mercantile Bank	0.00	0.00	0.00	104.10	104.10	#DIV/0!	#DIV/0!	#DIV/0!	15.73	15.73
31	Ujjivan Small Finance Bank	284.66	525.38	824.54	299.98	1934.55	394.86	448.90	211.98	108.31	226.24
32	Utkarsh Small Finance Bank	0.00	0.00	0.00	60.84	60.84	#DIV/0!	#DIV/0!	#DIV/0!	57.29	57.29
33	YES Bank	0.00	6.90	1039.10	4625.00	5671.00	#DIV/0!	3.72	44.06	195.85	115.60
Total PVT		18869.73	16754.37	31825.09	85541.49	152990.68	166.49	81.23	53.57	79.02	76.64
34	BGVB (PNB)	4787.34	629.84	414.24	0.00	5831.42	36.15	33.29	29.33	#DIV/0!	35.24
35	PBGB (UCO)	2567.25	259.45	88.06	30.59	2945.35	55.80	40.15	39.20	27.52	52.75
36	UBKGB (CBI)	1278.67	620.04	80.69	0.00	1979.40	85.84	38.27	24.53	#DIV/0!	57.57
Total RRB		8633.26	1509.33	582.99	30.59	10756.17	44.65	36.30	29.65	27.52	42.07
37	WB State Co-Op Bank Ltd.	8098.84	2322.41	2711.13	6515.13	19647.51	57.45	56.05	49.10	90.56	63.47
38	WBSCARD Bank Ltd.	1246.90	0.00	0.00	0.00	1246.90	547.27	#DIV/0!	#DIV/0!	#DIV/0!	547.27
Total Co-Optv		9345.74	2322.41	2711.13	6515.13	20894.41	65.24	56.05	49.10	90.56	67.00
Grand Total		66844.62	41415.82	78923.51	274595.40	461779.35	42.06	36.68	30.37	89.53	55.08

Position of ATMs & BC Outlets in West Bengal as on 30.06.2020

SL No.	BANKS	ATM					BC Outlets				
		Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	Total
1	Bank of Baroda	31	49	137	211	428	248	187	161	41	637
2	Bank of India	198	89	85	53	425	387	117	93	10	607
3	Bank of Maharashtra	0	1	2	11	14	2	1	2	0	5
4	Canara Bank	154	96	102	122	474	206	0	0	3	209
5	Central Bank of India	74	52	57	29	212	508	0	10	0	518
6	Indian Bank	32	23	65	66	186	1173	6	165	0	1344
7	IOB	14	18	24	28	84	57	10	11	6	84
8	PNB	516	296	369	289	1470	2345	447	125	11	2928
9	Punjab & Sind Bank	4	4	10	11	29	0	0	0	0	0
10	SBI	1024	843	1225	763	3855	4430	392	241	15	5078
11	UCO	56	43	63	49	211	175	66	7	0	248
12	Union Bank of India	87	102	150	157	496	136	27	7	0	170
Total PSU		2190	1616	2289	1789	7884	9667	1253	822	86	11828
13	Axis Bank	401	365	434	320	1520	13	0	0	0	13
14	Bandhan Bank	1	16	65	37	119	518	253	120	37	928
15	Catholic Syrian Bank Ltd.	0	0	0	1	1	0	0	0	0	0
16	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0	0	0	0	0
17	Federal Bank	2	3	4	17	26	0	0	0	0	0
18	HDFC Bank	22	89	209	213	533	171	33	12	0	216
19	ICICI	76	83	187	259	605	0	0	0	0	0
20	IDBI	23	29	70	47	169	3	1	4	1	9
21	IDFC	0	0	3	2	5	681	144	28	2	855
22	Indusind Bank	7	32	28	93	160	0	0	0	0	0
23	Jana Small Finance Bank	0	0	3	5	8	2	0	0	0	2
24	Karnataka Bank Ltd.	1	2	11	9	23	0	0	0	0	0
25	Karur Vysya Bank	3	2	6	13	24	0	0	0	0	0
26	Kotak Mahindra Bank	1	1	6	66	74	0	0	0	0	0
27	Ratnakar Bank Ltd	0	2	2	10	14	0	0	0	0	0
28	South Indian Bank Ltd.	1	0	3	15	19	0	0	0	0	0
29	SIDBI	0	0	0	0	0	0	0	0	0	0
30	Tamilnad Mercantile Bank	0	0	0	2	2	0	0	0	1	1
31	Ujjivan Small Finance Bank	10	15	23	9	57	0	0	0	0	0
32	Utkarsh Small Finance Bank	0	0	0	2	2	0	0	0	0	0
33	YES Bank	0	1	16	19	36	0	0	0	0	0
Total PVT		548	640	1070	1139	3397	1388	431	164	41	2024
34	BGVB (PNB)	0	0	0	0	0	1585	0	0	0	1585
35	PBGB (UCO)	0	0	0	0	0	612	0	0	0	612
36	UBKGB (CBI)	0	0	0	0	0	387	0	0	0	387
Total RRB		0	0	0	0	0	2584	0	0	0	2584
37	WB State Co-Op Bank Ltd.	85	20	30	0	135	0	0	0	0	0
38	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0	0	0
Total Co-Optv		85	20	30	0	135	0	0	0	0	0
Grand Total		2823	2276	3389	2928	11416	13639	1684	986	127	16436

AGENDA-5

(A) Progress in Agriculture Credit:

The disbursement in Agriculture sector in last 5 financial years are as follows,

Financial Year	Yearly Target (Cr.)	Achievement (Cr.)	% of Achievement
31.03.2016	43536	30930	71
30.06.2016	52551	8474	16
31.03.2017	52551	34175	65
30.06.2017	59098	8066	14
31.03.2018	59098	42232	71
30.06.2018	64071	11846	18
31.03.2019	64071	45586	71
30.06.2019	55000	11110	20
31.03.2020	55000	49066	89
30.06.2020	77236	7158	9

The Agriculture disbursement during the period April to June of financial year 2020-21 is Rs. 7158 crore, showing a decrease of 35.57% over disbursement of Rs.11110 crore made during the 1st quarter of the financial year 2019-20. However, the attainment of 89% in deployment of credit during the last financial year, is an encouraging sign and it is expected that the banks will overcome the COVID situation & will be in a position to grow in a better way in credit delivery to agriculture sector which has gained primacy in the aftermath of the COVID 19 lockdown issues. The yearly target of Rs.77236/- which was set during 148th SLBC meeting and in line with NABARD PLP should therefore be pursued in right earnest by the banks.

With Rs.5444 crore deployments in Farm Credit at 76% of the total agriculture deployment 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. Custom Hiring Centre is also one area needing attention of the banks.

Large scale acquisition of the uncovered farmers for KCC loans for crop loans as well as KCC under Animal Husbandry (Dairy, Poultry, Pig & Goat rearing) and Fishery activities must be taken up on urgent basis along with Farm Mechanization schemes. The improvement is also observed in the said sub-sectors (including both KCC & Non-KCC loans) up to the June, 2020.

(B) Campaign to cover all eligible Non-Loanee farmers with Kisan Credit Card, BSBS Coverage

KCC: It is a major agenda of SLBC to cover all the eligible farmers of the State under KCC. In the special meeting dt 07-01-2020 it was decided to cover the left-out farmers on the basis of identification of non-loanee farmers from the Bangla Shasya Bima Scheme data base.

The Agriculture Department submitted the data of non-loanee farmers to SLBC on 27-05-2020 and 01-06-2020. SLBC has since forwarded the list of non-loanee farmers to the respective member banks/LDMs on 02-06-20 along with the bank and district wise targets for coverage of the 20 lakh non-loanee farmers under Kharif 20 season as fixed during the Special SLBC meeting held on 04-05-20.

A KCC campaign has been launched by GoWB in order to issue crop loan particularly to the landless-farmers viz. Oral Lessees, Share Croppers and Tenant Farmers which has been extended upto 30th September, 2020 with Kharif-2020 season in full swing.

For proper monitoring in this regard, an online KCC issuance portal (KCC-IMS) has been developed by GoWB from where State Controlling Heads / Zonal / Circle Heads of Member Banks get the report of Sanctioned against Sponsored cases. LDMs can also monitor the Bank / Block wise progress pertaining to their District.

In this regard, SLBC issued an advisory on 11.06.2020 to the banks & LDMs and requested to proceed for saturation of the KCC loanees as per SOP prescribed by the authorities and also advised to target the landless labourers, namely, tenant farmers, share croppers, oral lessees, etc. The basis for covering the landless labourers will be Area Sown Certificate to be issued by Asst Directors of agriculture or his authorized representative.

Target & Achievement under Kisan Credit Card in West Bengal in last 3 financial years and disbursement during June quarter of the corresponding financial years.

Year	Target (No.)	Achievement (No.)	% of Achievement
31.03.2018	17,00,000	19,89,626	117
30.06.2018	17,00,000	7,65,246	38
31.03.2019	20,00,000	21,65,443	109
30.06.2019	35,00,000	6,52,853	19
31.03.2020	35,00,000	23,73,411	68
30.06.2020	46,00,000	6,15,621	13

NB: All the banks operating in the State have issued 6,15,621 KCCs during the June, 2020 quarter at 13% of annual target of 46.00 lacs. Total amount for KCC stood at Rs. 2092 crore as on 30.06.2020 which account for 44% of the farm credit.

The Average ticket size of Rs.49,340/- as on 31.03.2020 has decreased substantially to Rs.41,437/- on 30.06.2020. Average credit per KCC of all the banks excluding WB State Co-operative Bank is Rs.55,646/- while it is Rs.25,901/- for WB State Co-operative Bank.

KCC Saturation Campaign progress as on 30.06.2020:

As on	Target	Sponsored	Sanctioned	Pending
30.06.2020	2018100	1756351	350128	1406223

Bank wise KCC position as on 30.06.2020

(Amount in Crore)

Sr. No.	Bank Name	Target (No.)	" Disbursement " during (01.04.2020 to 30.06.2020)				Total KCC issued during 01.04.2020 to 30.06.2020 (Fresh + Renewal)		% of Achievement	Outstanding Position (excluding written off a/c's) as on 30.06.2020		Written-Off KCC a/c's as on 30.06.2020			
			Fresh Sanction (01.04.2020 to 30.06.2020)		Renewal Cases (01.04.2020 to 30.06.2020)		No.	Amount		No.	Amount	No.	Amount	No.	Amount
			No.	Amount	No.	Amount									
1	Bank of Baroda	19000	1162	7.29	4409	46.07	5571	53.36	29.32	18260	118.24	150	0.81		
2	Bank of India	202800	4150	10.77	20692	93.83	24842	104.60	12.25	181281	798.30	0	0.00		
3	Bank of Maharashtra	1700	0	0.00	453	15.53	453	15.53	26.65	1153	35.47	0	0.00		
4	Canara Bank	61500	949.00	7.23	1958.00	14.07	2907	21.30	4.73	36056	257.61	0	0.00		
5	Central Bank of India	82000	996	2.90	1285	7.74	2281	10.64	2.78	76163	430.35	0	0.00		
6	Indian Bank	177450	343	1.71	9183	51.84	9526	53.55	5.37	87985	514.33	0	0.00		
7	IOB	6400	239	0.95	438	2.86	677	3.81	10.58	6079	33.09	0	0.00		
8	PNB	707900	4604	29.18	9421	41.87	14025	71.05	1.98	482896	2699.70	142	0.18		
9	Punjab & Sind Bank	50	4	0.05	2	0.01	6	0.06	12.00	75	5.00	0	0.00		
10	SBI	610000	56256	333	36255	355.58	92511	688.58	15.17	315255	2345.63	0	0.00		
11	UCO	136500	1894	6.92	0	0.00	1894	6.92	1.39	60366	289.00	0	0.00		
12	Union Bank of India	24600	278	2.60	1055	13.85	1333	16.45	5.42	20463	180.30	37	0.01		
Total PSU		2029900	70875	402.60	85151	643.25	156026	1045.85	7.69	1286032	7707.02	329	1.00		
13	Axis Bank	32500	588	12.91	0	0.00	588	12.91	1.81	78979	481.07	250	15.87		
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
16	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
17	Federal Bank	280	62	1.19	0	0.00	62	1.19	22.14	226	6.92	0	0.00		
18	HDFC Bank	122300	1555	13.09	20	0.63	1575	13.72	1.29	156683	489.94	0	0.00		
19	ICICI	13000	950	8.34	0	0.00	950	8.34	7.31	3235	96.12	0	0.00		
20	IDBI	11000	28	0.23	1329	21.05	1357	21.28	12.34	11558	133.75	0	0.00		
21	IDFC	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
22	Indusind Bank	20	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00		
23	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
25	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	1	0.04	0	0.00		
27	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
28	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
29	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
30	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
31	Ujivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
32	Utkarsh Small Finance Ban	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
33	YES Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
Total PVT		179100	3183	35.76	1349	21.67	4532	57.44	2.53	250682	1207.84	250	15.87		
34	BGVB (PNB)	445800	16731	7.65	5999	39.08	22730	46.73	5.10	210753	540.44	139	0.17		
35	PBGB (UCO)	78300	968	5.49	4149	35.51	5117	41.00	6.54	72122	296.35	306	0.41		
36	UBKGB (CBI)	66900	1926	3.86	654	9.16	2580	13.02	3.86	66407	626.91	0	0.00		
Total RRB		591000	19625	17.00	10802	83.75	30427	100.75	5.15	349282	1463.70	445	0.58		
37	WB State Co-Op Bank Ltd.	1800000	14815	29.35	409821	859.10	424636	888.45	23.59	1770523	4585.88	480	14.10		
38	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
Total Co-Optv		1800000	14815	29.35	409821	859.10	424636	888.45	23.59	1770523	4585.88	480	14.10		
Grand Total		4600000	108498	484.71	507123	1607.77	615621	2092.49	13.38	3656519	14964.43	1504	31.55		

District wise KCC position as on 30.06.2020							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2020 to 30.06.2020 (Fresh+Renewal)		% of Achievement	KCC Outstanding as on 30.06.2020	
			No.	Amount		No.	Amount
1	Alipurduar	40000	3064	10.98	7.66	40589	224.41
2	Bankura	230000	4072	12.81	1.77	162332	681.12
3	Birbhum	211000	88921	237.67	42.14	177706	654.67
4	Coochbehar	200000	11916	69.92	5.96	164538	678.05
5	Dakshin Dinajpur	120000	4539	15.76	3.78	182841	852.11
6	Darjeeling	20000	821	4.74	4.11	17254	87.40
7	Hooghly	225000	30931	91.53	13.75	179453	874.60
8	Howrah	100000	15134	41.76	15.13	68263	311.22
9	Jalpaiguri	50000	6064	28.27	12.13	83580	401.38
10	Jhargram	75000	11586	36.29	15.45	50843	214.84
11	Kalimpong	7000	531	1.24	7.59	8042	28.34
12	Kolkata	0	0	0.00	#DIV/0!	0	0.00
13	Malda	225000	21225	115.34	9.43	82314	319.52
14	Murshidabad	310000	28269	119.67	9.12	62304	178.39
15	Nadia	260000	18738	109.61	7.21	160403	704.48
16	Paschim Burdwan	25000	3284	9.73	13.14	15556	81.61
17	Paschim Medinipur	485000	10931	55.87	2.25	336084	1565.24
18	Purba Burdwan	290000	52404	377.18	18.07	324993	1224.56
19	Purba Medinipur	735000	234009	592.46	31.84	395459	1425.43
20	Purulia	112000	4321	17.91	3.86	91025	202.45
21	Uttar Dinajpur	195000	9490	52.80	4.87	285985	1001.22
22	24 Pgs. (N)	310000	25958	42.76	8.37	253057	872.95
23	24 Pgs. (S)	375000	29413	48.19	7.84	513898	2380.44
	Grand Total	4600000	615621	2092.49	13.38	3656519	14964.43

Bangla Shasya Bima Scheme:

For mitigating the hardship of farmers in case of crop damage due to natural calamity, GoWB launched the Bangla Shasya Bima (BSB) Scheme, a 100% State Govt funded scheme with the objective of ensuring hassle free crop insurance facility to the farmers along with timely claim settlement process through a transparent & simplified procedure.

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

Notification for Kharif-2020 crop coverage under BSBS was issued on 27.05.2020 and shared accordingly with the member banks by SLBC. In continuation of the above the coverage of Aman Paddy under BSB has been extended upto 30.09.2020.

As per BSBS portal data on 30.06.2020 the enrolment position for Kharif, 2020 is,

As on	Loanee farmers	Non-Loanee farmers	Total Enrolment
30.06.2019	10.37 lakh	28.64 lakh	39.01
30.06.2020	9.23 lakh	32.10 lakh	41.33

The data showed a marked improvement (2.32 lakh) over the enrolment made under BSB where for the Kharif, 2019 season. A total no. of 41.33 lakh farmers are enrolled in Kharif, 2020 season where a total no. of 39.01 lakh were covered for crop insurance in Kharif, 2019 season.

Nos. of farmers covered under BSB scheme during Kharif-2020 as on 30.06.2020		
Sr. No.	Name of the Districts	Farmers covered
1.	Alipurduar	51845
2.	Bankura	268128
3.	Birbhum	206662
4.	Coochbehar	165602
5.	Dakshin Dinajpur	87477
6.	Darjeeling	19215
7.	Hooghly	216019
8.	Howrah	66570
9.	Jalpaiguri	72507
10.	Jhargram	91956
11.	Kalimpong	2172
12.	Maldah	247563
13.	Murshidabad	236971
14.	Nadia	195321
15.	North 24 Parganas	226637
16.	Paschim Burdwan	20409
17.	Paschim Medinipur	352645
18.	Purba Burdwan	414141
19.	Purba Medinipur	617307
20.	Purulia	175412
21.	South 24 Parganas	285938
22.	Uttar Dinajpur	113225
	TOTAL	4133722

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 has increased the limit for collateral free agricultural loans from the existing level of Rs.1 lakh to Rs.1.60 lakh.

IBA has directed the banks to waive the processing, documentation, inspection, ledger folio and all other service charges for KCC/Crop Loans upto Rs.3.00 lacs.

In Special Sub Committee on Animal Husbandry & Fishery, 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. Accordingly, ARD Department has since ratified 117 Dairy, 67 Poultry and 80 Goatery and 49 Piggery Centres which has also been shared with the member banks. SLBC has identified 22 block in 5 district as fishery clusters.

All the DLTCs have finalized the Scale of Finance for Animal Husbandry and Fishery schemes and LDMs have shared the same with the DCOs/Dist Nodal officers of the member banks. Same should be referred by the member banks for extending working capital loans, Animal Resource Development Deptt and Fishery Department are also to assist the banks in this regard by tracing the left-out farmers and generate proposals for onward sponsoring to the banks as decided in the Sub Committee meeting.

The **disbursement** for Dairy, poultry, fishery loans as well as Farm Mechanization as on 30.06.20:

(Amount in Crore)

As on	Dairy		Poultry		Fishery		Farm Mechanization	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
30.06.19	30079	321.31	7875	77.89	10904	83.75	20663	745.61
31.03.20	149543	1335.44	36250	659.79	52188	641.00	95504	873.59
30.06.20	13119	104.94	3201	33.01	5251	35.96	18797	187.93

The **outstanding** balance in Dairy, Poultry, Pig-Sheep rearing & Fishery as on 30.06.20 is as follows.

(Amount in Crore)

As on	Dairy		Poultry		Fishery		Farm Mechanization	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.06.19	194857	1590.46	43203	453.47	59728	403.80	110430	2288.66
31.03.20	220592	1649.77	50921	570.72	66939	533.26	149262	2608.45
30.06.20	224350	1688.03	49569	614.72	67466	553.18	187850	2049.86

Target of Animal Husbandry under KCC in FY 20-21

Dairy	Poultry	Goat & Sheep rearing	Total
100000	10000	15000	125000

67000-70000 is targeted at members of Milk Federations / Unions (1369 Co-Op Societies)
District wise target have already allocated on 18.05.2020.

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 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. ARD Deptt has since ratified 117 Dairy, 67 Poultry and 80 Goateries and 49 Piggery Centres (annexed herewith) which has also been shared with the member banks. SLBC has also identified 22 Blocks in 5 district as fishery clusters.

As decided in the Special Sub Committee meeting held on 04-05-2020 under the Chairmanship of Dr Amit Mitra, Hon'ble Finance Minister of West Bengal, a Sub Committee meeting on Animal Husbandry & Fishery was held on 13-05-2020.

A target of 100000 for Fishery KCC loan and 125000 Animal Husbandry & Fishery KCC loans were fixed in the State for FY 2020-21. It was informed that for Dairy loans, ARD Department will primarily target the 68000 odd members of the Milk Federations/ Unions while Fishery Department will target the 70000 thousand odd members under the Fishery Co-Operative Societies.

Marginal Improvement has been observed in **disbursement** for Dairy, poultry, fishery loans as well as Farm Mechanization during the financial year which is given hereunder. (Amt in Crore)

As on	Dairy		Poultry		Fishery		Farm Mechanization	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
30.06.19	30079	321.31	7875	77.89	10904	83.75	20663	245.61
31.03.20	149543	1335.44	36250	659.79	52188	641.00	95504	873.59
30.06.20	13119	104.94	3201	33.01	5251	35.96	18797	187.93

The **outstanding** balance in Dairy, Poultry, Pig-Sheep rearing & Fishery is as follows. (Amt in Cr)

As on	Dairy		Poultry		Fishery		Farm Mechanization	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.06.19	194857	1590.46	43203	453.47	59728	403.80	110430	3288.66
31.03.20	220592	1649.77	50921	570.72	66939	533.26	149262	3608.45
30.06.20	224350	1688.03	49569	614.72	67466	553.18	187850	2049.86

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2019-2020 (01.04.2020 - 30.06.2020) (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	Bank of Baroda	5744	41.43	8	0.27	2	0.04	2	0.29	0	0.00	60	1.30	33	5.72	4410	213.37	10259	262.42
2	Bank of India	24842	104.60	3	0.04	11	0.08	9	0.82	4	0.07	3	0.03	0	0.00	46	0.21	24918	105.85
3	Bank of Maharashtra	1153	35.47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1153	35.47
4	Canara Bank	4646.00	33.33	50.00	0.65	10.00	0.10	9.00	0.19	1.00	0.00	22.00	0.18	3.00	0.38	26998.00	77.46	31739	112.29
5	Central Bank of India	20523	206.02	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	20523	206.02
6	Indian Bank	9570	80.47	18	0.64	3	0.69	15	0.99	179	3.00	3	0.01	8	0.09	7936	168.73	17732	254.62
7	IOB	467	5.82	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	71	0.22	538	6.04
8	PNB	14786	82.06	654	4.89	204	3.05	202	2.29	1296	8.70	10	0.84	11936	133.26	401	4.63	29489	239.72
9	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
10	SBI	92511	987.73	1115	5.75	12	0.30	2	2.35	4	0.10	222	2.78	4	2.00	673	412.50	94543	1413.51
11	UCO	1885	6.20	1	0.10	4	0.06	1	0.02	2	0.13	0	0.00	1	0.41	734	11.20	2628	18.12
12	Union Bank of India	513	5.85	24	0.40	18	0.39	2	0.03	0	0.00	0	0.00	55	0.38	350	3.29	962	10.34
Total PSU		176640	1588.98	1873	12.74	264	4.71	242	6.98	1486	12.00	320	5.14	12040	142.24	41619	891.61	234484	2664.40
13	Axis Bank	588	12.91	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1655	82.86	2243	95.77
14	Bandhan Bank	0	0.00	8409	35.06	4248	19.65	2458	11.98	1540	6.03	0	0.00	6040	24.19	70009	274.98	92704	371.89
15	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
16	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
17	Federal Bank	3286	44.77	19	0.08	13	0.05	3	0.00	5	0.00	1	0.01	0	0.00	0	0.00	3327	44.91
18	HDFC Bank	332	4.28	0	0.00	0	0.00	2	0.00	0	0.00	0	0.00	30	1.41	1242	34.67	1606	40.36
19	ICICI	973	10.02	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8087	61.09	9060	71.11
20	IDBI	3571	35.27	0	0.00	1	0.03	0	0.00	0	0.00	0	0.00	0	0.00	811	14.24	4383	49.54
21	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	272	684.89	272	684.89
23	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
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.20	1	0.20
25	Karur 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
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	513	11.50	0	0.00	513	11.50
27	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1247	1.34	1247	1.34
28	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	10	20.67	10	20.67
29	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
30	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
31	Ujivan Small Finance Bank	5789	21.34	78	0.83	1	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5868	22.18
32	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	66	0.21	66	0.21
33	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1234	2.76	1234	2.76
Total PVT		14539	128.58	8506	35.97	4263	19.73	2463	11.98	1545	6.03	1	0.01	6583	37.10	84634	1177.91	122534	1417.32
34	BGVB (PNB)	22730	46.73	512	6.26	197	2.36	201	4.26	1025	25.13	1025	11.26	125	3.54	27642	109.38	53457	208.92
35	PBGB (UCO)	5117	41.00	1483	42.87	138	5.57	226	7.61	751	20.35	0	0.00	1	0.06	972	27.88	8688	145.34
36	UBKGB (CBI)	5209	21.36	2	0.01	12	0.10	2	0.02	1	0.01	9	0.03	3	0.03	2356	24.50	7594	46.06
Total RRB		33056	109.09	1997	49.14	347	8.03	429	11.89	1777	45.49	1034	11.29	129	3.63	30970	161.76	69739	400.32
37	WB State Co-Op Bank Ltd.	424636	888.45	368	6.76	377	3.48	38	2.04	167	1.13	9	0.21	45	4.96	4947	42.17	430587	949.20
38	WBSCARD Bank Ltd.	0	0.00	375	0.33	0	0.00	29	0.12	0	0.00	0	0.00	0	0.00	42450	12.60	42854	13.05
Total Co-Optv		424636	888.45	743	7.09	377	3.48	67	2.16	167	1.13	9	0.21	45	4.96	47397	54.77	473441	962.25
Grand Total		648871	2715.10	13119	104.94	5251	35.96	3201	33.01	4975	64.65	1364	16.65	18797	187.93	204620	2286.06	900198	5444.30

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 30.06.2020 (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	Bank of Baroda	20147	146.19	131	2.89	34	0.78	41	1.22	658	6.64	225	3.59	367	23.13	11086	160.56	32689	345.00
2	Bank of India	231045	1191.56	892	9.82	435	7.09	456	16.02	273	3.71	826	13.41	321	10.21	426	9.54	234674	1261.36
3	Bank of Maharashtra	1153	35.47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1153	35.47
4	Canara Bank	55802.00	347.24	406.00	11.59	278.00	14.39	161.00	15.75	46.00	0.91	57.00	0.62	103.00	5.41	25018.00	259.06	81871	654.97
5	Central Bank of India	58071	756.92	82	1.59	52	0.37	31	7.82	41	0.25	19	3.25	29	2.91	85532	395.35	143857	1168.46
6	Indian Bank	90597	735.08	59	2.55	110	5.64	74	14.11	1056	9.03	29	1.04	133	4.46	66901	892.05	158959	1663.96
7	IoB	8037	56.86	56	1.46	36	13.73	24	0.91	4	0.04	56	6.00	36	1.07	3171	16.63	11420	96.70
8	PNB	562330	4522.58	11000	148.01	2966	46.25	5091	87.24	24224	287.10	198	3.63	79427	989.77	7056	147.05	692292	6231.63
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	120	79.00	120	79.00
10	SBI	315255	2345.63	1025	89.00	189	76.00	284	62.00	132	2.00	0	0.00	1298	52.00	159986	969.12	478169	3595.75
11	UCO	59932	266.30	15	0.31	191	1.67	112	2.53	2	0.31	2	0.04	112	17.84	34819	719.31	95185	1008.31
12	Union Bank of India	30493	270.33	262	3.13	104	17.70	76	3.83	0	0.00	0	0.00	282	10.98	1696	162.03	32913	468.00
Total PSU		1432862	10674.16	13928	270.35	4395	183.62	6350	211.43	26436	309.99	1412	31.58	82108	1117.78	395811	3809.70	1963302	16608.61
13	Axis Bank	4624	381.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3500	168.93	8124	550.00
14	Bandhan Bank	0	0.00	143684	606.82	55796	287.67	36825	178.74	32959	100.69	0	0.00	90112	435.28	1188285	5147.88	1547661	6757.08
15	Catholic Svirian 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
16	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
17	Federal Bank	7480	91.65	23	1.30	15	0.69	4	0.36	6	0.02	513	7.24	2	0.11	0	0.00	8023	101.37
18	HDFC Bank	990	80.53	473	0.29	1	0.00	516	1.17	0	0.00	12255	21.70	4568	129.47	137949	266.61	156752	499.78
19	ICICI	3483	201.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	59304	407.45	62787	608.59
20	IDBI	33393	228.20	0	0.00	5	0.38	13	1.32	0	0.00	43	0.86	6	0.16	57124	140.08	90584	371.00
21	IDFC	0	0.00	6471	11.78	2920	4.05	103	0.17	6709	14.20	0	0.00	575	0.83	32244	59.76	49022	90.80
22	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	14985	322.63	14985	322.63
23	Jana Small Finance Bank	0	0.00	313	1.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	30007	100.16	30320	101.16
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	3	1.21	0	0.00	1	0.02	3	1.03	6	0.72	13	2.98
25	Karur 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
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7476	267.61	6	0.81	7482	268.42
27	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	294304	561.50	294304	561.50
28	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	17	5.51	17	5.51
29	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
30	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
31	Ujivan Small Finance Bank	250432	547.25	3013	17.92	155	0.40	25	0.03	0	0.00	0	0.00	0	0.00	0	0.00	253625	565.60
32	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	11219	22.17	11219	22.17
33	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1237	3.00	1237	3.00
Total PVT		300382	1529.85	153977	639.12	58892	293.19	37489	183.01	39674	114.91	12812	29.82	102742	834.49	1830187	7207.21	2536155	10831.59
34	BGVV (PNB)	210753	540.44	3245	40.12	998	21.26	1456	18.99	8528	107.62	5812	49.12	1482	20.48	140804	1318.47	373078	2116.50
35	PBGB (UCO)	72122	296.35	17002	240.61	1998	49.93	2489	109.57	4118	50.14	4	0.02	242	5.89	24833	196.26	122808	948.77
36	UBKGB (CBI)	66876	627.89	7	0.09	127	0.33	5	0.12	4	0.04	164	1.18	34	1.72	62909	693.36	130126	1324.73
Total RRB		349751	1464.68	20254	280.82	3123	71.52	3950	128.68	12650	157.80	5980	50.32	1758	28.09	228546	2208.09	626012	4390.00
37	WB State Co-Op Bank Ltd.	1770523	4585.88	940	12.08	805	3.11	58	2.04	181	0.98	47	1.82	251	12.70	139225	637.58	1912030	5256.19
38	WBSCARD Bank Ltd.	0	0.00	35251	485.66	251	1.74	1722	89.56	32312	120.57	20788	60.28	991	56.81	140143	151.48	231458	966.10
Total Co-Optiv		1770523	4585.88	36191	497.74	1056	4.85	1780	91.60	32493	121.55	20835	62.10	1242	69.50	279368	789.06	2143488	6222.29
Grand Total		3853518	18254.57	224350	1688.03	67466	553.18	49569	614.72	111253	704.25	41039	173.82	187850	2049.86	2733912	14014.06	7268957	38052.50

Natural Calamity and Relief Measures as per RBI guidelines.

The State was devastated by the super cyclone Amphan which caused extensive damage to livestock and standing crops. In the wake of the super cyclone causing damages to the standing crops beyond the threshold yield, District Magistrates in seven (7) districts have so far issued Notifications for incident of natural calamity. . The same was shared with the member banks in the districts by the LDMs and also by SLBC with the State nodal officers of the member banks vide letter dated 03-06-2020 along with the RBI Master Direction circular. The main Notification Order copies (as noted below) are also uploaded in the SLBC website.

All the banks having their branches in the notified areas are again requested to refer to the RBI Master Direction FIDD CO.FSD.BC No 9/05.10.001/2018-19 dated 17-10-2019 for extending relief to the affected farmers through restructure of loans and need based finance on merit. The member banks have not reported extension of relief to the affected farmers in the past despite being affected by cyclones Fani and Bulbul. The process of covering eligible farmers under the extant guidelines may be completed at an early date as triggered hereby as per RBI Master Direction. This will enable the farmers to make good the loss through revival of the agricultural sector.

The list of Notification orders are furnished below:

Sr. No.	District Name	Notification No.	Date	No. of Block affected	No. of Mouza affected
1.	Hooghly	919/1(1)	26.05.20	18	2019
2.	Murshidabad	1788(21)/En	28.05.20	8	542
3.	Paschim Medinipur	337(36)/RP(NOT)-V/6/DMD	28.05.20	21	5593
4.	Purba Medinipur	526(9)/XVII-109/17	28.05.20	25	3100
5.	24 Parganas North	992(61)/Agri	29.05.20	22	1657
6.	24 Parganas South	168/75/CON/DM	29.05.20	30	2119
7.	Purba Burdwam	290/DM	29.05.20	15	2531
8.	Howrah	282(17)/En	29.05.20	14	763
9.	Nadia	167(13)/Relief	29.05.20	18	1360
10.	Jhargram	114(28)DM/JH/C	01.06.20	8	2948

(C) 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.

The following action points are earmarked for achieving the stated objective.

- Out of total 52 lakh (approx) farmers having own cultivable land in the State 37 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 15 lakh farmers are to be brought under institutional credit system in a mission mode. KCC Saturation Campaign is the right direction. Similarly the base of landless farmers comprising the tenant farmers, share croppers, oral lesses, etc are also to be brought under the ambit of KCC. As already decided, a target of 20 lakh new farmers enrolment has been envisaged under Kharif 20 season.
- 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 1st January 2019. The scheme is expected to cover 72 lakh with farmland in the State, out of which 52 lakh people are directly associated with agricultural activities.

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

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

New Agricultural Marketing Infrastructure Scheme: The new scheme effective from 22-10-2018 is 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. Bankers must act on the same as the Scheme is stated to be valid upto 31-03-2020.

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 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.

Farmer Produce Organizations: Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received the list of 66 FPOs under Agri Marketing Department and shared the same with the banks. 12 FPOs have so far been adopted by SBI, 2 by UBI and 1 by 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.

Dairy Entrepreneurship Development Scheme, National Livestock Mission Schemes:

The progress in DEEDS-EDGE, NLM and Poultry Venture Capital Schemes are as follows, (Amt Cr)

Scheme	Bank Type	Sanctioned		Subsidy Claimed/received		Disbursed		Outstanding	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
DEEDS-EDGE	30.06.19	368	10.80	262	2.27	243	3.97	1059	59.76
	31.03.20	780	17.00	924	5.19	765	13.67	2494	165.86
	30.06.20	84	5.52	514	5.23	264	10.38	2211	148.97
Poultry Venture Capital	30.06.19	45	1.36	54	0.57	58	0.81	156	4.41
	31.03.20	123	8.97	133	1.46	136	5.52	495	68.73
	30.06.20	33	1.99	78	1.05	42	1.92	495	69.62
Pig and Buffalo rearing	30.06.19	113	0.74	149	0.53	113	0.74	149	4.80
	31.03.20	294	3.08	317	1.21	294	2.31	224	2.89
	30.06.20	0	0.00	148	0.41	112	0.45	215	2.83

Banks are to dispose of the proposals lying with them at the earliest with booking of the Subsidy through lodgement of claim in the Portal.

Status of advances to Animal Husbandry Schemes under DEDES/EDGE Scheme of National Livestock Mission as on 30.06.2020 (N.B. Not to include other Schemes/Direct Loans)

(Amount in Crore)

Sr. No.	Bank Name	DEDS (Dairy Development)								Poultry Venture Capital Fund								Pig rearing, Buffalo, Ruminants, etc							
		Sanctioned in 2020-21		Subsidy claimed/Received		Disbursed in 2020-21		Total Outstanding on June, 2020		Sanctioned in 2020-21		Subsidy claimed/Received		Disbursed in 2020-21		Total Outstanding on June, 2020		Sanctioned in 2020-21		Subsidy claimed/Received		Disbursed in 2020-21		Total Outstanding on June, 2020	
		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	Bank of Baroda	8	0.60	2	0.03	8	0.60	26	0.74	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	Bank of India	4	0.12	0	0.00	1	0.01	48	1.12	3	0.11	0	0.00	0	0.00	121	3.61	0	0.00	0	0.00	0	0.00	2	0.38
3	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
4	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5	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
6	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
7	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
8	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
9	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
10	SBI	65	4.56	65	1.25	65	4.56	1045	89.00	0	0.00	0	0.00	0	0.00	284	63.12	0	0.00	0	0.00	0	0.00	0	0.00
11	UCO	0	0.00	0	0.00	0	0.00	13	0.22	0	0.00	0	0.00	0	0.00	5	0.08	0	0.00	0	0.00	0	0.00	1	0.01
12	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
	Total PSU	77	5.28	67	1.28	74	5.17	1132	91.08	3	0.11	0	0.00	0	0.00	410	66.81	0	0.00	0	0.00	0	0.00	3	0.39
13	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
14	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
15	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
16	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
17	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
18	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
19	ICICI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	IDBI	0	0.00	0	0.00	0	0.00	0	0.00	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	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	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
23	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
24	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
25	Karur 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
26	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
27	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
28	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
29	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
30	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
31	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
32	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
33	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total PVT	0	0.00	0	0.00	0	0.00	0	0.00	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	BGVB (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
35	PBGB (UCO)	0	0.00	0	0.00	0	0.00	0	0.00	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	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	7	0.09	0	0.00	0	0.00	0	0.00	5	0.12	0	0.00	0	0.00	0	0.00	4	0.04
	Total RRB	0	0.00	0	0.00	0	0.00	7	0.09	0	0.00	0	0.00	0	0.00	5	0.12	0	0.00	0	0.00	0	0.00	4	0.04
37	WB State Co-Op Bank Ltd.	7	0.24	155	1.47	155	4.88	341	9.24	30	1.88	30	0.53	30	1.80	30	1.80	0	0.00	0	0.00	0	0.00	180	0.95
38	WBSCARD Bank Ltd.	0	0.00	292	2.48	35	0.33	731	48.56	0	0.00	48	0.52	12	0.12	50	0.89	0	0.00	148	0.41	112	0.45	28	1.45
	Total Co-Optiv	7	0.24	447	3.95	190	5.21	1072	57.80	30	1.88	78	1.05	42	1.92	80	2.69	0	0.00	148	0.41	112	0.45	208	2.40
	Grand Total	84	5.52	514	5.23	264	10.38	2211	148.97	33	1.99	78	1.05	42	1.92	495	69.62	0	0.00	148	0.41	112	0.45	215	2.83

Bank wise flow of credit to Small & Marginal Farmers under ACP 2020-21							
(Position from 01.04.2020-30.06.2020)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Bank of Baroda	5910	3876	30.00	65.58	23106	162.00
2	Bank of India	115360	24842	104.60	21.53	231045	1191.56
3	Bank of Maharashtra	1700	0	0.00	0.00	0	0.00
4	Canara Bank	25820	1225	8.25	4.74	66873	418.62
5	Central Bank of India	19750	15190	144.25	76.91	102712	806.93
6	Indian Bank	45050	7351	59.32	16.32	45590	335.76
7	IOB	1690	677	3.81	40.06	6079	33.09
8	PNB	264975	9275	56.68	3.50	196350	1193.74
9	Punjab & Sind Bank	20	0	0.00	0.00	0	0.00
10	SBI	162440	56388	515.36	34.71	445366	3245.00
11	UCO	22150	3587	7.17	16.19	34847	76.77
12	Union Bank of India	4550	580	4.08	12.75	23057	237.06
Total PSU		669415	122991	933.52	18.37	1175025	7700.53
13	Axis Bank	14325	2147	90.00	14.99	16888	613.00
14	Bandhan Bank	0	111724	447.66	#DIV/0!	1787214	8050.97
15	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	Federal Bank	130	2130	23.05	1638.46	4000	38.76
18	HDFC Bank	112725	775	6.27	0.69	18397	119.54
19	ICICI	3625	6320	47.59	174.34	41377	331.38
20	IDBI	6700	4268	46.66	63.70	63662	320.35
21	IDFC	0	0	0.00	#DIV/0!	34477	63.51
22	Indusind Bank	0	460	2.80	#DIV/0!	7165	80.01
23	Jana Small Finance Bank	0	0	0.00	#DIV/0!	30320	101.16
24	Karnataka Bank Ltd.	0	19	0.38	#DIV/0!	121	3.00
25	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	475	10.90	#DIV/0!	7368	263.61
27	Ratnakar Bank Ltd	0	1247	1.35	#DIV/0!	294304	561.50
28	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
29	SIDBI	0	0	0.00	#DIV/0!	0	0.00
30	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
31	Ujjivan Small Finance Bank	0	99	0.85	#DIV/0!	4838	26.83
32	Utkarsh Small Finance Bank	0	66	0.21	#DIV/0!	11219	22.17
33	YES Bank	0	1234	2.76	#DIV/0!	1237	3.00
Total PVT		137505	130964	680.48	95.24	2322587	10598.79
34	BGVV (PNB)	164300	45129	187.33	27.47	356222	2521.43
35	PBGB (UCO)	32500	6556	109.11	20.17	93413	629.66
36	UBKGB (CBI)	32780	7214	43.76	22.01	123624	1258.61
Total RRB		229580	58899	340.20	25.66	573259	4409.70
37	WB State Co-Op Bank Ltd.	1563500	429365	944.42	27.46	1618660	4448.72
38	WBSCARD Bank Ltd.	0	4103	12.11	#DIV/0!	4103	12.11
Total Co-Optv		1563500	433468	956.53	27.72	1622763	4460.83
Grand Total		2600000	746322	2910.72	28.70	5693634	27169.85

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2020-21

(Position from 01.04.2020-30.06.2020)

(Amt.in Rs. Crore)

SI.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Bank of Baroda	1000	5	0.05	0.50	22	0.10
2	Bank of India	9000	102	0.24	1.13	7312	16.98
3	Bank of Maharashtra	200	0	0.00	0.00	0	0.00
4	Canara Bank	1200	46	0.28	3.83	46	0.28
5	Central Bank of India	10000	203	1.08	2.03	5147	46.51
6	Indian Bank	11000	85	0.49	0.77	85	0.49
7	IOB	1000	0	0.00	0.00	0	0.00
8	PNB	21000	55	0.53	0.26	99	0.75
9	Punjab & Sind Bank	200	0	0.00	0.00	0	0.00
10	SBI	24000	7215	16.36	30.06	32566	64.58
11	UCO	4000	0	0.00	0.00	7094	33.59
12	Union Bank of India	3200	0	0.00	0.00	37	0.15
Total PSU		85800	7711	19.03	8.99	52408	163.43
13	Axis Bank	3000	0	0.00	0.00	0	0.00
14	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	Federal Bank	400	0	0.00	0.00	0	0.00
18	HDFC Bank	400	0	0.00	0.00	0	0.00
19	ICICI	400	0	0.00	0.00	0	0.00
20	IDBI	20000	95	1.12	0.48	14898	25.28
21	IDFC	0	0	0.00	#DIV/0!	0	0.00
22	Indusind Bank	0	0	0.00	#DIV/0!	0	0.00
23	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
24	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
25	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
27	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
28	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
29	SIDBI	0	0	0.00	#DIV/0!	0	0.00
30	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
31	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
32	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
33	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		24200	95	1.12	0.39	14898	25.28
34	BGVB (PNB)	20000	255	0.48	1.28	255	0.48
35	PBGB (UCO)	20000	829	14.04	4.15	6893	138.26
36	UBKGB (CBI)	10000	57	0.19	0.57	706	6.26
Total RRB		50000	1141	14.71	2.28	7854	145.00
37	WB State Co-Op Bank Ltd.	100000	11339	4.21	11.34	33230	16.19
38	WBSCARD Bank Ltd.	40000	0	0.00	0.00	0	0.00
Total Co-Optv		140000	11339	4.21	8.10	33230	16.19
Grand Total		300000	20286	39.07	6.76	108390	349.90

Bank wise flow of credit to Patta Holders under ACP 2020-21

(Position from 01.04.2020-30.06.2020)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Bank of Baroda	5000	1269	8.00	25.38	7373	43.00
2	Bank of India	13000	42	0.11	0.32	5966	31.54
3	Bank of Maharashtra	2000	0	0.00	0.00	0	0.00
4	Canara Bank	10000	0	0.00	0.00	0	0.00
5	Central Bank of India	5500	803	3.05	14.60	12719	112.56
6	Indian Bank	12000	1873	12.65	15.61	1873	12.65
7	IOB	5000	0	0.00	0.00	0	0.00
8	PNB	22000	269	6.61	1.22	46537	248.89
9	Punjab & Sind Bank	2000	0	0.00	0.00	0	0.00
10	SBI	18800	3565	9.65	18.96	21365	48.35
11	UCO	10000	0	0.00	0.00	4089	48.61
12	Union Bank of India	9000	0	0.00	0.00	0	0.00
Total PSU		114300	7821	40.07	6.84	99922	545.60
13	Axis Bank	3000	0	0.00	0.00	0	0.00
14	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	Federal Bank	2000	0	0.00	0.00	0	0.00
18	HDFC Bank	3000	0	0.00	0.00	0	0.00
19	ICICI	3000	0	0.00	0.00	0	0.00
20	IDBI	5000	0	0.00	0.00	0	0.00
21	IDFC	0	0	0.00	#DIV/0!	0	0.00
22	Indusind Bank	0	0	0.00	#DIV/0!	0	0.00
23	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
24	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
25	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
27	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
28	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
29	SIDBI	0	0	0.00	#DIV/0!	0	0.00
30	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
31	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
32	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
33	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		16000	0	0.00	0.00	0	0.00
34	BGVB (PNB)	20000	50	0.98	0.25	50	0.98
35	PBGB (UCO)	10000	181	2.86	1.81	2474	49.11
36	UBKGB (CBI)	5000	0	0.00	0.00	85	0.40
Total RRB		35000	231	3.84	0.66	2609	50.49
37	WB State Co-Op Bank Ltd.	32700	11339	4.21	34.68	33230	16.19
38	WBSCARD Bank Ltd.	2000	0	0.00	0.00	0	0.00
Total Co-Optv		34700	11339	4.21	32.68	33230	16.19
Grand Total		200000	19391	48.12	9.70	135761	612.28

Bank wise flow of credit to New Farmers under ACP 2020-21

(Position from 01.04.2020-30.06.2020)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No	Amt.	No.	No.	Amt.
1	Bank of Baroda	13090	17785	14.00	135.87	1892	19.00
2	Bank of India	87440	4150	10.16	4.75	4150	10.77
3	Bank of Maharashtra	20	0	0.00	0.00	0	0.00
4	Canara Bank	35680	7181	62.02	20.13	7181	70.26
5	Central Bank of India	62250	996	1.66	1.60	996	2.90
6	Indian Bank	132400	2129	29.67	1.61	2129	20.16
7	IOB	4710	239	0.95	5.07	6079	33.09
8	PNB	442925	1612	10.49	0.36	9040	52.22
9	Punjab & Sind Bank	30	0	0.00	0.00	0	0.00
10	SBI	447560	58361	365.85	13.04	58361	365.85
11	UCO	114350	1788	2.41	1.56	1788	4.47
12	Union Bank of India	20050	508	4.64	2.53	18318	163.46
Total PSU		1360505	94749	501.85	6.96	109934	742.18
13	Axis Bank	18175	0	0.00	0.00	0	0.00
14	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	Federal Bank	150	332	4.77	221.33	342	5.07
18	HDFC Bank	9575	3253	11.97	33.97	3253	11.97
19	ICICI	9375	0	0.00	0.00	0	0.00
20	IDBI	4300	1977	14.10	45.98	1982	13.97
21	IDFC	0	0	0.00	#DIV/0!	0	0.00
22	Indusind Bank	20	0	0.00	0.00	0	0.00
23	Jana Small Finance Bank	0	0	0.00	#DIV/0!	30094	99.97
24	Karnataka Bank Ltd.	0	50	2.29	#DIV/0!	307	122.46
25	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
27	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
28	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
29	SIDBI	0	0	0.00	#DIV/0!	0	0.00
30	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
31	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
32	Utkarsh Small Finance Bank	0	23	0.07	#DIV/0!	23	0.07
33	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		41595	5635	33.20	13.55	36001	253.51
34	BGVB (PNB)	281500	20642	45.75	7.33	20642	45.75
35	PBGB (UCO)	45800	1466	10.75	3.20	1466	10.75
36	UBKGB (CBI)	34100	1926	3.86	5.65	1926	3.86
Total RRB		361400	24034	60.36	6.65	24034	60.36
37	WB State Co-Op Bank Ltd.	236500	14815	29.35	6.26	11340	38.85
38	WBSCARD Bank Ltd.	0	1722	9.67	#DIV/0!	1722	9.67
Total Co-Optv		236500	16537	39.02	6.99	13062	48.52
Grand Total		2000000	140955	634.43	7.05	183031	1104.57

AGENDA-6

(A) Deployment of Credit in MSME

Considering the potential in the State in manufacturing and trading activities etc. the target for MSME sector was increased from Rs. 70000/- crore to Rs.90237/- crore for 2020-21 as advised by Hon'ble Finance Minister and was accepted by the Bankers.

The member Banks in the State disbursed altogether Rs. 15403/- crore under MSME as against the said target of Rs. 90237/- crore with achievement of 17 % of the total target up to June quarter during the financial year 2020-21.

Achievement of MSME for the last 3 financial years along disbursement during June quarter of the corresponding financial years is given below:

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2018	38000	44059	116
30.06.2018	50000	10217	20
31.03.2019	50000	56458	112
30.06.2019	70000	19541	28
31.03.2020	70000	69408	99
30.06.2020	90237	15403	17

The disbursement during the period April to June of financial year 2020-21 is Rs.15403 crore with a decrease of 21% over the disbursement of Rs.19541 crore made during the corresponding period in last financial year 2019-20.

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 152 more MSME Clusters as identified by MSME Deptt, WBKVIB & Handloom Department will also contribute to accelerated growth in the MSME sector as a whole.

Export Credit

MSME sector being the mainstay of Exports from the State, it is inevitable that there will be corresponding increase in exports turnover which is expected to reach 70000-75000 crore as targeted by GoWB. The current trend shows a marked improvement in this important segment and it is evident that the yearly target will be surpassed as well.

As on	Target	Achievement	% of Achievement
31.03.2019	1166 Cr	1325 Cr	88
30.06.2019	1325 Cr	414 Cr	31
31.03.2020	1325 Cr	1985 Cr	150
30.06.2020	1610 Cr	536 Cr	33

New development in MSME sector

RBI Guidelines on restructuring of advances to MSMEs: RBI has permitted a one-time restructuring of existing loans in stressed MSMEs upto Rs.25.00 crore on 01-01-2019. This will enable the entrepreneurs to tide over the cash flow problem and manage their business without any issues faced by them post Demonetization and implementation of GST. 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 progress during the financial year 2019-2020 is as follows.

As on	No.	Amount (in Cr.)
31.06.2019	9616	399.91
31.03.2020	70623	4194.10
30.06.2020	72555	4194.24

Restructuring process is to be implemented on or before 31.12.2020 & bankers should extend adequate support to the entrepreneurs beset with current economic slowdown.

Details of MSME Loans restructure (upto Rs. 25 Crore) as per RBI guidelines w.e.f. 01.01.19 as on 30.06.2020									
(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	Bank of Baroda	819	18.68	67	16.12	5	8.73	891	43.53
2	Bank of India	9414	126.38	315	77.12	0	0.00	9729	203.50
3	Bank of Maharashtra	347	5.78	12	1.89	3	2.58	362	10.25
4	Canara Bank	2724	87.68	102	23.21	9	30.03	2835	140.92
5	Central Bank of India	1988	70.89	170	320.85	15	283.91	2173	675.65
6	Indian Bank	271	7.49	54	13.74	15	48.99	340	70.22
7	IOB	199	5.58	0	0.00	0	0.00	199	5.58
8	PNB	7514	289.08	515	182.55	17	67.43	8046	539.06
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	SBI	3606	59.76	159	31.70	13	91.57	3778	183.03
11	UCO	288	14.80	181	15.61	27	72.56	496	102.97
12	Union Bank of India	1445	31.25	49	14.35	4	8.08	1498	53.68
Total PSU		28615	717.37	1624	697.14	108	613.88	30347	2028.39
13	Axis Bank	142	5.52	310	154.00	0	0.00	452	159.52
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
20	IDBI	0	0.00	0	0.00	0	0.00	0	0.00
21	IDFC	0	0.00	0	0.00	0	0.00	0	0.00
22	Indusind Bank	40955	1965.96	0	0.00	0	0.00	40955	1965.96
23	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	3	1.71	2	26.45	5	28.16
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
28	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
29	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
30	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
31	Ujivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
33	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		41097	1971.48	313	155.71	2	26.45	41412	2153.64
34	BQVB (PNB)	0	0.00	0	0.00	0	0.00	0	0.00
35	PBGB (UCO)	0	0.00	0	0.00	0	0.00	0	0.00
36	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		0	0.00	0	0.00	0	0.00	0	0.00
37	WB State Co-Op Bank Ltd.	770	2.93	26	9.28	0	0.00	796	12.21
38	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		770	2.93	26	9.28	0	0.00	796	12.21
Grand Total		70482	2691.78	1963	862.13	110	640.33	72555	4194.24

Emergency Line of Credit Guarantee Scheme:

After the outbreak of COVID and the subsequent lockdown, the banks extended emergency line of credit amounting to 10% of fund based limit besides allowing reduction of Margin for assessment of Drawing Power along with restructuring in eligible cases. Repayment of the instalments has also been deferred by way of moratorium for 6 months to provide relief to the entrepreneurs in MSME where cash flow has virtually stopped due to lockdown.

Meanwhile Govt of India under Atmanirbhar Bharat Abhiyan has announced the Emergency Credit Line Guarantee Scheme (ECLGS) for MSME and small business borrower who are facing stress due to the pandemic. The Rs.300000 crore scheme aims to provide relief to the entrepreneurs by way of additional working capital term loan of upto 20% of their outstanding fund based limit as on 29-02-2020 and will be collateral free. Detailed guidelines have been issued recently and the banks have started from June, 2020 for disposal of proposals under ECLGS which are guaranteed upto 100% by NCGTC.

The progress in COVID Emergency Credit Fund (CECF) and Emergency Credit Line Guarantee Scheme (ECLGS) from 01.04.2020 to 30.06.2020 are as follows:

Bank type	COVID Emergency Credit Fund (CECF) (from 01.04.20 to 31.05.20)				Emergency Credit Line Guarantee Scheme (ECLGS) (from 01.06.2020 to 30.06.20)			
	Sanctioned		Disbursement		Sanctioned		Disbursement	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
PSU Banks	15219	322.27	6189	184.18	116869	2011.12	39052	756.09
PVT Banks	13	5.41	11	0.91	2076	526.75	1354	345.42
RRBs	1493	25.95	1493	25.92	0	0.00	0	0.00
Total	16725	353.62	7693	211.01	118945	2537.87	40406	1101.51

Bank wise Progress in CECF & GECL for COVID-19									
(Amount in Crore)									
Sr. No.	Bank Name	COVID Emergency Credit Fund (CECF) (from 01.04.20 to 31.05.20)				Emergency Credit Line Guarantee Scheme (ECLGS) (from 01.06.2020 to 30.06.20)			
		Sanctioned		Disbursement		Sanctioned		Disbursement	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of India	264	7.35	264	7.35	22901	201.94	11365	93.25
2	Bank of Baroda	1009	89.11	722	65.38	989	81.90	421	31.03
3	Bank of Maharashtra	0	0.00	0	0.00	180	13.19	180	13.19
4	Canara Bank	493	2.31	97	2.15	5458	76.39	3786	55.64
5	Central Bank of India	4627	66.44	2134	24.46	11313	119.11	3063	68.47
6	Indian Bank	1599	58.73	383	14.90	8914	215.44	481	19.92
7	Indian Overseas Bank	19	0.41	19	0.41	1854	36.43	507	24.51
8	Punjab National Bank	1623	19.41	636	9.16	26390	384.46	2095	55.63
9	Punjab & Sind Bank	0	0.00	0	0.00	10	0.44	1	0.01
10	UCO Bank	5177	26.51	1623	12.92	4203	58.54	1558	22.70
11	State Bank of India	202	42.99	202	42.99	34069	812.13	15331	365.45
12	Union Bank of India	206	9.01	109	4.46	588	11.15	264	6.29
	Sub total of PSU Banks	15219	322.27	6189	184.18	116869	2011.12	39052	756.09
13	Axis Bank	0	0.00	0	0.00	144	7.07	32	0.21
	Federal Bank	0	0.00	0	0.00	371	46.54	140	19.80
14	ICICI Bank	0	0.00	0	0.00	308	127.14	21	18.27
15	IDFC Bank Limited	0	0.00	0	0.00	0.00	0.00	0.00	0.00
16	IDBI Bank Limited	10	0.90	10	0.90	22	1.43	21	1.43
17	HDFC Bank	0	0.00	0	0.00	1055	281.99	1055	281.99
18	Jammu & Kashmir Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	Karnataka Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	Karur Vysya Bank	0	0.00	0	0.00	1	0.10	1	0.09
21	Ratnakar Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	South Indian Bank	3	4.50	1	0.00	174	62.47	83	23.62
	Yes Bank	0	0.00	0	0.00	1	0.01	1	0.01
	Sub total of PVT Banks	13	5.41	11	0.91	2076	526.75	1354	345.42
23	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Jana Small Finance Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00
	Sub total of Small Finance Banks	0	0.00	0	0.00	0	0.00	0	0.00
25	BGVB (PNB)	28	0.27	28	0.24	0	0.00	0	0.00
26	PBGB (UCO)	1060	24.50	1060	24.50	0	0.00	0	0.00
27	UBKGB (CBI)	405	1.18	405	1.18	0	0.00	0	0.00
	Sub total of RRBs	1493	25.95	1493	25.92	0	0.00	0	0.00
	Grand Total	16725	353.62	7693	211.01	118945	2537.87	40406	1101.51

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. A series of Sensitization-cum-Oriental camps has commenced targeting the eligible weavers in 50 Handloom Clusters from November, 2019 onwards. Proposals generated in the camps will be sponsored by District Handloom Officers to the designated bank branches. A common application form in line with MUDRA Weavers Loan scheme has been devised and will be used for sponsoring to the branches along with requisite papers.

SLBC expects that this will give an impetus to the MUDRA loan portfolio. The Scheme is expected to be rolled out in the March, 2020 quarter with development of the Portal by the authorities which will take care of the lodgement of claim by Nodal officers of the participating banks and onward remittance to the beneficiaries after receipt of the same from the authorities.

(B) Adoption of MSME Clusters & Credit Linkage:

In the 146th SLBC meeting on 17-09-2019, Hon'ble Finance Minister suggested adoption of at least 100 clusters for extensive credit linkage in view of the potential for manufacturing & servicing units in the State with enormous scope for job creation.

In the special SLBC meeting dated 27-09-2019, 152 Clusters have been adopted by SLBC for focused credit delivery by the cluster-based banks. Out of the lot, 82 clusters are identified by MSME Department, 50 by Handloom Department & 20 by West Bengal Khadi & Village Industries Board.

Again on 09-09-2020 we have shared 100 new MSME clusters adopted by the Department. Out of the lot, 58 clusters are identified by MSME Department, 38 by Handloom Department & 10 by West Bengal Khadi & Village Industries Board. Uncovered entrepreneurs will be targeted for credit linkage through Awareness /Credit camps will be conducted by LDMs/Banks & Line Departments. The District wise status of the 252 clusters is given in the Annexure.

It has since been decided by the SLBC Sub Committee on MSME during the meeting on 27-10-2019 that cluster level orientation-cum-sensitization camps would be conducted by Banks & Line Departments with co-ordination by LDMs/GMs of DICs for assessing the credit need of entrepreneurs and sponsoring of viable proposals to the cluster-based bank branches. The process of holding camps has already commenced. The status position is furnished below.

As on	Sponsored	Sanctioned	Amount (in Crore)
31.12.2019	558	64	0.60
31.03.2020	1524	976	23.41
30.06.2020	2116	1276	77.88

Particulars on Financing of MSME and Handloom cluster out of 152 clusters adopted by SLBC as on June 30, 2020

(Amount in Crore)

Sr No.	District	Proposals sponsored in MSME cluster	Loan sanctioned in MSME cluster		Loan disbursed in MSME cluster		Loan sponsored in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored in KVIB cluster		Loan disbursed in KVIB cluster	
		No.	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	24 Pgs. (N)	58	52	1.52	32	0.21	0	0.00	0	0.00	0	0.00	0	0.00
2	24 Pgs. (S)	22	2	0.17	2	0.09	0	0.00	0	0.00	2	0.10	2	0.04
3	Alipurduar	0	0	0.00	0	0.00	0	0.00	42	0.18	0	0.00	0	0.00
4	Bankura	121	68	1.98	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5	Birbhum	70	39	0.42	39	0.42	231	1.16	39	0.18	89	0.45	18	0.09
6	Coochbehar	105	6	0.03	0	0.00	89	0.45	0	0.00	0	0.00	0	0.00
7	Dakshin Dinajpur	27	2	0.05	1	0.01	0	0.00	0	0.00	0	0.00	0	0.00
8	Darjeeling	4	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Hooghly	7	0	0.00	0	0.00	1	0.40	0	0.00	0	0.00	0	0.00
10	Howrah	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Jalpaiguri	1246	973	67.78	973	43.01	0	0.00	0	0.00	110	0.55	0	0.00
12	Jhargram	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Kalimpong	39	4	0.16	4	0.16	0	0.00	0	0.00	0	0.00	0	0.00
14	Kolkata	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Malda	200	20	0.20	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	Murshidabad	24	0	0.00	0	0.00	197	0.98	197	0.98	0	0.00	0	0.00
17	Nadia	0	0	0.00	0	0.00	89	0.42	85	0.40	30	1.57	5	0.37
18	Paschim Medinipur	34	0	0.00	0	0.00	0	0.00	0	0.00	41	1.57	6	0.18
19	PaschimBurdwan	5	2	0.10	2	0.10	0	0.00	0	0.00	0	0.00	0	0.00
20	PurbaBurdwan	26	18	0.11	15	0.09	0	0.00	0	0.00	0	0.00	0	0.00
21	PurbaMedinipur	69	69	0.55	69	0.55	0	0.00	0	0.00	0	0.00	0	0.00
22	Purulia	27	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Uttar Dinajpur	32	21	4.81	21	4.81	0	0.00	0	0.00	1	0.22	1	0.06
	Total	2116	1276	77.88	1158	49.45	607	3.41	363	1.74	273	4.46	32	0.74

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2020-21						
(Position from 01.04.2020-30.06.2020)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Bank of Baroda	500	0	0.00	0	0.00
2	Bank of India	1000	6	0.11	217	1.83
3	Bank of Maharashtra	100	0	0.00	0	0.00
4	Canara Bank	600	0	0.00	0	0.00
5	Central Bank of India	1500	11	0.01	129	0.28
6	Indian Bank	1600	3	0.03	19	0.11
7	IOB	100	0	0.00	0	0.00
8	PNB	3200	12	0.05	28	1.14
9	Punjab & Sind Bank	100	0	0.00	0	0.00
10	SBI	3000	0	0.00	0	0.00
11	UCO	1000	0	0.00	67	3.62
12	Union Bank of India	1700	0	0.00	0	0.00
Total PSU		14400	32	0.20	460	6.98
13	Axis Bank	100	0	0.00	0	0.00
14	Bandhan Bank	100	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
17	Federal Bank	100	0	0.00	0	0.00
18	HDFC Bank	100	0	0.00	0	0.00
19	ICICI	100	0	0.00	0	0.00
20	IDBI	100	44	0.64	65	1.51
21	IDFC	100	0	0.00	0	0.00
22	Indusind Bank	100	0	0.00	0	0.00
23	Jana Small Finance Bank	100	0	0.00	0	0.00
24	Karnataka Bank Ltd.	100	0	0.00	0	0.00
25	Karur Vysya Bank	100	0	0.00	0	0.00
26	Kotak Mahindra Bank	100	0	0.00	0	0.00
27	Ratnakar Bank Ltd	100	0	0.00	0	0.00
28	South Indian Bank Ltd.	100	0	0.00	0	0.00
29	SIDBI	100	0	0.00	0	0.00
30	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
31	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
32	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
33	YES Bank	100	0	0.00	0	0.00
Total PVT		2100	44	0.64	65	1.51
34	BGVB (PNB)	2000	59	0.27	17327	69.33
35	PBGB (UCO)	2000	69	0.32	2102	7.51
36	UBKGB (CBI)	1500	271	0.42	3024	9.07
Total RRB		5500	399	1.01	22453	85.91
37	WB State Co-Op Bank Ltd.	7000	0	0.00	56	0.18
38	WBSCARD Bank Ltd.	1000	0	0.00	0	0.00
Total Co-Optv		8000	0	0.00	56	0.18
Grand Total		30000	475	1.85	23034	94.58

Bank wise flow of credit to General Credit Card (GCC) under ACP 2020-21						
(Position from 01.04.2020-30.06.2020)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Bank of Baroda	1000	0	0.00	0	0.00
2	Bank of India	500	11	0.04	914	2.84
3	Bank of Maharashtra	200	0	0.00	0	0.00
4	Canara Bank	1500	51	0.12	326	0.47
5	Central Bank of India	1000	85	2.83	154	3.51
6	Indian Bank	1200	905	3.12	4617	10.03
7	IOB	1000	0	0.00	0	0.00
8	PNB	2200	442	26.26	1902	54.49
9	Punjab & Sind Bank	200	0	0.00	0	0.00
10	SBI	2500	0	0.00	0	0.00
11	UCO	1000	200	2.20	3771	43.48
12	Union Bank of India	600	0	0.00	1	0.01
Total PSU		12900	1694	34.57	11685	114.83
13	Axis Bank	100	0	0.00	0	0.00
14	Bandhan Bank	100	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
17	Federal Bank	100	0	0.00	0	0.00
18	HDFC Bank	100	1812	379.31	315543	2136.02
19	ICICI	100	0	0.00	0	0.00
20	IDBI	100	41	0.63	59	1.42
21	IDFC	100	0	0.00	0	0.00
22	Indusind Bank	100	0	0.00	0	0.00
23	Jana Small Finance Bank	100	0	0.00	0	0.00
24	Karnataka Bank Ltd.	100	0	0.00	0	0.00
25	Karur Vysya Bank	100	0	0.00	0	0.00
26	Kotak Mahindra Bank	100	0	0.00	0	0.00
27	Ratnakar Bank Ltd	100	0	0.00	0	0.00
28	South Indian Bank Ltd.	100	0	0.00	0	0.00
29	SIDBI	100	0	0.00	0	0.00
30	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
31	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
32	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
33	YES Bank	100	0	0.00	0	0.00
Total PVT		2100	1853	379.94	315602	2137.43
34	BGVB (PNB)	10000	48	0.09	38215	44.51
35	PBGB (UCO)	7000	477	2.92	18746	58.32
36	UBKGB (CBI)	5000	83	0.06	3759	6.89
Total RRB		22000	608	3.07	60720	109.72
37	WB State Co-Op Bank Ltd.	10000	0	0.00	0	0.00
38	WBSCARD Bank Ltd.	3000	0	0.00	0	0.00
Total Co-Optv		13000	0	0.00	0	0.00
Grand Total		50000	4155	417.58	388007	2361.98

Bank wise flow of credit to Weavers' Credit Card (WCC) under ACP 2020-21						
(Position from 01.04.2020-30.06.2020)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Bank of Baroda	2000	0	0.00	0	0.00
2	Bank of India	2000	12	0.11	144	0.30
3	Bank of Maharashtra	500	0	0.00	0	0.00
4	Canara Bank	1500	6	0.14	118	0.36
5	Central Bank of India	2000	11	0.01	129	0.28
6	Indian Bank	4500	130	0.85	366	2.16
7	IOB	1000	0	0.00	0	0.00
8	PNB	8500	34	0.23	119	0.54
9	Punjab & Sind Bank	500	0	0.00	0	0.00
10	SBI	7000	0	0.00	0	0.00
11	UCO	2500	0	0.00	564	0.99
12	Union Bank of India	3000	0	0.00	136	1.46
Total PSU		35000	193	1.34	1576	6.09
13	Axis Bank	100	0	0.00	0	0.00
14	Bandhan Bank	100	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
17	Federal Bank	100	0	0.00	0	0.00
18	HDFC Bank	100	0	0.00	0	0.00
19	ICICI	100	0	0.00	0	0.00
20	IDBI	100	1	0.01	4	0.07
21	IDFC	100	0	0.00	0	0.00
22	Indusind Bank	100	0	0.00	0	0.00
23	Jana Small Finance Bank	100	0	0.00	0	0.00
24	Karnataka Bank Ltd.	100	0	0.00	0	0.00
25	Karur Vysya Bank	100	0	0.00	0	0.00
26	Kotak Mahindra Bank	100	0	0.00	0	0.00
27	Ratnakar Bank Ltd	100	0	0.00	0	0.00
28	South Indian Bank Ltd.	100	0	0.00	0	0.00
29	SIDBI	100	0	0.00	0	0.00
30	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
31	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
32	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
33	YES Bank	100	0	0.00	0	0.00
Total PVT		2100	1	0.01	4	0.07
34	BGVB (PNB)	1000	264	0.15	2144	5.35
35	PBGB (UCO)	500	13	0.05	1031	3.00
36	UBKGB (CBI)	500	0	0.00	0	0.00
Total RRB		2000	277	0.20	3175	8.35
37	WB State Co-Op Bank Ltd.	700	1	0.15	75	4.43
38	WBSCARD Bank Ltd.	200	0	0.00	0	0.00
Total Co-Optv		900	1	0.15	75.00	4.43
Grand Total		40000	472	1.70	4830	18.94

(C) Review of MUDRA, Stand up India, PMEGP & SVSKP Loans:**❖ MUDRA Loans:**

In the financial year 2020-21, all the Financial Institutions could disburse Rs. 818 crore up to June, 2020 against sanction amount of Rs. 1033 crore. Performance of the Banks in the State of West Bengal from 01.04.20 to 30.06.20 is furnished hereunder:

Sanction of Mudra Loan in 2020-21 on 30-06-2020**(Rupees in Crore)**

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	36376	38.10	14766	271.45	2249	180.43	53391	489.98
PVT	2582	6.59	6153	132.88	1689	128.14	10424	267.61
RRB	872	2.76	3398	79.20	203	15.26	4473	97.21
NBFC MFI	12549	40.11	9	0.04	0	0.00	12558	40.15
NBFC	0	0.00	5	0.15	0	0.00	5	0.15
Small Fin.	31	0.17	1	0.02	0	0.00	32	0.19
Total	52896	89.76	26621	549.72	4995	393.96	84512	1033.44

Comparative study for last 3 years & disbursement during April-June, 2020 quarter:

(Rupees in Crore)

Position as on	SISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.03.18	4445601	11642.79	413207	5199.12	731080	2307.90	5589888	19149.81
30.06.18	689090	1587.87	40550	710.36	5798	414.90	735438	2713.14
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
30.06.19	606094	1524.25	48293	703.11	16877	428.88	671264	2656.23
31.03.20	5663056	17234.96	407186	5769.00	43122	3255.24	6113364	26259.20
30.06.20	52896	74.18	26621	418.79	4995	325.44	84512	818.42

It is noted that in the current FY there is a decrease of 586752 number of Mudra beneficiaries with decrease in disbursed amount by Rs.1837.81 crore in comparison to June, 2019 position of the last FY 2019-20. The decrease in MUDRA loans is observed to be due to COVID-19 pandemic which leads to current economic slowdown with manufacturing sector registering the lowest output growth in last six (6) years. The NBFC woes also contributed to this recent downtrend.

Bank wise performance in MUDRA loan from 01.04.2020 to 30.06.2020													
													(Amount Rs. in Crore)
Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Rs. 5.00 to Rs. 10.00 Lakh)			Total		
		No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt
1	Bank of Maharashtra	2	0.01	0.01	22	0.75	0.70	18	1.52	1.45	42	2.28	2.16
2	Canara Bank	447	4.50	4.44	1196	33.24	29.41	454	34.20	32.96	2097	71.95	66.81
3	Central Bank of India	25445	7.59	4.01	3354	73.91	42.05	622	50.49	29.05	29421	131.98	75.10
4	Punjab National Bank	4375	15.30	10.36	7089	120.48	52.79	938	75.88	41.52	12402	211.66	104.67
5	Punjab & Sind Bank	68	0.16	0.05	64	0.96	0.56	11	0.82	0.80	143	1.93	1.40
6	State Bank of India	486	2.04	2.02	2289	65.98	65.63	854	70.13	70.13	3629	138.15	137.77
7	UCO Bank	6039	10.54	3.93	3041	42.11	17.79	206	17.52	6.48	9286	70.18	28.20
	PSU Banks Total	36376	38.10	22.79	14766	271.45	143.30	2249	180.43	112.26	53391	489.98	278.34
8	Jammu & Kashmir Bank	2	0.01	0.01	16	0.29	0.15	7	0.56	0.42	25	0.86	0.59
9	Karnataka Bank	0	0.00	0.00	4	0.08	0.00	1	0.06	0.00	5	0.14	0.00
10	Ratnakar Bank	361	0.37	0.37	0	0.00	0.00	0	0.00	0.00	361	0.37	0.37
11	ICICI Bank	1711	5.08	5.08	25	0.75	0.75	9	0.49	0.49	1745	6.31	6.31
12	Axis Bank	41	0.21	0.21	5566	124.28	124.28	1328	112.23	112.23	6935	236.72	236.72
13	HDFC Bank	423	0.76	0.76	331	3.60	3.60	115	6.99	6.99	869	11.35	11.35
14	IDFC Bank Limited	0	0.00	0.00	45	1.20	1.20	11	0.66	0.66	56	1.86	1.86
15	IDBI Bank Limited	44	0.16	0.16	166	2.69	2.69	218	7.16	7.16	428	10.00	10.00
	PVT Banks Total	2582	6.59	6.59	6153	132.88	132.67	1689	128.14	127.95	10424	267.61	267.20
16	BGVB (PNB)	393	1.25	1.10	656	10.56	8.35	3	0.25	0.10	1052	12.06	9.54
17	PBGB (UCO)	462	1.43	1.43	2342	62.61	62.61	200	15.01	15.01	3004	79.05	79.05
18	UBKGB (CBI)	17	0.08	0.08	400	6.02	6.02	0	0.00	0.00	417	6.11	6.11
	RRBs Total	872	2.76	2.61	3398	79.20	76.98	203	15.26	15.11	4473	97.21	94.70
19	Vedica Credit Capital	219	0.80	0.80	0	0.00	0.00	0	0.00	0.00	219	0.80	0.80
20	Village Financial Services	535	1.82	1.82	0	0.00	0.00	0	0.00	0.00	535	1.82	1.82
21	Grameen Shakti Microfin.	11795	37.49	37.45	9	0.04	0.04	0	0.00	0.00	11804	37.53	37.49
	NBFC-MFI Total	12549	40.11	40.07	9	0.04	0.04	0	0.00	0.00	12558	40.15	40.11
22	Magma Fincorp Limited	0	0.00	0.00	5	0.15	0.15	0	0.00	0.00	5	0.15	0.15
	NBFC Total	0	0.00	0.00	5	0.15	0.15	0	0.00	0.00	5	0.15	0.15
23	Utkarsh Small Finance Bank	26	0.10	0.10	0	0.00	0.00	0	0.00	0.00	26	0.10	0.10
24	Jana Small Finance Bank Limited	5	0.07	0.01	1	0.02	0.02	0	0.00	0.00	6	0.09	0.03
	Small Finance Banks Total	31	0.17	0.11	1	0.02	0.02	0	0.00	0.00	32	0.19	0.13
	Grand Total	52896	89.76	74.18	26621	549.72	418.79	4995	393.96	325.44	84512	1033.44	818.42

District wise performance of MUDRA Loan from 01.04.2020 to 30.06.2020													
													(Amount Rs. in Crore)
Sr No	District Name	Shishu			Kishore			Tarun			Total		
		No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt
1	Alipurduar	85	0.28	0.22	249	4.25	3.73	22	1.88	1.73	356	6.41	5.68
2	Bankura	511	1.32	1.04	639	11.90	7.78	137	10.37	8.08	1287	23.59	16.91
3	Bardhaman	1005	2.63	2.23	2100	51.05	47.88	383	30.18	28.13	3488	83.86	78.25
4	Birbhum	1365	2.73	2.00	1552	33.14	29.15	130	9.86	8.35	3047	45.72	39.50
5	Cooch Behar	7332	1.68	1.38	638	13.01	10.37	118	9.36	7.82	8088	24.05	19.58
6	Dakshin Dinajpur	2373	6.86	6.77	284	5.95	4.90	72	5.48	5.23	2729	18.29	16.90
7	Darjiling	2410	1.24	0.83	1417	32.06	26.87	361	30.49	26.62	4188	63.79	54.32
8	Howrah	1568	3.61	1.95	1452	28.99	18.22	161	12.29	7.93	3181	44.90	28.10
9	Hugli	1567	3.18	1.99	1639	33.66	20.90	269	19.79	14.06	3475	56.62	36.95
10	Jalpaiguri	6711	1.38	0.84	797	18.20	11.99	149	12.08	8.65	7657	31.66	21.48
11	Jhargram	83	0.35	0.21	251	6.23	4.26	96	8.38	4.68	430	14.95	9.15
12	Kalimpong	3	0.02	0.02	4	0.12	0.12	1	0.10	0.10	8	0.24	0.24
13	Kolkata	2826	5.07	2.85	5213	108.94	92.04	1207	97.22	87.24	9246	211.24	182.13
14	Maldah	1628	2.22	1.93	571	11.24	8.41	100	8.09	6.30	2299	21.55	16.64
15	Murshidabad	1231	3.30	2.18	1344	25.55	14.74	182	13.99	9.89	2757	42.84	26.81
16	Nadia	4548	13.75	13.03	989	19.10	12.64	195	15.30	12.07	5732	48.15	37.73
17	North 24 Parganas	2153	5.64	3.42	3037	57.60	38.72	505	39.79	31.46	5695	103.04	73.60
18	Other	0	0.00	0.00	50	1.35	1.35	11	0.66	0.66	61	2.01	2.01
19	Paschim Medinipur	654	1.87	1.22	934	18.88	13.21	233	18.42	13.39	1821	39.17	27.82
20	Purba Bardhaman	2484	8.32	8.13	676	16.00	14.07	202	15.02	14.20	3362	39.34	36.40
21	Purba Medinipur	1181	2.99	2.52	821	15.65	12.31	169	13.40	10.90	2171	32.05	25.74
22	Puruliya	962	1.44	1.06	386	7.18	5.09	61	5.21	4.00	1409	13.84	10.15
23	South 24 Parganas	1800	4.03	2.58	1169	20.47	12.76	152	10.30	8.56	3121	34.80	23.90
24	Uttar Dinajpur	8416	15.85	15.79	409	9.18	7.27	79	6.31	5.37	8904	31.34	28.44
	Total	52896	89.76	74.19	26621	549.70	418.78	4995	393.97	325.42	84512	1033.45	818.43

❖ 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 8963 such SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1194.18 crore as on 30.06.2020.

Summarized progress report under Stand up India scheme for West Bengal as on 30.06.2020 is given hereunder along with comparative figure for 3 years. The addition of 1354 beneficiaries in the current fiscal against a base of 7609 loanees (as on 31-03-2020) is a positive development and the banks should carry forward the momentum.

Cumulative position

As on	Loan given to		Total no of beneficiary	Loan Outstanding under the scheme (Rs.in crore)		Total Otsg. (Rs.in crore)
	No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women	
31.03.18	1282	2900	4182	180.82	707.40	888.22
30.06.18	996	3391	4387	185.47	716.29	901.77
31.03.19	1806	5213	7019	238.52	905.44	1143.96
30.06.19	1985	5231	7216	319.53	898.73	1218.26
31.03.20	2966	4643	7609	388.60	713.32	1101.91
30.06.20	3096	4897	7993	374.14	749.81	1123.95

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 new sanction loans are impacted 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 are also proving to a deterrent. It is also observed that the banks are not updating the Stand-up India Mitra portal on real time basis. Same may be attended to on regular basis so as to depict the actual position with reconciliation of the manual data.



STAND UP INDIA PROGRESS REPORT OF WEST BENGAL AS ON 30.06.2020 (SINCE INCEPTION)

(Amount in Crore)

Sr. No.	Name of the Bank	Total No. of branches in the State/UT	No. of branches given loan under 'SUI' to SC/ST and Women	Loan Outstanding under the Scheme					
				No. of SC/ST	No. of Women	Total (No.)	SC/ST	Women	Total Otg. (Amt.)
1	Bank of Baroda	328	197	339	146	485	50.40	21.60	72.00
2	Bank of India	372	278	1184	1473	2657	148.57	235.97	384.54
3	Bank of Maharashtra	33	5	4	4	8	0.54	0.64	1.19
4	Canara Bank	431	122	81	206	287	15.74	37.21	52.94
5	Central Bank of India	323	32	21	38	59	2.84	6.86	9.70
6	Indian Bank	600	253	63	274	337	9.27	46.52	55.79
7	Indian Overseas Bank	155	55	21	83	104	2.20	9.73	11.93
8	Punjab National Bank	1245	1071	1023	1273	2296	108.34	196.77	305.11
9	Punjab & Sind Bank	40	30	29	13	42	3.62	1.24	4.86
10	State Bank of India	1263	551	159	550	709	14.25	69.87	84.12
11	UCO Bank	377	85	54	228	282	2.78	22.32	25.10
12	Union Bank of India	302	119	54	200	254	4.80	25.56	30.35
Sub total of PSU Banks		5469	2798	3032	4488	7520	363.35	674.29	1037.63
13	AXIS Bank	299	1	0	1	1	0.00	0.50	0.50
14	Bandhan Bank	386	0	0	0	0	0.00	0.00	0.00
15	Catholic Syrian Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
16	Dhanalaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
17	ESAF Small Finance Bank	3	0	0	0	0	0.00	0.00	0.00
18	Federal Bank	31	1	0	1	1	0.00	0.10	0.10
19	HDFC Bank	226	72	5	114	119	0.79	23.08	23.87
20	IDBI Bank Ltd	97	41	10	67	77	0.66	5.04	5.70
21	ICICI Bank	248	30	0	46	46	0.00	10.13	10.13
22	IndusInd Bank	80	63	15	145	160	2.61	31.00	33.60
23	IDFC Bank	13	0	0	0	0	0.00	0.00	0.00
24	Jana Small Finance Bank	27	0	0	0	0	0.00	0.00	0.00
25	Karnataka Bank Ltd.	20	2	2	0	2	0.07	0.00	0.07
26	Karur Vysya Bank Ltd.	14	0	0	0	0	0.00	0.00	0.00
27	Kotak Mahindra Bank	42	0	0	0	0	0.00	0.00	0.00
28	RBL Bank	17	0	0	0	0	0.00	0.00	0.00
29	South Indian Bank	18	0	0	0	0	0.00	0.00	0.00
30	Tamilnadu Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
31	Utkarsh Small Finance Bank	2	0	0	0	0	0.00	0.00	0.00
32	Ujjivan Small Finance Bank	83	0	0	0	0	0.00	0.00	0.00
33	Yes Bank	26	0	0	0	0	0.00	0.00	0.00
Sub total of PVT Banks		1638	210	32	374	406	4.13	69.85	73.98
34	BGVB	587	35	17	26	43	4.09	4.36	8.44
35	PBGB	230	0	0	0	0	0.00	0.00	0.00
36	UBKGB	142	19	15	9	24	2.58	1.32	3.90
Sub total of RRBs		959	54	32	35	67	6.66	5.67	12.34
37	W.B.St Co-op. Bank	363	0	0	0	0	0.00	0.00	0.00
38	WBSCARD Bank	11	0	0	0	0	0.00	0.00	0.00
Sub total of Co-Op Banks		374	0	0	0	0	0.00	0.00	0.00
Grand total		8440	3062	3096	4897	7993	374.14	749.81	1123.95

❖ **PMEGP loans**

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 No. PMEGP/Policy/2019-20 dated 23.01.2020 has exempted the stipulation regarding EDP training criteria to disburse loan under PMEGP till 30.09.2020. 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 2019-20. However, Department will ensure completion of the EDP training for these cases by 31.12.2020. The option of online EDP as already introduced by the KVIC may be continued to be encouraged and adequate publicity / awareness may be created.

Position of PMEGP for the last 3 program years and during April-June, 2020 quarter in the corresponding financial years are given hereunder: (Amount in Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.18	18497	471.11	2326	69.71	1095	34.52
30.06.18	981	24.67	271	8.77	489	14.93
31.03.19	11886	368.69	1912	66.90	2238	72.93
30.06.19	1551	48.21	267	10.64	258	10.60
31.03.20	15124	516.39	2280	91.00	2135	83.48
30.06.20	788	30.69	195	7.49	292	12.37

Non-disposal of the proposals has resulted in piling up of pending proposals and has become a source of concern for the stakeholders. Banks have not responded positively to the 100 Days Campaign during the first half of the fiscal as well. 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.

It is also being observed that despite provisions for 2nd dose of finance to successful entrepreneurs who have availed of PMEGP loans, bankers are yet to extend credit to these target group in worthwhile manner. Attention of the bankers is drawn to the circular no PMEGP/Policy/2018-19 dated 07.06.2018 for extending need-based credit (upto Rs.100.00 lakh for mfg. unit & Rs.25.00 lakh for servicing units).

Bank wise PMEGP loan performance from 01.04.2020 to 30.06.2020													
Sr. No.	Bank Name	(Amount in Crore)											
		Forwarded to Bank		Sanctioned by Bank		MM Disbursed		Rejected by Bank		Pending at Bank		Pending for MM Disb.	
		No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM
1	Bank of Baroda	29	1.59	12	0.72	4	0.17	7	0.36	14	0.65	0	0.00
2	Bank of India	50	1.62	1	0.03	8	0.28	5	0.18	42	0.13	0	0.00
3	Bank of Maharashtra	0	0.00	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00
4	Canara Bank	50	2.04	4	0.09	8	0.22	22	0.51	20	1.07	0	0.00
5	Central Bank of India	58	2.01	18	0.69	15	0.59	17	0.48	28	1.03	1	0.06
6	Indian Bank	85	2.84	8	0.27	17	0.50	1	0.04	77	2.42	1	0.06
7	Indian Overseas Bank	29	0.98	3	0.12	6	0.20	2	0.06	25	0.80	0	0.00
8	Punjab & Sind Bank	2	0.04	4	0.13	1	0.03	0	0.00	2	0.04	0	0.00
9	Punjab National Bank	143	5.65	38	2.08	128	5.92	64	2.39	55	2.33	0	0.00
10	State Bank of India	129	4.86	43	0.91	10	0.27	57	2.35	0	0.00	0	0.00
11	UCO Bank	51	1.53	5	0.07	9	0.20	10	0.42	22	0.84	0	0.00
12	Union Bank of India	10	0.22	3	0.05	3	0.05	0	0.00	8	0.21	0	0.00
	Sub Total of PSU Banks	636	23.35	139	5.17	210	8.42	185	6.79	293	9.52	2	0.12
13	Axis Bank	1	0.09	0	0.00	0	0.00	0	0.00	1	0.09	0	0.00
14	Bandhan Bank	2	0.05	0	0.00	0	0.00	0	0.00	2	0.05	0	0.00
15	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00	1	0.09	0	0.00
16	IDBI Bank	18	1.40	10	0.82	14	1.03	2	0.17	3	0.15	1	0.09
	Sub Total of PVT Banks	21	1.53	10	0.82	14	1.03	2	0.17	7	0.37	1	0.09
17	BGVB	38	1.24	6	0.16	13	0.30	12	0.22	18	0.76	0	0.00
18	PBGB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	UBKGB	19	0.61	5	0.11	2	0.05	0	0.00	17	0.52	0	0.00
	Sub Total of RRBs	57	1.85	11	0.27	15	0.36	12	0.22	35	1.28	0	0.00
20	WB St Co-Op Bank	74	3.95	35	1.24	53	2.57	28	1.89	44	3.11	0	0.00
	Grand Total	788	30.69	195	7.49	292	12.37	227	9.07	379	14.29	3	0.21

District wise PMEGP loan performance from 01.04.2020 to 30.06.2020													
													(Amount in Crore)
Sr. No.	District Name	Forwarded to Bank		Sanctioned by Bank		MM Disbursed		Rejected by Bank		Pending at Bank		Pending for MM Disb.	
		No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM
1	Alipurduar	103	3.33	17	0.42	8	0.24	22	0.82	44	1.47	0	0.00
2	Bankura	23	0.57	11	0.18	3	0.06	6	0.09	15	0.44	0	0.00
3	Bardhaman	26	0.88	10	0.22	6	0.11	4	0.06	10	0.46	0	0.00
4	Birbhum	4	0.16	6	0.21	8	0.16	0	0.00	1	0.04	0	0.00
5	Coochbehar	53	1.79	6	0.21	15	0.48	16	0.51	21	0.88	0	0.00
6	Darjeeling	16	0.32	5	0.12	7	0.15	5	0.11	5	0.08	0	0.00
7	Hooghly	1	0.03	1	0.01	4	0.04	0	0.00	0	0.00	0	0.00
8	Howrah	1	0.04	2	0.04	6	0.13	0	0.00	1	0.04	0	0.00
9	Jalpaiguri	64	2.22	4	0.10	2	0.07	20	0.68	29	0.97	0	0.00
10	Jhargram	2	0.12	4	0.18	3	0.11	1	0.08	0	0.00	0	0.00
11	Kalimpong	1	0.02	2	0.02	0	0.00	1	0.02	0	0.00	0	0.00
12	Kolkata	1	0.02	1	0.01	1	0.01	0	0.00	0	0.00	0	0.00
13	Malda	55	1.36	6	0.23	7	0.27	7	0.12	31	0.62	0	0.00
14	Medinipur East	167	8.80	53	2.61	109	5.32	30	1.12	97	5.04	0	0.00
15	Murshidabad	16	0.62	18	0.64	35	1.28	5	0.20	7	0.25	0	0.00
16	Nadia	8	0.50	19	1.20	22	1.66	2	0.02	4	0.30	0	0.00
17	North Dinajpur	1	0.06	4	0.11	0	0.00	1	0.06	0	0.00	0	0.00
18	North 24 Pgs.	168	5.88	2	0.06	29	1.10	64	2.65	87	2.67	2	0.12
19	Paschim Burdwan	2	0.07	0	0.00	1	0.02	0	0.00	0	0.00	0	0.00
20	Paschim Medinipur	22	0.53	6	0.24	7	0.26	11	0.29	10	0.20	0	0.00
21	Purulia	3	0.24	9	0.13	2	0.11	0	0.00	3	0.24	0	0.00
22	South Dinajpur	35	2.20	1	0.03	2	0.12	27	1.87	8	0.33	0	0.00
23	South 24 Pgs.	16	0.93	8	0.54	15	0.68	5	0.36	6	0.27	1	0.09
	Total	788	30.69	195	7.49	292	12.37	227	9.07	379	14.29	3	0.21

❖ SVSKP loans

The first meeting of SVSKP sub-committee was held on 22.01.2020. The major action points as circulated under Ref. No. 107-SH/2020 dated 28.01.2020 are as follows.

- Joint inspections with Block Supervisors/ Prakalpa Sahayaks should take place within 15 days of receipt of the proposals.
- Disposal of the proposal (sanction or rejection as the case may be) should be arranged within 15 days from the date of joint inspection.
- Subsidy claim & receipt should be arranged within 15 days from sanction, subject to availability of subsidy and remittance thereof by the Department.
- Updated position of Subsidy claimed and received but not disbursed should be reconciled by Banks with support from the Department.
- The Banks are to revisit the old pending cases where subsidy received and in case of viability of the sponsored schemes, sanction should be arranged under intimation to the Department.
- Non-viable proposals must be returned immediately to the Deptt with valid reasons.
- Disposal of pending cases with sanction or return of Subsidy is to be completed by 30.09.2020.
- A new online portal has been developed by the Department where all the member banks are required to claim the subsidy, report, repayment made etc through online mode only in order to track the development on real time basis. The User Manual of SVSKP portal version 1.0 has been shared among the member banks on 05.03.2020.
- State Nodal Officers must ensure that RO /ZO level user login credentials are created for onward authorization of branch users for effective implementation on priority basis.

Performance of SVSKP for past 3 years and during April-June, 2020 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
31.03.18	95049	47944	1255.48	42474	330.98	3316	24.20
30.06.18	778431	348924	8185.99	294492	1698.66	13298	94.71
31.03.19	100684	44305	1200.01	41575	327.60	8119	62.19
30.06.19	8997	3623	97.62	0	0.00	0	0.00
31.03.20	32607	17180	467.59	19885	150.03	5110	37.05
30.06.20	23	145	4.26	1904	19.76	16	0.24

In the SLBC Sub-committee meeting held on 22-11-2019, it was informed that modification has been made in quantum of the Subsidy amount. While no changes have been made for projects upto Rupees One lakh, there will be different slabs of subsidy at reduced rates for the loans with project cost beyond Rupees One lakh. These loan proposals beyond Rupees One lakh project cost may be returned to the sponsoring agencies with a request to re-sponsor them with modified project cost and corresponding new subsidy amount. Since the subsidy amount is capped at Rs. 90000/- and most of the loans proposals will fall under the eligible amount of maximum subsidy category, it will not necessitate any modification for majority of the projects. In case of bigger loan projects, the banks may enhance the bank loan portion

Department of Self Help Group & Self Employment Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP) District wise Performance Report (Urban + Rural) from 01.04.20 - 30.06.20 in FY 2020-21											
											(Amount in Crore)
Sr. No.	District	No. of Cases		Project cost involved in sanctioned cases	Subsidy involved in sanctioned cases	Subsidy Released		Disbursement		Pending with Bank for Disbursement	
		Sponsored	Sanctioned			No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	0	0	0.00	0.00	16	0.24	0	0.00	16	0.24
2	Bankura	0	37	0.87	0.26	4	0.04	4	0.04	0	0.00
3	Birbhum	0	0	0.00	0.00	158	0.85	158	0.85	0	0.00
4	Coochbehar	0	0	0.00	0.00	131	1.01	131	1.01	0	0.00
5	Dakshin 24 Pgs.	0	0	0.00	0.00	126	1.12	126	1.12	0	0.00
6	Dakshin Dinajpur	0	0	0.00	0.00	0	0.00	0	0.00	0	0.00
7	Darjeeling	23	0	0.00	0.00	0	0.00	0	0.00	0	0.00
8	Hooghly	0	0	0.00	0.00	219	3.29	219	3.29	0	0.00
9	Howrah	0	0	0.00	0.00	98	0.80	98	0.80	0	0.00
10	Jalpaiguri	0	0	0.00	0.00	0	0.00	0	0.00	0	0.00
11	Jhargram	0	6	0.13	0.04	20	0.30	20	0.30	0	0.00
12	Kalimpong	0	0	0.00	0.00	0	0.00	0	0.00	0	0.00
13	Kolkata	0	0	0.00	0.00	0	0.00	0	0.00	0	0.00
14	Malda	0	0	0.00	0.00	74	0.90	74	0.90	0	0.00
15	Murshidabad	0	0	0.00	0.00	183	1.82	183	1.82	0	0.00
16	Nadia	0	0	0.00	0.00	76	0.66	76	0.66	0	0.00
17	paschim Burdwan	0	0	0.00	0.00	46	0.21	46	0.21	0	0.00
18	Paschim Medinipur	0	0	0.00	0.00	197	2.96	197	2.96	0	0.00
19	Purba Burdwan	0	102	3.26	0.98	236	2.82	236	2.82	0	0.00
20	Purba Medinipur	0	0	0.00	0.00	130	1.23	130	1.23	0	0.00
21	Purulia	0	0	0.00	0.00	99	0.93	99	0.93	0	0.00
22	Uttar 24 Pgs.	0	0	0.00	0.00	104	0.83	104	0.83	0	0.00
23	Uttar Dinajpur	0	0	0.00	0.00	3	0.02	3	0.02	0	0.00
	Total	23	145	4.26	1.28	1920	20.00	1904	19.76	16	0.24

AGENDA-7

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 3 years as per WBSRLM data base are given below: -

(Amt. Rs. in Crore)

Financial Year	Target (No)		Achievement-Deposit Linked Number only	Achiev. Credit Linked as on June, 2020 (Disbursement)	
	Deposit Link	Credit Link		No.	Amt.
31.03.18	150000	400000	134715	444327	8155.97
30.06.18	150000	572874	44911	71078	1196.72
31.03.19	150000	572874	153765	523235	11368.90
30.06.19	150000	578652	42099	55925	1269.80
31.03.20	150000	578652	102442	538259	9191.07
30.06.20	150000	613960	47937	125153	1016.19

The total physical target of credit linkage for the State as a whole was 613960 SHGs with targeted amount of Rs.15006 crore disbursement for FY 2020-21 (as per ACP).

As per data provided by WBSRLM Dept, GoWB, at the end of June, 2020, disbursed credit linkage of SHG stood at Rs. 1016.19 crore (6.77% of financial target) covering 125153 nos. of groups (20.38% of physical target) as against Credit Linkage of Rs. 1269.80 crore covering 55925 no of groups at the end of June, 2019. The disbursement figure has since increased to Rs.1363.35 crore (13.67% of ACP) upto 29.08.20 covering 226689 nos. of groups (45.59% of ACP). The banks are requested to complete the disbursement process in order to achieve the target by March, 2020.

As per NRLM portal data, the outstanding balance per SHG for the banks operating in the State for the quarter ended 30.06.2020 stood at Rs. 9298.56 crore covering 703308 no of groups. It is expected that full disbursement in subsequent quarters will result in increase of the ticket size as anticipated which was advocated several times at SLBC forum.

SLBC Sub Committee in its last meeting dated 04.06.2020, it was informed that the pendency of 67000 proposals with various Bank branches as on 31.03.2020 and also requested for disposal of the same by 30.06.2020.

With West Bengal at the forefront of the SHG movement with a very low level of NPA below 2% amounting Rs. 185.63 crore including SGSY (After NRLM it has come down to Rs. 123.01 crore) the House advises all the banks to follow the directive of the SLBC which is in line with the RBI direction.

Banks were also advised that with the easing of the lockdown norms, the services of the CSP-BLs / Bank Sakhis for credit linkage works in the branches as was done in the pre COVID period.

It was also opined that the Banks are to allow & encourage SHGs for availing working capital finance only. Cash credit facility also increases credit absorption power of the SHGs.

The 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.

Bank wise performance DAY-NRLM for April-June, 2020 is furnished in Annexure.

Bank wise Achievement of Credit Linkage under SHG-NRLM from 01.04.2020 to 30.06.2020

(Amount in Crore)

Sl. No.	Name of the Bank	Target for 2020-21		Total Sanction		Total Disbursement		% of Achiev.		Avg. Disb.
		No	Amount	No	Amount	No	Amount	No	Amount	Amt (in lac)
1	Bank of Baroda	6717	162.81	472	10.69	2742	8.89	40.82	5.46	0.32
2	Bank of India	19497	485.79	815	16.97	1308	7.62	6.71	1.57	0.58
3	Canara Bank	13355	319.73	1177	27.50	2241	18.05	16.78	5.64	0.81
4	Central Bank of India	32819	846.47	2088	49.49	8154	51.58	24.85	6.09	0.63
5	Indian Bank	50708	1297.13	2143	52.61	7025	51.74	13.85	3.99	0.74
6	Indian Overseas Bank	2653	65.90	200	4.29	12	0.15	0.45	0.23	1.25
7	Punjab National Bank	106977	2722.51	5979	133.54	14087	91.49	13.17	3.36	0.65
8	State Bank of India	86111	2339.38	5839	134.97	19318	297.71	22.43	12.73	1.54
9	Union Bank of India	8417	198.79	295	6.54	258	2.13	3.07	1.07	0.83
10	Uco Bank	24926	624.40	1374	30.20	22340	21.72	89.63	3.48	0.10
	PSBs Total	352180	9062.91	20382	466.80	77485	551.08	22.00	6.08	0.71
11	Bandhan Bank	16	0.24	0	0.00	0	0.00	0.00	0.00	#DIV/0!
14	HDFC	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
13	ICICI	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
14	IDBI	269	5.45	11	0.22	9	0.01	3.35	0.14	0.09
	PVTs Total	285	5.69	11	0.22	9	0.01	3.16	0.14	0.09
15	BGVB	112220	2889.25	6152	152.46	27913	135.07	24.87	4.67	0.48
16	PBGB	58477	1593.44	3871	120.57	4538	154.41	7.76	9.69	3.40
17	UBKGB	28031	764.12	2144	53.35	7124	73.67	25.41	9.64	1.03
	RRBs Total	198728	5246.81	12167	326.38	39575	363.14	19.91	6.92	0.92
18	Co-Operative Bank	62767	691.54	8084	101.96	8084	101.96	12.88	14.74	1.26
	Co-Op Bank total	62767	691.54	8084	101.96	8084	101.96	12.88	14.74	1.26
	Grand Total	613960	15006.94	40644	895.36	125153	1016.19	20.38	6.77	0.81

District wise Achievement of Credit Linkage under SHG-NRLM from 01.04.2020 to 30.06.2020

(Amount in Crore)

Sl. No.	District Name	Total Target for 2020-21		Total Sanctioned		Total Disbursed		% of Achievement		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
1	Alipurduar	14100	395.77	1113	25.09	3543	31.73	25.13	8.02	
2	Bankura	29088	762.77	1392	35.64	5678	39.52	19.52	5.18	
3	Birbhum	50960	1314.49	2329	65.19	8520	66.22	16.72	5.04	
4	Coochbehar	23462	642.98	1719	41.38	6541	57.36	27.88	8.92	
5	Dakshin Dinajpur	15175	439.65	452	10.97	2521	20.50	16.61	4.66	
6	Darjeeling	2970	79.14	325	8.02	1103	12.93	37.14	16.34	
7	Howrah	22395	594.33	1601	47.12	5358	51.93	23.92	8.74	
8	Hooghly	22002	609.59	1434	36.30	7411	70.68	33.68	11.60	
9	Jalpaiguri	23493	632.06	947	22.97	4791	33.73	20.39	5.34	
10	Jhargram	8661	227.20	637	14.66	1397	12.99	16.13	5.72	
11	Kalimpong	1378	38.02	167	4.19	448	4.24	32.51	11.14	
12	Malda	37084	846.72	1278	29.02	5526	36.88	14.90	4.36	
13	Murshidabad	38008	914.45	1889	38.41	8000	42.64	21.05	4.66	
14	Nadia	24174	631.08	718	15.19	8105	35.48	33.53	5.62	
15	North 24 Parganas	38005	1096.44	2217	51.96	6213	26.38	16.35	2.41	
16	Paschim Bardhaman	7339	144.72	484	10.39	1120	10.01	15.26	6.92	
17	Paschim Medinipur	32871	841.99	3537	81.23	6419	52.79	19.53	6.27	
18	Purba Bardhaman	33038	889.40	1978	51.52	6703	87.43	20.29	9.83	
19	Purba Medinipur	42328	1255.18	4703	121.67	9889	104.20	23.36	8.30	
20	Purulia	20472	467.34	1486	30.92	2845	16.96	13.90	3.63	
21	Siliguri	7478	210.82	559	15.06	1561	13.88	20.87	6.58	
22	South 24 Parganas	42602	929.44	1092	24.58	5536	42.85	12.99	4.61	
23	Uttar Dinajpur	14110	351.86	503	11.95	7841	42.90	55.57	12.19	
	Total	551193	14315	32560	793	117069	914	21.24	6.39	
	Co-Op Bank	62767	691.54	8084	101.96	8084	101.96	12.88	14.74	
	Grand Total	613960	15006.94	40644	895.36	125153	1016.19	20.38	6.77	

Bank wise Outstanding vis-à-vis NPA as on 30.06.2020							
(Amount in Crore)							
S.No	Bank Name	Outstanding		NPA		% of NPA	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	7960	77.19	116	0.53	1.46	0.69
2	Bank of India	22255	221.94	644	2.73	2.89	1.23
3	Bank of Maharashtra	8	0.09	0	0.00	0.00	0.00
4	Canara Bank	14323	179.14	372	1.93	2.60	1.08
5	Central Bank of India	38720	514.82	959	3.24	2.48	0.63
6	Indian Bank	62819	756.65	675	6.54	1.07	0.86
7	Indian Overseas Bank	3151	30.24	8	0.02	0.25	0.07
8	Punjab & Sind Bank	86	0.73	5	0.01	5.81	1.37
9	Punjab National Bank	144683	1529.80	2699	15.08	1.87	0.99
10	State Bank of India	90906	1157.20	4491	24.62	4.94	2.13
11	Uco Bank	30270	350.86	1524	11.20	5.03	3.19
12	Union Bank of India	10716	90.98	358	1.13	3.34	1.24
	Sub Total of PSU Banks	425897	4909.65	11851	67.02	2.78	1.37
13	IDBI Bank	1576	11.71	6	0.04	0.38	0.33
14	HDFC Bank	10	0.12	0	0.00	0.00	0.00
15	ICICI Bank	2	0.00	2	0.00	100.00	100.00
	Sub Total of PVt Banks	1588	11.83	8	0.04	0.50	0.34
16	BGVB	162150	2248.48	8078	71.16	4.98	3.16
17	PBGB	69512	1440.08	3947	45.51	5.68	3.16
18	UBKGB	43871	684.04	211	1.80	0.48	0.26
	Sub Total of RRBs	275533	4372.60	12236	118.47	4.44	2.71
19	Co-Op Bank	290	4.48	27	0.10	9.31	2.28
	Grand Total	703308	9298.56	24122	185.63	3.43	2.00

District wise Outstanding vis-à-vis NPA as on 30.06.2020							
(Amount in Crore)							
Sr. No.	District Name	Outstanding		NPA		% of NPA	
		No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	16348	217.03	432	1.36	2.64	0.62
2	Bankura	41070	454.72	875	5.37	2.13	1.18
3	Birbhum	51725	779.28	2048	13.25	3.96	1.70
4	Coochbehar	40033	587.02	638	2.94	1.59	0.50
5	Dakshin Dinajpur	17608	197.79	1206	7.88	6.85	3.98
6	Darjiling	11124	184.15	186	0.73	1.67	0.40
7	Hooghly	29503	417.32	745	5.92	2.53	1.42
8	Howrah	26743	475.73	1096	13.46	4.10	2.83
9	Jalpaiguri	27540	377.34	363	2.02	1.32	0.54
10	Jhargram	12038	122.95	192	1.03	1.59	0.84
11	Kalimpong	2069	27.70	42	0.09	2.03	0.32
12	Kolkata	2340	25.37	906	10.54	38.72	41.53
13	Maldah	40148	535.61	1092	6.99	2.72	1.31
14	Murshidabad	57923	601.62	2562	14.38	4.42	2.39
15	Nadia	34784	399.11	1746	15.45	5.02	3.87
16	24 Parganas (N)	47247	530.64	1531	14.98	3.24	2.82
17	Paschim Barddhaman	6746	93.64	198	2.74	2.94	2.92
18	Paschim Medinipur	41604	569.78	1198	9.99	2.88	1.75
19	Purba Barddhaman	40988	688.71	2351	27.79	5.74	4.03
20	Purba Medinipur	52705	911.47	516	2.65	0.98	0.29
21	Purulia	26209	210.62	285	0.71	1.09	0.34
22	24 Parganas (S)	50950	555.55	2147	14.84	4.21	2.67
23	Uttar Dinajpur	25820	334.98	1760	10.49	6.82	3.13
24	Unmatched SHGs	43	0.43	7	0.03	16.28	8.04
	Grand Total	703308	9298.56	24122	185.63	3.43	2.00

Sanction Limit for SHGs under NRLMs

SLBC adopted a resolution for the limits of Rs.1.50 lakh & thereafter at Rs.2.50 lakh & Rs.3.50 lakh on graded scale as per Ref: LBD/SLBC (WB)/DAY-NRLM/1488/2017 dated 01-11-2017 after due consideration of the main criterion involving the Corpus Amount by the stakeholders Despite repeated rejoinders & discussions at SLBC Sub Committee meetings, it was informed that some of the banks are yet to follow the said resolution adopted by SLBC.

SLBC reiterates that the latest RBI Master Direction FIDD.GSSD.CO.BC.No.02/09.01.01/2019-20 dated 01-07-2019 also stipulates that "Drawing Power for the 1st year will be 6 times of the existing corpus or minimum of Rs.1 lakh whichever is higher". With the inclusion of the RF of Rs.10000/- along with the additional grant of Rs.5000/- for all SHGs under Jagoo scheme of GoWB to the mentioned qualifying deposits/interests it is obvious that the Corpus will be in excess of Rs.25000/-, required for sanction of loan of Rs.1.50 lakh. With West Bengal at the forefront of the SHG movement with a very low level of NPA below 2%, the House advises all the banks to follow the directive of the SLBC which is in line with the RBI direction.

Dual Authentication status

Dual Authentication mode envisages transactions at BC point for enabling the SHGs to conduct their banking transactions locally in a convenient manner. CBS system is required 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 was 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 now being extended to 10 other districts namely **Bankura, Burdwan, Purba Medinipur, Dakshin Dinajpur, Uttar Dinajpur, Malda, Coochbehar, Nadia, Murshidabad & Birbhum** and the member banks are required to arrange for an effective IT based platform at the branches for optimum utilization of the portal which will strengthen the SHG eco system with speedy credit delivery. The online portal has since become functional in these districts from 1st march, 2020 and bankers are requested to access the portal for deriving the maximum benefit from this user friendly interface.

Progress in NULM:

Physical target of credit linkage under National Urban Livelihood Mission for the State was 17700 beneficiaries (both Individual, Groups & SHGs) for the FY 2020-21.

At the end of June, 2020, 182 SEP-Individual proposals are sponsored to banks, out of which only 36 cases have so far been sanctioned & 38 cases have been disbursed including spill over cases. Only 11 proposals under SEP- Groups are sponsored to the banks, out of which only 7 cases have so far been sanctioned & 6 cases have been disbursed while 775 proposals have been sponsored under SHG Credit Linkage, out of which 561 cases have been sanctioned & 778 cases have been disbursed by Member banks including spill over cases from previous year.

Comparison of DAY-NULM performance during the 1st quarter of the last 3 FY:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
2017-2018	21532	10662	5596	79.47
01.04.18-30.06.18	21750	9733	985	13.02
2018-2019	22390	11859	6925	101.16
01.04.19-30.06.19	22390	3368	1294	18.59
2019-2020	22390	13967	8344	120.30
01.04.20-30.06.20	17700	968	822	9.03

In the Sub Committee meeting dated 04.06.2020 it was informed regarding the initiatives taken by SUDA in promoting the self-employment scope for vendors, retailers in the urban localities and requested the banks to dispose of the pending proposals for the SHGs & the individuals under NULM on an urgent basis.

It is reported that in 4700 accounts under NULM, the interest subsidy is yet to be claimed. Banks are to complete the process and ensure lodgement of pending claim in the designated portal immediately. Also, the common loan application form (as per IBA approved format) is to be used by the Deptt from September, 19 onwards. Further Common Loan Application form as prescribed by IBA are to be used while sponsoring the beneficiaries to the Banks and the same is to be accepted by the banks as already communicated by SLBC.

Bankwise performance report of SHG Credit Linkage under DAY NULM as on June -2020 for FY 2020-21										
(No. in Actuals, Amount in Crore)										
Sr. No.	Name of the Bank	SHG Credit Linkage								
		Active SHGs	Target for FY 20-21		Appl. Sponsored	SHG Loan Sanctioned		SHG Loan Disbursed		Cases pending
		No.	No.	Amount	No.	No.	Amount	No.	Amount	No.
1	Bank of Baroda	2469	658	9.87	62	21	0.23	51	0.56	75
2	Bank of India	3756	864	12.96	53	49	0.54	7	0.08	127
3	Canara Bank	2291	678	10.17	31	19	0.21	59	0.65	166
4	Central Bank of India	2144	431	6.47	32	8	0.09	33	0.36	107
5	Indian Bank	10129	2109	31.64	17	21	0.23	71	0.78	647
6	Indian Overseas Bank	1540	299	4.49	12	4	0.04	4	0.04	90
7	Punjab & Sind Bank	314	57	0.86	6	0	0.00	0	0.00	35
8	Punjab National Bank	16422	2968	44.52	209	169	1.85	165	1.80	1052
9	State Bank of India	7311	1459	21.89	63	67	0.73	52	0.57	301
10	UCO Bank	3888	1031	15.47	128	120	1.31	129	1.41	284
11	Union Bank of India	2934	523	7.85	0	1	0.01	4	0.04	248
Total of PSUs		53198	11077	166.16	613	479	5.25	575	6.29	3132
12	IDBI Bank	1700	829	12.44	0	3	0.03	49	0.54	31
Total of PVT		1700	829	12.44	0	3	0.03	49	0.54	31
13	BGVB (UBI)	2674	490	7.35	15	17	0.17	16	0.15	15
14	PBGB (UCO)	773	153	2.30	17	17	0.19	78	0.85	4
15	UBKGB (CBI)	1286	238	3.57	16	15	0.16	29	0.32	14
Total of RRBs		4733	881	13.22	48	49	0.52	123	1.32	32
16	W.B. St. Co-op.Bk	3251	813	12.20	114	30	0.33	31	0.34	296
Total of Co-Optvs		3251	813	12.20	114	30	0.33	31	0.34	296
Grand Total		62882	13600	204.00	775	561	6.13	778	8.49	3491

Districtwise performance report of SHG Credit Linkage under DAY NULM as on June -2020 for FY 2020-21										
(No. in Actuals, Amount in Crore)										
Sr. No.	Name of the District	SHG Credit Linkage								
		Active SHGs	Target for FY 20-21		Appl. Sponsore d	SHG Loan Sanctioned		SHG Loan Disbursed		Cases pending
		No.	No.	Amount	No.	No.	Amount	No.	Amount	No.
1	Alipurduar	539	140	2.10	0	2	0.02	2	0.02	21
2	Bankura	2110	325	4.88	46	37	0.40	30	0.33	61
3	Birbhum	3378	890	13.35	53	41	0.45	133	1.45	338
4	CoochBehar	1514	480	7.20	45	0	0.00	61	0.67	54
5	Dakshin Dinajpur	1560	474	7.11	1	6	0.07	9	0.10	113
6	Darjeeling	1830	265	3.98	14	14	0.15	14	0.15	286
7	Hooghly	5033	1012	15.18	6	11	0.12	121	1.32	217
8	Howrah	1397	270	4.05	21	14	0.15	13	0.14	108
9	Jalpaiguri	1214	370	5.55	0	3	0.03	3	0.03	83
10	Jhargram	417	70	1.05	5	5	0.05	5	0.05	39
11	Kalimpong	71	30	0.45	0	0	0.00	0	0.00	0
12	Kolkata	1186	150	2.25	0	0	0.00	0	0.00	85
13	Malda	869	200	3.00	0	0	0.00	0	0.00	79
14	Murshidabad	4775	1056	15.84	137	112	1.22	89	0.97	224
15	Nadia	5470	1077	16.16	21	23	0.25	58	0.63	324
16	North 24 Parganas	14115	3148	47.22	29	19	0.21	17	0.19	559
17	Paschim Burdwan	2426	355	5.33	0	0	0.00	0	0.00	238
18	Paschim Medinipur	3362	881	13.22	179	90	0.98	64	0.70	81
19	Purba Burdwan	2717	484	7.26	24	22	0.24	23	0.25	257
20	Purba Medinipur	3057	565	8.48	95	86	0.94	60	0.66	107
21	Purulia	1156	155	2.33	66	47	0.51	47	0.51	9
22	South 24 Parganas	2945	730	10.95	31	25	0.27	25	0.27	150
23	Uttar Dinajpur	1741	473	7.10	2	4	0.04	4	0.04	58
Grand Total		62882	13600	204.00	775	561	6.13	778	8.50	3491

Bankwise performance report of SEP-I under DAY NULM as on June -2020 for FY 2020-21										
(No. in Actuals, Amount in Crore)										
Sr. No.	Name of the Bank	SEP-Individual								
		Target for FY 20-21		Appl. Sponsore d	SHG Loan Sanctioned		SHG Loan Disbursed		Cases pending	
		No.	Amount	No.	No.	Amount	No.	Amount	No.	
1	Bank of Baroda	212	3.18	0	0	0.00	0	0.00	29	
2	Bank of India	284	4.26	34	12	0.15	12	0.15	43	
3	Canara Bank	196	2.94	16	0	0.00	0	0.00	28	
4	Central Bank of India	155	2.33	13	0	0.00	0	0.00	18	
5	Indian Bank	607	9.11	40	2	0.03	2	0.03	86	
6	Indian Overseas Bank	80	1.20	1	1	0.01	1	0.01	14	
7	Punjab & Sind Bank	13	0.20	0	0	0.00	0	0.00	1	
8	Punjab National Bank	835	12.53	26	3	0.04	4	0.05	118	
9	State Bank of India	411	6.17	23	1	0.01	1	0.01	78	
10	UCO Bank	350	5.25	20	12	0.15	13	0.16	38	
11	Union Bank of India	188	2.82	3	5	0.06	5	0.06	23	
Total of PSUs		3331	49.97	176	36	0.45	38	0.48	476	
12	IDBI Bank	46	0.69	1	0	0.00	0	0.00	4	
Total of PVT		46	0.69	1	0	0.00	0	0.00	4	
13	BGVB (UBI)	173	2.60	2	0	0.00	0	0.00	10	
14	PBGB (UCO)	25	0.38	0	0	0.00	0	0.00	2	
15	UBKGB (CBI)	32	0.48	0	0	0.00	0	0.00	4	
Total of RRBs		230	3.45	2	0	0.00	0	0.00	16	
16	W.B. St. Co-op.Bk	93	1.40	3	0	0.00	0	0.00	3	
Total of Co-Optvs		93	1.40	3	0	0.00	0	0.00	3	
Grand Total		3700	55.50	182	36	0.45	38	0.48	499	

Districtwise performance report of SEP-I under DAY NULM as on June -2020 for FY 2020-21

(No. in Actuals, Amount in Crore)

Sr. No.	Name of the District	SEP-Individual								
		Target for FY 20-21		Appl. Sponsored	SHG Loan Sanctioned		SHG Loan Disbursed		Cases pending	
		No.	Amount	No.	No.	Amount	No.	Amount	No.	
1	Alipurduar	45	0.68	0	0	0.00	0	0.00	1	
2	Bankura	49	0.74	1	0	0.00	0	0.00	12	
3	Birbhum	222	3.33	14	16	0.20	16	0.20	23	
4	CoochBehar	122	1.83	0	0	0.00	0	0.00	5	
5	Dakshin Dinajpur	65	0.98	0	0	0.00	0	0.00	9	
6	Darjeeling	80	1.20	1	0	0.00	0	0.00	0	
7	Hooghly	322	4.83	54	1	0.01	1	0.01	32	
8	Howrah	50	0.75	0	0	0.00	0	0.00	13	
9	Jalpaiguri	110	1.65	1	0	0.00	0	0.00	26	
10	Jhargram	20	0.30	0	0	0.00	0	0.00	0	
11	Kalimpong	15	0.23	0	0	0.00	0	0.00	6	
12	Kolkata	100	1.50	1	0	0.00	0	0.00	11	
13	Malda	88	1.32	0	0	0.00	0	0.00	6	
14	Murshidabad	290	4.35	61	9	0.11	10	0.13	24	
15	Nadia	244	3.66	3	2	0.03	2	0.03	15	
16	North 24 Parganas	996	14.94	27	1	0.01	2	0.03	35	
17	Paschim Burdwan	58	0.87	0	0	0.00	0	0.00	24	
18	Paschim Medinipur	205	3.08	4	1	0.01	1	0.01	81	
19	Purba Burdwan	156	2.34	0	0	0.00	0	0.00	35	
20	Purba Medinipur	85	1.28	4	1	0.01	1	0.01	56	
21	Purulia	80	1.20	3	1	0.01	1	0.01	55	
22	South 24 Parganas	167	2.51	4	4	0.05	4	0.05	16	
23	Uttar Dinajpur	131	1.97	4	0	0.00	0	0.00	14	
Grand Total		3700	55.50	182	36	0.45	38	0.48	499	

Bankwise performance report of SEP-G under DAY NULM as on June -2020 for FY 2020-21

(No. in Actuals, Amount in Crore)

Sr. No.	Name of the Bank	SEP-Group								
		Target for FY 20-21		Appl. Sponsored	SHG Loan Sanctioned		SHG Loan Disbursed		Cases pending	
		No.	Amount	No.	No.	Amount	No.	Amount	No.	
1	Bank of Baroda	30	0.45	1	0	0.00	0	0.00	1	
2	Bank of India	22	0.33	0	0	0.00	0	0.00	0	
3	Canara Bank	19	0.29	0	0	0.00	0	0.00	0	
4	Central Bank of India	14	0.21	0	0	0.00	0	0.00	0	
5	Indian Bank	58	0.87	0	0	0.00	0	0.00	0	
6	Indian Overseas Bank	7	0.11	2	2	0.02	2	0.02	0	
7	Punjab & Sind Bank	1	0.02	0	0	0.00	0	0.00	0	
8	Punjab National Bank	55	0.83	4	4	0.02	3	0.02	0	
9	State Bank of India	67	1.01	0	0	0.00	0	0.00	0	
10	UCO Bank	38	0.57	1	0	0.00	0	0.00	1	
11	Union Bank of India	20	0.30	0	0	0.00	0	0.00	0	
Total of PSUs		331	4.97	8	6	0.05	5	0.05	2	
12	IDBI Bank	9	0.14	0	0	0.00	0	0.00	0	
Total of PVT		9	0.14	0	0	0.00	0	0.00	0	
13	BGVB (UBI)	22	0.33	2	1	0.02	1	0.02	1	
14	PBGB (UCO)	4	0.06	1	0	0.00	0	0.00	0	
15	UBKGB (CBI)	7	0.11	0	0	0.00	0	0.00	0	
Total of RRBs		33	0.50	3	1	0.02	1	0.02	1	
16	W.B. St. Co-op.Bk	27	0.41	0	0	0.00	0	0.00	0	
Total of Co-Optvs		27	0.41	0	0	0.00	0	0.00	0	
Grand Total		400	6.00	11	7	0.06	6	0.06	3	

Districtwise performance report of SEP-Group under DAY NULM as on June -2020 for FY 2020-21									
(No. in Actuals, Amount in Crore)									
Sr. No.	Name of the District	SEP-Group							
		Target for FY 20-21		Appl. Sponsored	SHG Loan Sanctioned		SHG Loan Disbursed		Cases pending
		No.	Amount	No.	No.	Amount	No.	Amount	No.
1	Alipurduar	8	0.12	0	0	0.00	0	0.00	0
2	Bankura	6	0.09	1	0	0.00	0	0.00	1
3	Birbhum	17	0.26	0	0	0.00	0	0.00	0
4	CoochBehar	20	0.30	0	0	0.00	0	0.00	0
5	Dakshin Dinajpur	12	0.18	0	0	0.00	0	0.00	0
6	Darjeeling	8	0.12	0	0	0.00	0	0.00	0
7	Hooghly	25	0.38	1	0	0.00	0	0.00	0
8	Howrah	3	0.05	0	0	0.00	0	0.00	0
9	Jalpaiguri	9	0.14	0	0	0.00	0	0.00	0
10	Jhargram	1	0.02	0	0	0.00	0	0.00	0
11	Kalimpong	1	0.02	0	0	0.00	0	0.00	0
12	Kolkata	4	0.06	0	0	0.00	0	0.00	0
13	Malda	17	0.26	0	0	0.00	0	0.00	0
14	Murshidabad	74	1.11	0	0	0.00	0	0.00	0
15	Nadia	20	0.30	0	0	0.00	0	0.00	0
16	North 24 Parganas	70	1.05	2	0	0.00	0	0.00	0
17	Paschim Burdwan	2	0.03	0	0	0.00	0	0.00	0
18	Paschim Medinipur	12	0.18	5	5	0.03	5	0.03	1
19	Purba Burdwan	23	0.35	0	0	0.00	0	0.00	0
20	Purba Medinipur	15	0.23	2	2	0.03	2	0.03	0
21	Purulia	2	0.03	0	0	0.00	0	0.00	1
22	South 24 Parganas	22	0.33	0	0	0.00	0	0.00	0
23	Uttar Dinajpur	29	0.44	0	0	0.00	0	0.00	0
Grand Total		400	6.00	11	7	0.06	7	0.06	3

Finance to Joint Liability Groups (JLGs):

Performance of JLGs loan during the June quarter of the FY 2020-2021: (Amt, in Cr)

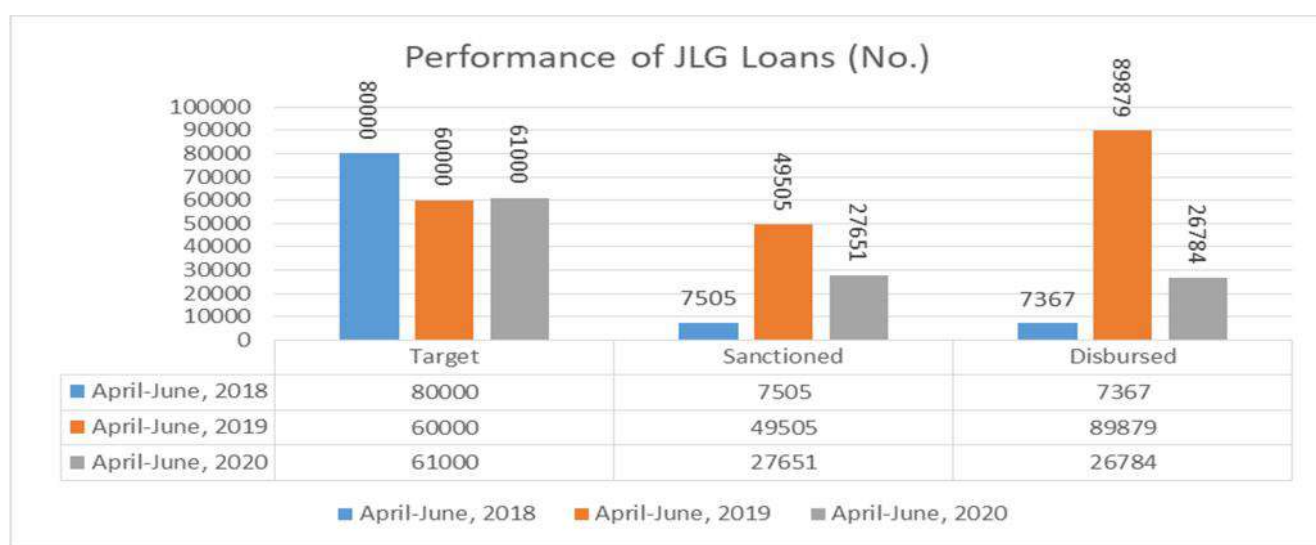
As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
2017-2018	60000	49505	562.87	89879	827.18
01.04.18 – 30.06.18	80000	7505	33.11	7367	31.21
2018-2019	60000	221371	2091.00	221371	2088.19
01.04.19 – 30.06.19	60000	49505	562.87	89879	827.18
2019-2020	60000	434749	4755.85	434617	4624.42
01.04.20 – 30.06.20	61000	27651	200.42	26784	196.25

The details Bank wise progress of JLGs as on 30.06.2020 is annexed.

Progress of JLG in FY 2019-2020 as on 30.06.2020

(Amount in Crore)

S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2020-21 (01.04.20 to 30.06.2020)		JLGs Credit Linked (Disbursed) during the year 2020-21 (01.04.20 to 30.06.2020)		Outstanding position of JLGs as on 30.06.2020	
			No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1300	0	0.00	0	0.00	0	0.00
2	Bank of India	2800	11	0.02	11	0.02	467	0.82
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	38	0.18	28	0.08	799	17.85
5	Central Bank of India	2400	8	0.03	8	0.03	370	2.44
6	Indian Bank	4300	0	0.00	0	0.00	10	0.13
7	IOB	600	0	0.00	0	0.00	0	0.00
8	PNB	9000	5441	20.12	3063	13.21	64911	131.77
9	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
10	SBI	9000	666	2.36	666	2.36	13122	52.36
11	UCO	2700	60	1.50	60	0.76	268	2.95
12	Union Bank of India	1400	0	0.00	0	0.00	13	0.10
Total PSU		36700	6224	24.21	3836	16.46	79960	208.42
13	Axis Bank	1000	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
17	Federal Bank	0	0	0.00	0	0.00	0	0.00
18	HDFC Bank	1800	1109	0.99	1109	0.99	69395	665.72
19	ICICI	800	0	0.00	0	0.00	0	0.00
20	IDBI	500	0	0.00	0	0.00	6	0.04
21	IDFC	500	0	0.00	0	0.00	583	7.62
22	Indusind Bank	0	0	0.00	0	0.00	583	7.62
23	Jana Small Finance Bank	500	0	0.00	0	0.00	32201	332.70
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
27	Ratnakar Bank Ltd	2000	279	1.44	279	1.44	129100	881.45
28	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
29	SIDBI	0	0	0.00	0	0.00	0	0.00
30	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
31	Ujivan Small Finance Bank	3000	9971	8.55	9971	8.55	78965	887.38
32	Utkarsh Small Finance Bank	1000	101	0.49	101	0.49	20631	46.12
33	YES Bank	0	183	2.00	183	2.00	183	3.00
Total PVT		11100	11643	13.47	11643	13.47	331647	2831.65
34	BGVB (PNB)	6000	162	0.15	162	0.15	30101	19.11
35	PBGB (UCO)	2600	5	0.03	5	0.03	2259	32.93
36	UBKGB (CBI)	1600	22	0.02	22	0.02	3201	10.44
Total RRB		10200	189	0.20	189	0.20	35561	62.48
37	WB State Co-Op Bank Ltd.	3000	9595	162.55	11116	166.12	11373	581.99
38	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00
Total Co-Optv		3000	9595	162.55	11116	166.12	11373	581.99
Grand Total		61000	27651	200.42	26784	196.25	458541	3684.53



AGENDA-8

Progress in Education Loan & Housing Loan:

Education Loan

A report on Bank wise outstanding balance under Education loan scheme as on June 2018, 2019 and 2020 is annexed for comparative review by the House.

Outstanding Position: (Amount Rs in crore)

30.06.2018	31.03.2019	30.06.2019	31.03.2020	30.06.2020
2361.00	2527.60	2348.07	2525.20	2441.92

Comparison of disbursement position during April to June of the last four financial year.

June, 2017		June, 2018		June, 2019		June, 2020	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
6281	109.36	3972	129.76	6244	221.68	4589	84.94

The achievement vis-à-vis annual target is as follows:

Target	Achievement	% of Achievement
4074.61	84.94	2.08%

With disbursement of Rs. 84.94 crore against annual target of Rs. 4074.61 for FY 2020-21, the achievement is 2.08% which is very low. Banks are to scout for quality education loan proposals aggressively in the next three quarter of the FY 2020-21.

Housing Loan

The outstanding balance at the end of June 2017, 2018, 2019 and 2020 and the quarter wise break up of disbursement during the last 4 financial year are appended below. All Banks have collectively disbursed Rs. 1459.83 crore in 33230 no of accounts during the period April to June, 2020.

Outstanding Position: (Amount Rs in crore)

30.06.2018	31.03.2019	30.06.2019	31.03.2020	30.06.2020
36652.00	44194.24	45466.49	51079.89	54038.94

Comparison of quarterly disbursement position during the last four financial year.

June, 2017		June, 2018		June, 2019		June, 2020	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
24915	1851.76	22407	2133.49	36977	3694.18	33230	1459.83

The benefit under PMAY and the pickup of demand in Housing sector after streamlining through RERA Act are expected to galvanize this segment. Demand for big ticket housing loans is also expected to be generated which is essential for growth in volumes.

The achievement vis-à-vis annual target is as follows:

Target	Achievement	% of Achievement
17821.25	1459.83	8.19%

With disbursement of Rs. 1459.83 crore against annual target of Rs. 17821.25 crore for FY 20-21, the achievement is 8.19% which is very low. Banks are to scout for quality education loan proposals aggressively in the next three quarter of the FY 2020-21.

It is imperative that all banks should explore tie-up arrangement with reputed dealers /developers in tier I & II towns in addition to Kolkata.

Progress of Education Loan as on 30.06.2020

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	758	41.69	5313	93.24
2	Bank of India	15	0.37	4731	128.80
3	Bank of Maharashtra	792	0.24	792	24.39
4	Canara Bank	279	4.77	4354	183.97
5	Central Bank of India	143	1.72	2572	109.37
6	Indian Bank	244	4.67	4873	154.77
7	IOB	26	0.36	965	22.63
8	PNB	380	5.83	11157	440.57
9	Punjab & Sind Bank	4	0.30	253	80.00
10	SBI	1691	20.73	19196	816.75
11	UCO	82	1.43	2569	63.03
12	Union Bank of India	69	0.66	2457	141.29
Total PSU		4483	82.77	59232	2258.81
13	Axis Bank	39	0.73	1022	76.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
17	Federal Bank	3	0.16	42	2.34
18	HDFC Bank	16	0.22	2313	56.06
19	ICICI	2	0.45	287	11.82
20	IDBI	36	0.47	648	20.79
21	IDFC	0	0.00	0	0.00
22	Indusind Bank	0	0.00	0	0.00
23	Jana Small Finance Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	21	1.14
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Ratnakar Bank Ltd	4	0.00	537	0.97
28	South Indian Bank Ltd.	0	0.00	35	2.62
29	SIDBI	0	0.00	0	0.00
30	Tamilnad Mercantile Bank	0	0.00	3	0.05
31	Ujivan Small Finance Bank	0	0.00	0	0.00
32	Utkarsh Small Finance Bank	0	0.00	0	0.00
33	YES Bank	1	0.08	1	0.00
Total PVT		101	2.11	4909	171.79
34	BGVB (PNB)	1	0.01	165	3.60
35	PBGB (UCO)	0	0.00	248	5.76
36	UBKGB (CBI)	4	0.05	91	1.62
Total RRB		5	0.06	504	10.98
37	WB State Co-Op Bank Ltd.	0	0.00	18	0.34
38	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		0	0.00	18	0.34
Grand Total		4589	84.94	64663	2441.92

Progress in Pradhan Mantri Awas Yojana (PMAY) as on 30.06.2020

(Amount in Lakh)

Sr. No.	Bank Name	Housing Loan Outstanding 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	Bank of Baroda	1080	1283.97	426	3353.87	318	112.89	418	367.72	176	132.19	364	359.06
2	Bank of India	2061	28609.00	20	267.00	18	217.00	1408	6890.00	211	1166.00	635	1369.00	0	0.00
3	Bank of Maharashtra	116	30.00	0	0.00	0	0.00	116	2.74	0	0.00	116	2.74	0	0.00
4	Canara Bank	1086	16433.31	20	3.31	19	2.70	872	9962.03	474	728.49	470	7071.94	303	649.61
5	Central Bank of India	706	117.25	20	3.55	73	3.89	439	1018.84	305	706.87	173	172.03	0	0.00
6	Indian Bank	2323	30137.22	10	192.29	10	89.77	1863	3936.42	455	914.18	1863	3930.12	455	907.88
7	IOB	333	5008.52	11	159.00	15	194.60	331	792.90	19	41.11	30	71.74	12	30.00
8	PNB	5127	79161.81	107	2032.00	107	1637.00	3812	8568.15	0	0.00	2491	5524.87	0	0.00
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	SBI	9764	162321.00	751	17121.00	1032	23652.00	14401	30132.00	1986	4328.00	9804	20554.00	351	714.00
11	UCO	502	6492.65	10	11.10	10	7.80	418	461.32	97	4875.57	2	0.02	0	0.00
12	Union Bank of India	420	3643.70	19	206.20	10	0.80	205	938.78	16	235.00	99	90.23	32	27.78
Total PSU		23518	333238.43	1394	23349.32	1612	25918.45	24283	63070.90	3739	13127.41	16047	39145.75	1286	2456.12
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	27	266.73	2	3.24	2	3.24	22	41.36	0	0.00	10	21.02	0	0.00
15	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
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	ICICI	3117	76367.42	90	1261.52	90	1261.52	2203	252.96	0	0.00	2203	252.96	90	0.46
20	IDBI	1211	22987.00	73	1395.08	73	1395.08	756	1622.52	116	240.13	640	1382.39	0	0.00
21	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	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
24	Karnataka Bank Ltd.	84	14.45	1	0.12	1	0.08	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	33	1286.67	1	25.80	1	25.80	5	9.89	0	0.00	5	9.89	0	0.00
27	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	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
29	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	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
32	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
33	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		4472	100922.27	167	2685.76	167	2685.72	2986	1926.73	116	240.13	2858	1666.26	90	0.46
34	BGVB (PNB)	24	235.47	0	0.00	0	0.00	24	50.47	0	0.00	24	49.82	4	9.20
35	PBGB (UCO)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	UBKGB (CBI)	16	32.98	0	0.00	0	0.00	16	32.98	0	0.00	8	17.40	0	0.00
Total RRB		40	268.45	0	0.00	0	0.00	40	83.45	0	0.00	32	67.22	4	9.20
37	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
38	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Grand Total		28030	434429.15	1561	26035.08	1779	28604.17	27309	65081.08	3855	13367.54	18937	40879.23	1380	2465.78

Progress of Housing Loan as on 30.06.2020

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	3256	411.87	17427	5534.00
2	Bank of India	101	13.07	22836	2244.12
3	Bank of Maharashtra	1593	3.28	1593	329.83
4	Canara Bank	1391	33.40	11544	1337.24
5	Central Bank of India	705	17.44	9276	946.19
6	Indian Bank	667	44.45	26839	2772.27
7	IOB	35	3.77	3937	389.05
8	PNB	1928	80.68	69641	6461.35
9	Punjab & Sind Bank	85	20.00	2412	304.00
10	SBI	15957	552.14	161499	19173.78
11	UCO	3030	26.89	15191	1310.53
12	Union Bank of India	161	19.20	11111	1211.35
Total PSU		28909	1226.19	353306	42013.71
13	Axis Bank	326	5.10	6113	369.00
14	Bandhan Bank	144	3.52	1327	77.79
15	Catholic Syrian Bank Ltd	0	0.00	5	0.49
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
17	Federal Bank	30	2.26	1259	211.07
18	HDFC Bank	1007	10.61	16553	1345.80
19	ICICI	211	136.58	16676	4753.42
20	IDBI	405	30.04	23211	2953.30
21	IDFC	10	1.08	319	44.45
22	Indusind Bank	0	0.00	9	0.29
23	Jana Small Finance Bank	0	0.00	1582	7.99
24	Karnataka Bank Ltd.	3	0.36	838	172.82
25	Karur Vysya Bank	2	0.43	2	0.43
26	Kotak Mahindra Bank	2	0.03	324	4.72
27	Ratnakar Bank Ltd	0	0.00	2236	12.42
28	South Indian Bank Ltd.	0	0.00	142	23.35
29	SIDBI	0	0.00	0	0.00
30	Tamilnad Mercantile Bank	0	0.00	13	1.74
31	Ujjivan Small Finance Bank	490	3.88	38652	218.84
32	Utkarsh Small Finance Bank	0	0.00	0	0.00
33	YES Bank	90	3.00	182	10.00
Total PVT		2720	196.87	109443	10207.93
34	BGVB (PNB)	85	4.11	11525	442.16
35	PBGB (UCO)	25	2.72	3837	208.38
36	UBKGB (CBI)	53	3.05	2107	104.10
Total RRB		163	9.88	17469	754.64
37	WB State Co-Op Bank Ltd	1270	26.60	530	875.63
38	WBSCARD Bank Ltd.	168	0.29	4852	187.03
Total Co-Optv		1438	26.89	5382	1062.66
Grand Total		33230	1459.83	485600	54038.94

AGENDA-9

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

In terms of the RBI circular dated 03-07-2019, SLBC has developed the Standardized System for Uniform data Flow & Management. The portal has been made functional and a link has been provided in the SLBC website for uploading of data by LDMs and member banks. The following points are again reiterated.

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.
- Head offices of 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 Offices will generate the Block/ULB wise data and send it to the respective controlling offices at State level.
- State controlling offices will upload the data in the SLBC portal of respective States.
- 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 20th of next month from quarter end.

Present Status:

- SLBC has shared the RBI devised SOP and Input / Output formats & login credentials with the member banks for their information & necessary action.
- SLBC has developed the portal as specified by RBI. The UAT is also completed.
- A sensitization program for benefit of the LDMs pertaining to their task of uploading the Block wise Credit Plan as per Banks/Activities was conducted on 15-11-2019.
- A workshop for the member banks had been conducted by SLBC on 13-03-2020 for acquainting the banks with the revised mode of data submission.
- The portal has become functional. The member banks are to submit the data online for the business position pertaining to June, 2020 onwards.

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 updating of ACP targets by LDMs. All the Banks are again requested to arrange for the compulsory task of mapping of the branches accordingly at the very earliest as has been communicated by SLBC, West Bengal for last couple of quarters.

It is to be noted that while SLBC is proceeding with parallel run for March,20 quarter reporting, from June,20 quarter onwards only online reporting will be applicable. The banks must ensure compliance for the same as per RBI directive on this regard. Though member Banks are yet to upload the reporting files of June, 2020 quarter in the Data Management portal due to migration of CBS system of the merged Banks. It may happen that member banks are yet to complete the Branch/Sol mapping with Block/ULB codes adopted by SLBC for generation of reporting files. It is expected that from the September, 2020 quarter onwards member banks will upload the reporting files in the said portal.

Govt of West Bengal portal for BLBC meetings:

The portal developed by GoWB and demonstrated in 145th SLBC meeting has become fully functional and user credentials have been created for all the LDMs. The LDMs are to incorporate all BLBC meeting related information and developments in the portal without fail for taking necessary remedial measures, if any, by the authorities.

AGENDA - 10

Expanding & Deepening of Digital Payments Ecosystem (Incl. Payment Banks etc.):

During the 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 convergence of such districts with Transformation of Aspiration Districts program of GOI.

Sub-Committee for Digital Payment & Agenda Item:

RBI has also advised all the SLBCs/UTLBCs to form a Sub-Committee on Digital Payments, December, 2019 for leveraging of the SLBC mechanism for improved financial inclusion increasing digitization of payments. 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.

Adoption of Digital District & Sub Committee formation by SLBC:

In terms of RBI directives, SLBC formed the Sub-Committee on Digital Payments and adopted the district of Nadia as Digital District with the objective of making it 100% digitally enabled within a time span of 12 months. The action plan in this regard as decided in the meeting was shared with the member banks vide SLBC-WB/Digital/ 579/2019 dated 07-11-2019. The major points are,

Following are the two major action points for the implementation of the program.

- Branches in the district are to be mapped / allocated on Block-GP-Village basis.
- Banks/NPCI may utilize system based MIS data for tracing the persons/business entities yet to access any of the digital banking platforms.
- Banks/Block/GP authorities are to share details of merchant establishment for UPI / PoS.
- The Schools/Colleges are to be covered under e-collection system for fees payment.
- Petrol pumps/Fair-Price Shops/Fertilizer Dealers/MSME Clusters are to be covered.

The SLBC Sub Committee on Digital Payment held a meeting on 04-03-2020. It was opined that the target based approach is to be adopted immediately after completion of the awareness cum sensitization camps. Govt authorities may make necessary arrangement for accommodating the CSPs in the G.P. offices of the State under Bharat Net Project.

LDM, Nadia was advised to convene the District Committee meeting in March with participation of SLBC, RBI and all the related stakeholders.

However, due to social distancing norms on account of COVID 19 pandemic, the progress in the stated matters was stalled. The SLBC Sub Committee on Digital Banking has adopted the earlier resolutions by circulation on 03-06-2020 as action points extended for next quarter along with the following new action point,

In terms of RBI directive, the target for PoS machines for the district has since been fixed at 2050 and allocated among the banks. The target groups are petrol pumps, Indane outlets, fair price shops, departmental stores, pharmacies & nursing homes, colleges, hotels/restaurants, etc.

Performance of Digital Coverage & Provision of Digital Infrastructure as on 30.06.2020.

Expanding and Deepening of Digital Payments Ecosystem - Review Format																			
District: Nadia																			
Quarter: June, 2020																			
Sr. No.	Bank Name	For Bank Customers													For non-customers				
		1. Digital coverage for individuals (Savings Accounts)								2. Digital coverage for business (Current Accounts)					3. Provision of Digital infrastructure				
		Total No. of Operative SB Accs.	No. of Debit cards/ RuPay cards issued to Operative SB Accs.	% Debit/ RuPay cards coverage	No. of net banking issued	% Net banking coverage	No. of Mobile Banking+ UPI + USSD ^A	% of MB/ UPI/ USSD coverage	Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards, net banking, mobile banking, UPI, USSD	% of such Accounts Out of total Operative Accounts	Total No. of Operative Current Accounts	No. of net banking to CAs	% Net banking coverage	No. of POS/ QR availed by CA accounts ^B	% of POS/ QR coverage	A. POS/ QR issued to shopkeepers (other than CA holders) ^C	B. POS/ QR issued to Govt/ Public Service providers	C. POS/ QR issued to others ^D	Total POS/ QR (A+B+C) other than CA holders
1	e-Allahabad Bank	389988	46874	12.02	9317	2.39	11490	2.95	47248	12.12	6735	763	11.33	805	11.95	1046	0	0	1046
2	Bank of Baroda	10895	8235	75.59	971	8.91	2780	25.52	8895	81.64	301	34	11.30	42	13.95	191	0	0	191
3	Bank of India	332000	215000	64.76	49000	14.76	50000	15.06	314000	94.58	8200	5300	64.63	430	5.24	2500	600	1100	4200
4	Canara Bank (incl. e-Syndicate)	126231	34094	27.01	11460	9.08	5063	4.01	29334	23.24	914	322	35.23	327	35.78	0	0	0	0
5	Central Bank of India	72895	44578	61.15	9651	13.24	3256	4.47	48125	66.02	1979	358	18.09	339	17.13	0	0	0	0
6	e-Corporation Bank	6376	4058	63.64	1854	29.08	4058	63.64	4058	63.64	150	90	60.00	47	31.33	0	0	0	0
7	Indian Bank	715	655	91.61	218	30.49	165	23.08	675	94.41	28	25	89.29	0	0.00	0	0	0	0
8	Indian Overseas Bank	96189	52963	55.06	8536	8.87	8023	8.34	53269	55.38	2914	735	25.22	110	3.77	23	1	19	43
9	Punjab National Bank	30307	18712	61.74	1495	4.93	1412	4.66	18689	61.67	450	21	4.67	17	3.78	0	0	0	0
10	State Bank of India	2307976	1345351	58.29	185016	8.02	286322	12.41	1800221	78.00	15459	4821	31.19	1302	8.42	470	220	80	770
11	UCO Bank	93454	25399	27.18	2441	2.61	6023	6.44	6330	6.77	1446	149	10.30	17	1.18	0	0	0	0
12	e-United bank of India	1244712	310426	24.94	14536	1.17	20868	1.68	1144712	91.97	8502	302	3.55	2128	25.03	23	0	0	23
13	Union Bank of India	3039	1773	58.34	658	21.65	2735	90.00	2735	90.00	101	46	45.54	19	18.81	18	0	0	18
14	Axis Bank	50403	45678	90.63	12117	24.04	21853	43.36	46758	92.77	7337	323	4.40	57	0.78	0	0	0	0
15	Bandhan Bank	673559	430820	63.96	4529	0.67	7623	1.13	438524	65.11	11344	793	6.99	15	0.13	0	0	0	0
16	Federal Bank	2231	2079	93.19	695	31.15	1558	69.83	2117	94.89	102	54	52.94	0	0.00	0	0	0	0
17	HDFC Bank Ltd.	66662	60115	90.18	7824	11.74	8980	13.47	48241	72.37	2804	1093	38.98	894	31.88	239	38	0	277
18	ICICI Bank Ltd.	31777	25903	81.51	16335	51.41	17051	53.66	25204	79.32	6204	2503	40.34	1253	20.20	0	0	0	0
19	IDBI	107488	77223	71.84	24501	22.79	33311	30.99	77223	71.84	4421	2202	49.81	441	9.98	0	0	0	0
20	IDFC First Bank	13298	6347	47.73	1000	7.52	1696	12.75	1696	12.75	203	140	68.97	0	0.00	0	0	1	1
21	Ratnakar Bank Ltd.	1177	944	80.20	415	35.26	800	67.97	907	77.06	214	56	26.17	62	28.97	560	5	0	565
22	Ujivan SF Bank	20642	3866	18.73	20168	97.70	13099	63.46	13099	63.46	71	0	0.00	0	0.00	0	0	0	0
23	Yes Bank	1151	164	14.25	0	0.00	0	0.00	164	14.25	88	0	0.00	44	50.00	77	0	0	77
24	BGVIB	777532	482214	62.02	0	0.00	0	0.00	482214	62.02	1694	0	0.00	0	0.00	0	0	0	0
25	Nadia DCCB Ltd.	551102	11965	2.17	0	0.00	0	0.00	11837	2.15	2375	0	0.00	0	0.00	0	0	0	0
26	PPB	36077	0	0.00	0	0.00	12772	35.40	12772	35.40	77	55	71.43	10	12.99	0	0	0	0
27	Airtel Payment Bank	111190	0	0.00	0	0.00	111190	100.00	111190	100.00	0	0	#DIV/0!	0	#DIV/0!	11926	0	0	11926
	Total	7159066	3255436	45.47	382737	5.35	632128	8.83	4750237	66.35	84113	20185	24.00	8359	9.94	17073	864	1200	19137

Payment Banks operations:

Indian Post Payment Bank & Airtel Payments Banks:

In terms of the suggestions of RBI, SLBC has included Indian Post Payment Bank & Airtel Payments Banks, the 2 major Payment Banks operating in SLBC forum. It is expected that with their vast network of Access Points and outreach in rural area in particular they will provide necessary impetus to the financial inclusion through their last mile outreach capacity.

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 providers are extending financial services including door step banking through this outlets.

Airtel Payment Bank under its business model has 10 Bank Mitras 52 number of Business Correspondents and 2511 Banking Access Points covering 1102 villages in the State of West Bengal.

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 DBT, PFMS, NACH, Bharat Bill payment System, UPI etc.
- It also provides IMPS, NEFT, RTGS facilities.
- Provision for mobile & DTH recharge and utility bill payment is available.
- In addition to the above facility & products, Airtel Payment Bank is also providing Cash Management Services to different utility/service providers.

Basic Data of Payment Banks as on 30.06.2020:

(Amount in Crore)

Bank	Savings Accounts		Current Accounts	
	No.	Amount	No.	Amount
IPPB (as on 30.06.19)	296546	4.74	1381	0.07
IPPB (as on 30.06.20)	1198429	42.03	3588	0.42
Airtel Payment Bank	1790000	40.62	0	0.00

Data from 01.04.2020 to 30.06.2020:

Bank	DBT Transactions		Bills & Utility Payment	
	No.	Amount	No.	Amount
IPPB	51003	6.25	6974	0.28
Airtel Payment Bank	107000	13.25	425330	31.13

AGENDA- 11

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

While monitoring the position of NPA, The percentage of Gross NPA stood at 12.37% as of June, 2020 in the State of West Bengal. Amount came up to Rs. 57139.82 crore as on June, 2020 in comparison to Rs. 52240.37 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	% to Gross NPA
March, 2017	367642.87	55049.25	14.97
June, 2017	383696.77	57080.19	14.88
March, 2018	415115.06	64105.19	15.44
June, 2018	409481.30	60574.35	14.79
March, 2019	427666.36	54012.04	12.63
June, 2019	438551.19	52240.37	11.91
March, 2020	465133.58	57301.61	12.32
June, 2020	461779.35	57139.82	12.37

NPA level has been increased from June 2019 to June 2020 by Rs. 4988.45 crore which is significant in view of the high level of NPA. Though NPA witnessed in past which reached as high as 15.44% in March 2018. It is attributed 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. NPA reduction being the thrust area for banks further reduction in NPA level is expected in the coming days.

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.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.03.2020 stood at 55.60%, 65.29% and 60.05% respectively.

Recovery Status of PRISEC loans as on 30.06.2020: (Amt. Rs. in crore)

Sector	June, 2019			June, 2020		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	16500	10608	64	12526	6465	52
MSME	19104	13223	69	11126	5781	52
OPS	9005	5792	64	3244	1695	52
Total Prisec	44611	29624	66	26896	13942	52
NPS	29601	16863	57	37772	19320	51
Total	74213	46487	63	64668	33262	51

Observation: The effects of NCLT recovery process, strengthening of internal recovery mechanism by banks coupled with post Demonetization improvement in economy have contributed a lot to the reduction in NPA.

Sector wise NPA Position as on 30.06.2020													
(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	Bank of Baroda	1114.00	69.50	5105.00	332.00	2586.00	87.10	8805.00	488.60	12871.00	726.00	21676.00	1214.60
2	Bank of India	2036.58	370.00	4478.32	639.00	2536.61	75.00	9051.51	1084.00	7478.65	1721.00	16530.16	2805.00
3	Bank of Maharashtra	58.29	2.63	886.57	286.00	263.07	0.45	1207.93	289.08	1022.66	174.00	2230.59	463.08
4	Canara Bank	1022.71	82.55	3381.84	702.54	828.88	64.89	5233.43	849.98	12250.52	2842.72	17483.95	3692.70
5	Central Bank of India	1301.88	133.85	1433.77	339.66	644.05	30.30	3379.70	503.81	4503.26	1910.00	7882.96	2413.81
6	Indian Bank	2740.58	484.41	6806.12	1162.21	2059.41	115.20	11606.11	1761.82	17393.65	5873.84	28999.76	7635.66
7	IOB	479.50	277.91	1068.03	317.74	439.47	40.12	1987.00	635.77	4422.21	2850.30	6409.21	3486.07
8	PNB	8707.24	1631.74	11578.82	2300.26	4506.26	251.12	24792.32	4183.12	37519.23	3572.35	62311.55	7755.47
9	Punjab & Sind Bank	191.00	0.00	700.00	0.00	381.50	0.00	1272.50	0.00	2639.50	0.00	3912.00	0.00
10	SBI	4682.00	415.00	6360.51	600.90	9917.37	207.01	20959.88	1222.91	50393.36	4167.53	71353.24	5390.44
11	UCO	1801.00	344.34	2819.98	532.81	1119.38	266.80	5740.36	1143.95	8689.79	4729.41	14430.15	5873.36
12	Union Bank of India	1112.10	174.77	5013.53	1186.88	872.05	568.81	6997.68	1930.46	16920.84	5019.03	23918.52	6949.49
Total PSU		25246.88	3986.70	49632.49	8400.00	26154.05	1706.80	101033.43	14093.50	176104.67	33586.18	277138.09	47679.68
13	Axis Bank	1231.00	68.00	4320.00	258.00	445.28	109.00	5996.28	435.00	19877.00	806.00	25873.28	1241.00
14	Bandhan Bank	9751.81	0.00	13585.98	0.00	337.45	0.00	23675.24	0.00	848.62	0.00	24523.86	0.00
15	Catholic Syrian Bank Ltd.	0.00	0.00	8.15	0.00	0.49	0.00	8.64	0.00	9.01	0.00	17.65	0.00
16	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
17	Federal Bank	195.13	2.82	336.28	18.30	68.31	1.13	599.72	22.25	2478.35	28.80	3078.07	51.05
18	HDFC Bank	1151.72	13.80	5743.92	115.39	707.03	1.82	7602.66	131.01	18686.13	762.84	26288.80	893.85
19	ICICI	1161.85	122.00	6934.35	142.00	838.35	24.40	8934.55	288.40	18171.75	1495.00	27106.30	1783.40
20	IDBI	393.08	30.34	1505.03	299.12	2106.96	53.38	4005.07	382.84	3321.37	489.52	7326.44	872.36
21	IDFC	90.80	0.00	439.26	0.00	44.47	0.00	574.53	0.00	2717.78	0.00	3292.31	0.00
22	Indusind Bank	461.21	0.00	1971.88	0.00	0.29	0.00	2433.39	0.00	8707.26	0.00	11140.65	0.00
23	Jana Small Finance Bank	101.16	0.37	90.46	5.46	470.55	7.40	662.17	13.23	57.40	7.36	719.57	20.59
24	Karnataka Bank Ltd.	122.46	7.42	517.06	108.74	161.66	1.41	801.18	117.57	659.94	36.98	1461.12	154.55
25	Karur Vysya Bank	64.79	0.00	971.49	304.00	5.96	0.00	1042.24	304.00	188.29	0.00	1230.53	304.00
26	Kotak Mahindra Bank	568.65	2.21	1922.11	52.00	19.55	0.37	2510.31	54.58	3419.61	111.29	5929.92	165.87
27	Ratnakar Bank Ltd	568.47	17.40	354.95	6.28	41.73	2.37	965.15	26.05	4222.11	702.00	5187.26	728.05
28	South Indian Bank Ltd.	139.51	0.00	384.57	0.00	627.67	0.00	1151.75	0.00	652.09	0.00	1803.84	0.00
29	SIDBI	0.00	0.00	102.83	0.00	0.00	0.00	102.83	0.00	0.00	0.00	102.83	0.00
30	Tamilnad Mercantile Bank	0.00	0.00	38.48	0.07	1.52	0.00	40.00	0.07	64.10	0.00	104.10	0.07
31	Ujivan Small Finance Bank	565.60	1.72	732.11	1.40	414.85	1.64	1712.56	4.76	221.99	1.15	1934.55	5.91
32	Utkarsh Small Finance Bank	22.17	0.33	25.21	0.40	0.00	0.00	47.38	0.73	13.46	0.16	60.84	0.89
33	YES Bank	441.00	44.00	1158.00	54.00	9.00	2.00	1608.00	100.00	4063.00	494.00	5671.00	594.00
Total PVT		17030.40	310.41	41279.88	1365.16	6301.14	204.92	64611.42	1880.49	88379.26	4935.10	152990.68	6815.59
34	BGVB (PNB)	3055.04	359.64	1683.58	839.63	435.23	38.89	5173.85	1238.16	657.57	62.02	5831.42	1300.18
35	PBGB (UCO)	951.59	161.24	1160.70	215.61	194.06	10.37	2306.35	387.22	639.00	24.12	2945.35	411.34
36	UBKGB (CBI)	1324.78	48.90	53.27	10.78	246.81	55.65	1624.86	115.33	354.54	15.72	1979.40	131.05
Total RRB		5331.41	569.78	2897.55	1066.02	876.10	104.91	9105.06	1740.71	1651.11	101.86	10756.17	1842.57
37	WB State Co-Op Bank Ltd.	5277.58	400.92	665.33	89.54	2358.81	119.71	8301.72	610.17	11345.78	191.81	19647.51	801.98
38	WBSCARD Bank Ltd.	966.10	0.00	93.77	0.00	187.03	0.00	1246.90	0.00	0.00	0.00	1246.90	0.00
Total Co-Optv		6243.68	400.92	759.10	89.54	2545.84	119.71	9548.62	610.17	11345.78	191.81	20894.41	801.98
Grand Total		53852.37	5267.81	94569.03	10920.72	35877.13	2136.34	184298.53	18324.87	277480.82	38814.95	461779.35	57139.82
% of NPA against Outstanding Advance													12.37

Scheme wise NPA Position as on 30.06.2020

(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	Bank of Baroda	93.24	4.70	5534.00	58.70	6.35	1.66	5.67	1.44	18.93	1.70	3.04	1.07	118.24	17.40	201.86	23.33	61.00	6.93
2	Bank of India	128.80	7.00	2244.12	43.00	34	7.00	52.00	7.00	332.00	0.20	34.00	0.04	798.30	67.60	249.00	35.00	384.54	7.09
3	Bank of Maharashtra	24.39	0.19	329.83	0.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.47	2.63	57.40	5.74	6.35	0.00
4	Canara Bank	183.97	5.14	1337.24	76.85	33.55	4.39	0.00	0.00	157.71	0.10	1.97	0.01	257.61	34.00	177.52	9.85	52.97	2.92
5	Central Bank of India	109.37	6.86	946.19	34.73	52.24	4.46	104.20	12.50	530.50	2.57	3.86	0.03	430.35	71.95	78.05	2.88	9.70	1.91
6	Indian Bank	154.77	15.72	2772.27	99.50	68.07	9.03	10.68	0.02	733.59	1.91	7.99	2.47	514.33	170.94	273.74	19.87	55.79	3.50
7	IOB	22.63	0.55	389.05	3.93	3.20	0.18	8.95	0.55	19.93	0.45	3.32	0.00	33.09	3.56	73.01	2.30	12.14	0.48
8	PNB	440.57	69.72	6461.35	191.04	61.42	25.26	166.34	50.25	1529.80	15.09	3.55	0.00	2699.70	563.01	1052.05	173.02	308.70	11.46
9	Punjab & Sind Bank	80.00	0.00	304.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00	0.00	0.00	0.00	4.86	0.00
10	SBI	816.75	24.70	19173.78	62.70	23.30	2.86	0.00	0.00	733.21	3.37	0.03	0.00	2345.63	184.94	1244.60	186.62	84.12	4.34
11	UCO	63.03	9.22	1310.53	68.90	18.84	5.35	44.61	15.61	308.00	15.25	2.41	0.07	289.00	61.89	256.64	3.50	25.10	5.85
12	Union Bank of India	141.29	2.90	1211.35	38.28	15.89	1.82	21.53	1.36	75.60	0.05	2.18	0.01	180.30	27.76	132.34	13.83	11.24	0.60
Total PSU		2258.81	146.70	42013.71	677.82	316.86	62.01	413.98	86.73	4439.27	40.69	62.35	3.70	7707.02	1205.68	3796.21	475.94	1016.51	45.08
13	Axis Bank	76.00	1.00	369.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	481.07	15.00	0.00	0.00	0.50	0.00
14	Bandhan Bank	0.00	0.00	77.79	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
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.49	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
16	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
17	Federal Bank	2.34	0.01	211.07	1.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.92	0.78	7.38	0.61	0.10	0.00
18	HDFC Bank	56.06	0.79	1345.80	1.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489.94	0.64	632.48	16.82	26.86	0.12
19	ICICI	11.82	0.23	4753.42	24.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96.12	4.19	0.00	0.00	10.13	0.00
20	IDBI	20.79	0.46	2953.30	52.92	3.11	0.00	0.00	0.00	3.18	0.00	0.29	0.00	133.75	15.32	184.07	15.87	5.70	0.34
21	IDFC	0.00	0.00	44.45	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	Indusind Bank	0.00	0.00	0.29	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	68.99	0.00
23	Jana Small Finance Bank	0.00	0.00	7.99	0.10	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
24	Karnataka Bank Ltd.	1.14	0.07	172.82	1.59	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	0.26	53.04	0.36
25	Karur Vysya Bank	0.00	0.00	0.43	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
26	Kotak Mahindra Bank	0.00	0.00	4.72	0.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00	42.64	0.14	0.00	0.00
27	Ratnakar Bank Ltd	0.97	0.01	12.42	0.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.20	1.07	0.00	0.00
28	South Indian Bank Ltd.	2.62	0.00	23.35	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
29	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
30	Tamilnad Mercantile Bank	0.05	0.00	1.74	0.07	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	Ujivan Small Finance Bank	0.00	0.00	218.84	1.00	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	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	6.19	0.08	0.00	0.00
33	YES Bank	0.00	0.00	10.00	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
Total PVT		171.79	2.57	10207.93	86.10	3.12	0.01	0.00	0.00	3.18	0.00	0.29	0.00	1207.84	35.93	881.27	34.85	165.32	0.82
34	BGVB (PNB)	3.60	1.19	442.16	22.28	72.67	49.62	239.27	135.22	2262.94	69.45	13.33	0.12	540.44	131.78	642.61	122.30	8.45	3.73
35	PBGB (UCO)	5.76	1.41	208.38	10.31	0.00	0.00	105.01	12.82	1454.26	50.39	7.45	0.58	296.35	120.64	901.92	132.16	0.00	0.00
36	UBKGB (CBI)	1.62	0.45	104.10	1.77	5.25	2.33	45.39	10.09	381.67	3.84	308.56	3.16	626.91	23.72	254.71	158.41	3.90	0.11
Total RRB		10.98	3.05	754.64	34.36	77.92	51.95	389.67	158.13	4098.87	123.68	329.34	3.86	1463.70	276.14	1799.24	412.87	12.35	3.84
37	WB State Co-Op Bank Ltd.	0.34	0.00	875.63	0.41	21.18	1.46	80.43	6.97	1082.55	24.76	217.14	0.00	4585.88	229.08	0.00	0.00	0.00	0.00
38	WBSCARD Bank Ltd.	0.00	0.00	187.03	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
Total Co-Optv		0.34	0.00	1062.66	0.41	21.18	1.46	80.43	6.97	1082.55	24.76	217.14	0.00	4585.88	229.08	0.00	0.00	0.00	0.00
Grand Total		2441.92	152.32	54038.94	798.69	419.09	115.43	884.08	253.83	9623.87	189.12	609.12	7.56	14964.43	1746.83	6476.72	923.66	1194.18	49.74

Sector wise Recovery performance as on 30.06.2020																			
																		(Amount in Crore)	
Sr. No.	Bank Name	Agriculture			MSME			OPS			Total Prisec			NPS			Grand Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
1	Bank of Baroda	19.27	4.13	21.43	71.83	42.49	59.15	13.22	8.95	67.70	104.32	55.57	53.27	12.92	10.31	79.80	117.24	65.88	56.19
2	Bank of India	118.00	65.00	55.08	267.00	144.00	53.93	101.00	55.00	54.46	486.00	264.00	54.32	267.00	142.00	53.18	753.00	406.00	53.92
3	Bank of Maharashtra	2.63	0.00	0.00	286.00	2.40	0.84	0.45	0.00	0.00	289.08	2.40	0.83	174.00	122.00	70.11	463.08	124.40	26.86
4	Canara Bank	34.43	7.37	21.41	79.81	31.73	39.76	36.44	10.19	27.96	150.68	49.29	32.71	58.42	5.31	9.09	209.10	54.60	26.11
5	Central Bank of India	131.00	7.00	5.34	187.00	10.00	5.35	39.00	4.25	10.90	357.00	21.25	5.95	621.00	118.52	19.09	978.00	139.77	14.29
6	Indian Bank	498.02	106.57	21.40	1332.71	120.00	9.00	158.46	46.28	29.21	1989.19	272.85	13.72	5832.78	582.95	9.99	7821.97	855.80	10.94
7	IJB	277.91	2.01	0.72	317.74	11.94	3.76	40.12	1.79	4.46	635.77	15.74	2.48	2850.00	660.00	23.16	3485.77	675.74	19.39
8	PNB	3107.12	1209.22	38.92	2739.54	1834.70	66.97	1133.87	556.95	49.12	6980.53	3600.87	51.58	8162.53	6604.29	80.91	15143.06	10205.16	67.39
9	Punjab & Sind 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!
10	SBI	1020.00	728.00	71.37	1714.90	1206.00	70.32	504.53	349.00	69.17	3239.43	2283.00	70.48	6389.00	4623.00	72.36	9628.43	6906.00	71.73
11	UCO	344.34	119.90	34.82	532.81	9.80	1.84	266.80	8.14	3.05	1143.95	137.84	12.05	4729.40	1225.20	25.91	5873.35	1363.04	23.21
12	Union Bank of India	89.45	0.15	0.17	176.55	0.20	0.11	20.30	0.05	0.25	286.30	0.40	0.14	2156.30	635.80	29.49	2442.60	636.20	26.05
Total PSU		5642.17	2249.35	39.87	7705.89	3413.26	44.29	2314.19	1040.60	44.97	15662.25	6703.21	42.80	31253.35	14729.38	47.13	46915.60	21432.59	45.68
13	Axis Bank	530.00	463.00	87.36	1773.00	1456.00	82.12	9.00	5.20	57.78	2312.00	1924.20	83.23	0.00	0.00	#DIV/0!	2312.00	1924.20	83.23
14	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!
15	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!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	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!
17	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!
18	HDFC Bank	57.63	28.43	49.33	194.76	142.82	73.33	22.76	13.37	58.74	275.15	184.62	67.10	512.00	476.80	93.13	787.15	661.42	84.03
19	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!
20	IDBI	8.70	7.39	84.97	16.11	14.37	89.23	44.80	43.11	96.23	69.60	64.88	93.21	221.84	197.51	89.03	291.45	262.39	90.03
21	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!
22	Indusind 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!
23	Jana Small Finance Bank	14.80	3.98	26.89	11.23	6.13	54.59	77.37	21.34	27.58	103.40	31.45	30.42	56.45	15.60	27.64	159.85	47.05	29.43
24	Karnataka Bank Ltd.	0.00	0.00	#DIV/0!	5.39	2.00	37.11	0.00	0.00	#DIV/0!	5.39	2.00	37.11	0.00	0.00	#DIV/0!	5.39	2.00	37.11
25	Karur Vysya 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!
26	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!
27	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!
28	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!
29	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!
30	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!
31	Ujivan Small Finance Bank	12.33	11.39	92.38	10.71	10.14	94.68	10.41	9.61	92.32	33.45	31.14	93.09	7.28	6.78	93.13	40.73	37.92	93.10
32	Utkarsh Small Finance Bank	7.09	6.96	98.17	8.31	8.15	98.07	0.00	0.00	#DIV/0!	15.40	15.11	98.12	5.00	4.89	97.80	20.40	20.00	98.04
33	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!
Total PVT		630.55	521.15	82.65	2019.51	1639.61	81.19	164.34	92.63	56.37	2814.39	2253.40	80.07	802.57	701.58	87.42	3616.97	2954.98	81.70
34	BGVB (PNB)	120.38	28.84	23.96	391.38	127.74	32.64	72.02	54.98	76.33	583.79	211.56	36.24	198.93	158.78	79.82	782.71	370.34	47.32
35	PBGB (UCO)	752.36	434.72	57.78	735.43	416.04	56.57	58.52	46.18	78.91	1546.31	896.94	58.01	106.92	92.14	86.18	1653.23	989.08	59.83
36	UBKGB (CBI)	212.59	106.44	50.07	8.09	4.06	50.19	110.31	76.91	69.72	330.99	187.41	56.62	82.33	66.30	80.53	413.32	253.71	61.38
Total RRB		1085.33	570.00	52.52	1134.90	547.84	48.27	240.85	178.07	73.93	2461.09	1295.91	52.66	388.18	317.22	81.72	2849.26	1613.13	56.62
37	WB State Co-Op Bank Ltd.	4536.98	3007.84	66.30	266.54	180.43	67.69	524.86	383.58	73.08	5328.38	3571.85	67.03	5328.38	3571.85	67.03	10656.76	7143.69	67.03
38	WBSCARD Bank Ltd.	631.51	117.09	18.54	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	631.51	117.09	18.54	0.00	0.00	#DIV/0!	631.51	117.09	18.54
Total Co-Optv		5168.49	3124.93	60.46	266.54	180.43	67.69	524.86	383.58	73.08	5959.89	3688.94	61.90	5328.38	3571.85	67.03	11288.27	7260.78	64.32
Grand Total		12526.54	6465.43	51.61	11126.84	5781.14	51.96	3244.25	1694.88	52.24	26897.62	13941.45	51.83	37772.48	19320.03	51.15	64670.11	33261.48	51.43

STATUS OF PDR CASES AS ON 30.06.2020:

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.03.2020 there are 5967 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
31.03.2020	8101	379.57	2134	29.17
30.06.2020	7312	382.32	2052	28.00

Recovery under SARFAESI Act, 2002

During 146th SLBC meeting 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. It was decided to send the list of long pending cases (where DM permission is pending) to the State Govt authorities with details for necessary action. 21 banks have sent the details of 1755 such pending cases which is being shared by SLBC with GoWB. Authorities are requested kindly to look into the matter and assist the banks in the recovery process accordingly.

Overall recovery actions under SARFAESI Acts, 2002 have been initiated by banks in 3020 loan accounts as reported as on June, 2020. The details are as given hereunder.

District wise pending DM's permission under SARFAESI as on 30.06.2020						
Sr. No.	District Name	Pending below 60 days	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total pending as on 31.03.2020
1	Alipurduar	2	7	18	10	37
2	Bankura	9	21	11	42	83
3	Birbhum	3	22	7	11	43
4	Coochbehar	1	11	4	4	20
5	Dakshin Dinajpur	1	7	15	75	98
6	Darjeeling	1	9	10	18	38
7	Hooghly	1	81	9	112	203
8	Howrah	2	86	17	74	179
9	Jalpaiguri	0	1	9	11	21
10	Jhargram	0	3	0	4	7
11	Kalimpong	0	2	4	0	6
12	Kolkata	20	7	15	87	129
13	Malda	19	2	18	61	100
14	Murshidabad	41	55	156	190	442
15	Nadia	0	15	24	57	96
16	Paschim Burdwan	6	54	29	85	174
17	Purba Burdwan	4	28	13	65	110
18	Paschim Medinipur	2	9	7	49	67
19	Purba Medinipur	2	11	9	100	122
20	Purulia	4	0	0	13	17
21	Uttar Dinajpur	0	0	14	26	40
22	24 Pgs. (N)	26	110	88	128	352
23	24 Pgs. (S)	24	112	98	402	636
Total		168	653	575	1624	3020

Bank wise pending DM's permission under SARFAESI as on 30.06.2020						
Sr. NO.	Bank Name	Pending below 60 days	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total pending as on 30.06.2020
3	BOB	31	83	108	156	378
4	BOI	13	11	7	53	84
5	Canara Bank	64	80	181	141	466
6	CBI	0	6	14	94	114
8	Indian Bank	0	93	14	142	249
9	IOB	0	7	3	12	22
10	PNB	39	79	138	631	887
11	SBI	6	25	32	31	94
14	UCO	3	47	26	157	233
15	Union Bank	1	15	30	0	46
	PSUs Total	157	446	553	1417	2573
16	Axis Bank	0	0	0	0	0
17	Federal Bank	0	0	0	0	0
18	Catholic Syrian Bank	0	0	1	0	1
19	HDFC	1	1	0	15	17
20	IDBI	1	9	1	61	72
21	Karur Vysya Bank	8	1	0	2	11
22	Karnataka Bank Ltd.	0	0	0	4	4
23	SIDBI	1	0	0	0	1
	PVTs Total	11	11	2	82	106
24	BGVB	0	20	12	123	155
25	PBGB	0	172	0	0	172
26	UBKGB	0	4	8	2	14
	RRBs Total	0	196	20	125	341
Total		168	653	575	1624	3020

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 30.06.2020

(Amount in Crore)

Sl. No.	Bank	Outstanding cases as on 31.03.2020		Cases filed from 01.04.2020 to 30.06.2020		Cases Settled from 01.04.2020 to 30.06.2020		Outstanding cases as on 30.06.2020	
		No	Amount	No	Amount	No	Amount	No	Amount
1	Bank of Baroda	17	4.07	2	0.30	3	0.75	16	3.74
2	Bank of India	1480	32.65	0	0.00	0	0.00	1480	32.65
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Bank	37	4.68	0	0.00	0	0.00	37	4.68
7	IOB	3	6.80	0	0.00	0	0.00	3	6.80
8	PNB	4109	47.83	0	0.00	2037	16.05	2072	31.78
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	SBI	12	0.09	0	0.00	0	0.00	12	0.09
11	UCO	68	0.94	58	0.39	6	0.19	121	1.19
12	Union Bank of India	85	0.70	0	0.00	0	0.00	85	0.70
Total PSU		5811	97.76	60	0.69	2046	16.99	3826	81.63
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
20	IDBI	0	0.00	0	0.00	0	0.00	0	0.00
21	IDFC	0	0.00	0	0.00	0	0.00	0	0.00
22	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
28	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
29	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
30	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
31	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
33	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00	0	0.00	0	0.00
34	BGVB (PNB)	299	0.30	0	0.00	0	0.00	299	0.30
35	PBGB (UCO)	214	0.73	0	0.00	0	0.00	214	0.73
36	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		513	1.03	0	0.00	0	0.00	513	1.03
37	WB State Co-Op Bank Ltd.	912	269.96	16	12.88	6	11.01	667	256.32
38	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		912	269.96	16	12.88	6	11.01	667	256.32
Grand Total		7236	368.75	76	13.57	2052	28.00	5006	338.98

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, responsible lending practices, etc.

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

During the 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
Mar, 20	418	16831	578	21483	996	38314
June, 20	18	707	23	700	41	1407

The progress of FLC during June, 20 quarter of FY 2020-21 is given hereunder.

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS							
State	West Bengal						
Quarter ended	June						
Year	2020						
Sr. No.	District	No of rural branches in district	No of special camps conducted during the quarter	No. of participants	No of target specific camps conducted during	No. of participants	Target Group Addressed
1	24 Pgs (N)	255	1	9	1	9	1
2	24 Pgs (S)	304	0	0	0	0	NA
3	Alipurduar	51	0	0	0	0	NA
4	Bankura	165	8	547	6	390	1,2,4,5&6
5	Birbhum	212	0	0	0	0	NA
6	Coochbehar	124	0	0	0	0	NA
7	Darjeeling	76	0	0	0	0	NA
8	Dakshin Dinajpur	79	0	0	0	0	NA
9	Hooghly	237	0	0	0	0	NA
10	Howrah	115	4	56	4	56	4
11	Jalpaiguri	77	1	20	1	20	2,3,4
12	Jhargram	82	0	0	0	0	NA
13	Kalimpong	14	0	0	0	0	NA
14	Kolkata	0	0	0	0	0	NA
15	Malda	184	0	0	0	0	NA
16	Murshidabad	293	0	0	0	0	NA
17	Nadia	212	0	0	0	0	NA
18	Paschim Bardhaman	106	3	50	10	200	1,3,5
19	Paschim Medinipur	248	1	25	1	25	1,2
20	Purba Bardhaman	301	0	0	0	0	NA
21	Purba Medinipur	177	0	0	0	0	NA
22	Purulia	92	0	0	0	0	NA
23	Uttar Dinajpur	92	0	0	0	0	NA
Total		3496	18	707	23	700	

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

Observation: 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 dated 18-02-2019 that the FLCs which have become defunct should be revived with posting of Financial Literacy Counsellors by the Lead Banks. Sponsoring banks may look into the matter.

Performing districts in terms of number of camps during the June, 2020 quarter:

Bankura (14), Paschim Burdwan (13), Howrah (8)

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	Punjab National Bank	7	Bankura, Dakshin Dinajpur, Howrah, Purulia, 24 Pgs (S), Uttar Dinajpur, Purba Medinipur
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	Indian Bank	2	Birbhum, Paschim Medinipur
7	Bank of India	1	North 24 Parganas
8	Canara 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 providing hand holding support in accessing institutional credit.

The position of Settlement and Credit Linkage cases as on 31.03.2020 is given hereunder:

Period	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage out of settlement
April-June,19	92	2468	459	18.60	72.66
April-June, 20	9	218	0	0.00	0.00
Cumulative, Mar, 20	4603	122174	88962	72.82	59.51
Cumulative, June 20	4612	122392	88983	72.70	59.52

RSETIs with above 80% settlement: 24 Parganas (North), Jalpaiguri, Howrah.

- RSETI Directors will focus for more settlement through MUDRA loans.
- RSETIs are to comply with the provisions of the Common Norms notified by MoRD.
- 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.
- Possession of land should be immediately effected where land has been allocated.
- RSETI Directors will involve MSME Federations/Associations & other reputed bodies for interaction with the trainees for guidance & entrepreneurship skills.
- 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 observation.
State Bank of India	Malda, Nadia	Proposal for allotment of alternative plot of land is pending at District / State administration.
e-United Bank of India	Dakshin Dinajpur	Allotment not yet done. Modification for wrong allotment to SBI to be undertaken.
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 30.06.2020 since inception (Cumulative) for the state of West Bengal											
Sr. No.	RSETI Name	Sponsor Bank	No of Program	Total Trained	Self employed			Wage Employed	Total Settlement	Settlement %	Credit Linkage %
					% Bank	% Own	Total				
1	Birbhum (Bolpur)	Indian Bank	224	6593	3339	1156	4495	8	4503	68.30%	74.28%
2	West Midnapore (Debra)	Indian Bank	194	6241	3972	853	4825	251	5076	81.33%	82.32%
3	North 24 Parganas	Bank of India	260	6701	2999	2245	5244	124	5368	80.11%	57.19%
4	Coochbehar	Central Bank of India	133	3161	1082	1084	2166	34	2200	69.60%	49.95%
5	Darjeeling	Central Bank of India	106	2772	1102	736	1838	40	1878	67.75%	59.96%
6	Jalpaiguri	Central Bank of India	254	5311	3216	922	4138	221	4359	82.07%	77.72%
7	Purba Midnapore	Punjab National Bank	224	6492	2411	2216	4627	46	4673	71.98%	52.11%
8	Berhampore	Canara Bank	296	8610	3276	2861	6137	0	6137	71.28%	53.38%
9	Malda	State Bank of India	219	6582	2392	1974	4366	594	4960	75.36%	54.79%
10	Nadia (Haringhata)	State Bank of India	207	5405	1538	2006	3544	73	3617	66.92%	43.40%
11	Burdwan	UCO Bank	238	6125	2405	1778	4183	0	4183	68.29%	57.49%
12	Hoochly	UCO Bank	264	6731	3793	669	4462	0	4462	66.29%	85.01%
13	Howrah	UCO Bank	204	5949	4209	32	4241	1	4242	71.31%	99.25%
14	Bankura (Ranbahal)	Punjab National Bank	295	7004	2375	2094	4469	607	5076	72.47%	53.14%
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	199	5549	2525	1338	3863	206	4069	73.33%	65.36%
16	Howrah	Punjab National Bank	605	15291	3152	9465	12617	633	13250	86.65%	24.98%
17	Purulia	Punjab National Bank	180	4650	1504	820	2324	0	2324	49.98%	64.72%
18	South 24 Parganas	Punjab National Bank	302	8009	3991	873	4864	60	4924	61.48%	82.05%
19	Uttar Dinajpur	Punjab National Bank	208	5216	1911	1699	3610	72	3682	70.59%	52.94%
Total			4612	122392	51192	34821	86013	2970	88983	72.70%	59.52%

RSETI wise Settlement & Credit Linkage % during this FY 2020-21 (01.04.2020 to 30.06.2020) for the state of West Bengal											
Sr. No.	RSETI Name	Sponsor Bank	No of Program	Total Trained	Self employed			Wage Employed	Total Settlement	Settlement %	Credit Linkage %
					% Bank	% Own	Total				
1	Coochbehar	Central Bank of India	1	22	0	0	0	0	0	0	0
2	Berhampore	Canara Bank	1	24	0	0	0	0	0	0	0
3	Burdwan	UCO Bank	1	20	0	0	0	0	0	0	0
4	Hoochly	UCO Bank	3	74	0	0	0	0	0	0	0
5	Howrah	UCO Bank	1	31	0	0	0	0	0	0	0
6	Purulia	Punjab National Bank	2	47	0	0	0	0	0	0	0
Total			9	218	0	0	0	0	0	0	0

AGENDA: 14

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

(A) Department of Financial Services has identified 81 villages across the State which have remained uncovered vide their letter dated 18.10.2019. After subsequent allocation of the villages to the member Banks and following up with them, banking outlets have since been opened in all the identified villages. The same has been confirmed through uploading of details in Jan Dhan Darshak App of Department of Financial Services, NIC, Govt of India. Now, West Bengal do not have any identified villages as uncovered by Branch / BC / ATM within a vicinity of 5 km. as per data generated by NIC through Jan Dhan Darshak App on 14.07.2020.

(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 146 Banking Outlets have been found to be opened in out of 204 allocated villages (Bank data & Jan Dhan Darshak App).

The Status report of the same is annexed below.

As on	Target	Villages Covered			Total	Percentage of Completion (%)
		By brick & mortar branches	By Banking Outlets			
			BOs manned by bank's staff	BOs manned by BCs		
31.03.19	204	11	0	135	146	71.57
31.03.20	204	53	11	137	201	98.53
30.06.20	204	53	11	140	204	100.00

C) SLBC received a list of 661 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 with population above 5000 needs to be taken up in the 1st 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 centers This will enable SLBC in finalizing and executing the process for allocation of the centers on merit.

• **Opening of Banking Outlets in the Tea Garden areas:**

Sr. No.	Parameters	No.
1.	Total Active Tea Gardens	324
2.	Of which Gardens shortlisted for opening of BOs (300 acres and above)	148
3.	Of which opening of BC points proposed to be completed in no. of Gardens	118
4.	Of which BC points allocated to the Banks	36
5.	Of which process has started in no. of Gardens	36
6.	Of which already opened	15
7.	Remaining BC points	21

SLBC held a meeting with Tea Garden Owners and Tea Garden Associations on 21.02.2020 regarding extension of banking facilities in Tea gardens area. Based on the preliminary findings SLBC has since decided to open Banking Outlets in 36 Tea garden centres and allocated them to 6 member banks (copy enclosed). Status of opening of BOs in Tea Gardens are as follows:

Allottee Bank	No. of Allotment	Banking Outlets Opened	Pending
State Bank of India	4	4	0
UCO Bank	3	2	1
Allahabad Bank	4	0	4
Central Bank of India	8	2	6
UBKGB	8	6	2
Punjab National Bank	9	1	8
Total	36	15	21

AGENDA- 15

Social Security Schemes

Comparison of PMJDY Accounts as on 30.06.2020 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2019	38773854	18282.29	4111859
30.06.2019	34551363	12307.81	3517680
31.03.2020	36646275	13473.64	3190693
30.06.2020	37960390	13431.84	2195754

As on	No. of Rupay card Issued	Aadhar Seeding
31.03.2019	29839630	28538891
30.06.2019	28015890	26976998
31.03.2020	25019200	28627762
30.06.2020	24492908	29684216

Bank wise report of PMJDY Accounts as on 30.06.2020										
Sr. No.	Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	Bank of Baroda	1223941	678766	837471	1065236	1902707	485.90	72108	1837637	1771154
2	Bank of India	762279	552964	576605	738638	1315243	486.50	96041	1091243	1191522
3	Bank of Maharashtra	4599	15208	11284	8523	19807	9.07	3668	13236	15953
4	Canara Bank	501899	123335	288410	336824	625234	214.69	42596	184873	488752
5	Central Bank of India	819055	71904	373539	517420	890959	240.22	91551	595553	733554
6	Indian Bank	2337521	422556	1175722	1584355	2760077	1119.03	18938	1188039	2430245
7	Indian Overseas Bank	102874	174872	126900	150846	277746	95.17	22886	258098	220395
8	Punjab & Sind Bank	2301	13731	9307	6725	16032	12.24	81	15081	11318
9	Punjab National Bank	6503726	2184831	4471352	4217205	8688557	3731.25	682445	3289057	6912197
10	State Bank of India	8032694	6053152	6514678	7571168	14085846	4665.79	296462	13442369	10306214
11	UCO Bank	742995	370727	468579	645143	1113722	352.75	84283	515402	993236
12	Union Bank of India	343318	170305	232301	281322	513623	148.27	70503	282173	421364
	Sub Total of PSU Banks	21377202	10832351	15086148	17123405	32209553	11560.87	1481562	22712761	25495904
13	Axis Bank Ltd	1571	26261	18130	9702	27832	10.52	5228	23799	19790
14	City Union Bank Ltd	0	79	59	20	79	0.03	6	71	34
15	Federal Bank Ltd	2525	3391	3881	2035	5916	2.25	995	2642	3880
16	HDFC Bank Ltd	7436	116791	17516	106711	124227	22.70	10519	124215	47164
17	ICICI Bank Ltd	25908	17934	23657	20185	43842	6.34	15774	43842	34307
18	IDBI Bank Ltd.	6062	24475	17548	12989	30537	9.87	2239	23819	22319
19	IndusInd Bank Ltd	252	8803	7281	1774	9055	0.92	1249	8248	7726
20	Jammu & Kashmir Bank Ltd	0	240	165	75	240	0.11	31	238	124
21	Karur Vysya Bank	614	959	925	648	1573	0.31	234	1560	1103
22	Kotak Mahindra Bank Ltd	138	742	645	235	880	0.08	427	89	285
23	Lakshmi Vilas Bank Ltd	29	25	28	26	54	0.01	4	40	21
24	South Indian Bank Ltd	8	293	138	163	301	0.12	37	194	217
25	Yes Bank Ltd	2	61	52	11	63	0.01	5	60	45
	Sub total of PVT Banks	44545	200054	90025	154574	244599	53.28	36748	228817	137015
26	BGVB (PNB)	4168980	40786	1854224	2355542	4209766	1382.36	444831	934312	2963142
27	PBGB (UCO)	745188	118314	317095	546407	863502	273.92	196635	197281	726810
28	UBKGB (CBI)	303009	129961	195949	237021	432970	161.41	35978	419737	361345
	Sub Total of RRBs	5217177	289061	2367268	3138970	5506238	1817.69	677444	1551330	4051297
	Grand Total	26638924	11321466	17543441	20416949	37960390	13431.84	2195754	24492908	29684216

Sr. No.	Bank Name	PMJDY Overdraft Facility (Cumulative) as on 30.06.2020 (Amt in Crore)					
		Eligible A/c		Sanctioned A/c		Disbursed A/c	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	555920	52.15	39342	429356.30	421480	5.14
2	Bank of India	81659	27.31	31465	11.26	31205	10.98
3	Bank of Maharashtra	43507	21.75	43507	8.70	43507	8.70
4	Canara Bank	58510	6.00	6332	1.13	6332	1.13
5	Central Bank of India	8355	33.82	2246	0.51	2246	0.43
6	Indian Bank	54328	16.43	51611	15.61	18590	4.59
7	IOB	127567	32.18	0	0.00	0	0.00
8	PNB	152129	68.62	56181	16.88	19212	4.74
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00
10	SBI	308674	68.19	146214	47.10	146214	47.10
11	UCO	224668	44.94	94361	18.87	75489	15.10
12	Union Bank of India	10131	3.05	2769	0.46	2769	0.46
Total PSU		1625448	374.44	474028	429476.82	767044	98.37
13	Axis Bank	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00
17	Federal Bank	0	0.00	0	0.00	0	0.00
18	HDFC Bank	5	0.01	5	0.01	5	0.01
19	ICICI	0	0.00	0	0.00	0	0.00
20	IDBI	27479	5.50	535	0.03	184	0.01
21	IDFC	0	0.00	0	0.00	0	0.00
22	Indusind Bank	9053	0.93	9053	0.93	9053	0.93
23	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
27	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00
28	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00
29	SIDBI	0	0.00	0	0.00	0	0.00
30	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00
31	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00
32	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00
33	YES Bank	0	0.00	0	0.00	0	0.00
Total PVT		36537	6.4358	9593	0.97	9242	0.95
34	BGVB (PNB)	2119452	741.81	572	0.20	304	0.11
35	PBGB (UCO)	259762	69.48	1127	0.23	94	0.02
36	UBKGB (CBI)	116728	5.84	116631	5.83	2407	0.12
Total RRB		2495942	817.13	118330	6.26	2805	0.25
37	WB State Co-Op Bank Ltd.	0	0	0	0.00	0	0.00
38	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00
Total Co-Optv		0	0.00	0	0.00	0	0.00
Grand Total		4157927	1198.01	601951	429484.05	779091	99.57

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2019	5517547	1178923	1040846	7737316
30.06.2019	3807496	800767	1236414	5844707
31.03.2020	10227585	2686728	1509104	13481007
30.06.2020	10658776	2834953	1646159	15139888

Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.19	PMSBY	3008	2456	292	261
	PMJJBY	4901	4274	417	204
30.06.19	PMSBY	3827	3169	273	385
	PMJJBY	5132	4606	347	179
31.03.20	PMSBY	1888	1344	266	281
	PMJJBY	6278	5642	398	240
30.06.20	PMSBY	3044	1069	1714	261
	PMJJBY	4351	3844	379	128

Bank wise enrolment of PMSBY, PMJJBY & APY in West Bengal as on 30.06.2020					
Sr. No.	Bank Name	PMJJBY	PMSBY	APY	
				New Enrolment	Cumulative
1	Bank of Baroda	108693	551126	12973	28437
2	Bank of India	145414	488599	3132	87014
3	Bank of Maharashtra	5278	15198	151	7549
4	Canara Bank	93429	388298	1172	55479
5	Central Bank of India	134001	340043	595	98435
6	Indian Bank	197847	736731	5832	160359
7	Indian Overseas Bank	47781	138543	258	10247
8	Punjab & Sind Bank	4564	19384	72	72
9	Punjab National Bank	432687	2635418	6903	350333
10	State Bank of India	1303683	4039145	52428	639801
11	UCO Bank	78208	221207	305	37127
12	Union Bank of India	64296	244824	440	23450
	Sub Total of PSU Banks	2615881	9818516	84261	1498303
13	Axis Bank Ltd	11134	41331	0	0
14	Bandhan Bank	0	0	1516	4668
15	City Union Bank Ltd	146	372	0	0
16	Federal Bank Ltd	1802	4557	0	0
17	HDFC Bank Ltd	35312	70576	29	18866
18	ICICI Bank Ltd	13171	33496	0	3077
19	IDBI Bank Ltd.	22056	76674	96	9235
20	IDFC Bank Ltd.	353	1606	0	0
21	IndusInd Bank Ltd	231	8035	0	21
22	Jammu & Kashmir Bank Ltd	24	46	0	0
23	Karur Vysya Bank Ltd	1441	2217	0	0
24	Kotak Mahindra Bank Ltd	4045	6152	6	369
25	Lakshmi Vilas Bank Ltd	39	108	0	1
26	Ratnakar Bank Ltd	66	118	0	0
27	South Indian Bank Ltd	951	1743	0	0
28	Tamilnad Mercantile Bank Ltd	256	455	0	0
29	Yes Bank Ltd	219	282	0	0
	Sub Total of PVT Banks	91246	247768	1647	36237
30	BGVB (PNB)	42715	323059	3588	44737
31	PBGB (UCO)	39866	140461	1552	27103
32	UBKGB (CBI)	41652	120857	374	39652
	Sub Total of RRBs	124233	584377	5514	111492
33	WB State Co-Op Bank	3592	8115	0	127
	Grand Total	2834952	10658776	91422	1646159

APY Campaign 2020:

A campaign titled Citizens Choice has been launched by PFRDA covering the period 01-02-2020 to 31-03-2020 where the performance of the SLBCs and LDMs will be assessed. Against the target of 86000 enrolment target, the banks have achieved 86138 enrolment upto 31-03-2020. The State of West Bengal performed admirably in the past years and this time has won 2nd best awards at national level.

A similar level of thrust is solicited on part of the member banks for achieving the target of 568000 set by SLBC as per prescribed matrix of PFRDA accordingly. The bank-wise target was shared with member banks on 05-06-2020 and against which member Banks have already achieved 169397 as on 31.08.2020.

Sr. No.	Bank Name	Details of Claim & Settlement in PMSBY & PMJJBY as on 30.06.2020							
		PMSBY (No.)				PMJJBY (No.)			
		Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
1	Bank of Baroda	1607	106	1495	6	141	118	13	10
2	Bank of India	276	216	58	2	328	281	44	3
3	Bank of Maharashtra	2	0	2	0	1	0	1	0
4	Canara Bank	79	13	64	2	212	54	156	2
5	Central Bank of India	98	85	7	6	315	303	9	3
6	Indian Bank	168	71	15	82	625	582	31	12
7	IOB	8	6	0	2	7	7	0	0
8	PNB	172	73	17	82	641	589	40	12
9	Punjab & Sind Bank	0	0	0	0	0	0	0	0
10	SBI	312	269	0	43	1290	1246	0	44
11	UCO	0	0	0	0	0	0	0	0
12	Union Bank of India	9	9	0	0	5	5	0	0
Total PSU		2731	848	1658	225	3565	3185	294	86
13	Axis Bank	0	0	0	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	0	0	0	0	0	0
16	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0	0	0
17	Federal Bank	0	0	0	0	0	0	0	0
18	HDFC Bank	36	30	6	0	14	9	4	1
19	ICICI	0	0	0	0	0	0	0	0
20	IDBI	0	0	0	0	0	0	0	0
21	IDFC	0	0	0	0	0	0	0	0
22	Indusind Bank	0	0	0	0	0	0	0	0
23	Jana Small Finance Bank	0	0	0	0	0	0	0	0
24	Karnataka Bank Ltd.	0	0	0	0	0	0	0	0
25	Karur Vysya Bank	0	0	0	0	0	0	0	0
26	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
27	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0
28	South Indian Bank Ltd.	0	0	0	0	0	0	0	0
29	SIDBI	0	0	0	0	0	0	0	0
30	Tamilnad Mercantile Bank	0	0	0	0	0	0	0	0
31	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
32	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0
33	YES Bank	0	0	0	0	0	0	0	0
Total PVT		36	30	6	0	14	9	4	1
34	BGVB (PNB)	164	142	10	12	355	341	5	9
35	PBGB (UCO)	79	34	29	16	262	167	71	24
36	UBKGB (CBI)	27	9	11	7	123	114	4	5
Total RRB		270	185	50	35	740	622	80	38
37	WB State Co-Op Bank Ltd.	7	6	0	1	32	28	1	3
38	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
Total Co-Optv		7	6	0	1	32	28	1	3
Grand Total		3044	1069	1714	261	4351	3844	379	128

AGENDA- 16

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

SLBC proposes to hold the quarterly review meeting in the FY 2020-21 as given hereunder. Same may be ratified accordingly.

Reporting Quarter	Date of Proposed Meeting	Day
September, 2020	12-11-2020	Tuesday
December, 2020	16-02-2021	Tuesday
March, 2021	14-05-2021	Friday

The LDMs are advised to prepare the calendar of event for DCC meeting within 45 days from the date of the preceding quarter accordingly. The authorities may block the proposed dates for holding the meeting on proposed dates as recommended by RBI.

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 who are also to access & upload the details of the meetings in the designated BLBC portal of GoWB for ensuring proper functioning of the BLBC forum. The LDMs have also been invited as special case for participation in the SLBC Sub-Committee meetings on MSME & Agriculture held on 15-11-2019 for acquainting them with priority areas of SLBC and necessary briefing regarding various action plans framed by the stakeholders. Copies of the minutes have been shared with the LDMs for acting upon the action points marked for compliance.

AGENDA- 17

Miscellaneous:

Market Intelligence Issues:

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. Controlling Offices may advise the branch-heads accordingly. SLBC reiterates the following areas,

- Ponzi schemes / Illegal activities of Un-incorporated bodies / Firms / Companies soliciting deposits from the public.
- Banking related cyber frauds, phishing & Credit related frauds by borrower groups as well as 3rd party intermediaries.
- Instances of usurious activities by lending entities in the area, over - indebtedness, unorganised financial sector activities.

Also, threats of cyber frauds, phishing, etc should be highlighted during financial literacy drives conducted by banks. It has assumed great significance as in view of COVID 19 pandemic and the Lockdown, the digital banking has proved to be an effective mode of financial & business transactions but also has exposed unsuspected customers to the threats of hacking, phishing, etc thus causing loss to the customers as well as the financial institutions.

Status of SLBC report submitted by Banks for June, 2020			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	14.08.2020
2	Bank of India	Submitted	13.08.2020
3	Bank of Maharashtra	Submitted	18.08.2020
4	Canara Bank	Submitted	28.08.2020
5	Central Bank of India	Submitted	13.08.2020
6	Indian Bank	Submitted	28.08.2020
7	IOB	Submitted	19.08.2020
8	PNB	Submitted	20.07.2020
9	Punjab & Sind Bank	Submitted	24.08.2020
10	SBI	Submitted	10.08.2020
11	UCO	Submitted	07.08.2020
12	Union Bank of India	Submitted	18.08.2020
13	Axis Bank	Submitted	17.07.2020
14	Bandhan Bank	Submitted	24.07.2020
15	Catholic Syrian Bank Ltd.	Submitted	28.08.2020
16	Dhanlaxmi Bank Ltd.	Not Submitted	NA
17	Federal Bank	Submitted	17.08.2020
18	HDFC Bank	Submitted	23.07.2020
19	ICICI	Submitted	25.07.2020
20	IDBI	Submitted	26.08.2020
21	IDFC	Submitted	05.08.2020
22	Indusind Bank	Submitted	30.07.2020
23	Jana Small Finance Bank	Submitted	17.07.2020
24	Karnataka Bank Ltd.	Submitted	12.08.2020
25	Karur Vysya Bank	Submitted	28.08.2020
26	Kotak Mahindra Bank	Submitted	22.07.2020
27	Ratnakar Bank Ltd	Submitted	04.08.2020
28	South Indian Bank Ltd.	Submitted	28.08.2020
29	SIDBI	Submitted	18.08.2020
30	Tamilnad Mercantile Bank	Submitted	19.08.2020
31	Ujjivan Small Finance Bank	Submitted	24.07.2020
32	Utkarsh Small Finance Bank	Submitted	22.07.2020
33	YES Bank	Submitted	20.07.2020
34	BGVB (PNB)	Submitted	10.08.2020
35	PBGB (UCO)	Submitted	24.08.2020
36	UBKGB (CBI)	Submitted	20.07.2020
37	WB State Co-Op Bank Ltd.	Submitted	24.08.2020
38	WBSCARD Bank Ltd.	Submitted	21.07.2020

N.B. Dhanalxmi Bank Ltd. has not submitted the Quarterly Banking Progress Data for the last 3 (three) quarter of the last financial year 2019-2020 & 1st Quarter of this FY 2020-21 also.



पंजाब नैशनल बैंक



punjab national bank

the name you can BANK upon !

राज्यस्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

E-mail: slbc.westbengal@unitedbank.co.in
Telephone: 033-2262-7365, 033-2231-1716

8th Floor, United Tower
11, Hemanta Basu Sarani
Kolkata- 700 001

Ref. No. SLBC/WB/MSME/ 240 /2020

Date: 24.08.2020

- 1) The Member Banks under SLBC, West Bengal
- 2) The LDMs in West Bengal

Re: Minutes of the SLBC Sub-Committee meeting on Agriculture held on 19.08.2020.

The quarterly meeting of SLBC sub-committee on Agriculture was held on 19.08.2020 to review the progress made in this sector upto June, 2020. The meeting was held through VC and chaired by Sri Sunil Kumar Gupta, Addl. Chief Secretary, Agriculture Department, GoWB. Among others, Sri Jitendra Roy, Jt. Secretary, Agri Department, Sri Ashok Kumar Das, Jt. Secretary, Agri Marketing Department, GoWB, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri J. P. Tirkey, General Manager, Reserve Bank of India and Sri Samrat Mukerjee, DGM, NABARD had also participated in the virtual meeting.

At the outset, Sri S. G. Saha, General Manager, SLBC West Bengal, welcomed all the participants in the virtual meeting and narrated the tough situation arising out of COVID-19 pandemic in implementing various Govt policies and schemes at the ground level.

Sri A. K. Jha, CGM & Convener, SLBC, West Bengal expressed his concern regarding low disbursement % in Agriculture sector and suggested that Bank should maximize disbursement in this sector in order to achieve at least 50% of Annual Target by 2nd quarter of FY 2020-21.

The major points of discussions along with the action points emerged during the sub-committee meeting are appended below.

(Action Point 1: Member Banks)

Sri J. Roy, Jt. Secretary, Agriculture, highlighted the performance of the Banks in KCC saturation campaign in the ongoing Kharif-2020 season. While appreciating the performance of the State Coop Bank, he requested the PSU Banks having large presence in the state to improve their performance to the maximum possible extent during the campaign period.

Sri J. Roy, Jt. Secretary-Agriculture emphasised for maximum achievement considering that Kharif is accepted as the prime season for paddy cultivation in the state.

Sri S. G. Saha, GM-SLBC assured the house to monitor the activities of the Banks to increase the sanction & disburse status before the concluding day of the campaign i.e. 31.08.2020.

ACS, Agriculture opined that by achieving ACP target under Agriculture, the Banks will be able to achieve National goal fixed by the RBI as Kharif is treated as the main cropping season in West Bengal and Banks should consider to have their main focus on lending to Agriculture in the ongoing Kharif season.

(Action point 2: Member Banks, SLBC)



Sri M. Dhar, Dir-IF has suggested that the rejected proposals under KCC should be re-sponsored to Bank branches after carrying out necessary rectification by the concerned officials of the Agriculture Department at respective Block Office for disposal of the same by the Banks.

(Action point 3: Asst. Director of Agriculture, Member Banks)

Sri J. Roy, Jt. Secretary-Agriculture appraised the house that the cut-off date of BSB coverage has been extended upto 15.09.2020 and appealed to the Banks to cover all the loanee & Non-loanee farmers under the scheme extensively.

(Action point 4: member Banks)

Sri A. K. Das, Jt. Secretary, has raised the issue that only 2500 proposals have been sanctioned by the Banks against 96000 sponsored application under the Dairy scheme. He suggested to make a separate portal for monitoring of sponsor, sanctioned details of proposals and proper follow up to achieve target.

Sri S. G. Saha, GM-SLBC requested Sri A. K. Das, Jt. Secretary for undertaking necessary measures for preparation of the requisite portal by the ARD Department. He also requested the ARD Department for sharing the Bank wise sponsored details of applications to SLBC Desk for proper monitoring in this regard. ACS Agriculture also suggested to sensitize the branches not to insist for collateral securities against norms of RBI on this score.

(Action Point 5: ARD Department, Member Banks)

SLBC has been monitoring Banking progress on quarterly basis as per RBI guideline. However, the ACS Agriculture advised the member Banks to share data on monthly basis with SLBC to ensure proper and more effective monitoring.

Sri J. P. Tirkey, GM RBI mentioned that the reporting by Banks to RBI regarding sanction & disbursement of KCC varies in number and amount in case of State Bank of India & Bank of India and requested these two Banks to reconcile the same at the earliest.

(Action point 6: State bank of India & Bank of India)

Sri S. Mukherjee suggested to furnish District wise data on sponsored proposals for better monitoring. SLBC responded that the said data has been drilled down to the Block level and was readily available in the designated portal on real time basis

The meeting ended with vote of thanks to the chair & other participants.



(Ashwini Kumar Jha)
Chief General Manager &
Convener, SLBC West Bengal





राज्यस्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

E-mail: slbc.westbengal@unitedbank.co.in
Telephone: 033-2262-7365, 033-2231-1716

8th Floor, United Tower
11, Hemanta Basu Sarani
Kolkata- 700 001

Ref. No. SLBC/WB/MSME/ 266 /2020

Date: 24.08.2020

- 1) The Member Banks under SLBC, West Bengal
- 2) The LDMs in West Bengal

Re: Minutes of the SLBC Sub-Committee meeting on MSME held on 19.08.2020.

The SLBC sub-committee meeting on MSME held on 19.08.2020 under the chairmanship of Sri Anurag Srivastav, Director MSME, GoWB, was conducted through VC. The meeting was participated by Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri J. P. Tirkey, General Manager, Reserve Bank of India and other senior Govt.officials , major Banks and Sri Samrat Mukherjee, DGM, NABARD.

Sri S. G. Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and narrated the tough situation arising out of COVID-19 pandemic in implementing various Govt policies and schemes.

Sri A. K. Jha, Chief General Manager & Convener of SLBC, West Bengal in his key note address expressed concern over the low level of disbursement against sanction of loans in MSME sector by the PSBs vis-à-vis the high level of disbursement against sanction by the Pvt Banks. He appealed to the participants of the PSBs to complete at least 50% of disbursement within 30.09.2020.

(Action Point 1: Public Sector Banks)

Sri A. Srivastav expressed that various schemes launched by RBI in reviving MSME activities are to be implemented by Banks. He also opined that a major portion of sponsored proposals under MSME are rejected by Banks on different grounds. They need to be scrutinized thoroughly and placed with Banks again for disposal. He cited names like e-Allahabad Bank, BGVB, SBI who are holding a large number of MSME proposals on pending. He appealed to the banks that his Department would share the file containing District wise, Bank wise pending proposals for monitoring and quick disposal by the Banks. Although SLBC is reviewing the Banking progress on quarterly basis as per RBI Lead Bank Scheme, the Director MSME suggested for monthly sharing of data by the member banks with SLBC for better monitoring and development in this regard.

(Action Point 2: MSME & Textile Department, GoWB, Member Banks, SLBC)

Sri M. Dhar expressed his concern over large number of grievances / complaints that have been pending to a few banks. He cited the names like Bandhan Bank, Axis Bank wherein more than 70% of grievances exists. He requested for a quick redressal of the same under intimation to SLBC.

(Handwritten initials)



1 | Page

(Action Point 3: Bandhan Bank, Axis Banks & other member banks, SLBC)

Sri A. K. Jha shared his observation that MUDRA segment constitutes mostly with Sishu category resulting in low credit outflow. He appealed to the member Banks to explore and scout proposals under Kishore & Tarun category also in order to boost up the overall credit outflow in MUDRA segment.

(Action Point 4: Member Banks)

Sri S. G. Saha expressed his concern regarding fund deployment in MSME sector. He suggested that loan sanctioned under CECF & GECL schemes during COVID-19 pandemic are to be disbursed 100% by the end of the 2nd quarter of FY 2020-21.

(Action Point 5: Member Banks)

Sri A. K. Jha opined that there should not be any pendency w.r.t disposal of PMEGP proposals as and when sponsored. He also suggested that there should be a time line for disposal of PMEGP proposals. The Director, MSME in this context, cited Ministry of MSME circular regarding exemption of EDP training to disburse the loan under PMEGP and also requested to initiate disbursement lying pending with different Bank branches till date.

(Action point 6: Member Banks)

Sri S. G. Saha requested the sponsoring agency i.e. SUDA to share details of sponsored proposals Bank wise / District wise under PM SVANidhi scheme for proper monitoring of the implementation.

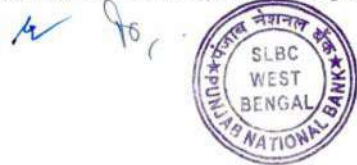
(Action Point 7: SUDA, GoWB)

Sri J. P. Tirkey suggested that the proposals generated in MSME cluster meets and pending with Bank branches should be disposed off at the earliest. He also requested that all the eligible borrowers should be provided with fund under GECL to help in revival of MSME activities.

Sri S. Mukherjee suggested for sharing of District wise Bank wise data on sponsored proposals for effective monitoring. He also mentioned regarding MSME Infrastructure fund of for project cost of less than Rs.2.00 crore come under CGTSME and those proposals should be encouraged. He also opined that SHGs should get access to the project report profile in order to make suitable choice of their projects and simultaneously Banks also find it easy to handle the same suitably.

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

(Ashwini Kumar Jha)
Chief General Manager &
Convener of SLBC, West Bengal





पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



punjab national bank
...the name you can BANK upon !

राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल :STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

E-mail: slbc.westbengal@unitedbank.co.in
Telephone: 033-2262-7365, 033-2231-1716

8th Floor, United Tower
11, Hemanta Basu Sarani
Kolkata- 700 001

Ref. No. SLBC/WB/SHG & SE/ 290 /2020

Date:28.08.2020

- 1) The Member Banks under SLBC, West Bengal
- 2) The LDMs in West Bengal
- 3) Line Departments, GoWB

Re: Minutes of the SLBC Sub-Committee meeting on SHG & SE held on 26.08.2020.

The quarterly meeting of SLBC sub-committee on SHG & SE was held on 26.08.2020 to review the progress made in this sector upto June, 2020. The meeting was participated through VC by Mr. M V Rao, ACS, Panchayat & Rural Development and Co-operation, Smt. Roshni Sen, Pr. Secy. SHG & SE, Mr. Narayan Sarkar, MD, WBSCL, Mr. Avik Chatterjee, Dy. Secy. SHG & SE, Mr. Saumyajit Das, CEO, WBSRLM, Mrs. Shaon Sen, Addl. Director, SUDA, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB and Sri Timir Saha, AGM, NABARD.

Sri S. G. Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and narrated the tough situation arising out of COVID-19 pandemic in implementing various Govt policies and schemes.

The major points of discussions along with the action points emerged during the sub-committee meeting are appended below.

- Sri R. Nath, AGM, SLBC, West Bengal briefly described that Bank wise performance of Credit Linkage under SHG-NRLM during this June' 2020 quarter is not satisfactory citing achievement of only 6.77% in fresh disbursement against the Target for 2020-21.
- Smt. R. Sen expressed her concern that average fresh disbursement in SHG accounts is only Rs.0.81 lakh against prescribed limit of Rs.1.50 lakh of 1st dose. Citing NPA% is very low (only 2.00%) in SHG accounts, she opined that the Banks should come forward in sanctioning loans in eligible cases and to disburse immediately. **(Action point 1: Member Banks)**
- Sri Rao pointed that Banks usually take a longer period to disburse the sanctioned SHG loans. He requested SLBC to give instruction to all member Banks to direct their branches to disburse the sanctioned cases immediately. **(Action point 2: Member Banks & SLBC)**
- Sri Das referred to the following suggestions/ shortcomings/ irregularities still persisting in some of the Bank branches for immediate resolution by way of compliance to the laid-down guidelines:-
 - a) Online account opening under Covid-19 pandemic, if possible.
 - b) Passbook/ statement delivery to SHG in due course of time.
 - c) After amalgamation of some Banks, identification of Bank branches in portal becomes difficult. Proper mapping to be done. **(Action point 3: Member Banks)**
- Sri Dhar suggested for activation of Dual Authentication at BC points by all member banks to avoid gathering in bank branches. Sri S G Saha clarified that one format for " Dual Authentication Mapping Form" for CBO transactions at BC point have been formulated and to be shared with member Banks for implementation of the same.



(Action point 4: Member Banks & SLBC)

- Sri Das expressed his concern over non-engagement of IIBF certified SHG members as Bank Correspondents/ Bank Mitras by member Banks. Sri S. G. Saha clarified that the engagement of BCs are conducted through Corporate BCs centrally by the Banks' Corporate Offices.

As such, the nodal officers of the member Banks should take up the matter with their corporate offices for making necessary arrangements for engagement of the said group of IIBF certified SHG members in locations where new banking outlets are going to be opened or replacement of existing BCs is taking place. WBSRLM is being requested to share the latest list of IIBF trainees for sharing with the member Banks. **(Action point 5: Member Banks, WBSRLM & SLBC)**

- It was also requested to submit pending WBSSP claims upto March' 2020 immediately by member Banks to the concerned authority in order to extend the interest subsidy scheme to SHGs. **(Action point 6: Member Banks)**

- Mrs. S Sen briefly enumerated the initiatives taken by SUDA in promoting the self-employment scope in urban localities and requested the Banks to dispose of the pending proposals for the SHGs and the individuals under NULM on an urgent basis. **(Action point 7: Member Banks)**

- It was also informed that many loan proposals under NULM are pending in the eUBI Halisahar, Bolepur & Jangipur branches since long; Bagmore Br. of UCO Bank is not opening SB accounts under NULM and Jangipara Br. of SBI is charging insurance premium & more ROI in loan accounts. **(Action Point 8: Controlling Heads are to instruct the branches for full compliance)**

- Sri S. G. Saha requested Mrs. S Sen to send list of some successful SHGs in order to extend CSR benefit to them in order to encourage them in future for promoting self employment scope. **(Action point 9: SUDA)**

- Sri N Sarkar informed that around Rs.88 Cr of undisbursed amount of SVSKP subsidy is lying pending with the Banks since long, with SBI and e-Allahabad Bank amounting more than Rs.12.00 Cr each. He requested the Banks to immediately arrange for disbursement of the loans along with subsidy. He also informed that all the Bank branches have to register themselves in the SVSKP portal, otherwise, online loan applications cannot be assigned to the designated branches by State & RO/ZO officials. **(Action point 10: Member Banks)**

N.B. SLBC already shared the SOP for the portal registration with the member Banks.

- Sri Dhar informed the house that as per CAG report submitted to GoWB, member Banks have to return the undisbursed subsidy/ margin money received against sanctioned SVSKP proposals to WBSCL **along with interest**. Being a very serious issue SLBC has been assigned to the job of preparation of bank & branch wise list of subsidy received but pending for disbursement within 15.09.2020. Member Banks are gain requested to arrange for disbursement of the sanctioned SVSKP loans along with subsidy. **(Action point 10: SLBC & Member Banks)**

The meeting ended with vote of thanks to the chair & other participants.



(Ashwini Kumar Jha)
Chief General Manager &
Convener, SLBC West Bengal





पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



punjab national bank
...the name you can BANK upon !

राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल :STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

E-mail: sbc.westbengal@unitedbank.co.in
Telephone: 033-2262-7365, 033-2231-1716

8th Floor, United Tower
11, Hemanta Basu Sarani
Kolkata- 700 001

Ref. No. SLBC/WB/Special SLBC/ २४१ /2020

Date:05.09.2020

- 1) The Member Banks under SLBC, West Bengal
- 2) The LDMs in West Bengal
- 3) All Line Departments, GoWB

Re: Minutes of the special SLBC meeting held on 03.09.2020.

A Special meeting of the SLBC was convened on 3rd September 2020 through video conferencing to review the progress made in the current FY in (i) KCC Saturation Campaign launched by the State Government for Kharif 2020 season, (ii) financing MSME, Animal Husbandry & Fishery and SHG sectors under the ongoing stressful COVID pandemic situation. After a brief background on the purpose of holding this meeting by Mr. S G Saha, GM (SLBC) Punjab National Bank, the meeting started under the chairmanship of Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal, Mr. A K Azad, Executive Director of PNB joined the meeting from New Delhi. Mr. H K Dwivedi, Addl. Chief Secretary (Finance), Mr. M. V. Rao, Addl. Chief Secretary (P&RD), Mr. S. K Gupta, Addl. Chief Secretary (Agriculture), Mr. B.P. Gopalika, Addl. Chief Secretary (ARD), Mr. S. Sinha, Regional Director, RBI Kolkata, Mr. S. Mandal, CGM NABARD and Principal Secretaries/ Heads of the Government Line Department were among other notable dignitaries in the meeting.

At the outset, welcoming the participants, Hon'ble Finance Minister Dr. Mitra praised the banks for their collective response to the KCC Saturation Campaign by clocking the figure of sanctioning more than 12 lacs KCC to the non-loanee farmers of the state during the current Kharif season. However, he also impressed upon all the stakeholders the need of continuing this effort to achieve the target of covering all the non-loanee farmers for whom cases have been sponsored during the current farming season. Apart from KCC financing, Hon'ble Finance Minister also deliberated on the present status of financing in MSME, Animal Husbandry, Fishery and SHG (NRLM & NULM) sectors as well as need and strategy to boost up advances in these segments. His deliberation was supplemented by the related departmental Secretaries/ Heads and banks to arrive at various action points which emerged during the course of discussion. The agenda wise gist of the discussion and action points are enumerated below:

I. KCC Saturation Campaign

Hon'ble Finance Minister Dr. Amit Mitra mentioned that the progress in terms of sanction of KCC by different banks stood at a reasonable 12.11 lakh against 21.55 lakh number of non-loanee farmers sponsored by the State Government. He also mentioned that Cooperative Banks and RRBs have achieved a commendable performance of 73% of the target and PSU Banks with the achievement of 44% of the target needed to push up the performance. Dr. Mitra particularly praised BGVB, PBGB and WBSCB for their remarkable level of achievement. He also mentioned about sanction of substantial number of fresh KCC by PNB and SBI. He also suggested for taking all the necessary steps towards achievement of KCC campaign target with active participation of all the stake holders. However, there was no contribution of Private Banks despite receiving 3800 KCC proposals.



Sri H. K. Dwivedi , Additional Chief Secretary (Finance) informed that all the necessary certification for the rejected proposals are under process for re-sponsoring so that those may be sanctioned within the extended cut-off date of 15th September which also coincides with the cut-off date for Bangla Sashya Bima Yojana coverage.

Sri P. Mazumdar Advisor (Agriculture) suggested to get branch-wise and district-wise disaggregated data of rejected KCC applications for re-sponsoring & reconsideration by the banks according to KCC lending norms.

(Action Point 1: Agriculture Department, GoWB)

Sri Subrata Mandal CGM NABARD stressed upon the need of commensurate disbursements post sanction of the Kisan Credit Cards.

Hon'ble Finance Minister suggested that as an immediate target, banks must sanction 20 Lakh KCC by 15 September. He also suggested that a meeting of Agriculture Sub-Committee of the SLBC may be conducted within the next 10 days to review the progress in order to ensure that the target of sanction of 20 lakh KCCs by 15.09.2020 is achieved.

Sri A. K. Azad Executive Director PNB and Sri R. K. Mishra, CGM, SBI assured on behalf of the Banks the Hon'ble Finance Minister that the matter will be taken up with the field level functionaries in right earnest to tone up the performance so that the immediate target set by the Hon'ble Finance Minister for issuing 20 lakh KCC by 15.09.2020 could be achieved.

(Action Point 2: Agriculture Department, LDMs, Member Banks)

II. Financing Animal Husbandry & Fishery

Sri B.P. Gopalika Addl. Chief Secretary (Animal Resources Department) informed that Animal Husbandry proposals failed to draw much needed attention of the banks. Mere 2566 number of applications have been sanctioned by the banks during the current FY against 86000 applications sponsored by the department. Sri Onkar Singh Meena Principal Secretary (Fisheries) mentioned that against 24000 proposals sponsored by the department, only 830 proposals were sanctioned. He exhorted the bankers to play a more pro-active role so that more fish farmers come forward to take advantage of bank credit. Sri M. V. Rao Additional Chief Secretary (Cooperation) pointed out that large number of marginal farmers and land less labourers depend on these sectors for their livelihood and as such, Fisheries and Animal Husbandry sectors are having lot of potential for bank financing.

Hon'ble Finance Minister advised that suitable steps may be taken by the controlling offices of various banks to communicate to their field level functionaries for stepping up financing of Animal Husbandry and Fisheries sector. He suggested that data on loans sanctioned under Animal Husbandry may be further disaggregated in terms of activities like Dairy, Poultry, Piggery etc. through an appropriate MIS for effective and real time review of performance as well as to draw up further strategy. He also advised the SLBC convenor to add AH and Fisheries sector with Agriculture during the next Sub-Committee meeting on Agriculture

Sri H. K. Dwivedi Additional Chief Secretary (Finance) suggested that bank-wise and branch-wise disaggregated data of Animal Husbandry and Fisheries sector may be made on an emergent basis so that monitoring of Animal Husbandry and Fisheries sector can be done on a real-time basis through separate portal, as presently being done for KCC-Kharif crops.

(Action Point 3: Fishery & Animal Resources Department, SLBC, Member Banks)

III. Financing MSME

Hon'ble Finance Minister Dr Mitra informed that achievement under MSME sector stood at 17.07% of the target at the end of 1st Quarter of FY 2020-21. He further observed that while Private Banks achieved 38% of the total target, the achievement of PSU banks stood at 13.62%. There was considerable room for improvement by PSU Banks in view of their having larger branch network in comparison to their private peers. He stressed upon the need for analysis to find out sector wise skewness in financing

2 | Page



under MSME. He advised for participation of the banks in MSME-MIS activities, to be launched by the government and suggested that in the Sub Committee meeting, bank wise disaggregated data may be placed and discussed for review of progress and future planning with deeper analysis.

Sri Rajesh Pandey, Principal Secretary MSME, requested the Banks to match the performance of few PSBs who have achieved more than 20% of the lending target in the 1st quarter itself.

Sri Sushobhan Sinha RD, RBI pointed out that the classification of MSME sector has undergone a change and more weightage is to be given where the credit flow is low.

(Action Point 4: MSME & Textile Department, SLBC, Member Banks)

IV. Financing SHG

Hon'ble Finance Minister observed that the status of SHG financing in the State was not encouraging and the disbursement of only Rs.160 Crore being only 6.77 % of the target was not acceptable by any scale. The diminished average ticket size of loans of Rs.0.81 lacs from Rs.2.27 lacs per group is also an alarming sign requiring urgent corrective measures.

Sri M. V. Rao Additional Chief Secretary (P&RD) that the banks' financing in SHG sector is very low in spite of less than 2% NPA in this segment. He also raised an issue of holding back disbursement of sanction amount to the tune of approximately 40% which should be cleared to post a better performance. Sri Sakshi Gopal Saha GM, SLBC informed that the issue had already been taken up in a meeting held on 26 August 2020. He assured that the issue would be taken up once again with the corporate offices of different banks for an immediate solution.


Ms. Roshni Sen Principal Secretary (SHG & SE) informed that compliance of stricter documentation formalities asked by the banks to SHGs requiring presence of all SHG members were causing hardships and delay in the disbursement process. She urged the banks to take a pro-active role in financing of SHGs as these entities in the State had been in the forefront of the battle against Covid-19 by making and supplying masks, sanitization materials etc.

Sri Manas Dhar, Director Institutional Finance, suggested upon issuing suitable instructions to the Municipal Authorities in the districts for their involvement in the whole process of monitoring the progress in financing NULM Groups subsequent to sponsoring of applications. He stressed upon the need for releasing entire sanction amount in Cash Credit account without setting any DP (Drawing Power) applying margin norms on any ground. He also suggested that advancing to SHGs should be in the form of Cash Credit and not in Term Loan mode.

Sri H. K. Dwivedi Additional Chief Secretary (Finance) insisted upon prompt clearance of huge pendency in sanction of loans to SHGs and NULM Groups latest by 30th September 2020 to ensure posting of better performance in the 2nd quarter of the current FY.

(Action Point 5: SLBC, WBSRLM, GoWB, Member Banks)

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


(Ashwini Kumar Jha)
Chief General Manager &
Convener, SLBC West Bengal





पंजाब नैशनल बैंक
...धरोसे का प्रतीक।



punjab national bank
...the name you can BANK upon!

राज्यस्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

E-mail: slbc.westbengal@unitedbank.co.in
Telephone: 033-2262-7365, 033-2231-1716

8th Floor, United Tower
11, Hemanta Basu Sarani
Kolkata- 700 001

Ref. No. SLBC/WB/AGRI(Special Meeting)/ २१ /2020

Date: 10.09.2020

- 1) The Member Banks under SLBC, West Bengal
- 2) The LDMS in West Bengal
- 3) Line Departments, GoWB

Re: Minutes of the SLBC Sub-Committee meeting on Agriculture held on 09.09.2020.

One special meeting of SLBC sub-committee on Agriculture was held on 09.09.2020 to review the progress made mainly in ongoing "KCC Saturation Programme" as advised by Dr. Amit Mitra, Honb'le Finance Minister, GoWB in the special meeting of the SLBC dated 03.09.2020. The meeting was participated through VC by Sri Sunil Kumar Gupta, Addl. Chief Secretary, Agriculture & Agricultural Marketing Department, GoWB, Sri Jitendra Roy, Jt. Secretary, Agri Department, Sri Ashok Kumar Das, Jt. Secretary, Agri Marketing Department, GoWB, Sri P. Mazumdar, Agricultural Advisor to the Honb'le Chief Minister, GoWB, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri J. P. Tirkey, General Manager, Reserve Bank of India and Sri Samrat Mukerjee, DGM, NABARD.

Sri S. G. Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and briefly narrated that Banks have sanctioned overall 11.69 lakh fresh KCCs as on 31.08.2020 against the given target of 20.00 lakh to be achieved within 15.09.2020 under KCC Saturation Programme.

The major points of discussions along with the action points emerged during the sub-committee meeting are as given below:-

Sri Gupta, ACS, Agri & Agri Marketing Deptt. requested the Banks not to reject any KCC proposals on flimsy ground and to revisit the pending/rejected proposals again to ensure that no proposals having merit for sanction are rejected. He also requested the DDAs/ADAs in Block/District level to take immediate action to responsor the rejected proposals to Bank branches as soon as possible. He stressed upon achievement of the target of fresh enrolment of 20 lakh farmers for Kharif 2020 by 15.09.2020 without fail. All the member Banks assured to exert their best for achieving the goal within the specified time frame.

(Action Point 1: Member Banks & Line Departments)

Mr. O. S. Meena, Secretary, Fisheries Dept., GoWB informed that more than 31000 loan proposals have been sponsored to different bank branches by the Dept. involving approx Rs.3011 cr., out of which only Rs.12.12 cr have been sanctioned in 1111 cases. He pointed out that Banks are reluctant to sanction fishery proposals citing non availability of Insurance thus creating a huge pendency.

Sri P. Mazumdar, Agricultural Advisor to the Honb'le Chief Minister, GoWB expressed his dissatisfaction over such reluctance and informed the house that Insurance should not be pre requisite criteria for sanctioning of Fishery loans. Sri J. P. Tirkey, GM, RBI reiterated the same and requested the member Banks not to reject fishery loan proposals absolutely for Insurance issue.

Mr. O. S. Meena also informed that separate portal has been formed for improving monitoring system. He also urged upon for immediate disposal of all pending loan proposals lying with different bank branches. The Department had sent bank branch wise pending fishery proposals with SLBC for further sharing to member Banks.



(Action Point 2: Member Banks & SLBC)

Mr. B.P. Gopalika, Addl. Chief Secretary (ARD) informed that the Dept has sponsored total 86158 loan proposals (Dairy, Poultry, Piggery & Goatery) involving total amount of Rs.12.55 cr. The ARD will send bank branch wise pending proposals to SLBC. SLBC will further share the same to member Banks. Mr. Gopalika requested all the member Banks to dispose of all pending cases by September, 2020.

(Action Point 3: Member Banks & SLBC)

Sri Gupta, ACS, Agri & Agri Marketing Deptt stressed upon disposal of all Agri & Agri allied loan proposals by 30.09.2020 and to disburse all the sanctioned cases positively by 30.09.2020 thus to achieve at least 50% of the ACP target of FY 2020-21 (Agriculture) by end of half year of current fiscal. He also urged upon not to reject fishery loan proposals for insurance issue.

(Action Point 4: Member Banks)

Sri M Dhar, Special Secretary & Director, Institutional Finance, GoWB suggested for observance of Special KCC Days on 14th & 15th September, 2020 for disposal of all pending KCC proposals including Agri-Allied sector. The house accepted the proposal unanimously.

(Action Point 5: Member Banks)

The meeting was ended with vote of thanks to the chair & other participants.



(Ashwini Kumar Jha)
Chief General Manager &
Convener, SLBC West Bengal





पंजाब नैशनल बैंक

...भरोसे का प्रतीक !



punjab national bank

...the name you can BANK upon !

राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल :STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

E-mail: slbc.westbengal@unitedbank.co.in
Telephone: 033-2262-7365, 033-2231-1716

8th Floor, United Tower
11, Hemanta Basu Sarani
Kolkata- 700 001

Ref. No. SLBC/WB/MSME/ 292/2020

Date: 10.09.2020

- 1) The Member Banks under SLBC, West Bengal
- 2) The LDMs in West Bengal
- 3) MSME & Textile Department, GoWB

Re: Minutes of the SLBC Sub-Committee meeting on MSME held on 09.09.2020.

One special SLBC sub-committee meeting on MSME was held on 09.09.2020 to review the progress made in MSME, as advised by Dr. Amit Mitra, Hon'ble Finance Minister, GoWB in the special meeting of the SLBC dated 03.09.2020. The meeting was conducted through VC under the chairmanship of Sri Rajesh Pandey, Principal Secretary MSME. The meeting was participated by Sri Anurag Srivastav, Director MSME, GoWB, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri J. P. Tirkey, General Manager, Reserve Bank of India, Sri Samrat Mukherjee, DGM, NABARD and other senior officials from different major Banks.

Sri S. G. Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and narrated that Banks have sanctioned Rs.25335 Cr upto Aug 2020 against target of Rs. 90237.69 Cr for the current FY, thus achieving 27.78% of target.

The major points of discussions along with the action points emerged during the sub-committee meeting are as given below :-

- Sri R. Pandey, Principal Secretary, MSME pointed out that achievement in MSME sector by member banks is not satisfactory at all in this quarter. He urged upon early disposal of MSME loan proposals and to disburse all the sanctioned cases positively by 30.09.2020.
- Sri S. G. Saha, GM, SLBC West Bengal informed that due to the prevailing pandemic situation, number of fresh MSME proposals coming to branches are very less, again Banks stressed upon implementation of GECL, thus the performance under MSME was not upto the mark.
- Sri M Dhar, Special Secretary & Director, Institutional Finance, GoWB suggested that with phase wise unlock & resumption of business activities, there will be a continuous flow of fresh MSME proposals in the Banks and MFI sector will boost up – thus the performance of Banks particularly in coming days will be improved gradually.
- Sri R. Pandey suggested the following measures to boost up the MSME sector in coming days :-
 - i) MSME credit delivery camps are to be organized by different Banks in each district.
 - ii) Banks to emphasize on Mudra loan sanction. Pending loan proposals are to be cleared by 30.09.2020.
 - iii) Mudra Weaver loan target of one lakh sanctions is to be achieved positively. GoWB is providing 4% additional interest subvention for weavers. Banks to take this advantage for achieving their target.

(Action Point 1: Member Banks)



(Signature)

- Sri A Srivastav, Director MSME, GoWB informed that the Deptt. has adopted 100 new clusters, in addition to 152 clusters adopted previously, for extensive credit linkage in MSME sector in the state with enormous scope for job creation. He suggested that uncovered entrepreneurs of the clusters are to be targeted for credit linkage through awareness / Credit camps to be conducted by LDMs/Banks & Line departments.

(Action Point 2: LDMs & Member Banks)


- Sri R. Pandey requested the Banks to dispose of all pending PMEGP cases by 30.09.2020.
(N.B. SLBC already informed all member Banks on 05.09.2020, citing KVIC circular, that they can disburse PMEGP loan and claim/ upload Margin Money Subsidy on the PMEGP online portal without waiting for completion of EDP training till 30.09.2020 and such pending EDP training is to be completed during next quarter i.e up to 31.12.2020.)

(Action Point 3: Member Banks)

- Sri A Srivastav also informed that a separate portal on MSME is being created by the Department. Sri M Dhar elaborated that a portal in line with KCC IMS portal will be developed in consultation with the State Govt. to track and monitor real time status of MSME proposals sponsored to different Bank branches vis-à-vis its disposal. Preparation will be undertaken to generate necessary MIS, desegregated upto Block level.

(Action Point 4: SLBC, MSME & Textile Department, Finance Dept)

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


(Ashwini Kumar Jha)
Chief General Manager &
Convener of SLBC, West Bengal





CONVENOR BANK

पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



punjab national bank
...the name you can BANK upon !