



युनाइटेड बैंक ऑफ इंडिया : अग्रणी बैंक प्रभाग
प्रधान कार्यालय : 11, हेमंत बसु सरणी कोलकाता – 700 001

पश्चिम बंगाल हेतु राज्य स्तरीय बैंकर्स समिति
कार्यसूची की कार्यकारी सारांश

सितम्बर, 2018 की तिमाही समीक्षा हेतु राज्य स्तरीय बैंकर्स समिति की 143 वीं बैठक

UNITED BANK OF INDIA : LEAD BANK DIVISION
HEAD OFFICE, 11, HEMANTA BASU SARANI , KOLKATA : 700 001

State Level Bankers' Committee for West Bengal
Executive Summary of Agenda

143rd SLBC MEETING FOR QUARTERLY REVIEW OF SEPTEMBER' 2018

दिनांक/Date : 11.12.2018

स्थान: कोलकाता

समय / Time : 11:30 A.M.

Venue: Kolkata

Agenda items listed for 143rd SLBC meeting on 11-12-2018

- 1) Confirmation of the minutes of the 142nd SLBC meeting
- 2) Action Taken Report on the resolutions of the 142nd SLBC meeting.
- 3) Opening of Banking Outlets in the Unbanked Rural Centers
- 4) Data Management System as per Revamped Lead Bank Scheme
- 5) CD Ratio & review of districts with less than 40% CD ratio
- 6) Review of Credit Disbursement under ACP & PRISEC
- 7) Progress in KCC & PMFBY coverage
- 8) Identification of uncovered borrowers and doubling of farmers' income by 2022
- 9) Progress in SHG-NRLM ,NULM & Intt Subsidy claim
- 10)Progress in Housing & Education Loan
- 11)Export Credit
- 12)Review of credit deployment in MSME
- 13)MSME Clusters & Specialized branches
- 14)Review of MUDRA loans, SUI loans
- 15)Strengthening of Eco-system for MSME
- 16)Review of NPA position & review of Certificate Cases, SARFAESI Cases ,DM
Permission
- 17)Financial Literacy Camps & Awareness Drive
- 18)Functioning of RSETIs
- 19)Calendar of meetings by LDM & Unresolved issues related to DCC/DLRC,etc
- 20)Miscellaneous

EXECUTIVE SUMMARY OF AGENDA OF 143rd SLBC

AGENDA- 1: CONFIRMATION OF PROCEEDINGS OF THE 142nd SLBC MEETING

The proceedings and action points of 142nd SLBC Meeting for West Bengal held in Kolkata on 10th September, 2018 was circulated under cover of Convener Bank's letter to the members on 01-10-2018. The same may please be confirmed by the House.

AGENDA- 2: ACTION POINTS EMERGED IN THE LAST SLBC (142nd) MEETING OF WEST BENGAL HELD ON 10.09.2018.

In the last SLBC (142nd^t) meeting of West Bengal held on 10.09.2018 where agenda items were discussed at length in presence of the Hon'ble Finance Minister, GoWB.

The following major action points emerged in the meeting for implementation:

Sl.	Action Points	Action taken for compliance
1	Five districts including Jalpaiguri are lagging behind with CD ratio at below 40%. Fruitful action plan for achieving CD ratio above 40% must be implemented with all out efforts with active involvement of all the stake holders including development agencies for reaching out to prospective beneficiaries is to be implemented. (Action: All member Banks and LDMs of Birbhum, Howrah, Hooghly, 24 Parganas (North) and Jalpaiguri districts.)	Howrah & Birbhum has attained 40% CD Ratio while improvement has been observed in the 3 other districts. CD Ratio has increased to 37.73 %,36.15% & 32.23 % for Hooghly, Jalpaiguri & 24 Paraganas (North) district respectively . It is expected that these 3 remaining districts will be able to achieve the desired result by 31-03-2019.
2	Completion of survey of 284 URCs (Unbanked Rural Centers) by the LDMs is to be ensured in time for enabling SLBC to take a decision on opening of B & M branch or Banking Outlet in eligible URCs. (Action: All LDMs and SLBC, West Bengal)	Survey has been completed. As per survey 72 Unbanked Rural Centres have been identified where banking facilities are not available within a distance of 5 KM from the centres. These 72 centres have since been allocated among the banks on 05-11-2018 for opening Banking Outlets by 31-12-2018.

3	Facilitating implementation of IFMS based transfer of subsidy to SHGs under WBSSP implemented by WBSCL and soliciting assistance from member banks in collection & seeding of mobile numbers of SHG members in the CBS system by providing requisite information of unseeded SHGs to district authorities.	All the member banks have been advised to complete the process by Dec,2018. As suggested by SHG & SE Deptt, the banks are to forward the list of SHGs where mobile numbers are unavailable, to the respective District Magistrate Office for onward collection and subsequent seeding in the system.
4	Speedy implementation of Block level MIS generated Data Management System stipulated under Revamped Lead Bank Scheme. (Action: All Member Banks and SLBC, West Bengal)	SLBC has conducted User Application Test on 31-10-2018 with completion of the process of mapping of the Blocks & Municipals in the system. The portal will be made live for uploading of data by member banks from December 2018 quarter onwards. All the member banks are to complete the process of block wise mapping of branches in system by December,18
5	Need for augmentation of Investment Credit under agriculture along with Production Credit in the State. (Action: All Member Banks)	Member banks are to attend to the issue with focus on farm mechanization, dairy farming, agro-processing units, etc.
6	Bankers-Stake-holders workshop on export credit to be held for augmenting the flow of export credit in the State. (Action: All member Banks, SLBC, West Bengal and MSME & T Department, GoWB)	One workshop with support from MSME & T Deptt ,GoWB , EXIM Bank, ECGC, EEPD and FIEO covering the member banks and a few entrepreneurs was conducted on 16-11-18 at Staff Training College , UBI.As suggested by ACS, MSME & T, GoWB, a brainstorming session on exports will be held by December,2018.
7	A special meeting with all member Banks, WBSRLM and SHG & SE Department and other stake holders shall be convened to sort out different issues relating to credit flow to boost SHG movement in the State. (Action: SLBC,West Bengal, WBSRLM & SHG & SE Department, GoWB)	The special meeting was held on 11-10-2018 with all the participating banks under NRLM. Important decisions regarding ratification of revised subsidy claim format, clearance of back-log of interest subsidy, disposal of SVSKP proposals were taken.

AGENDA- 3: DISCUSSION ON OPENING OF BANK OUTLETS IN UNBANKED RURAL CENTRES

It has been an endeavor on the part of Government as well as RBI for covering all the villages under banking services for an inclusive growth. With the evolvement of Bank Mitra model as a Last Mile facilitator in providing the basic banking services to the people in remote areas all the Bank Mitras are now engaged in opening of bank accounts, acceptance of deposit, remittance of fund on real time basis besides being involved in micro credit, scouting of KCC loans & formation/credit linkage of Joint Liability Groups. On last count more than 12000 Bank Mitras are reportedly operating in the State throughout the GPs across the State and are eligible to be considered as banking Outlet as such in terms of extant guidelines. This has come as a major relief to the Banks in view of the operational and infrastructural inconveniences associated with opening and maintaining a Brick & Mortar branch. However it will be an endeavour on the part of the SLBC to provide banking facilities and bring all the population within the banking system in the State and will act on any suggestion received from Govt. authorities from time to time regarding opening of outlets.

During the Extended Gram Swaraj Abhiyan , SLBC was informed by DFS for furnishing information of availability of banking facility in 284 villages located in distant areas. However, during the SLBC Steering Committee meeting on 23-08-2018, SLBC raised the issue regarding the need for having a relook in this regard with undertaking of a comprehensive survey of the villages with requisite information. The concerned Lead District Managers were entrusted with the task of completing the survey and report to SLBC for necessary action.

The survey has since been completed and it was gathered that there are 72 such centres where no banking facility are available within a distance of 5 KM. Accordingly, it has been decided to open Banking Outlets in these centres on urgent basis. SLBC has finalized the process and allocated these 72 centres among the member banks for opening of the Banking Outlets accordingly. The matter was also informed to Department of Financial Services with a request to allow the banks to complete the task latest by 31-12-2018. Information in this regard has also been shared with Govt of West Bengal for further ratification.

Allocation of URs by SLBC, West Bengal

Dated : 31-10-2018

Sr. No.	NAME OF THE DISTRICT	Name of Sub-District / BLOCK	VILLAGE NAME	POPULATION (AS PER 2011 CENSUS)	Brick & Mortar Branch proposed (Name of the Bank)
1	Bankura	Ranibundh	Dhanara	2170	Punjab National Bank
2	Bankura	Ranibundh	Satnala	1214	Bank of Baroda
3	Bankura	Taldangra	Naraitampur	2245	Bank of Baroda
4	Bankura	Chhatna	Asurabad	694	State Bank of India
5	Bankura	Chhatna	Jorthol	1219	State Bank of India
6	Bankura	Hirbandh	Salapahari	1300	Bangiya Gramin Vikash Bank
7	Bankura	Ranibundh	Narkoli	1035	Punjab National Bank
8	Bankura	Raipur	Susunia	1044	Bangiya Gramin Vikash Bank
9	Bankura	Ranibundh	Kulam	1204	Allahabad Bank
10	Bankura	Ranibundh	Tung Charar	1617	Bangiya Gramin Vikash Bank
11	Bankura	Barjora	Dhengakend	223	Bangiya Gramin Vikash Bank
12	Bankura	Raipur	Krambera	598	Bangiya Gramin Vikash Bank
13	Bankura	Ranibundh	Benkakocha	585	Allahabad Bank
14	Bankura	Ranibundh	Chura Pathar	692	Bangiya Gramin Vikash Bank
15	Bankura	Ranibundh	Haramgara	692	Punjab National Bank
16	Bankura	Ranibundh	Bagdubi	515	Punjab National Bank
17	Bankura	Taldangra	Bhutamamaheshpur	568	Bangiya Gramin Vikash Bank
18	Birbhum	Rajnagar	Kuralmatia	583	Bandhan Bank
19	Birbhum	Rajnagar	Jaypur	616	State Bank of India
20	Birbhum	Rajnagar	Talpokur	598	United Bank of India
21	Birbhum	Rajnagar	Madarpur	606	State Bank of India
22	Coochbehar	Mekhliganj	Jhar Singheswar	91	Uttar Banga Kshetriya Gramin Bank
23	Dakshin Dinajpur	Tapan	Katrail	1118	State Bank of India
24	Dakshin Dinajpur	Tapan	Pachim Nimpur	453	State Bank of India
25	Dakshin Dinajpur	Tapan	Ahera	317	State Bank of India
26	Dakshin Dinajpur	Tapan	Kamdebbati	698	State Bank of India
27	Jalpaiguri	Alipurduar/Kalchini	Rangamati T.E.	9987	State Bank of India
28	Jalpaiguri	Alipurduar/Kalchini	Buxa Hill Forest	2889	Bandhan Bank
29	Jalpaiguri	Alipurduar/Madarihat	Ballaguri	1746	HDFC Bank
30	Jalpaiguri	Rajganj	Jungle Mohal	21408	State Bank of India
31	Jalpaiguri	Alipurduar/Kalchini	Buxa forest (Panbari)	861	UCO Bank
32	Jalpaiguri	Nagrakata	Jiti Tea Garden	5588	State Bank of India
33	Jalpaiguri	Nagrakata	Hope Tea Garden	4076	State Bank of India
34	Kalimpong	Pankhasari Khasmahal	Lower & Upper Ambik	1029	Central Bank of India
35	Kalimpong	Pankhasari Khasmahal	Kuwapani & Maipatey	488	Central Bank of India
36	Kalimpong	Pankhasari Khasmahal	Kalikhola	584	Central Bank of India
37	Kalimpong	Pankhasari Khasmahal	Sherpa Gaon & Sherpa T	655	Central Bank of India
38	Kalimpong	Pankhasari Khasmahal	Phaperkheti	573	Central Bank of India
39	Kalimpong	Pankhasari Forest	Badeuy & Pankhasari	709	Central Bank of India
40	Kalimpong	Nim Khasmahal	Samabeong	884	Central Bank of India
41	Kalimpong	Nim Khasmahal	Kolbong	724	Central Bank of India
42	Paschim Bardhaman	Faridpur Durgapur	Kalinagar	535	State Bank of India
43	Paschim Bardhaman	Faridpur Durgapur	Kendula	250	State Bank of India
44	Paschim Bardhaman	Faridpur Durgapur	Gopendanga	536	State Bank of India
45	Paschim Bardhaman	Kanksa	Phuljhuri	608	Bandhan Bank
46	Purulia	Puncha	Ghokund	1566	State Bank of India
47	Purulia	Kashipur	Manihara	3104	Bangiya Gramin Vikash Bank
48	Purulia	Bundwan	Sirka	1072	United Bank of India
49	Purulia	Bundwan	Kantagora	737	Bandhan Bank
50	Purulia	Manbazar-II	Kendajor	1036	Bank of Baroda
51	Purulia	Barabazar	Taldih Als Nabudih Mais	1137	United Bank of India
52	Purulia	Arsha	Gayalikochoa	673	United Bank of India
53	Purulia	Arsha	Ghatiali	329	United Bank of India
54	Purulia	Arsha	Sitarampur	310	United Bank of India
55	Purulia	Arsha	Kanriyardi	118	United Bank of India
56	Purulia	Arsha	Bhuiyadi	274	United Bank of India
57	Purulia	Arsha	Parsiya	215	United Bank of India
58	Purulia	Bagmundi	Shilingda	369	United Bank of India
59	Purulia	Bagmundi	Ushuldungri	467	United Bank of India
60	Purulia	Bagmundi	Edelbera Alias Simulber	312	United Bank of India
61	Purulia	Manbazar-I	Kelyardi	949	United Bank of India
62	Purulia	Manbazar-I	Parashya	319	United Bank of India
63	Purulia	Manbazar-I	Nagdagora	602	United Bank of India
64	Purulia	Manbazar-I	Jamda	712	United Bank of India
65	Purulia	Manbazar-II	Dhadkidi Alias Chirka	628	Bank of Baroda
66	Purulia	Manbazar-II	Danrika Doba	908	Bank of Baroda
67	South 24 Parganas	Sagar	Gangasagar	10340	Bandhan Bank
68	South 24 Parganas	Sagar	Sibpur	9344	State Bank of India
69	South 24 Parganas	Namkhana	Patibania	6987	Punjab National Bank
70	South 24 Parganas	Namkhana	Baliara	8672	Canara Bank
71	South 24 Parganas	Namkhana	Shibpur	6269	Bandhan Bank
72	South 24 Parganas	Sagar	Beguakhali	5683	Bangiya Gramin Vikash Bank

AGENDA- 4: PROGRESS ON DATA MANAGEMENT SYSTEM AS PER REVAMPED LEAD BANK SCHEME

Objective : To enable SLBC to function effectively as a data aggregation platform with evolving of a standardized system of upload/download of data (pertaining to Block, District & State) with minimum level of manual intervention . Basic features are,

- Data is to be uploaded by all the participating banks and should include unique District and Block names/codes in line with the Census codes for identification of District/Block.
- SLBC will have the upload/import function for aggregating the State data along with District & Block data in Excel format only..
- As per RBI guidelines, LDMs would have access to SLBC website to download the data related to respective districts and blocks.
- As suggested by RBI, the SLBC will develop the website so as to make it enabled for data analysis capability.

In the previous meetings of the SLBC Sub Committee on Data Management System it was decided that

- 1) All the member banks would arrange for mapping of the branches on Block/Sub-District basis in their respective systems as per RBI directives
- 2) The local offices of the banks should take up the matter with their controlling offices for necessary modification in the system accordingly.
- 3) SLBC to develop the website at the earliest for reporting by the branches

Present status

SLBC has developed the module and the UAT (User Application Test) was conducted on 31-10-2018 with support from UCO Bank & Allahabad Bank. Glitches regarding the LBS.II & LBS.III report were detected and are being rectified. Also, for areas under Municipal Corporation, the codes as available with Local Govt Directory have been incorporated. SLBC proposes to make the portal live during the last part of December' 2018.

Action points for member banks

- All the member banks must ensure mapping of the branches on block basis.
(As the uploading will be as per block position)
- For December' 2018 quarter only, both manual & online reporting will be allowed.
- Due care is to be taken for incorporating correct data in the portal and any data cleaning exercise must be taken up by banks accordingly.

AGENDA- 5: CD RATIO AND REVIEW OF DISTRICTS WITH CD RATIO BELOW 40%

CD Ratio of the State stood at 64.12% as on 30.09.2018 whereas it was 63.97% on 30-06-2018. For calculation of CD Ratio of the State as on 30th September 2018, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Total Deposit (A)	754218
Total Advance utilized in the State (B=C+D)	475183
Out of which outstanding of credit sanctioned from the State (C)	423049
Credit sanctioned from outside State but utilized in West Bengal (D)	52134
RIDF Support (E)	8419
Total Advance to be reckoned (F=B+E)	483602
CD Ratio (F*100 / A)	64.12%

It is heartening to note that since June, 2018 Howrah and Birbhum district have moved ahead and crossed the 40% CD Ratio level. In the remaining three (3) districts of Hooghly, Jalpaiguri & 24 Parganas (North) where CD Ratio is below 40%, the Sub-Committees of DCC on CD Ratio would function actively and draw action plan for improving the CD ratio within short time.

CD Ratio on	Howrah	Birbhum	Hooghly	Jalpaiguri	24 Parganas(N)
30-06-2018	38.43	35.41	25.88	26.56	22.27
30-09-2018	41.54	42.74	37.73	36.15	32.23

CD ratio of all the mentioned three (3) districts have improved a lot from June, 2018 level. Big ticket recovery in NPA & NCLT recovery, limited credit expansion due to PCA by RBI on some of the bankers as well as institutional deposit are the contributing factors in these districts

SLBC desk is taking proactive steps by way of regular follow up with the LDMs of the three districts to overcome the threats to increase the CD ratio beyond 40%. From the recent trend observed in the last quarter it is expected that the remaining three (3) districts would be able to achieve the target of 40% by March, 2019.

Bank wise and District wise CD Ratio of West Bengal as on 30.06.2018 is annexed.

West Bengal						
BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)/D RATIO AS ON SEPTEMBER 2018						
(Amt.in Rs. Lac)						
Sl No	Banks	Deposit (Rs.in lac)	Advance (Rs.in lac)	Credit De Ratio (%)	Investment (Rs.in lac)	Credit+Investment Deposit Ratio (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
COMMERCIAL BANKS						
1	Allahabad Bank	5057814.47	2365341.41	46.77	2573925.73	97.66
2	Andhra Bank	634822.77	477538.00	75.22	0.00	75.22
3	Bank of Baroda	2357800.00	1423100.00	60.36	0.00	60.36
4	Bank of India	3162756.00	1446401.00	45.73	0.00	45.73
5	Bank of Maharashtra	210245.00	189829.00	90.29	0.00	90.29
6	Canara Bank	1517308.19	811496.94	53.48	0.00	53.48
7	Central Bank of India	2218599.46	909630.33	41.00	0.00	41.00
8	Corporation Bank	651337.58	586174.24	90.00	0.00	90.00
9	Dena Bank	287089.00	257526.00	89.70	0.00	89.70
10	Indian Bank	963074.23	380678.00	39.53	0.00	39.53
11	Indian Overseas Bank	1487333.00	799917.93	53.78	0.00	53.78
12	Oreintal Bank of Commerce	928132.00	874184.00	94.19	0.00	94.19
13	Punjab National Bank	2714200.00	1626500.00	59.93	0.00	59.93
14	Punjab & Sind Bank	402446.00	344919.00	85.71	0.00	85.71
15	Syndicate Bank	787322.00	746208.00	94.78	0.00	94.78
16	State Bank of India	18408112.00	7264469.00	39.46	1997400.71	50.31
17	Union Bank of India	1758290.00	1092898.69	62.16	0.00	62.16
18	United Bank of India	8199506.00	3907624.00	47.66	2495385.25	78.09
19	UCO Bank	3607600.00	1372400.00	38.04	2859327.00	117.30
20	Vijaya Bank	481006.41	372374.25	77.42	0.00	77.42
21	IDBI Bank	1643438.30	705567.02	42.93	0.00	42.93
A	Sub-Total	57478232.41	27954776.81	48.64	9926038.69	65.90
OTHER BANKS						
22	HDFC Bank	3277685.40	2367395.22	72.23	0.00	72.23
23	AXIS Bank Ltd.(UTI)	3379315.06	2080065.13	61.55	15408.26	62.01
24	ICICI Bank	2731058.31	2450692.88	89.73	0.00	89.73
25	Kotak Mahindra Bank Ltd	557314.32	472242.21	84.74	0.00	84.74
26	Federal Bank	300316.77	238167.30	79.31	0.00	79.31
27	Indusind Bank	418425.70	1011761.14	241.80	0.00	241.80
28	SIDBI	0.00	60521.23	0.00	0.00	0.00
29	Bandhan Bank	1549507.00	1496635.00	96.59	892754.13	154.20
30	Ratnakar Bank Ltd.	246535.00	702492.00	284.95	0.00	284.95
31	South Indian Bank	107266.00	178566.00	166.47	0.00	166.47
32	Tamilnad Mercantile Bank	65130.77	17204.86	26.42	0.00	26.42
33	Utkarsh Small Finance Bank	2479.00	4423.00	178.42	0.00	178.42
34	Ujjivan Small Finance Bank	9469.95	100428.36	1060.50	0.00	1060.50
35	Yes Bank	684580.00	647563.00	94.59	0.00	94.59
36	IDFC Bank	36194.81	172707.50	477.16	0.00	477.16
37	Jana Small Finance Bank Ltd.	2543.56	46374.76	1823.22	0.00	1823.22
B	Sub-Total	13367821.65	12047239.59	90.12	908162.39	96.91
(A+B)	Total	70846054.06	40002016.40	56.46	10834201.08	71.76
REGIONAL RURAL BANKS						
38	BGVB (UBI)	1445341.40	559668.41	38.72	899733.25	100.97
39	PBGB (UCO)	493062.00	246393.00	49.97	160087.00	82.44
40	UBKGB	295147.00	153295.00	51.94	0.00	51.94
C	RRBs Total	2233550.40	959356.41	42.95	1059820.25	90.40
D	W.B. St. Co-op.Bk	2239917.00	1294067.54	57.77	1244741.12	113.34
E	WBSCARD Bank Ltd.	102322.00	49525.00	48.40	9312.73	57.50
Grand Total (A+B+C+D+E)		75421843.46	42304965.35	56.09	13148075.18	73.52
Amount sanctioned from outside State but fund utilised in the State of West Bengal			5213312.00			
RIDF Support			841946.36			
Total Credit in the State			48360223.71			
Credit Deposit Ratio				64.12		
Total Credit + Investment			61508298.89			
Total Credit + Investment Deposit Ratio				81.55		

District Wise CD Ratio of West Bengal as on 30.09.2018						
S No.	Name of District	Lead Bank	CD Ratio as on Sept. 2017	CD Ratio Sept. 2018		
				(Amount in Rs. crore)		
				Deposit	Advance	CD Ratio as on Sept. 2018
1	24 Pgs (South)	UBI	41	25585.89	11297.53	44.16
2	24Pgs.(North)	AB	22	114875.53	37023.51	32.23
3	Alipurduar	CBI	41	4452.42	1912.58	42.96
4	Bankura	UBI	40	9654.23	4128.36	42.76
5	Birbhum	UCO	37	12122.73	5180.78	42.74
6	Cooch Behar	CBI	65	8772.85	3728.13	42.50
7	Dakshin Dinajpur	UBI	55	4285.33	2002.18	46.72
8	Darjeeling	CBI	48	17073.75	7389.58	43.28
9	Hooghly	UCO	23	35548.23	13413.21	37.73
10	Howrah	UCO	38	29912.13	12425.31	41.54
11	Jalpaiguri	CBI	43	13789.52	4985.25	36.15
12	Jhargram	UBI	93	3639.89	1595.63	43.84
13	Kalimpong	SBI	37	1078.48	433.60	40.20
14	Kolkata Metro	SBI	89	312469.16	251063.66	80.35
15	Malda	UBI	51	9512.21	4156.18	43.69
16	Murshidabad	UBI	50	12964.72	5329.19	41.11
17	Nadia	UBI	45	24721.53	10225.19	41.36
18	Paschim Burdwan	UCO	41	30922.56	12879.66	41.65
19	Paschim Medinipur	UBI	40	20613.98	8452.13	41.00
20	Purba Burdwan	UCO	40	24961.71	10260.35	41.10
21	Purba Medinipur	UBI	43	21752.66	8986.53	41.31
22	Purulia	UBI	43	8785.36	3361.81	38.27
23	Uttar Dinajpur	UBI	57	6723.56	2819.30	41.93
	CD Ratio		60	754218.43	423049.65	56.09
	Amount sanctioned from outside State but fund utilised in the State of West Bengal		65		52133.12	64.12
	RIDF Support				8419.46	
	Total Advances in the State				483602.23	
	Credit Deposit Ratio					

AGENDA- 6: REVIEW OF CREDIT DISBURSEMENT

Achievement upto September, 2018 under ACP 2018-19 and PRISEC

All the banks operating in the State put together disbursed Rs. 54641.00 crore i.e. 37% of the Annual Target for Rs. 146461.00 crore during the period April to September of the financial year 2018-19.

While achievement under Agriculture sector is 37% the achievement in MSME and OPS are 41% of the ACP Targets respectively as on 30.09.2018. While the volume has increased on absolute terms, the percentage has slowed down, mainly due to lesser credit off take in Other Prisec & Non-Prisec component in July-Sept, 2018 quarter in comparison to the previous quarter.

A comparative position of achievement in disbursement under ACP 2018-19 as on 30.09.2018 with the corresponding period of last 2 years is as under:

(Amt. Rs. in crore)

Sectors	2016-17			2017-18			2018-19		
	Yearly Target	<u>Achv</u> April to Sept	% of Achv	Yearly Target	<u>Achv</u> April to Sept	% of Achv	Yearly Target	<u>Achv</u> April to Sept	% of Achv
Agriculture	52551	16767	32	59098	17866	30	64071	23391	37
MSE/MSME	26000	16593	64	38000	17913	47	50000	20287	41
OPS	9315	7171	77	11191	7795	69	15890	6418	41
Prisec	87866	40531	46	108289	43574	40	129961	50096	39
Non-Prisec	9000	10080	112	11250	8122	72	16500	4545	28
Total	96866	50611	52	119539	51696	43	146461	54641	37

Comparison of quarterly progress in 2018-19:

Sector	Disbursement during April-June,2018 quarter	Disbursement during July-Sept,2018 quarter	Total disbursement in 2018-19
Agriculture	11846	11545	23391
MSE/MSME	10217	10070	20287
OPS	4562	1856	6418
Prisec	26625	23471	50096
Non-Prisec	3552	993	4545
Total	30177	24464	54641

Bank - wise Targets and Achievement in Agriculture for 2018-19							
for the State of West Bengal under ACP 2018 -19 as on September 2018							
(Rs.in crore)							
SI.No.	Name of Bank	AGRICULTURE					
		2017 -18			2018 -19		
		Target	Achievement	% of	Target	Achievement	% of
	(April-Sept)	Achivement		(April- Sept)	Achivement		
1	Allahabad Bank	4136.87	1422.24	34.38	4395.93	2186.62	49.74
2	Andhra Bank	302.39	81.16	26.84	302.44	57.72	19.08
3	Bank of Baroda	1105.82	434.16	39.26	1156.37	1522.72	131.68
4	Bank of India	2580.12	502.55	19.48	2740.14	687.78	25.10
5	Bank of Maharashtra	88.13	16.76	19.02	86.42	151.01	174.74
6	Canara Bank	2238.43	218.56	9.76	2408.98	1306.56	54.24
7	Central Bank of India	2449.26	526.3	21.49	2708.2	554.69	20.48
8	Corporation Bank	306.66	41.16	13.42	313.93	57.68	18.37
9	Dena Bank	246.76	31.67	12.83	254.73	35.54	13.95
10	Indian Bank	413.63	90.56	21.89	442.91	149.02	33.65
11	Indian Overseas Bank	878.22	96.59	11.00	918.27	136.38	14.85
12	Oriental Bank of Commerce	684.99	81.74	11.93	718.33	88.43	12.31
13	Punjab National Bank	2193.98	506.58	23.09	2253.36	2378.67	105.56
14	Punajb & Sind Bank	102.38	12.84	12.54	127.73	248.06	194.21
15	Syndicate Bank	767.93	140.29	18.27	796.74	176.45	22.15
16	State Bank of India	9279.46	4456.47	48.03	9114.55	4543.96	49.85
17	Union Bank of India	1211.02	214.42	17.71	1280.37	290.10	22.66
18	United Bank of India	7063.91	1560.2	22.09	6417.29	1589.52	24.77
19	UCO Bank	2649.97	714.16	26.95	2767.6	491.29	17.75
20	Vijaya Bank	159.74	59.24	37.09	182.85	56.60	30.95
21	IDBI Bank Ltd.	655.01	335.42	51.21	707.17	285.17	40.33
	Sub-Total of PSU Banks	39514.68	11543.07		40094.31	16993.95	42.38
22	HDFC Bank	889.85	1075.76	120.89	2835.23	1281.07	45.18
23	AXIS Bank Ltd.(UTI)	1046.83	114.43	10.93	2771.01	201.31	7.26
24	ICICI Bank	778.51	231.77	29.77	2771.01	188.76	6.81
25	Kotak Mahindra Bank Ltd	0	0	#DIV/0!	0	101.16	#DIV/0!
26	Federal Bank	284.98	1.63	0.57	580.21	117.35	20.23
27	Indusind Bank	0	28.6	#DIV/0!	580.21	126.21	21.75
28	Bandhan Bank	3014.31	2275.14	75.48	6624.96	1712.89	25.86
29	Ratnakar Bank Ltd.	0	49.60	#DIV/0!	654.07	55.41	8.47
30	South Indian Bank	0	26.86	#DIV/0!	40.68	30.85	75.83
31	Tamilnadu Mercantile Bank	0	0	#DIV/0!	0	0.10	#DIV/0!
32	Utkarsh Small Finance Bank	0	0	#DIV/0!	0	69.40	#DIV/0!
33	Ujjivan Small Finance Bank	0	0	#DIV/0!	0	60.47	#DIV/0!
34	Yes Bank	0	268.89	#DIV/0!	0	204.22	#DIV/0!
35	IDFC Bank	0	0	#DIV/0!	0	0.00	#DIV/0!
36	Jana Small Finance Bank Ltd.	0	0	#DIV/0!	0	0.08	#DIV/0!
	Sub-Total of Pvt. Banks	6014.48	4072.68		16857.38	4149.28	24.61
37	BGVB (UBI)	6077.91	384.58	6.33	893.91	442.64	49.52
38	PBGB (UCO)	1673.95	126.59	7.56	652.28	153.72	23.57
39	UBKGB	1116.14	112.22	10.05	535.91	101.75	18.99
	RRBs Total	8868	623.39		2082.10	698.11	33.53
	Total of Scheduled Comm. Bank	54397.16	16239.14		59033.79	21841.34	37.00
40	W. B. St. Co-op.Bk	3707.61	1451.55	39.15	4070.87	1323.13	32.50
41	WBSCARD Bank Ltd.	867.34	201.11	23.19	966.35	227.28	23.52
42	WBFC	125.66	0	0.00	0	0.00	#DIV/0!
	Total of Co-optv. Banks	4700.61	1652.66		5037.22	1550.41	30.78
43	SIDBI	0	0	#DIV/0!	0	0.00	#DIV/0!
	Grand Total	59097.77	17891.8	30.27	64071.01	23391.75	36.51

Agenda-7: Progress in Kisan Credit Card (KCC) and Pradhan Mantri Fasal Bima Yojana (PMFBY) coverage

KCC: In continuation of the previous SLBC (141st) meeting of West Bengal held on 19-06.2018 it was decided to cover all eligible farmers of the State under KCC. Agriculture Dept, GoWB was requested to identify left over farmers, so that desirable target can be achieved within 31.03.2019. With Rabi 2018 season in full swing it is expected that the banks need to cover a lot of ground in this regard. With renewal cases with enhancement as per revised guidelines on KCC taking place regularly, there is an urgent need to add new farmers into the fold. More concerted effort is required with full support from Agriculture Department to identify the left out farmers.

Performance of KCCs for last 4 years is furnished below:

Target & Achievement under Kisan Credit Card in the State of West Bengal

Year	Target (No.)	Achievement (No.)	(In numbers)
			% of Achievement
2014-15	10,00,000	17,31,395	173
2015-16	20,00,000	17,53,590	88
2016-17	17,00,000	16,34,533	96
2017-18	17,00,000	19,89,626	117

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

Target	Issued upto June,2018	Issued upto Sept,2018	% of yearly achievement
20,00,000	765246	962418	48.12

All the banks operating in the State have issued 962418 KCCs during the period April to September 2018 of F.Y. 2018-19 i.e. 48% of annual target of 20.00 lac. Total financial outlay for KCC stood at Rs.4909.84 crore as on 30.09.2018 which account for 45% of the farm credit.

Average per ticket KCC disbursement of Rs.50,427/- as on 30.06.2018 has also increased to Rs.51016/- on 30-09-2018. Average credit per KCC of all the banks excluding West Bengal State Co-operative Bank is Rs.76337/- while the average credit per KCC of West Bengal State Co-operative Bank is Rs.22610/- . It is observed that average disbursement per KCC increased from Rs.41955/- on 30-09-2017 to Rs.51016/- as on 30-09-2018.

In West Bengal 81 % of farmers belong to marginal farmer's category while 14 % belongs to small farmer's category. The average ticket size has been worked out in line with the Small Farmers and Marginal Farmers composition mix accordingly.

West Bengal					
Bank wise Disbursement under Kisan Credit Card (2018-19)					
(Position from 01.04.2018- 30.09.2018)					
(Rs.in lac)					
S No.	Bank	Target	Issued	Achievement	
		No	No.	Amt.	(No) in %
Public Sector Banks					
1	Allahabad Bank	71000	8803	5815.90	12.40
2	Andhra Bank	600	33	19.18	5.50
3	Bank of Baroda	7000	4464	3696.82	63.77
4	Bank of India	53000	40113	19211.00	75.68
5	Bank of Maharashtra	500	272	151.00	54.40
6	Canara Bank	9400	7414	3512.57	78.87
7	Central Bank of India	41000	9456	6499.93	23.06
8	Corporation Bank	900	85	55.19	9.44
9	Dena Bank	900	75	42.00	8.33
10	Indian Bank	9400	625	412.58	6.65
11	Indian Overseas Bank	7000	5455	2831.06	77.93
12	Oriental Bank of Commerce	7000	1067	712.06	15.24
13	Punjab National Bank	21000	25564	18928.00	121.73
14	Punjab & Sind Bank	900	625	589.36	69.44
15	Syndicate Bank	7000	1697	1178.00	24.24
16	State Bank of India	87000	59830	54603.00	68.77
17	Union Bank of India	17600	626	468.19	3.56
18	United Bank of India	76500	46020	26816.20	60.16
19	UCO Bank	65000	9220	5690.00	14.18
20	Vijaya Bank	1100	110	69.18	10.00
21	IDBI Bank	4700	4124	3073.04	87.74
A	Total	488500	225678	154374.26	46.20
Private Sector Banks					
22	HDFC Bank	7000	51831	24406.97	740.44
23	ICICI Bank	7000	1579	1924.65	22.56
24	AXIS Bank (UTI)	3000	37252	19808.02	1241.73
25	Federal Bank	300	378	567.86	126.00
26	Bandhan Bank	28000	170923	173129.53	610.44
26	Yes Bank	0	0	0.00	#DIV/0!
B	Total	45300	261963	219837.03	578.28
(A+B)	Total of Comm.Bks.	533800	487641	374211.29	91.35
Regional Rural Banks					
27	BGVB (UBI)	47000	7126	1101.86	15.16
28	PBGB (UCO)	41000	9317	8190.55	22.72
29	UBKGB	24000	4751	4927.10	19.80
C	RRBs Total	112000	21194	14219.51	18.92
D	W.B. St. Co-op.Bk	1353000	453583	102554.17	33.52
E	WBCARD Bank Ltd.	1200	0	0	0.00
Grand Total (A+B+C+D+E)		2000000	962418	490984.97	48.12

West Bengal

District Wise Disbursement Position of KCC as on 30.09.2018

S No.	Name of District	No.	Amount (Rs. In Lakh)
1	Alipurduar	4569	2748.82
2	Bankura	239242	193568.23
3	Birbhum	146987	49632.12
4	Coochbehar	28962	13163.23
5	Dakshin Dinajpur	19224	9536.17
6	Darjeeling	3955	1765.23
7	Hooghly	56512	22817.56
8	Howrah	31256	14349.21
9	Jalpaiguri	19321	7896.32
10	Jhargram	2021	923.56
11	Kalimpong	1123	459.78
12	Malda	19568	8377.54
13	Murshidabad	32174	15963.12
14	Nadia	33458	14382.19
15	North 24 Pargana	31573	13989.63
16	Paschim Burdwan	49871	17362.89
17	Paschim Medinipur	75189	23272.19
18	Purba Burdwan	23563	10056.23
19	Purba Medinipur	67526	27442.13
20	Purulia	15896	7893.56
21	South 24 Pargana	33537	17422.56
22	Uttar Dinajpur	26891	17962.7
	Grand Total	962418	490984.97

Pradhan Mantri Fasal Bima Yojana (PMFBY)

Pradhan Mantri Fasal Bima Yojana was first launched in 2016 and has since been covering both the loanee and non-loanee farmers. It has proved to be highly beneficial to the farmers in view of recurrent natural calamities. Govt. of West Bengal has contributed immensely to the cause of the farmers by waving 100% of farmer share of insurance premium for looking up the agricultural growth.

All the Banks operating in the State covered 1860623 no. of loanee farmers and 5,786 no. of non-loanee farmers during Kharif 2018 this year. The coverage under Pradhan Mantri Fasal Bima Yojana declined by 4.69% in case of loanee farmers and 97.20% in case of non-loanee farmers during Kharif 2018 in comparison to the previous year.

Yearly comparison

Loanee farmers (No.)		Non-Loanee Farmers (No.)	
Kharif 2017	Kharif 2018	Kharif 2017	Kharif 2018
1523539	1860623	87925	5786

Quarterly progress in 2018-19

Loanee farmers (No.)		Non-Loanee Farmers (No.)	
Kharif June 2018	Kharif Sept. 2018	Kharif June 2018	Kharif Sept. 2018
1451940	1860623	2457	5786

The non-renewal in case of non-loanee farmers is to be addressed properly as in case any eventualities, the farmers will be adversely impacted. An awareness drive with involvement of Agriculture Department in this regard with an attempt to bring them under the fold of bank credit will benefit all concerned.

It is also been reported that settlement of insurance claim of previous seasons have not been settled in a few cases. SLBC has intervened in this regard and the Insurance Companies are requested to share relevant and specific requirement in this regard at an early date for remittance of the settled amount to the concerned branches.

Agenda-8: Doubling of Farmers' Income by 2022

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. Immense potential for increasing agricultural production in the state, which may also favourably impact food security at national level. The vision of 'Doubling Farmers' income by 2022' is thus possible and can be achieved in the state by ensuring farmers' access to skills, technologies, markets and financial services through strategic planning and co-ordination of all concerned in the State.

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

- 1) Out of total 52 lakh (approx) farmers having own cultivable land in the State 39 lakh (approx) farmers has already been covered under KCC and the remaining uncovered 13 lakh farmers to be brought under institutional credit system in a mission mode.
- 2) Increasing the KCC coverage and thereby protecting the poor farmers from unorganized sector lending at higher interest rate, by bringing them under institutional lending system
- 3) 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 RSETI are expected to be the catalyst in this respect.
- 4) Qualified and trained youths are to be encouraged to set up Agri Clinics and Agri Hiring Centres.
- 5) More thrust is to be given on Investment credit like farm mechanization, dairy farming etc for improving farmers' non-farm income in potential areas targeting the medium and large farmers.
- 6) Proper forward linkage support by way of formation of Federations, Societies etc. with the help of Govt. Departments is to be arranged.
- 7) Around 5.0 lakh KCC loans are still under dormant 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.

Agenda-9: Progress in SHG / NRLM and E- Shakti portal of NABARD

SHG/NRLM

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

(Amt.Rs. in crore)

Financial Year	Target (No)		Achievement- Deposit Linked Number only	Achievement Credit Linked	
	Deposit Link	Credit Link		No.	Amt.
2012-2013	150000	150000	126398	108924	674.41
2013-2014	150000	150000	137222	129333	925.91
2014-2015	150000	158000	63384	114041	1026.03
2015-2016	150000	178515	96309	200967	2084.08
2016-2017	150000	250018	102392	224884	3329.81
2017-2018	150000	400000	134715	444327	8155.97
2017-2018 (April- Sept,17)	150000	400000	51926	131269	2046.20
2018-2019 (April- Sept,18)	150000	572874	63087	160136	3474.08

Quarterly Progress for 2018-19

Catagory	April – June,2018		June – Sept,18		Total (April-Sept)	
	No.	Amount (Rs. In Cr.)	No.	Amount (Rs. In Cr.)	No.	Amount (Rs. In Cr.)
Deposit Linked	44911	48.99	18176	27.46	63087	76.45
Credit Linked	71078	1196.72	89058	2277.36	160136	3474.08

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

As per data provided by WBSRLM Dept., GoWB, at the end of September 2018, credit linkage of SHG stood at Rs. 3474.08crore (26.67% of financial target) covering 1,60,136 nos. of groups (28% of physical target) as against Credit Linkage of Rs. 2046.20 crore covering 1,31,269 no of groups during the corresponding period of the last year.

Average Credit per SHG for the banks operating in the State for the quarter ended 30.09.2018 stood at Rs. 216945/- as against Rs 155878/- during the same period of the last year. It is expected that full disbursement in current quarter will result in increase of the ticket size as anticipated.

It is also reported that about 3.90 lacs SHGs are due for renewal. The concerned bank branches are to undertake the grading exercise of the eligible SHGs by December,2018 for renewal of the limit with enhancement as per norms.

The banks are also to ensure collection of mobile numbers (through District Magistrate Office in exigency) for seeding in the system and complete the interest subsidy claim.

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

Rationale for benchmark:

6 times of the existing corpus or minimum of Rs. 1.50 lac whichever is higher.

(Corpus is inclusive of revolving funds, if any, received by that SHG, its own savings, interest earning by SHG from on-lending to its members, income from other sources, and funds from other sources in case of promotion by other institutes / NGOs.)

Details of the performance of Banks regarding Credit linkage to SHGs as on 30.06.2018 have been given in the Annexure.

Dual Authentication status

Ministry of Finance, GOI had advised the SLBCs to draw up plan for implementation of Dual Authentication mode of transactions at BC point for enabling the SHGs to conduct their banking transactions locally in a convenient manner. All the banks have been directly centrally to initiate necessary measures for early implementation.

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

Challenges for smooth implementation:

CBS system needs to be configured for capturing all relevant KYC data and integration of all transactional data in both linked SB and Loan accounts,

All the SHG members are not Aadhar enabled on date. Aadhar enrolment & seeding process is to be speeded up.

NPCI is working on some solution for inter-operable Dual Authentication system for servicing other bank's SHGs. Once implemented the entire system will undergo a dramatic changes.

E- Shakti portal of NABARD

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

Since the project is expected to be rolled out to the other districts in future all the member banks are to ensure putting in place an effective IT based platform at branch level for effectively utilize the portal .

Position of SHG Bank Credit Linkage programme													
Bank-wise position for the year 2018-19													
S No.	Bank Name	Target of Credit Linked		As per NRLM Portal		Report Submitted by WBSRLM		Outstanding Credit Linked Balance as on 30.09.2018		Savings Linked upto September 2018 during the year 2018-19		Outstanding Savings Linked Balance as on 30.09.2018	
				Credit Linked upto September 2018 during the year 2018-19(Disbursed)		Credit Linked upto September 2018 during the year 2018-19(Disbursed)							
		No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)
1	Allahabad Bank	44370	105070.66	26385	24696.85	13822	29326.42	44,227	47,170.51	3694	35.24	47486	4222.58
2	Andhra Bank	360	758.00	88	52.21	80	136.75	1962	259.76	114	4.58	1285	562.31
3	Bank of Baroda	6558	15249.35	659	1129.81	1695	3481.85	8215	24854.21	539	70.21	10130	612.11
4	Bank of India	18218	42113.38	5521	5338.00	5135	9525.24	30,989	35611.23	2840	532.25	22500	4405.65
5	Canara Bank	7205	15943.94	1205	1455.52	2132	3834.03	4603	6441.00	1179	53.61	9486	2349.56
6	Central Bank of India	33114	79725.31	15474	13190.54	9923	21545.77	32422	26444.04	2857	8.29	33710	6856.74
7	Dena Bank	111	234.65	0	0.00	0	0.00	1956	1263.13	201	18.52	2354	1385.25
8	Indian Bank	1520	3687.55	72	148.88	357	777.68	1,929	2032.69	214	50.26	1403	1376.21
9	Indian Overseas Bank	2337	5611.79	587	583.51	763	1432.82	2,610	1451.61	1197	62.33	3882	878.28
10	Oriental Bank of Commerce	523	1197.50	28	19.00	110	145.30	2312	2021.52	182	33.12	2126	331.28
11	Punjab National Bank	19014	47256.79	8542	5109.14	5822	12753.16	25268	13229.32	3469	492.12	44618	4925.93
12	State Bank of India	75720	177330.41	37546	86973.00	25285	50260.68	57543	66822.00	4894	794.51	65879	8835.19
13	Syndicate Bank	3464	8175.36	1942	1697.00	1369	2896.05	3072	3042.00	2942	2697.11	3072	1842.11
14	Union Bank of India	5641	12710.16	1011	1987.24	1858	3484.16	8129	19512.29	1072	25.19	11763	2595.28
15	United Bank of India	81657	196527.82	14474	4212.53	23682	49787.93	90317	97250.63	3811	259.16	79119	7951.13
16	UCO Bank	19866	46709.81	7806	11319.00	6192	13104.37	28500	69252.23	2900	178.82	31612	4110.21
17	Vijaya Bank	280	668.00	145	131.00	98	186.35	1011	522.19	196	29.18	2889	61.25
18	IDBI Bank	181	314.50	503	1788.28	88	132.50	4,215	4,107.88	158	18.85	4874	251.26
19	Corporation Bank	41	76.50	54	100.72	10	18.00	3058	2411.71	48	4.56	6895	412.02
A	PSB Total	320180	759361.48	122042	159932.23	98421	202829.06	352338	333326.03	32507	5367.91	385083	53964.35
20	BGVB	111866	273764.47	47956	101044.00	34324	77188.72	137985	181074.00	18168	529.61	145215	56279
21	PBGB	50124	129448.50	16468	41390.71	15583	41262.97	61619	108015.04	3587	31.22	77844	24114
22	UBKGB	29704	74903.68	4622	2861.00	10845	24590.55	39808	42494	2242	34.56	79322	14487
B	RRB Total	191694	478116.65	69046	145295.71	60752	143042.24	239412	331583.04	23997	595.39	302381	94880
23	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	HDFC	0	0.00	14	19.40	0	0.00	14	19.40	0	0.00	14	15.29
25	ICICI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
C	PVT Bank Total	0	0.00	14	19.40	0	0.00	14	19.40	0	0.00	14	15.29
26	W.B St.Co-op Bank	61000	65000.00	29212.00	12288.49	963	1537.13	149814	75946.4	6583	1682.18	203473	444476.12
D	Co-optv. Bank Total	61000	65000	29212	12288.49	963	1537.13	149814	75946.4	6583	1682.18	203473	444476.12
(A+B+C+D)	GRAND TOTAL	572874	1302478.13	220314	317535.83	160136	347408.43	741578	740874.87	63087	7645.48	890951	593335.76

Progress in NULM

Physical target of credit linkage under National Urban Livelihood Mission for the State in the urban areas is 21532 beneficiaries (both Individual & Groups & SHGs) for FY 2018-19.

Bank wise target of DAY-NULM (Individual, Groups) has already been allocated amongst the member banks.

At the end of September 2018, 2473 SEP-Individual proposals are sponsored to banks, out of which only 202 cases have so far been sanctioned & disbursed. 24 proposals under SEP- Groups are sponsored to the banks, out of which 10 cases have so far been sanctioned & disbursed and 7348 proposals have been sponsored under SHG Credit Linkage, out of which 2475 cases have been sanctioned & disbursed by Member banks.

April to September , 2018			
Target 2018-19 (No.) 21532	Proposals sponsored (No.)	Proposals Disbursed	
		No.	Amount (Rs. in Lac)
April to June	9733	985	1303.33
June to September	112	1702	2376.02
Total	9845	2687	3679.35

It is observed that Banks have started to dispose of the proposals and ensure completion of the sanction of the eligible cases followed by disbursement within the financial year.

Bank wise and District wise performance of SEP under DAY-NULM as on 30th June 2018 for the financial year 2018-19 furnished in Annexures.

Bank wise Performance report of SEP under DAY NULM As on September ,2018 for the financial year 2018-19 (Amount in Lakhs)														
SL NO	Name of the Bank	Number of the Active SHGs	SHG Credit Linkage				SEP-I				SEP-G			
			Target (FY -18-19)	Sponsored of Bank Branches	Number of SHGs are Credit linked	Amount of Loan Disbursed	Target (FY -18-19)	Sponsored of Bank Branches	SEP-I Disbursed	Amount of Loan Disbursed	Target (FY -18-19)	Sponsored of Bank Branches	SEP-G Disbursed	Amount of Loan Disbursed
1	Allahabad Bank	4453	2378	882	426	593.50	699	459	27	28.8	65	0	2	3.00
2	Andhara Bank	627	120	63	6	8.36	30	23	0	0.00	3	0	0	0.00
3	Axis Bank	111	45	30	0	0.00	27	28	0	0.00	3	0	0	0.00
4	Bandhan Bank	0	0	0	0	0.00	60	18	0	0.00	3	0	0	0.00
5	Bank of Baroda	1023	625	198	177	246.59	270	111	13	13.88	8	0	0	0.00
6	Bank of India	1894	1064	311	59	82.20	290	108	27	28.83	7	0	0	0.00
7	BGVB	1214	576	432	259	360.83	110	89	0	0.00	25	3	0	0.00
8	Canara Bank	359	433	42	48	66.87	190	83	6	6.41	13	0	0	0.00
9	Central Bank of India	1188	526	122	75	104.49	225	104	6	6.41	20	0	0	0.00
10	Cooperative Banks	2321	548	562	245	341.33	95	10	0	0.00	12	12	4	4.50
11	Corporation Bank	82	54	6	0	0.00	15	96	0	0.00	8	0	0	0.00
12	Dena Bank	124	134	61	0	0.00	51	59	0	0.00	4	0	0	0.00
13	IDBI Bank	570	401	242	0	0.00	30	69	0	0.00	8	0	0	0.00
14	Indian Bank	307	130	121	12	16.72	73	87	7	7.47	8	0	0	0.00
15	Indian Overseas Bank	745	357	124	62	86.38	157	109	5	5.34	14	2	0	0.00
16	Oriental Bank of Commerce	207	140	164	59	82.20	88	78	9	9.61	18	0	0	0.00
17	Paschim Banga Grameen Bank	371	113	38	4	5.57	25	32	0	0.00	6	0	0	0.00
18	Punjab and Sind Bank	230	81	88	0	0.00	180	35	0	0.00	12	0	0	0.00
19	Punjab National Bank	1379	518	261	75	104.49	860	133	5	5.34	95	0	0	0.00
20	State Bank of India	4821	1855	726	173	241.02	78	221	10	10.68	8	0	0	0.00
21	Syndicate Bank	223	207	57	22	30.65	15	56	6	6.41	4	0	0	0.00
22	UCO	2670	1092	596	62	86.38	327	79	16	17.08	20	0	0	0.00
23	Union Bank of India	465	497	509	26	36.22	74	66	7	7.47	10	0	0	0.00
24	United Bank of India	6953	3713	1224	529	736.99	962	289	58	61.93	128	7	4	8.02
25	Uttarbangiya Khetra Grameen Bank	764	299	269	79	110.06	32	9	0	0.00	11	0	0	0.00
26	Vijaya Bank	129	47	95	2	2.79	10	12	0	0.00	4	0	0	0.00
27	West Bengal State Cooperative Bank	207	47	125	75	104.49	27	10	0	0.00	15	0	0	0.00
	Total	22249	16000	7348	2475	3448.13	5000	2473	202	215.7	532	24	10	15.52

Agenda no-10 : Education Loan and Housing Loan

1. Education Loan:

A report on Bank wise outstanding balance under Education loan scheme as on March 2016, March 2017, March, June and September 2018 is annexed for review by the House. The summary position is as under: (Amount Rs in crore)

Balance outstanding as on 31.03.2016	Balance outstanding as on 31.03.2017	Balance outstanding as on 31.03.2018	Balance outstanding as on 30.06.2018	Balance outstanding as on 30.09.2018
2017.98	2281.92	2407.36	2361.40	2331.23

Financial Year 2018-19					
April to June (Disbursement)		June to Sept. (Disbursement)		Total Disb. upto 30.09.18	
No.	Amt. (Rs. In Cr.)	No.	Amt. (Rs. In Cr.)	No.	Amt. (Rs. In Cr.)
3972	129.76	3175	431.87	7147	561.63

During the period from 01.04.2018 to 30.09.2018, all the Banks disbursed Rs. 561.63 crore against 7147 cases.

2. Housing Loan:

The Bank wise break up of disbursement during the period from 01.04.2018 to 30.09.2018 and outstanding balance at the end of September 2018 is annexed. All Banks have collectively disbursed Rs. 3105.08 crore against 34302 accounts during the period April to September 2018.

Balance outstanding as on 31.03.2016	Balance outstanding as on 31.03.2017	Balance outstanding as on 31.03.2018	Balance outstanding as on 30.06.2018	Balance outstanding as on 30.09.2018
25485.35	30960.60	40803.99	36652.31	31210.02

Financial Year 2018-19					
April to June (Disbursement)		June to Sept. (Disbursement)		Total Disb. upto 30.09.18	
No.	Amt. (Rs. In Cr.)	No.	Amt. (Rs. In Cr.)	No.	Amt. (Rs. In Cr.)
22407	2133.49	11895	971.59	34302	3105.08

It is expected that the momentum would pick up in the coming busy season and the benefit under PMAY will galvanize the housing loan segment.

Further, GoWB has finalized the process of tie-up arrangement with Banks for the ambitious Nijashree – an affordable housing loan project which is expected to be major initiative targeting the LIG & MIG segment of population in number of locations in the State. Corresponding increase in Housing Loan sector in on the cards.

Disbursement Position of Banks from 01.04.2018-30.09.2018 under Housing Loan			
(Rs.in lac)			
SL. No	Banks	Housing	
		No. of A/c	Amount
(1)	(2)	(3)	(4)
PUBLIC SECTOR BANKS			
1	Allahabad Bank	2521	18428.23
2	Andhra Bank	46	429.93
3	Bank of Baroda	1527	14252.00
4	Bank of India	2893	26204.00
5	Bank of Maharashtra	135	2269.00
6	Canara Bank	1333	10400.00
7	Central Bank of India	2064	11684.51
8	Corporation Bank	48	604.94
9	Dena Bank	12	120.00
10	Indian Bank	164	798.16
11	Indian Overseas Bank	199	3277.00
12	Oriental Bank of Commerce	225	2564.00
13	Punjab National Bank	776	5423.00
14	Punjab & Sind Bank	30	124.05
15	Syndicate Bank	385	7644.00
16	State Bank of India	11766	218644.00
17	Union Bank of India	115	815.27
18	United Bank of India	4856	30315.35
19	UCO Bank	669	7002
20	Vijaya Bank	216	2560.00
21	IDBI Bank	1184	9339.80
A	Total	31164	372899.24
PRIVATE SECTOR BANKS			
22	HDFC Bank	4600	4378.7
23	AXIS Bank (UTI)	1690	10736.62
24	ICICI Bank	494	7693.69
25	Federal Bank	123	2192.10
26	Bandhan Bank	234	1262.00
27	South Indian Bank	14	40.56
28	Ratnakar Bank Ltd.	758	207.50
29	Yes Bank	50	492.11
30	Indusind Bank	8	30.26
31	Kotak Bank Ltd.	143	221.54
B	Total	8114	27033.54
(A+B)	Total of Comm.Bks.	39278	399932.78
REGIONAL RURAL BANKS			
31	BGVB (UBI)	142	1082.21
32	PBGB (UCO)	107	849.00
33	UBKGB	137	951.00
C	RRBs Total	386	2882.21
D	WBSCARD Bank Ltd.	0	0
E	W.B. St. Co-op.Bk	982	7687.05
Grand Total (A+B+C+D+E)		40646	410502.04

Disbursement Position of Banks from 01.04.2018-30.09.2018 under Education Loan			
(Rs.in lac)			
SL. No	Banks	Education	
		No. of A/c	Amount
(1)	(2)	(3)	(4)
PUBLIC SECTOR BANKS			
1	Allahabad Bank	1276	898.69
2	Andhra Bank	17	44.63
3	Bank of Baroda	362	725.00
4	Bank of India	275	576.00
5	Bank of Maharashtra	49	169.00
6	Canara Bank	890	1566.00
7	Central Bank of India	794	1729.62
8	Corporation Bank	6	9.38
9	Dena Bank	10	11.88
10	Indian Bank	27	15.06
11	Indian Overseas Bank	105	289.00
12	Oriental Bank of Commerce	87	184.00
13	Punjab National Bank	45	219.00
14	Punjab & Sind Bank	6	10.26
15	Syndicate Bank	443	452.00
16	State Bank of India	1582	15156.02
17	Union Bank of India	62	214.16
18	United Bank of India	405	660.71
19	UCO Bank	269	899
20	Vijaya Bank	21	83.25
21	IDBI Bank	16	30.20
A	Total	6747	23942.86
PRIVATE SECTOR BANKS			
22	HDFC Bank	176	275.37
23	AXIS Bank (UTI)	287	1531.86
24	ICICI Bank	14	54.39
25	Federal Bank	22	42.8
26	Bandhan Bank	0	0.00
27	South Indian Bank	6	10.66
28	Ratnakar Bank Ltd.	155	43.09
29	Yes Bank	1	3.00
30	Indusind Bank	4	6.95
B	Total	665	1968.12
(A+B)	Total of Comm.Bks.	7412	25910.98
REGIONAL RURAL BANKS			
31	BGVB (UBI)	8	17.54
32	PBGB (UCO)	10	14.00
33	UBKGB	14	9.00
C	RRBs Total	32	40.54
D	WBSCARD Bank Ltd.	0	0.00
E	W.B. St. Co-op.Bk	6	29.88
Grand Total (A+B+C+D+E)		7450	25981.40

Agenda-11. Export scenario and augmentation of Export Credit

In terms of the advice of the Hon'ble Finance minister during the last 141st SLBC meeting on 19-06-2018 , one Sub-Committee on Export Credit has been formed by SLBC with the objective for promoting export credit in the State.

SLBC has been giving thrust on proper reporting of Export Credit by the banks and the disbursement position for the Sept,18 quarter has shown a marked improvement with deployment of Rs. 568.99 crore as against Rs.374.73 crore in the entire 2017-18 in export credit . It was opined that with improved scenario the position will further accelerate and it will be in conformity with the average turnover of Rs.63000 crore in this segment. The endeavour of the banks will be to act as catalyst for doubling the turnover in the next 3 years.

In terms of the decisions taken by the Committee, SLBC has requested the member banks for accessing the offices/portals of various intermediaries/agencies for accessing reliable data base of clients/markets and take professional counsel/guidance for hedging/guarantee coverage for both pre & post shipment credit to mitigate the risks and accelerate the pace of exports.

As decided in 142nd SLBC meeting, one workshop was conducted by SLBC at Staff Training College of United Bank of India on 16-11-2018 covering all major member banks with support from MSME & T Deptt, GoWB, EXIM Bank, ECGC,EEPC, FIEO. The key note address was delivered by Sri Sanjay Kumar, Executive Director of United Bank of India on the occasion which was also graced by Sri Alapan Bandyopadhyay, Addl Chief Secretary , MSME & T Deptt, GoWB.

During the deliberation, Sri Bandyopadhyay while highlighting the various initiatives taken by GoWB , opined that SLBC and member banks should join hands together with the Department for promoting export credit by adopting a cluster approach and suggested a brainstorming session with the export bodies by all the stakeholders. Accordingly SLBC has decided to hold a Seminar with support from MSME & T Department in the month of December,2018 after the SLBC quarterly meeting.

Agenda-12: Deployment of credit in MSME

Considering the potentiality available in the State in the avenue of manufacturing units, traders etc. the target for MSME sector has been raised from Rs. 38000/- crore to Rs. 50000/- crore (including Rs. 10000/- crore of Non-Prisec) for the FY 2018-19.

All member Banks put together in the State could disburse Rs. 20287/- crore under MSME as against the target of Rs. 50000/- crore i.e.40% of the total target upto September during the financial year 2018-19. The process is expected to accelerate with pick up of demand in the forthcoming busy season.

Achievement of MSME under ACP for the last 3 financial years along with this year is given below.
(Amt. Rs. in crore)

Plan Year	Target	Achievement	% of Achievement
2015-2016	21762	22887	105
2016-2017	26000	29186	112
2017-2018	38000	44059	116
(April – Sept,17)	38000	17975	47
2018-2019 (April – Sept,18)	50000	20287	40

Quarterly progress in 2018-19

2018-19					
April - June		June - September		Total	Achievement
Target	Achievement (Rs. In Cr.)	Target	Achievement (Rs. In Cr.)		
50000	10217	50000	10070	20287	40%

The disbursement during the period April to September of financial year 2018-19 is Rs.20287 crore recording an increase of 13% over the disbursement of Rs.17975 crore made during the corresponding period of last F.Y. 2017-18.

Annexure-II							
Bank - wise Targets and Achievement in MSME for 2018-19							
for the State of West Bengal under ACP 2018-19 as on September 2018							
(Rs.in crore)							
Sl.No.	Name of Bank	MSME					
		2017-18			2018-19		
		Target	Achievement (April- Sept)	% of Achievement	Target	Achievement (April-Sept)	% of Achievement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Allahabad Bank	2708.95	438.28	16.18	3195.22	340.53	10.66
2	Andhra Bank	208.22	45.44	21.82	224.74	94.81	42.19
3	Bank of Baroda	756.65	254.15	33.59	854.82	180.69	21.14
4	Bank of India	1805.54	398.25	22.06	2007.02	347.09	17.29
5	Bank of Maharashtra	74.32	11.54	15.53	83.54	18.86	22.58
6	Canara Bank	1433.60	124.56	8.69	1585.08	114.51	7.22
7	Central Bank of India	1482.53	831.88	56.11	1595.04	1151.90	72.22
8	Corporation Bank	249.23	96.48	38.71	273.95	70.52	25.74
9	Dena Bank	196.51	89.65	45.62	217.14	27.28	12.56
10	Indian Bank	280.43	110.56	39.43	309.05	56.46	18.27
11	Indian Overseas Bank	603.72	184.12	30.50	667.50	45.63	6.84
12	Oriental Bank of Commerce	416.35	168.62	40.50	460.00	96.84	21.05
13	Punjab National Bank	1315.34	562.77	42.79	1441.15	1459.99	101.31
14	Punjab & Sind Bank	88.85	42.16	47.45	101.04	30.62	30.30
15	Syndicate Bank	514.18	609.25	118.49	575.87	852.43	148.02
16	State Bank of India	5930.20	2984.75	50.33	7260.36	3201.45	44.09
17	Union Bank of India	839.41	283.35	33.76	924.69	158.36	17.13
18	United Bank of India	4132.06	1377.56	33.34	3825.50	383.70	10.03
19	UCO Bank	1970.8	426.18	21.62	2148.71	469.42	21.85
20	Vijaya Bank	117.64	32.56	27.68	132.75	29.12	21.93
21	IDBI Bank Ltd.	453.27	145.68	32.14	505.60	242.70	48.00
Sub Total PSU Banks		25577.8	9217.79	36.04	28388.76	9372.91	33.02
22	HDFC Bank	669.11	933.29	139.48	2974.36	1720.77	57.85
23	AXIS Bank	841.85	1247.05	148.13	3060.20	1404.03	45.88
24	ICICI Bank	618.59	2207.96	356.93	2917.25	3123.66	107.08
25	Kotak Bank Ltd.	79.00	0	0.00	500.21	400.21	80.01
26	Federal Bank	56.34	1.93	3.43	117.02	86.56	73.97
27	Indusind Bank	6.01	47.57	791.51	490.12	46.85	9.56
28	Bandhan Bank	1963.56	2943.22	149.89	6957.98	3637.41	52.28
29	Ratnakar Bank Ltd.	71.00	0	0.00	0.00	0.00	#DIV/0!
30	South Indian Bank	150.66	10.36	6.88	47.05	7.81	16.60
31	Tamilnadu Mercantile Bank	0	0	#DIV/0!	0.00	0.00	#DIV/0!
32	Utkarsh Samll Finance Bank	0	0	#DIV/0!	0.00	0.00	#DIV/0!
33	Ujjivan Small Finance Bank	0	0	#DIV/0!	0.00	0.00	#DIV/0!
34	Yes Bank	0	63.74	#DIV/0!	0.87	159.82	18342.97
35	IDFC Bank	0	0	#DIV/0!	0.00	0.00	#DIV/0!
36	Jana Samll Finance Bank	0	0	#DIV/0!	0.00	0.00	#DIV/0!
Sub total of PVT. Banks		4456.12	7455.12	167.30	17065.07	10587.13	62.04
37	BGVB	3700.00	783.9	21.19	520.35	15.69	3.02
38	PBGB	1025.04	184.16	17.97	396.47	133.26	33.61
39	UBKGB	661.10	114.81	17.37	450.50	142.89	31.72
Total of RRBs		5386.14	1082.87	20.10	1367.32	291.84	21.34
Total Scheduled Comm. Banks		35420.06	17755.78	50.13	46821.15	20251.88	43.25
40	WB St.Coop.Bk.	2036.8	181.45	8.91	1646.30	14.24	0.86
41	WBFC & Others	65.21	16.85	25.84	252.55	12.89	5.10
42	WBSCARDB	477.93	20.56	4.30	0.00	5.26	#DIV/0!
Total of Co-optv. Banks		2579.94	218.86	8.48	1898.85	32.39	1.71
43	SIDBI	0	0.52	#DIV/0!	1280.00	3.02	0.24
Grand Total		38000.00	17975.16	47.30	50000.00	20287.29	40.57

Agenda-13: Adoption of MSME Clusters

In the SLBC Sub-Committee of MSME meeting on 20-11-2018, it has been decided to work in tandem with MSME & Textile Department for linkage of the MSME clusters branches during the Synergies/Clinics held by the Department in the State . The identified branches will take a focused approach in line with the Specialized MSME branches for better interaction with the MSME entrepreneurs in collaboration with Department for attending to the credit needs in respective clusters. It was suggested that per district a major activity could be taken up for promotion during the process. RBI has also proposed that an Information Sharing cum Credit Camp beheld by the cluster banks before 15-01-2019.

DISTRICT WISE DETAILS OF MSME CLUSTERS AND ACTIVITIES					
Sl.	District	No. of Clusters	Main Trade	No. of Unit	No of Employed
1	Alipurduar	3	Wood furniture, Concrete items	395	3471
2	Bankura	16	Brass & Bell Metal, Engineering, wooden & milk products, etc	2158	9256
3	Birbhum	13	Brass & Bell Metal, leather, garments, clay & bamboo products,	892	3940
4	Purba Burdwan	4	Rice mill, wooden furniture, knife & Scissors, Zari products	1585	20040
5	Coochbehar	8	Steel, Mustard Oil,	515	1468
6	Dakshin Dinajpur	2	Clay pottery products,	250	1010
7	Darjeeling	14	Honey processing, Garments, Steel products, Clay pottery / tiles, Bee Keeping, Pickles, Rexin and Foam Bag, Incense Stick	965	8459
8	Kalimpong	7	Turmeric Processing, Steel, Flower, Cardamom & Ginger Processing, Metal craft	224	7835
9	Paschim Bardhaman	4	Bricks, Gate Grill, Fly Ash Bricks	268	11158
10	Hooghly	14	Brass & Bell Metal, Gems & Jewellery, Silk screen printing, Embroidery Garments, Plastic, Net Manufacturing, LED lights,	2094	21780
11	Howrah	27	Engineering, Optical lens, Gems & Jewellery, Garments, Wood furniture, Musical instrument, Optical Lens , Artificial hair, Zari products	10869	146100
12	Jalpaiguri	3	Plastic, Gate Grill, Steel	210	2170
13	Kolkata	6	Engineering, Leather, Printing, Garments,	1590	17554
14	Malda	18	Honey, Garments, Wood furniture, Steel products, Mat, Makhna processing, Pottery products	1838	11741
15	Murshidabad	21	Brass & Bell Metal, Plastic, Steel, Mustard oil, Wood furniture, Gems & Jewellery, Blanket product, Cotton, Clay pottery, Bamboo, Jute, Garments	4405	15661
16	Nadia	15	Gems & Jewellery, Brass & Bell Metal, Mustard oil, Garments, Steel, Automobile, Plastic, Rice	2148	8545
17	North 24 Parganas	22	Alumunium Cap, Dyeing & bleaching, Leather, Steel, Automobile, Gauge & Bandage, Bamboo Product, Clay pottery / tiles, Food processing, Brass & Bell Metal, Fire works,	2797	37004
18	Paschim Mednipur	17	Wood furniture, Steel products, Gate Grill, Conch shell, Copper Products	662	2967
19	Jhargram	3	Black Smithy, Wood furniture, Stone Curving	95	280
20	Purba Mednipur	22	Food processing, Horn Products, Steel products, Garments, Bricks, Salt, Seashell Products, Conch Shell products,	2994	67680
21	Purulia	14	Shellac, Brass & Bell Metal, Garments, Steel products, Wood furniture, Bamboo based Handicrafts product, Woolen Garments, Incense Stick, zjute, Shoe, Molasses, Jaggery	689	6072
22	South 24 Parganas	11	Garments, Zari products, Gems & Jewellery, Agarbati, Fire works, Surgical Engineering, Engineering, Garments,	23412	101656
23	Uttar Dinajpur	17	Mustard oil, Steel, Dal Mill, Wood furniture, Terracotta products, Jute Diversified Products, Bamboo Product,	2327	9822
Total		281		63382	515669

Agenda-14: Review of progress under MUDRA & SUI program

MUDRA

In the financial year 2018-19, all the Financial Institutions together disbursed Rs. 7887 crore up to Sept 2018.

Performances of the Banks in the State of West Bengal from 01.04.2018 to 30.09.2018 are furnished hereunder:

Achievement of Mudra Loan in 2018-19 on 30-09-2018

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No. of A/Cs	Disb.	No. of A/Cs	Disb.	No. of A/Cs	Disb.	No. of A/Cs	Disb.
PSU Bank	22543	57.41	47828	941.49	12326	894.54	82697	1893.44
Pvt. Bank	590962	2527.64	4120	84.18	1248	101.94	596330	2713.76
RRB	4393	16.00	14660	317.03	478	42.33	19531	375.36
NBFC (MFI)	807687	2257.67	10	0.26	x	x	807697	2257.93
NBFC	25458	70.93	9890	98.07	368	24.26	35716	193.26
Small Finance Bank	70202	342.92	4025	109.26	16	1.17	74243	453.35
Total	1521245	5272.57	80533	1550.29	14436	1064.24	1616214	7887.10

Position as on 30-06-18	SISHU		KISHORE		TARUN		TOTAL	
	No. of A/Cs	Disb.	No. of A/Cs	Disb.	No. of A/Cs	Disb.	No. of A/Cs	Disb.
	689090	1587.87	40550	710.36	5798	414.90	735438	2713.13

Observation : (on quarterly progress)

The disbursement in Sept, 2018 quarter has increased substantially.

It is observed that the private banks, particularly, Bandhan Bank with its DSA model has extended loans mostly under Shishu category.

Bank wise and District wise details of disbursement is Annexed in the next pages.

Bank wise achievemant under MUDRA

01.04.2018 to 30.09.2018

Sr. No.	BANK NAME	SISHU				KISHORE				TARUN				Total		
		SANCTION NO		DISBURSED		SANCTION NO		DISBURSED		SANCTION NO		DISBURSED		No. of A/cs	Sanc. Amt. (in Lakh)	Disb. Amt. (in Lakh)
		NO	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)			
1	Allahabad Bank	1528	491.25	1528	485.33	7922	21394.23	7922	20994.58	4680	33230.88	4680	33152.63	14130	55116.36	54632.54
2	Andhra Bank	368	98.43	368	79.53	371	622.59	371	621.83	112	892.56	112	877.93	851	1613.58	1579.29
3	Bank of Baroda	298	103.26	298	101.79	1198	3098.32	1198	2988.23	246	2196.89	246	2086.19	1742	5398.47	5176.21
4	Bank of India	2558	1059.00	2558	1047.00	5090	10549.00	5090	9959.00	560	4352.00	560	3893.00	8208	15960.00	14899.00
5	Bank of Maharashtra	25	10.00	20	8.00	85	94.23	81	93.78	76	472.38	72	458.23	186	576.61	560.01
6	Canara Bank	3173	10.18	3173	10.12	4719	89.65	4719	86.06	649	4382.53	649	4128.49	8541	4482.36	4224.67
7	Central Bank of India	2940	1233.85	2940	360.79	4126	9062.46	4126	4943.98	408	3293.51	408	2279.52	7474	13589.82	7584.29
8	Corp. Bank	1482	126.00	1482	122.00	610	1320.00	610	1320.00	161	1247.00	161	1247.00	2253	2693.00	2689.00
9	Dena Bank	23	9.80	19	8.50	91	128.11	85	122.29	15	89.11	13	78.22	129	227.02	209.01
10	IDBI Bank	1946	681.11	1856	589.21	589	1267.89	576	1213.81	117	731.25	108	709.18	2652	2680.25	2512.20
11	Indian Bank	26	8.43	26	8	281	632.25	281	632.25	25	182.28	25	182.28	332	822.96	822.96
12	IOB	604	181.29	589	177.25	1907	3814.56	1907	3721.45	203	1613.29	203	1598.23	2714	5609.14	5496.93
13	OBC	198	59.41	198	56.63	226	452.19	226	441.91	162	1011.21	162	988.13	586	1522.81	1487.67
14	Punjab & Sind Bank	35	11.89	35	9.21	111	257.22	111	251.99	39	288.72	39	281.27	185	557.83	542.47
15	PNB	1661	714.00	1661	545.00	3899	8841.00	3899	7012.00	868	7258.00	868	5971.00	6428	16813.00	13528.00
16	SBI	1326	515.00	1326	504.00	7449	20090.00	7449	19832.00	2622	21450.00	2622	21427.00	11397	42055.00	41763.00
17	Syndicate Bank	85	34.96	85	32.81	554	1246.55	554	1198.27	117	815.92	117	775.29	756	2097.43	2006.37
18	UCO Bank	2836	1191.12	2836	1089.91	1929	6751.92	1929	6672.25	411	3117.16	411	3088.29	5176	11060.20	10850.45
19	Union Bank of India	182	72.81	182	70.18	1617	3189.27	1617	3072.31	241	1566.79	241	1561.28	2040	4828.87	4703.77
20	United Bank of India	1133	400.02	1098	388.72	4836	9271.58	4614	8457.29	516	4298.65	498	3984.52	6485	13970.25	12830.53
21	Vijaya Bank	116	48.72	116	46.19	218	572.22	218	513.90	98	701.56	98	686.29	432	1322.50	1246.38
TOTAL PSB		22543	7060.53	22394	5740.60	47828	102745.24	47583	94149.18	12326	93191.69	12293	89454.97	82697	202997.46	189344.75
23	Axis Bank	29901	13445.59	29901	12298.56	187	561.72	187	549.27	306	2295.18	306	2289.23	30394	16302.49	15137.06
24	Federal Bk.	4	1.89	4	1.89	3	6.43	3	6.13	2	14.82	2	14.82	9	23.14	22.84
25	HDFC Bank	50132	15602.00	50132	15602.00	1015	2546.00	1015	2546.00	223	1809.00	223	1809.00	51370	19957.00	19957.00
26	Indusind BK	8920	2482.53	8920	2482.53	830	1332.21	830	1332.21	116	656.19	116	656.19	9866	4470.93	4470.93
27	Kotak Mahindra Bank	2	0.95	2	0.95	5	10.78	5	10.78	16	115.42	16	114.42	23	127.15	126.15
28	ICICI Bank	2069	886.34	2069	886.34	633	3235.80	633	3232.31	559	4760.50	559	4753.31	3261	8882.64	8871.96
29	Bandhan Bank	446275	218137.52	408562	208157.92	3	6.43	3	6.13	2	14.82	2	14.82	446280	218158.77	208178.87
30	Yes Bank	2	0.95	2	0.95	5	10.78	5	10.78	16	115.42	16	114.42	23	127.15	126.15
31	Ratnakar Bank Ltd.	614	245.61	614	245.61	2	5.61	2	5.36	3	20.92	3	18.51	619	272.14	269.48
32	IDFC Bank Ltd.	53043	13,087.69	53043	13,087.69	1437	719.13	1437	719.13	5	410.11	5	410.11	54485	14216.93	14216.93
TOTAL PVT. BK.		590962	263891.07	553249	252764.44	4120	8434.89	4120	8418.10	1248	10212.38	1248	10194.83	596330	282538.34	271377.37
33	BGVV	1769	447.00	1769	397.00	4220	7954.00	4220	7191.00	75	599.00	75	448.00	6064	9000.00	8036.00
34	PBGB	2412	1099.35	2411	1099.02	8341	21554.26	8341	21392.52	402	3781.90	402	3778.94	11155	26435.51	26270.48
35	UBKGB	212	104.00	212	104.00	2099	3120.00	2099	3120.00	1	6.10	1	6.10	2312	3230.10	3230.10
TOTAL RRB		4393	1650.35	4392	1600.02	14660	32628.26	14660	31703.52	478	4387.00	478	4233.04	19531	38665.61	37536.58
36	Vedica Credit Capital L	24219	5715.21	23819	5715.21	0	0.00	0	0.00	0	0.00	0	0.00	24219	5715.21	5715.21
37	Annapurna Micro Finar	481	132.11	481	132.11	0	0.00	0	0.00	0	0.00	0	0.00	481	132.11	132.11
38	Village Financial Servid	85152	22702.91	85152	22702.91	0	0.00	0	0.00	0	0.00	0	0.00	85152	22702.91	22702.91
39	Muthoot Micro Finance	71	16.98	69	14.18	0	0.00	0	0.00	0	0.00	0	0.00	71	16.98	14.18
40	ASA International India	42123	70724.51	42123	70724.51	6	18.21	6	18.21	0	0.00	0	0.00	42129	70742.72	70742.72
41	Jagaran Micro Fin Pvt.	32916	6651.31	32916	6651.31	0	0.00	0	0.00	0	0.00	0	0.00	32916	6651.31	6651.31
42	Spandana Sphoorty Fi	4021	1011.23	4021	1011.23	0	0.00	0	0.00	0	0.00	0	0.00	4021	1011.23	1011.23
43	Share Micro Finance L	12321	2739.51	12321	2739.51	0	0.00	0	0.00	0	0.00	0	0.00	12321	2739.51	2739.51
44	Satin Credit Care Netw	35418	7131.29	35418	7131.29	0	0.00	0	0.00	0	0.00	0	0.00	35418	7131.29	7131.29
45	Asinad Micro Finance	46771	7178.69	46771	7178.69	0	0.00	0	0.00	0	0.00	0	0.00	46771	7178.69	7178.69
46	Fusion Micro Finance	1289	279.56	1289	279.56	4	8.25	4	8.25	0	0.00	0	0.00	1293	287.81	287.81
47	Arohan Financial Serv	55614	15091.23	55614	15091.23	0	0.00	0	0.00	0	0.00	0	0.00	55614	15091.23	15091.23
48	SKS Micro Finance Ltd	467291	86395.32	467291	86395.32	0	0.00	0	0.00	0	0.00	0	0.00	467291	86395.32	86395.32
Total NBFC Micro Finance Insti		807687	225769.86	807285	225767.06	10	26.46	10	26.46	0	0.00	0	0.00	807697	225796.32	225793.52
49	Reliance Capital Ltd.	20877	5086.31	20877	5086.31	167	293.21	167	293.21	55	373.21	55	373.21	21099	5752.73	5752.73
50	Capital First Ltd.	4581	2007.11	4581	2007.11	8921	6541.52	8921	6541.52	79	501.23	79	501.23	13581	9049.86	9049.86
51	Magma Fin Corp. Ltd.	0	0.00	0	0.00	802	2972.21	802	2972.21	234	1551.23	234	1551.23	1036	4523.44	4523.44
Total Non Banking Financial S		25458	7093	25458	7093	9890	9807	9890	9807	368	2426	368	2426	35716	19326.03	19326.03
52	Utkarsh Small Finance	352	141.82	352	141.82	12	24.98	12	21.37	5	31.28	5	30.22	369	198.08	193.41
53	Ujjivan Samil Finance R	50121	26428.99	80121	26428.99	3231	9693.21	3231	9693.21	1	5.10	1	5.10	53353	36127.30	36127.30
54	Fincare Small Finance	6	31.25	6	31.25	0	0.00	0	0.00	0	0.00	0	0.00	6	31.25	31.25
55	Janalakshmi Financial	19723	7689.55	19723	7689.55	782	1211.53	782	1211.53	10	81.22	10	81.22	20515	8982.30	8982.30
Total Small Finance Bank		70202	34292	100202	34292	4025	10930	4025	10926	16	118	16	117	74243	45338.93	45334.26
TOTAL		1521245	539756.84	1512980	527257.15	80533	164571.51	80288	155030.31	14436	110334.34	14403	106425.05	1616214	814662.70	788712.51

STAND-UP INDIA (SUI)

Stand-Up India Scheme facilitates bank loans between Rs.10 lac and Rs.100 lacs to 1) Scheduled Caste (SC) or Scheduled Tribe (ST) and 2) woman beneficiary. Target of 2 loans per bank branch has been given for setting up Greenfield Enterprise.

Loans under the scheme have been extended to 4537 such SCs/STs/Women beneficiaries upto 30.09.2018 (since inception) with outstanding of Rs.903.57 crore as on 30-09-2018 .

Summarized progress report under Stand Up India scheme for the State of West Bengal as on 30.09.2018 is given hereunder.

Cumulative position

Loan given to		Total no of beneficiary	Loan Outstanding under the scheme (Rs.in crore)		Total Outstanding (Rs. in crore)
No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women	
980	3557	4537	200.28	703.29	903.57

Progress report for 2018-19

Loan sanctioned upto Sept,18 quarter (Apl-Sept)		Total no of beneficiary	Sanctioned Amount (Rs.in crore)	
No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women
265	291	556	40.81	38.85

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. Banks are requested to achieve targets as given under Stand Up India programme during the current financial year i.e. 2018-19.

It is observed that the pace of new client addition has slackened in view of the limited scope for reaching out to the target group, more so for the compulsory requirement of greenfield projects. Limited business opportunities in rural areas for credit absorption above Rs.10.00 lacs is also proving to a deterrent.

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

STAND UP INDIA PROGRESS REPORT OF WEST BENGAL AS ON SEPTEMBER 2018 (Since Inception)

Name of the Bank	Total no. of branches in the	Number of branches which	Loans given to		Total	Loan Outstanding under the Scheme		Total
			No. of SC/ST	No. of Women		SC/ST	Women	
Allahabad Bank	543	214	63	193	256	1158.96	3124.42	4283.38
Andhra Bank	71	72	13	120	133	323.81	2241.02	2564.83
Bank of Baroda	214	180	45	186	231	1233.21	3728.55	4961.76
Bank of India	377	325	75	315	390	1455.31	6891.70	8347.01
Bank of Maharashtra	33	17	3	21	24	63.12	443.33	506.45
Canara Bank	301	38	13	31	44	330.90	605.03	935.93
Central Bank of India	348	112	21	110	131	449.16	1743.45	2192.61
Corporation Bank	62	22	2	27	29	32.13	532.74	564.87
Dena Bank	58	8	4	8	12	75.91	164.57	240.48
Indian Bank	87	17	7	17	24	182.13	378.25	560.38
Indian Oversea Bank	147	46	17	47	64	340.92	891.12	1232.04
Oriental Bk. of Comm.	107	6	3	10	13	67.50	224.28	291.78
Punjab National Bank	288	262	45	319	364	856.09	6582.74	7438.83
Punjab & Sind Bank	39	29	6	34	40	98.91	695.72	794.63
Syndicate Bank	140	87	6	101	107	109.13	2086.14	2195.27
State Bank of India	1283	374	212	355	567	4895.46	8193.50	13088.96
Union Bank of India	187	34	14	43	57	288.72	1048.78	1337.50
United Bank of India	873	851	357	1189	1546	6514.71	21816.54	28331.25
UCO Bank	389	116	29	131	160	622.96	2654.12	3277.08
Vijaya Bank	55	17	2	21	23	40.99	441.12	482.11
IDBI Bank	97	63	11	58	69	305.75	1380.18	1685.93
Public Sector Banks	5699	2890	948	3336	4284	19445.78	65867.30	85313.08
AXIS Bank	268	3	0	2	2	0.00	38.78	38.78
ICICI Bank	234	20	0	31	31	0.00	651.31	651.31
HDFC Bank	189	21	0	23	23	0.00	529.11	529.11
Indusind Bank	64	70	16	122	138	289.98	2433.31	2723.29
Bandhan Bank	355	2	0	0	0	0.00	0.00	0.00
Private Sector Banks	1110	116	16	178	194	289.98	3652.51	3942.49
BGVB	587	41	10	34	44	193.33	631.24	824.57
PBGB	230	11	6	7	13	98.91	134.40	233.31
UBKGB	142	2	0	2	2	0.00	44.01	44.01
RRBs	959	54	16	43	59	292.24	809.65	1101.89
Total	7768	3060	980	3557	4537	20028.00	70329.46	90357.46

Agenda.15- Strengthening of Ecosystem for MSME

A 100 day campaign has been launched in 100 Aspiration Districts throughout the country on 02-11-2018 for strengthening and supporting the MSMEs and reaching out to them through various credit plus services by banks as well as number of ministries with leveraging of the technology and connection to the platforms in a targeted manner.

The government will also focus more on issues such as ease and access to credit, ease of cash flow, access to the market, coverage of employees under social security benefits, quality certification and ministry interventions in the identified deliverables.

Prabhari Officers at Addl Secretary /Jt Secretary level has been appointed to work in tandem with the State Governments along with senior executives from the banks have been nominated as Nodal Officer for overseeing the program. The deliverables assigned to the various verticals are as follows

- Opening of Jan Dhan a/c, enrolment of MSME entrepreneurs under PMSBY,PMJJBY
- Restructure of MSME loans.
- 59 minutes loan sanction
- Coverage of loans under CGTSME guarantee scheme
- Onboarding of MSME entrepreneurs on TReDS platform for bill discounting facility
- Onboarding of MSME entrepreneurs on GeM to encourage procurement by e-commerce
- Credit linkage to RSETI trainees
- Credit linkage to PM Kaushal Krendra trainees
- Sanction of MUDRA & PMEGP loans
- Enrolment of MSME entrepreneurs under EPFO,ESIC,etc.

In West Bengal , the districts of Nadia ,Murshidabad and Bankura have been selected as Aspiration Districts with Handloom being identified as the cluster activity for Nadia & Murshidabad while Handicraft is the chosen activity for Bankura district.

The Lead District Managers under the guidance of the Prabhari and Nodal Officers are to play a major role for ensuring the success of the program along with extension of full co-operation from the participating banks in the 3 districts. The success of the program is expected to benefit the banks in augmenting the MSME advance and management thereof in a convenient & speedier manner.

AGENDA- 16 : RECOVERY POSITION REVIEW
And Status of SARFAESI, CERTIFICATE CASES, etc.

While monitoring the position of NPA, The percentage of Gross NPA stood at 14.79% as on June 2018 in the State of West Bengal. Amount in absolute terms reached to Rs. 60574.35 crore as on June 2018.

NPA Position for last 6 years of West Bengal is furnished hereunder:

(Rs. in crore)

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
March'2013	262662.01	16972.56	6.46
March'2014	311876.09	23216.99	7.44
March'2015	356925.06	33086.71	9.27
March'2016	356011.00	43904.14	12.33
March'2017	367642.87	55049.25	14.97
March'2018	415115.06	64105.19	15.44
Sept' 2018	423049.65	56773.18	13.42

With the increasing trend of fresh slippages, recovery efforts of the banks suffered compounding the asset quality concerns as evidenced by the increasing trend in percentage of NPA. Further bearing testimony to the poor recovery efforts of the banking system are the trends in the ratio of upgradation to slippages.

Significantly the NPA level has been reduced from March 2018 to Sept 2018 by 7332.01 which augurs well for the industry saddled with increasing trend of NPA generation for last 5 years .It is due to big ticket recovery in NCLT/DRT cases in the State as well as loans sanctioned outside the State but utilized in the State as well as recovery proceedings initiated under SARFAESI Act,2002. Going forward we expect further reduction in NPA level.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.09.2018 stood at 60%.

Recovery Status of PRISEC loans as on 30.09.2018

(Amt. Rs. in crore)

Sector	Sept, 2017			Sept, 2018		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	12189	6593	54	13262	7418	56
MSE	9952	5249	53	14418	9186	64
OPS	4457	2214	50	7025	4316	61
TOTAL	26598	14056	53	34705	20921	60

Observation: The year to year comparison clearly reflects improvement in recovery scenario from 53% to 60% which is in conformity with the reduction in gross NPA to 13.42% on 30-09-2018 from the high of 15.44% on 31-03-2018. The effects of NCLT process, strengthening of internal recovery mechanism by banks coupled with post Demonetisation improvement in economy have contributed to the reduction in NPA.

❖ STATUS OF PDR CASES AS ON 30.09.2018

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 30.09.2018 there are 9882 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)
30-06-2018	14840	189.56	4959	34.84
30-09-2018	14856	189.70	4974	35.02

❖ Recovery under SARFAESI Act,2002

It is observed that over 1116 cases as reported by the banks are pending at various offices of District Magistrates for varying period. Speedy disposal for DM Permission will enable the banks to take possession of the securities and enforce the sale process for recovery. All the Banks are again advised to send the updated list of pendency to SLBC.+

< 60 Days	> 60 days & < 6 months	> 6 months & < 1 year	above 1 year	Total
62	115	224	715	1116

DISPOSAL OF CERTIFICATE CASES AS ON 30.09.2018					
(Rs.in lac)					
SI	Bank	Cases filed		Cases Settled	
No		No	Amount	No	Amount
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	1911	373.88	169	67.69
2	Andhra Bank	0	0	0	0
3	Bank of Baroda	0	0	0	0
4	Bank of India	456	448.00	241	301.00
5	Bank of Maharashtra	0	0.00	0	0.00
6	Canara Bank	0	0.00	0	0.00
7	Central Bank of India	985	2174.56	265	189.95
8	Corporation Bank	0	0	0	0.00
9	Dena Bank	0	0.00	0	0.00
10	Indian Bank	62	130.54	30	98.26
11	Indian Overseas Bank	248	174.26	62	80.02
12	Oriental Bank of Commerce	0	0.00	0	0.00
13	Punjab National Bank	0	0.00	0	0.00
14	Punjab & Sind Bank	0	0.00	0	0.00
15	Syndicate Bank	0	0.00	0	0.00
16	State Bank of India	1675	5275.15	125	284.16
17	Union Bank of India	0	0.00	0	0
18	United Bank of India	3895	4521.02	874	490.56
19	UCO Bank	3852	544.02	2754	340.96
20	Vijaya Bank	0	0.00	0	0.00
A	Total	13084	13641.43	4520	1852.6
PRIVATE SECTOR BANKS					
21	HDFC Bank	0	0.00	0	0.00
22	AXIS Bank (UTI)	0	0.00	0	0.00
0	ICICI Bank	0	0.00	0	0.00
B	Total	0	0	0	0
REGIONAL RURAL BANKS					
24	BGVB (UBI)	394	479.47	78	95.00
25	PBGB (UCO)	462	801.26	194	908.06
26	UBKGB	167	71.85	40	36.95
C	RRBs Total	1023	1352.58	312	1040.01
D	W.B. St. Co-op.Bk	749	3976.63	142	609.83
E	WBSCARD Bank Ltd.	0	0.00	0	0.00
Grand Total (A+B+C+D+E)		14856	18970.64	4974	3502.44

PENDING POSITION OF DM'S PERMISSION UNDER SARFAESI

District Name	Total No. of cases pending for accordance of D.M's permission				
	Pending below 60 Days	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total pending as on 30.09.2018
24 Parganas North	7	38	14	39	98
24 Parganas South	5	9	35	213	262
Bankura	0	0	0	8	8
Birbhum	2	7	0	2	11
Dakshin Dinajpur	0	0	13	15	28
Darjeeling	0	0	1	5	6
Hooghly	9	12	10	69	100
Howrah	15	10	7	37	69
Jalpaiguri	0	0	4	5	9
Jhargram	0	0	2	0	2
Kolkata	2	1	1	15	19
Malda	0	0	14	44	58
Murshidabad	18	0	82	109	209
Nadia	0	5	10	18	33
Paschim Bardhaman	2	8	6	14	30
Paschim Medinipur	1	6	4	20	31
Purba Bardhaman	1	15	8	9	33
Purba Medinipur	0	4	8	76	88
Purulia	0	0	0	4	4
Uttar Dinajpur	0	0	5	13	18
Total	62	115	224	715	1116
Bank Name	Total No. of cases pending for accordance of D.M's permission				
	Pending below 60 Days	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total pending as on 30.09.2018
Bank of Baroda	6	5	40	76	127
IOB	2	4	6	6	18
IDBI Bank	0	3	13	65	81
Indian Bank	0	0	5	1	6
United Bank of India	26	52	134	457	669
Syndicate Bank	4	1	1	36	42
BGVB	1	12	22	68	103
PBGB	23	38	3	6	70
Total	62	115	224	715	1116

Agenda .17 : FINANCIAL LITERACY CAMPS & AWARENESS DRIVES

Financial Literacy is the first step towards financial prosperity. Financial literacy empowers the common man with knowledge which enables better financial decision making and ultimately financial well-being of the person .

In order to create awareness at a large scale on key topics every year, Reserve Bank of India (RBI) has decided to observe one week in 2018 as 'Financial Literacy Week'. The messages identified for the week are (a) Know Your Customer (KYC), (b) Exercising credit discipline, (c) Going digital – UPI, (d) Going digital *99#(USSD) and (e) Awareness of grievance redressal mechanism. The Week was observed during June 4-8, 2018 with the theme of customer protection and focus on four consumer protection messages viz. 1. Know your Liability for unauthorized electronic banking transaction 2. Banking Ombudsman 3. Good practices for a safe digital banking experience and 4. Risk Vs Return.

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

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

Quarter	No of General camps	Number of participants	No of camps for specific target group	Number of participants	Total Camps	Total Participants
June,18	1080	25112	712	19046	1792	44158
Sept,18	885	27793	868	26307	1753	50100

Best performing districts in terms of number of camps :

Purba Burdwan : 208

Paschim Burdwan : 208

Howrah : 152

Best performing districts in terms of number of participants

Paschim Burdwan : 5417

Hooghly : 5254

Purba Burdwan : 4923

AGENDA- 18: REVIEW OF FUNCTIONING OF RSETIs

REVIEW OF FUNCTIONING OF RSETIs

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

Bank wise sponsorship of RSETIs are as under:

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

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

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

Period	Number of programs	Number of candidates	Total no of Settlement	percentage of Settlement	Credit linkage out of settlement
For 2018-19	228	6130	1464	23.88 %	814
Since inception	3879	102579	74354	72.48 %	41732

RSETIs with above 80% settlement : Jalpaiguri (CBI) & Howrah (UBI)

RSETIs with below 65% settlement: Birbhum (Allahabad Bank), Purulia , 24 PG(S):UBI

N.B. RSETIs at Darjeeling (Central Bank of India) & 24PG(N) of Bank of India are to update the portal data for 2018-19.

Status of RSETI wise Settlement of Trained Candidates (Cumulative up to 30.09.2018)										
State : West Bengal										
RSETI Name		No of Programs	Total Trained	Total Settled without wage	Self Employed		Wage Employed	Total Settled with Wage	Settlement %	Credit Linkage %
					Bank	Own				
Birbhum (Bolpur)	Allahabad Bank	196	5704	3695	2723	972	6	3701	64.88	73.69
West Midnapore (Debra)	Allahabad Bank	166	5382	3890	3112	778	251	4141	76.94	80
North 24 Parganas	Bank of India	216	5571	4306	2448	1858	2	4308	77.33	56.85
Coochbehar	Central Bank of India	103	2504	1853	862	991	21	1874	74.84	46.52
Darjeeling	Central Bank of India	75	1909	1395	727	668	38	1433	75.07	52.11
Jalpaiguri	Central Bank of India	224	4561	3601	3006	595	96	3697	81.06	83.48
Purba Midnapore	Punjab National Bank	184	5300	3826	1757	2069	41	3867	72.96	45.92
Berhampore Murshidabad	Syndicate & Canara Bank	250	7308	5187	2580	2607	0	5187	70.98	49.74
Malda	State Bank of India	179	5429	3537	1973	1564	562	4099	75.5	55.78
Nadia (Haringhata)	State Bank of India	162	4189	2819	1098	1721	73	2892	69.04	38.95
Burdwan	UCO Bank	196	4946	3255	1794	1461	0	3255	65.81	55.12
Hooghly	UCO Bank	217	5632	3851	3218	633	0	3851	68.38	83.56
Howrah	UCO Bank	161	4799	3433	3415	18	0	3433	71.54	99.48
Bankura (Ranbahal)	United Bank of India	254	5909	3468	1868	1600	548	4016	67.96	53.86
Dakshin Dinarpur(Balurghat)	United Bank of India	164	4548	3167	1977	1190	206	3373	74.16	62.43
Howrah	United Bank of India	555	13952	11257	2643	8614	599	11856	84.98	23.48
Purulia	United Bank of India	145	3694	1856	1199	657	0	1856	50.24	64.6
South 24 Parganas	United Bank of India	258	6880	4317	3574	743	40	4357	63.33	82.79
Uttar Dinajpur	United Bank of India	174	4362	3089	1758	1331	69	3158	72.4	56.91
Total		3879	102579	71802	41732	30070	2552	74354	72.48	58.12

Status of RSETI wise Settlement of Trained Candidates (From 01.04.2018 to 30.09.2018)										
State : West Bengal										
RSETI Name		No of Programs	Total Trained	Total Settled without wage	Self Employed		Wage Employed	Total Settled with Wage	Settlement %	Credit Linkage %
					Bank	Own				
Birbhum (Bolpur)	Allahabad Bank	9	242	90	58	32	0	90	37.19	64.44
West Midnapore (Debra)	Allahabad Bank	11	334	74	73	1	0	74	22.16	98.65
North 24 Parganas	Bank of India	11	267	0	0	0	0	0	0	#DIV/0!
Coochbehar	Central Bank of India	6	159	22	0	22	0	22	13.84	0.00
Darjeeling	Central Bank of India	4	79	0	0	0	0	0	0	#DIV/0!
Jalpaiguri	Central Bank of India	11	289	30	30	0	0	30	10.38	100.00
Purba Midnapore	Punjab National Bank	14	402	156	103	53	2	158	39.3	66.03
Berhampore Murshidabad	Syndicate & Canara Bank	9	267	113	7	106	0	113	42.32	6.19
Malda	State Bank of India	13	388	124	7	117	88	212	54.64	5.65
Nadia (Haringhata)	State Bank of India	12	328	95	94	1	0	95	28.96	98.95
Burdwan	UCO Bank	10	285	13	13	0	0	13	4.56	100.00
Hooghly	UCO Bank	13	326	99	95	4	0	99	30.37	95.96
Howrah	UCO Bank	11	248	53	53	0	0	53	21.37	100.00
Bankura (Ranbahal)	United Bank of India	17	435	86	21	65	0	86	19.77	24.42
Dakshin Dinarpur(Balurghat)	United Bank of India	15	463	119	119	0	0	119	25.7	100.00
Howrah	United Bank of India	22	629	176	74	102	7	183	29.09	42.05
Purulia	United Bank of India	10	249	84	38	46	0	84	33.73	45.24
South 24 Parganas	United Bank of India	18	468	7	6	1	0	7	1.5	85.71
Uttar Dinajpur	United Bank of India	12	272	26	23	3	0	26	9.56	88.46
Total		228	6130	1367	814	553	97	1464	424.45	59.55

AGENDA- 19: UNRESOLVED ISSUES RELATED TO DCC / DLRC, IF ANY.

- LDM's are to submit the calendar for DCC/DLRC to SLBC.
- DCC & DLRC must necessarily be held as prescribed periodicity with invitation must be sent to Public representatives.
- LDM's must intimate all DCOs well in advance for attending the statutory meeting. Respective banks will advise the DCOs accordingly.
- Unauthorized absence from the meeting should be brought under the notice of controlling office of respective Banks as well as SLBC.
- Proper data base of bank wise/ block wise credit should be maintained.
- Action Points emerging in the DCCs are to be acted upon by concerned banks/ departments and action taken reports should be discussed in next meeting
- Financial literacy campaign related issues are to be regularly discussed in DCC/DLRC meeting.
- As per latest directives, DCC is to discuss regarding progress/development made w.r.t. Skill Development Mission.

Agenda .20 – Miscellaneous

20 (i) PMEGP loans

(Amount in Lakh)

Name of Agency	No. of Appl. Forwarded to Banks	Sanctioned By Bank		EDP training	Rejection by Bank (No.)	Pending at Bank	
		No.	Margin Money Amount			No.	MM Amount
DIC	2244	396	1347.30	309	268	1580	4106.52
KVIB	2004	297	1037.74	243	347	1360	4000.13
KVIC	273	47	190.25	46	30	196	634.91
Total	4521	740	2575.29	598	645	3136	8741.56

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.

20.(ii) SVSKP loans

It is observed that large number of loan proposals are pending with the branches though some acceleration in disposal process was observed of late. A special meeting with the SHG & SE Department was held on 11-10-2018 . Some of the points of discussion was,

- Banks will dispose off all the pending loan proposals in a time bound manner.
- The pending subsidy released for the loans before 2016-17 but not yet disbursed , must be returned to WBSCL immediately.
- No proposals should be returned to the sponsoring agency on vague & flimsy ground.
- Banks should enlist the support of the Motivators in monitoring & recovery of the loan
- Incidence of overall NPA in certain branches may not be treated as reason for rejection of bonafide applicants.

As discussed, SLBC forwarded a check-list and a proforma on techno-economic feature study for use by sponsoring agency and banks for disposal of the proposals in a better way.

Performance of SVSKP Year-wise for past 3 years

(Amount in Lakh)

F Y	Sponsored	Sanctioned		Disbursed (upto 31.03.18)		Sanctioned but Pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
2016-17	68527	30965	82549.05	30646	24751.91	319	224.79
2017-18	95049	47944	125548.05	42474	33098.93	5470	3692.51
2018-19 (upto 30.09.18)	55818	21140	58246.96	12375	5680.16	8765	6767.27

20.(iii)

PMJDY Report as on 30.09.2018 (Cumulative)

Bank Type	Total A/c	Deposit (in lakh)	Zero Balance A/c
PSU Bank	33658182	2237148	3833377
RRB	4830213	124130	1009922
PVT. Bank	169179	2199	55658
Total	38675331	2364203	4907574

Bank Type	No. of Rupay Debit card Issued	Aadhar Seeding
PSU Bank	28006689	24823018
RRB	2596573	3281753
PVT. Bank	162698	70374
Total	30668282	28239142

PMSBY, PMJJBY, APY Progress Status

Status as on	PMSBY	PMJJBY	APY
31.03.2018	5585206	1253089	472248
30-09-2018	6499195	1704341	482235

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

- Banks should cover all MSME entrepreneurs under these social security schemes under Strengthening of Ecosystem for MSME program.

Details of claim & Settlement in PMSBY & PMJJBY

Scheme	Claims Made	Claims Settled	Pending	Rejected
PMSBY	803	500	249	54
PMJJBY	4045	3580	334	131

Status of SLBC report submitted by Banks for Sept 2018			
S No.	Bank Name	Status	Received on
1	Allahabad Bank	Submitted	20.11.2018
2	Andhra Bank	Submitted	29.10.2018
3	Bank of Baroda	Submitted	03.11.2018
4	Bank of India	Submitted	02.11.2018
5	Bank of Maharashtra	Submitted	17.11.2018
6	Canara Bank	Submitted	15.11.2018
7	Central Bank of India	Submitted	01.11.2018
8	Corporation Bank	Submitted	23.10.2018
9	Dena Bank	Submitted	29.10.2018
10	Indian Bank	Submitted	14.11.2018
11	Indian Overseas Bank	Submitted	08.11.2018
12	Oreintal Bank of Commerce	Submitted	24.11.2018
13	Punajb Nationa Bank	Submitted	09.11.2018
14	Punjab & Sind Bank	Submitted	26.11.2018
15	Syndicate Bank	Submitted	05.11.2018
16	State Bank of India	Submitted	12.11.2018
17	Union Bank of India	Submitted	26.11.2018
18	United Bank of India	Submitted	21.10.2018
19	UCO Bank	Submitted	12.11.2018
20	Vijaya Bank	Submitted	02.11.2018
21	IDBI Bank	Submitted	07.11.2018
22	HDFC Bank	Submitted	23.10.2018
23	AXIS Bank Ltd.(UTI)	Submitted	15.10.2018
24	ICICI Bank	Submitted	31.10.2018
25	Kotak Mahindra Bank Ltd	Submitted	15.11.2018
26	Federal Bank	Submitted	26.10.2018
27	Indusind Bank	Submitted	23.10.2018
28	Yes Bank	Submitted	25.10.2018
29	SIDBI	Submitted	02.11.2018
30	Bandhan Bank	Submitted	07.11.2018
31	Ratnakar Bank Ltd.	Submitted	20.10.2018
32	South Indian Bank	Submitted	11.10.2018
33	BGVB (UBI)	Submitted	23.10.2018
34	PBGB (UCO)	Submitted	30.10.2018
35	UBKGB	Submitted	26.10.2018
36	W.B. St. Co-op.Bk	Submitted	31.10.2018
37	WBSCARD Bank Ltd.	Submitted	08.11.2018
38	UJJIVAN SF BANK	Submitted	12.11.2.018
39	UTKARSH SF BANK	Submitted	17.10.2018
40	Jana Small Finance	Submitted	02.11.2018
41	Tamilnadu Mercantile Bank	Submitted	13.11.2018
42	IDFC	Submitted	12.11.2018

