136वीं 136th

पश्चिम बंगाल हेतु राज्य स्तरीय बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING FOR WEST BENGAL

Quarterly Review
December'2016

Date: 15.03.2017
Time: 11.15 A.M.

•

Venue :

"HOTEL HINDUSTHAN INTERNATIONAL"
235/1, AJC Bose Road
Kolkata-700020

कार्यसूची टिप्पण • AGENDA NOTES

संयोजक

युनाइटेड बैंक ऑफ़ इंडिया

अग्रणी बैंक प्रभाग
प्रधान कार्यालय

Convener

UNITED BANK OF INDIA

LEAD BANK DIVISION
HEAD OFFICE

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युनाइटेड बैंक ऑफ़ इंडिया
अग्रणी बैंक प्रभाग
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संयोजकः पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

सन्दर्भः एलबीडी/एसएलबीसी/पश्चिम बं./1078-1180/2017
दिनांक : 10.03.2017

एसएलबीसी के सभी सदस्य

प्रिय महोदय/ महोदया,

विषयः पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 136 वीं बैठक की कार्यसूची टिप्पण ।

उपर्युक्त सन्दर्भ में हम आपको सूचित करते हैं की पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 136वीं बैठक दिनांक 15.03.2017 को पूर्वाहन 11:15 बजे "द होटल हिंदुस्तान इंटरनेशनल", कोलकाता में आयोजित की जाएगी । कार्यसूची टिप्पण की एक प्रति भेज रहें हैं ।

अनुरोध है कि आप उक्त बैठक में अवश्य भाग लें।

भवदीय,

महाप्रबंधक
(वि.समावेशन और प्राइसेक) एवं
संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State Level Bankers' Committee for West Bengal

Ref: LBD /SLBC/ West Bengal /1078-1180 / 2017
Date: 10.03.2017

All Members of SLBC

Dear Sir/ Madam,

Subject: Agenda Notes for the 136th Meeting of SLBC West Bengal.

With reference to the above, we forward herewith a set of Agenda Notes for the 136th meeting of State level Bankers' Committee for West Bengal scheduled to be held at "The Hotel Hindusthan International", Kolkata on 15.03.2017 at 11:15 AM.

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

Yours faithfully,

General Manager
(FI & Prisec) and
Convener- SLBC, West Bengal

United Bank of India
Lead Bank Division
Head Office

Convener: State Level Bankers' Committee for West Bengal

Agenda Notes
For the 136th SLBC Meeting

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General Information of West Bengal

Geographical Area	88752 sq KM
Percentage Area of State to area of Indian Union	2.74%
Average Annual rainfall	1666 mm
Districts	20
No. of Sub-divisions	66
No of Blocks	341
No. of Municipalities	120
Total No. of Municipal Corporations	6
No of Villages (inhabited)	37945
Villages Electrified	37779 (99.56%)
Total No. of Gram Panchayats	3354
Capital	Kolkata
Average population served per Bank Branch(including RRBs) but excluding Cooperative Banks & Foreign Banks (As on December 2016)	11988
No. of Minority concentrated districts.	#17
Principal Language	Bengali
Airport	Kolkata, Bagdogra and Andal
Riverine Ports	Kolkata, Haldia

#(1) Howrah, (2) Kolkata, (3) Burdwan, (4) Nadia, (5) 24-Parganas North, (6) 24-Parganas South, (7) Malda, (8) Murshidabad, (9) Uttar Dinajpur, (10) Dakshin Dinajpur, (11) Coochbehar, (12) Birbhum, (13) Darjeeling, (14) Jalpaiguri, (15) Alipurduar, (16) Purba Medinipur, (17) Paschim Medinipur.

Population Details:

(As per 2011 census)

Population	913.48 lac
Rural population	657.97 lac
% of rural population	72.03%
% of urban population	27.97%
Male population	469.27 lac (51.37%)
Female population	444.21 lac (48.62%)
Sex ratio (No. of Females per 1000 Males)	950:1000
Total No. of Households	157.16 lac
No. of Rural households	111.62 lac
No. of Urban households	45.54 lac
Schedule Caste population	184.53 lac
Schedule Tribe population	44.06 lac
Density of population	1029 per sq.km
Literacy level	626.14 lac (68.55%)

Highest Population Districts	Lowest Population Districts
North 24 Parganas 100.82 lac (11.04%)	Dakshin Dinajpur 16.70 lac (1.83%)
South 24 Parganas 81.53 lac (8.93%)	Darjeeling 18.42 lac (2.02%)
Burdwan 77.23 lac (8.46%)	Coochbehar 28.22 lac (3.09%)
Murshidabad 71.02 lac (8.46%)	Purulia 29.27 lac (3.21%)

Farming Activities:

(As per 2011 census)

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses, etc.
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical & humid except in the northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 31.12.2016)	Rs 71760.74
Per Capita Advance (as on 31.12.2016)	Rs 44405.02
Average population served per branch (excluding Cooperative banks) (as on 31.12.2016)	11988

Lead Districts in West Bengal:

United Bank of India has been assigned with responsibility of Convener of SLBC for the State of West Bengal since inception. Lead Bank Responsibility of 20 districts of this State has been assigned to United Bank of India(10), UCO Bank (4), Central Bank of India(4), Allahabad Bank (1) & State Bank of India(1).

Bank wise & District wise allocation of Lead Bank Responsibility :

Bank	No. of Districts	Name of Districts
United Bank of India	10	Bankura, Dakshin Dinajpur, Uttar Dinajpur, Malda, Murshidabad, Nadia, Purulia, 24-Pargans (South), Purba Medinipur & Paschim Medinipur
UCO Bank	4	Howrah, Hooghly, Birbhum & Burdwan
Central Bank of India	4	Jalpaiguri, Darjeeling, Coochbehar & Alipurduar
Allahabad Bank	1	24-Parganas (North)
State Bank of India	1	Kolkata

Population group wise branch Network in the State of West Bengal :

Population group	December 2014	December 2015	December 2016
Rural	3306 (45.20%)	3510 (44.98%)	3538 (43.83%)
Semi- urban	1179 (16.12%)	1257 (16.11%)	1364 (16.90%)
Urban	1377 (18.82%)	1484 (19.02%)	1599 (19.81%)
Metro	1453 (19.86%)	1552 (19.89%)	1571 (19.46%)
TOTAL	7315 (100%)	7803 (100%)	8072 (100%)

Position of ATMs in the State of West Bengal

Population group	December 2014	December 2015	December 2016
Rural	2158	2354	2540
Semi- urban	1834	2013	2137
Urban	2694	2902	3108
Metro	2642	2833	3045
TOTAL	9328	10102	10830

VITAL BANKING STATISTICS OF WEST BENGAL

(Amount Rs in crore)

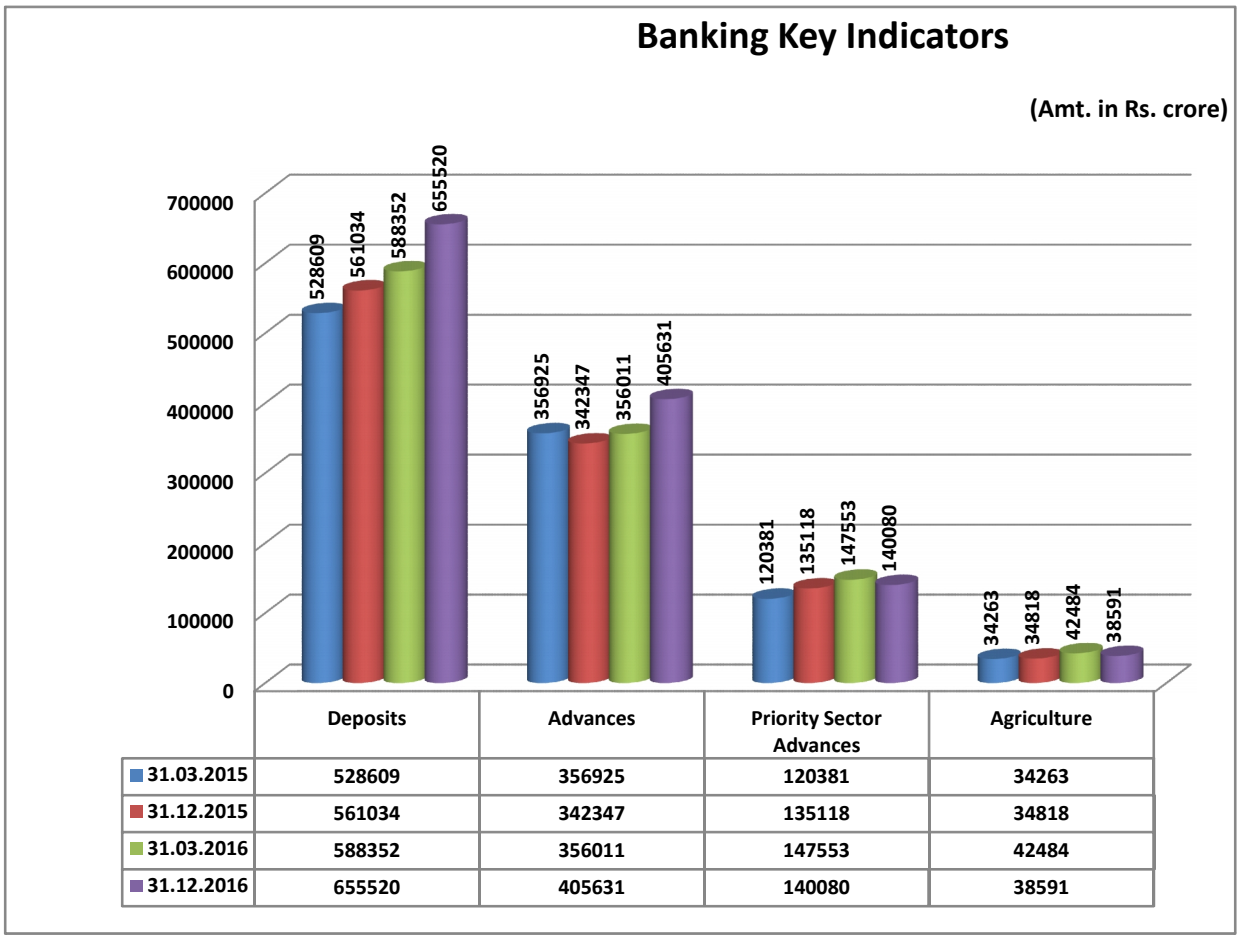
Sl. No.	Parameter	December 2015	March 2016	December 2016
1	No. of Branches	7803	7953	8072
2	Total Deposits	561034	588352	655520
3	Total Advances	342347	356011	405631
4	CD Ratio	61	61	62
5	C+I: Deposit Ratio	76	76	77
6	Priority Sector Advances (PSA)	135118	147553	140080
7	% of PSA to ANBC	38	41	41
8	Agriculture Advances	34818	42484	38591
9	% of Agri Advances to ANBC	10	12	11
10	MSE Advances	59448	61232	60870
11	MSME(Prisec from 1st April,2015)	73376	75086	74360
12	Education Loans	1988.35	2017.98	2183.70
13	Housing Loans	24091.19	25485.36	29394.76
14	DRI Advances	102.46	105.14	120.79
15	% of DRI Advances to ANBC	0.03	0.03	0.04
16	Schedules Caste/ Scheduled Tribe Advances	13511.97	14841	13803
17	Advances to Women Entrepreneurs	19900.39	26384	29541
18	% of Advances to Women Entrepreneurs to ANBC	5.58	7.39	8.63
19	Weaker Section Advances	36213.57	39171	39664
20	% of Weaker Advances to ANBC	10.15	10.97	11.58
21	Minority Community Advances	21059	23523	24096
22	% of Minority Community Advances to Prisec Advances	16	16	17

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

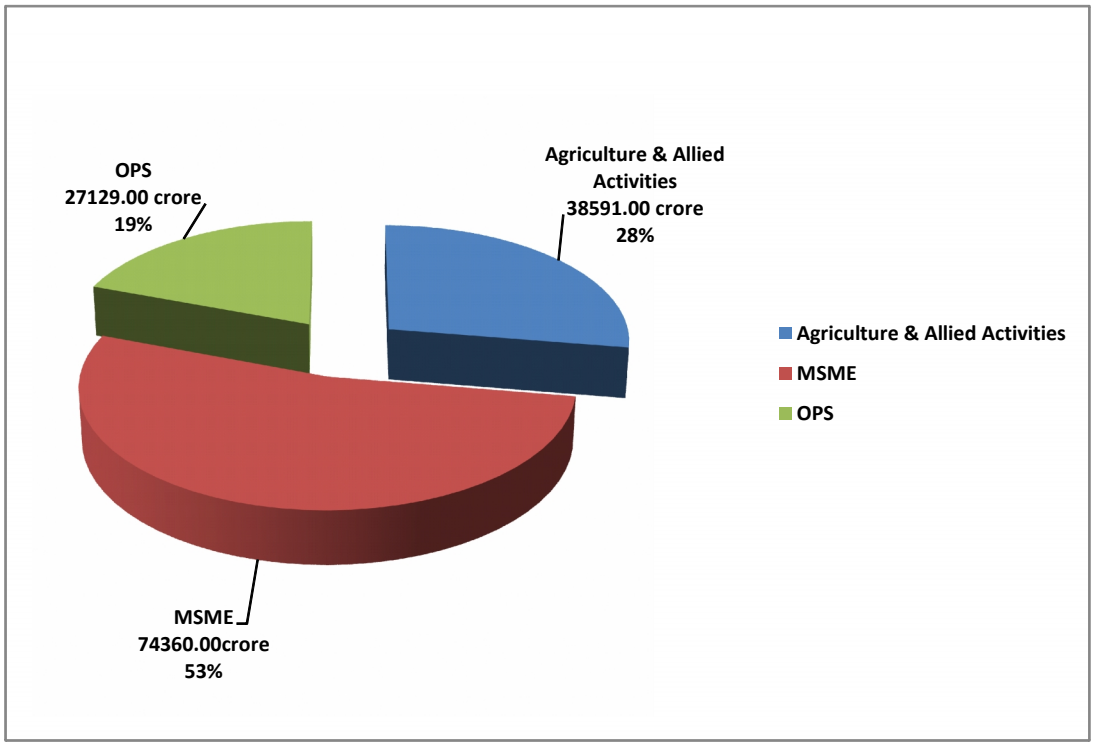
(Amount Rs in crore)

Sl. No.	Parameter	ACP Plan 2015-16	ACP achievement (Dec.15)	% achieved	ACP Plan 2016-17	ACP achievement (Dec.16)	% achieved
1	Agriculture	43536	23068	53	52551	25113	48
2	MSE	21762	16520	76	21761	21936	101
3	OPS	7270	7874	108	9315	9025	97
4	NPS	9000	17118	190	9000	11302	126
	Grand Total	81568	64580	79	92627	67376	73

Banking Key Indicators for the State of West Bengal



	Deposits	Advances	Priority Sector Advances	Agriculture
31.03.2015	528609	356925	120381	34263
31.12.2015	561034	342347	135118	34818
31.03.2016	588352	356011	147553	42484
31.12.2016	655520	405631	140080	38591



Agenda No. 1

CONFIRMATION OF PROCEEDINGS OF THE 135th MEETING OF SLBC FOR WEST BENGAL

The proceedings and action points of 135th SLBC Meeting for West Bengal held in Kolkata on 21st December 2016 was circulated under cover of Convener Bank's letter nos. LBD/SLBC/WB/697/1(1-100)/2016-17 dated 02.01.2017. The same may please be confirmed by the House.

Bengal Global Business Summit 2017 (Come to Bengal, Ride the Growth)

In pursuant of excellence, State Government is committed towards inclusive and sustainable growth, improved Governance, ease of doing business, providing platform for increasing employment opportunities and building West Bengal into a manufacturing hub. In order to project its business-readiness to the global investor community, this year also Government has organized Bengal Global Business Summit, 2017 spanning 2 days on 20 & 21st January 2017 to bring together policy makers, corporate leaders from around the globe, delegations, academia, opinion makers to explore business opportunities, forge partnerships and collaborations. Main focus sectors in this summit was Manufacturing, Financial Services, Transport Services, Energy & Infrastructure, IT Software & Hardware, Health Care, Education & Skills, Urban Infrastructure & Housing, Hospitality, Tourism & Entertainment, Food Processing, Horticulture & Floriculture. This is pertinent to mention that during this financial year, GSDP rose by 122%, Plan Expenditure grew by 270%, State Tax Collections grew by 103% and Capital Expenditure zoomed up by 616%, which indicate that State is growing all-round. West Bengal is presently the leading growth engine of India. Some major achievements of the State are:

- Largest producer of Rice in the country
- Largest in India's Power distribution, quality & availability
- Highest producer of vegetables in the country
- Kolkata is the first metro city in the country with Wi-fi connectivity on 4G
- Second largest in terms of MSME enterprises
- Second in Tea production after Assam
- Third largest in India in Mineral production accounting for 1/5th of total mineral production
- Third largest in terms of Road Coverage across the country

Demonetization

With the implementation of demonetization in November 2016, the common public and bankers undoubtedly faced hardship, since more than 85 percent of currency in circulation was rendered illegal overnight.

At the initial phase, RBI imposed lots of restrictions on cash withdrawal from savings, CC/OD and Current accounts, which has been gradually lifted by the Regulator with purported increase in currency circulation in the economy.

Although, there is no restriction on cash withdrawal presently but availability of cash across the state continue to be disproportionate. Areas like Malda, Murshidabad & North Bengal Districts have been heavily hurt as requisite cash is still not in circulation there.

.

3 RRBS & Co-operative Banks operating in the state have raised concern about regular availability of cash even since January 2017 resulting in slow disbursement of loan to farmers and SHGs. This not only is harming the farming activity as a wholw, but in a way is also having adverse impact on the CD Ratio of the state as farming and SHG lending could not grow to the desired extent.

During the entire process of demonetization, all bank branches have done a commendable job with the help of State Government and RBI which has highlighted the image of banks in the State. The press and media and public at large have shown a lot of maturity and patience while dealing with the fallouts of demonetization. State Government took all possible steps for maintaining law & order in the state and nothing remarkable untoward incidents have been allowed to take place.

Disbursement of wages in Tea Industry of West Bengal

In line with the directions given by DFS, MOF, GOI for opening of savings bank account of the workers of unorganized sector in a mission mode to facilitate transfer of salary/ wages directly to the account of the workers by the employer instead of cash payment, SLBC West Bengal took proactive steps for opening of SB accounts of unorganised workers in camp mode. In West Bengal, a large chunk of these unorganized workers belong to the Tea Industry.

State Govt. tool the initiative of holding a series of meetings at the level of Chief Secretary where Banks were asked to participate, immediately after the announcement of Demonetization, sensing trouble that had the potential to erupt in the Tea Gardens. Such meetings had delivered the desired result in resolving the issue of payment of wages to the tea garden workers. From State Government side, special initiatives were taken through Video Conferencing with District Magistrates for making smooth payment of wages to the tea garden workers.

Almost all the tea gardens in West Bengal witnessed hectic activity in respect of opening of accounts and simultaneous distribution of Rupay card and Pin.

Banks are in the process of installing ATM/POS in a suitable place provided by the garden management for facilitating payment to the garden workers after their wages are transferred to their newly opened accounts.

Financial literacy camps were organized in the tea gardens to create awareness among the garden workers to enable them to undertake seamless transaction through Micro ATM of Bank Mitra/ATM/POS.

Total 14169 no. of account opening camps in Tea Gardens after 08/11/2016 till 08/02/2017 has been conducted in which 3,14,234 no. of enrollment has been done.

Agenda No. 2

CD Ratio for the State of West Bengal

1. Action Points emerged in the 135th SLBC Meeting held on 21.12.2016:

All Banks are to exert effort to raise the CD Ratio of the State to 70% as on 31.03.2017.

Status of implementation:

CD Ratio of the State stood at 62% as on 31.12.2016.

For calculation of CD Ratio of the State as on 31st December 2016, the aforesaid direction is followed, which is furnished below:

(Rs. in crore)

Total Deposit (A)	655520
Total Advance utilized in the state (B=C+D)	396518
Out of which outstanding of credit sanctioned from the state (C)	354356
Credit sanctioned from outside State but utilised in West Bengal (D)	42162
RIDF Support (E)	9112
Total Advance to be reckoned (F=B+E)	405630
CD Ratio (F / A)	62%

CD Ratio of the state stood at 62% as on 31.12.2016 as against 61% as on 31.12.2015 registering a y-o-y growth of 1%. During Demonetization, Banks have received huge deposits resulting in deposit growth outpacing Credit growth. Net outcome is poor CD ratio. In fact CD ratio got reduced by 7% from September quarter. This situation can not be accepted as State Govt. has laid down the platform for sustained credit offtake and the Banks can not remain silent. They have to take an active growth in the economic growth of the state. Lot of aggressive but judicious lending especially in MSME and Retail sector in this current quarter is required to push the CD Ratio of the state beyond 70% as on 31.03.2017.

2. Action Points emerged in the 135th SLBC Meeting held on 21.12.2016:

Particularly in five districts viz. Bankura, Birbhum, Howrah, Hooghly & 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.

Status of implementation:

In this quarter, due to the process of demonetization, CD ratio of 3 more districts viz. Alipurduar, Paschim Medinipur and Purulia came down below 40% in addition to the existing 5 districts. Hence as on December 2016, CD ratio of 9 districts remain below 40%.

In this context, it may be noted that many large advances, although sanctioned from Kolkata district, but utilized for the development of other districts like Howrah, Hooghly, 24 Parganas (North), etc.

West Bengal

BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)D RATIO AS ON DECEMBER 2016

(Amt.in Rs. Lac)

Sl No.	Banks	Deposit (Rs.in lac)	Advance (Rs.in lac)	Credit Deposit Ratio (%)	Investment (Rs.in lac)	Credit+Investment Deposit Ratio (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
COMMERCIAL BANKS						
1	Allahabad Bank	4864365.00	2122556.00	44	360422.74	51
2	Andhra Bank	384207.66	397267.49	103	19523.11	108
3	Bank of Baroda	2147800.03	1189300.00	55	67201.17	59
4	Bank of India	2964557.00	1732180.00	58	40188.18	60
5	Bank of Maharshtra	232639.00	207176.00	89	8016.51	93
6	Canara Bank	1491683.23	720870.59	48	70746.23	53
7	Central Bank of India	2025535.47	811917.89	40	280371.64	54
8	Corporation Bank	687253.30	532412.69	77	22746.52	81
9	Dena Bank	307520.00	299551.00	97	0.00	97
10	Indian Bank	935372.25	317375.00	34	60485.22	40
11	Indian Overseas Bank	1276492.00	731666.00	57	69841.22	63
12	Oreintal Bank of Commerce	999805.00	820109.00	82	68451.23	89
13	Punajb Nationa Bank	2402100.00	1529878.00	64	88856.12	67
14	Punjab & Sind Bank	200537.00	290494.39	145	8015.23	149
15	Syndicate Bank	786700.00	624433.00	79	20416.53	82
16	State Bank of India	16129143.00	6398869.00	40	1547500.11	49
17	Union Bank of India	1633571.00	980551.00	60	88562.23	65
18	United Bank of India	7099274.65	3301067.93	46	4479508.38	110
19	UCO Bank	2881049.00	1440784.00	50	255658.14	59
20	Vijaya Bank	446233.56	328828.73	74	9874.22	76
21	IDBI Bank	1793087.00	771613.05	43	0.00	43
A	**Sub-Total**	**51688925.15**	**25548900.76**	**49**	**7566384.73**	**64**
SBI ASSOCIATES						
22	SBoI	32837.22	62420.14	190	0.00	190
23	SBBJ	89282.43	126764.48	142	0.00	142
24	SBOP	28051.34	39031.22	139	0.00	139
25	SBOM	71084.66	152803.14	215	0.00	215
B	**Sub-Total**	**221255.65**	**381018.98**	**172**	**0.00**	**172**
OTHER BANKS						
26	HDFC Bank	2804104.16	1652889.44	59	64825.23	61
27	AXIS Bank Ltd.(UTI)	3102115.38	1452816.31	47	29216.07	48
28	ICICI Bank	2096746.76	1852753.66	88	37652.33	90
29	Kotak Mahindra Bank Ltd	144376.54	135663.61	94	0.00	94
30	Federal Bank	272413.33	195449.65	72	0.00	72
31	Indusind Bank	417336.74	503281.48	121	0.00	121
32	SIDBI		82541.59	0	0.00	0
33	Bandhan Bank	762429.00	805888.00	106	0.00	106
34	Ratnakar Bank Ltd.	151783.66	384277.26	253	0.00	0
35	South Indian Bank	91558.64	183850.64	201	0.00	0
C	**Sub-Total**	**9842864.21**	**7249411.64**	**74**	**131693.63**	**75**
(A+B+C)	**Total**	**61753045.01**	**33179331.38**	**54**	**7698078.36**	**66**
36	BGVB (UBI)	860892.88	537099.93	62	870701.83	164
37	PBGB (UCO)	470202.00	209776.00	45	124355.11	71
38	UBKGB	291603.35	117671.05	40	81484.67	68
D	**RRBs Total**	**1622698.23**	**864546.98**	**53**	**1076541.61**	**120**
E	**W.B. St. Co-op.Bk**	**2156611.78**	**1282112.37**	**59**	**1132971.24**	**112**
F	**WBSCARD Bank Ltd.**	**19628.00**	**109649.00**	**559**	**3989.00**	**579**
Grand Total (A+B+C+D+E+F)		**65551983.02**	**35435639.73**	**54**	**9911580.21**	**69**
Amount sanctioned from outside State but fund utilised in the State of West Bengal			**4216251.00**			
RIDF Support			**911225.00**			
Total Advances in the State			**40563115.73**	**62**		
Total Advances+Investment					**50474695.94**	**77**

District Wise CD Ratio of West Bengal as on 31.12.2016

Sl. No.	Name of District	Lead Bank	CD Ratio		CD Ratio December 2016 (Amount in Rs.crore)		
			Dec-15	Sep-16	Deposit	Advance	CD Ratio (Dec 16)
1	Burdwan	UCO	38	41	53155.62	19785.34	37
2	Bankura	UBI	27	34	11422.88	3261.16	29
3	Birbhum	UCO	35	39	11667.27	3618.85	31
4	Cooch Behar	CBI	63	64	5854.04	3376.37	58
5	Darjeeling	CBI	55	57	14336.35	6959.61	49
6	Malda	UBI	50	50	7235.73	3569.78	49
7	Uttar Dinajpur	UBI	56	58	4327.75	2158.14	50
8	Dakshin Dinajpur	UBI	56	57	2874.78	1434.08	50
9	Howrah	UCO	68	33	31272.22	9276.87	30
10	Hooghly	UCO	26	25	33734.40	8575.97	25
11	Jalpaiguri	CBI	40	46	6560.00	2651.11	40
12	Alipurduar	CBI	38	40	3932.75	1362.51	35
13	Purba Medinipur	UBI	47	47	17885.43	7901.98	44
14	Paschim Medinipur	UBI	43	41	19258.44	7116.97	37
15	Murshidabad	UBI	50	50	10827.43	5207.94	48
16	Nadia	UBI	42	43	17902.19	7346.93	41
17	Purulia	UBI	45	42	7947.09	2667.45	34
18	24Pgs.(North)	AB	19	19	100880.89	17519.36	17
19	24 Pgs (South)	UBI	47	49	21042.54	9220.84	44
20	Kolkata Metro	SBI	91	91	273402.03	231345.14	85
	CD Ratio		**61**	**59**	**655519.83**	**354356.40**	**54**
Amount sanctioned from outside State but fund utilised in the State of West Bengal						**42162.51**	
RIDF Support						**9112.25**	
Total Advances in the State				**69**		**405631.16**	**62**

Special Agenda

Functioning of Cold Storage

Pursuant to the direction of Dr Sanjeev Chopra, Additional Chief Secretary, Agriculture, Govt. of West Bengal in the SLBC subcommittee meeting on Agriculture held on 24.01.2017 regarding operational hardships faced by the Cold Storages in West Bengal, a small committee was constituted with representatives from NABARD, Major Banks operating in West Bengal, Agriculture Marketing Department, GoWB and two cold Storage Association to examine the issues being faced and likely to be faced by the cold storages during the unloading and loading activities of potato in the ongoing season particularly in the backdrop of the post demonetization market scenario. Meeting of the small committee was held on 25.01.2017. The committee discussed regarding the difficulties faced by the Cold Storages in liquidating seasonal Cash Credit Limit. After threadbare discussion, the committee suggested one time relief measure for allowing rescheduling of unpaid portion of cash credit limit to the extent of the minimum of the following three situations, which is to be repaid by December, 2017 along with existing applicable rate of interest by keeping the account in Standard Category.

(i) 25% of the seasonal cash credit limit sanctioned in the year 2016 to the concerned Cold Storage.

(ii) Loan outstanding as on 28.02.2017 against the seasonal cash credit limit sanctioned in the year 2016 in favour of the concerned cold Storage

(iii) Stock value of the unreleased potato in the stores as on 28.02.2017 as per the report to be submitted by Agriculture Marketing Department, Govt. of West Bengal.

In view of the suggestion of the committee, Convener, SLBC, West Bengal has given letter to the Regional Director, RBI, Kolkata to consider the proposal of rescheduling the unpaid outstanding amount of seasonal cash credit limit sanctioned in favor of the cold storage in the year 2016 in West Bengal for addressing the hardship being faced by the Cold storages owners in liquidating their dues by keeping the subject seasonal cash credit accounts in standard Category with the stipulation that such overdue amount (minimum of the 3 conditions) should be repaid in full within 31.12.2017 along with applicable rate of interest.

Another emergent meeting of SLBC sub committee on Agriculture was held on 23.02.2017 to discuss the existing situation related to functioning of Cold Storages and storing of potato as well as review of the ongoing prices of potato.

From the discussion in the meeting held on 23.02.2017, following salient modalities of the scheme was emerged.

Procuring procedure:

(i) Cold Storage Owners with active involvement, guidance and overall supervision of the Government officials at ground level from Agriculture & Agriculture Marketing Department and in necessity, even BDOs, will purchase potato from individual farmers up to a maximum quantity at a pre determined rate.

(ii) Period of continuation of this procurement exercise will be determined by the state government based on their analysis of market price of potato or exhaustion of the space in cold storages allocated to the government, whichever is earlier.

(iii) Every kind of necessary administrative support to the Cold Storage Owners throughout this exercise will be extended by the government to ensure smooth implementation of the scheme.

Price determination & source of funding:

(i) In terms of an earlier decision of the Sub Committee on Agriculture, SLBC, West Bengal, Banks work out seasonal cash credit limit for cold storages for on lending to the farmers @ 70% of the ceiling price of potato fixed for the year to procure and store potato in 80% of the storage capacity.

(ii) Fund required to procure potato by the Cold Storages on behalf of the Government to fill 10% of the storage space is to be additionally provided by the Banks. For this purpose, cold storages will be financed 100% of the cost price of potato, i.e. Rs.658/- per quintal. Taking into consideration of this aspect, revised ceiling price of potato to work out total requirement of seasonal cash credit limit for the cold storages would be as under:

a) For procuring 90 Kg of potato (90% of storable space) permissible limit – Rs.414.00

(Based on the earlier fixed ceiling price of potato, i.e. Rs.460/- applying 30% margin)

b) For procuring 10 Kg of potato (10% of storable space) permissible limit – Rs.66.00

(Based on the cost price of potato, i.e. Rs.658/- with NIL margin)

c) Total fund required to procure 100 Kg potato (including 10% for govt.) – Rs.480.00

Based on the above workings, overall revised margin comes to 27% which shall be applicable on the cost price of potato – accordingly 73% of Rs.658/- would be Rs.480/-

Procurement & release of potato:

(i) Only good quality "Jyoti" variety potato shall be procured up to maximum 25 quintal per farmer by the government for storing the same in the 10% space allocated to the government

(ii) Original Storage Receipt issued in the name of government with Lien Mark in Bank's favour shall be kept at the Banks which will be released only after getting notice from the government on liquidation of proportionate dues.

Support to Cold Storages:

Loss, if any arises due adverse market price at the time of release of potato, stored by the government, would be made good to the Cold Storages by the government.

Response from Cold Storage Representatives:

On being informed about the scheme, Cold Storage Representatives raised few concerns requesting proper redressal, to which ACS responded appropriately assuring every kind of assistance from the government in the process. Then Cold Storage Owners also assured to extend their cooperation in implementation of the scheme

Regarding issues like restructuring of NPA accounts, Dr. Chopra informed that Government will further approach RBI, Central office for special dispensation scheme.

ACS informed the detail modalities of the scheme would be notified by the government well before start of the storing process in the month of March.

Agenda No. 3

Micro, Small and Medium Enterprises (MSME)

Bankers have done excellent job as far as advance in MSME sector is concerned. In spite of Demonetization, all the banks in the State together disbursed Rs. 21936 crore (101% of annual target) against the target of Rs. 21761 crore (revised target) during the period April to December 2016 registering a growth of 33% over the disbursement of Rs. 16520 crore made during the corresponding period of last financial year. This indicates that the opportunity has been created in this state for the entrepreneurs and now the Bankers are to convert the opportunity into a reality by financially assisting entrepreneurs.

This is pertinent to mention that the **State has registered Country's highest bank credit flow to MSME sector of US $15billion in the last 5 years.**

In the recently conducted Bengal Global Business Summit, special emphasis was given on the different sectors of MSME viz. Gems & Jewellery, leather, Jute, Textile, Forging, Casting, Apparel & Handicraft. MSME is the cornerstone for enhancement of the image of the state and Banks are requested to give adequate thrust on it.

Achievement of MSME under ACP upto the December quarter for the last 5 financial years along with this year is given below:

Year	Target	Achievement (April to December)	% of Achievement
2011-12	9000	6412	71
2012-13	13500	6474	48
2013-14	16200	14942	92
2014-15	16323	10395	64
2015-16	21762	16520	76
2016-17	21761	21936	101

Bank - wise Targets and Achievement in MSME for 2016-17
for the State of West Bengal under ACP 2016-17 as on December 2016

(Rs.in crore)

Sl.No.	Name of Bank	MSME					
		2015-16 (April- December)			2016-17 (April- December)		
		Target	Achievement	% of Achivement	Target	Achievement	% of Achivement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Allahabad Bank	1596.44	772.17	48	1537.23	634.53	41.28
2	Andhra Bank	131.56	80.1	61	122.44	31.93	26.08
3	Bank of Baroda	515.17	227.28	44	713.00	330.86	46.40
4	Bank of India	912.75	603.12	66	1003.58	591.51	58.94
5	Bank of Maharashtra	27.69	2.33	8	36.00	12.36	34.33
6	Canara Bank	578.02	239.58	41	645.30	102.37	15.86
7	Central Bank of India	853.69	208.42	24	987.54	404.21	40.93
8	Corporation Bank	131.99	38.36	29	132.74	101.01	76.10
9	Dena Bank	104.04	364.21	350	79.31	176.63	222.71
10	Indian Bank	192.54	21.86	11	183.93	106.99	58.17
11	Indian Overseas Bank	355.75	165.96	47	392.80	1047.51	266.68
12	Oreintal Bank of Commerce	228.03	367.66	161	259.17	150.19	57.95
13	Punjab National Bank	777.28	1002.94	129	997.62	794.87	79.68
14	Punjab & Sind Bank	67.60	195.46	289	61.66	43.69	70.86
15	Syndicate Bank	283.30	1141.65	403	341.73	577.92	169.12
16	State Bank of India	4278.02	3710.05	87	3503.13	2657.80	75.87
17	Union Bank of India	429.02	162.54	38	565.79	312.79	55.28
18	United Bank of India	2839.32	491.49	17	2107.10	821.25	38.98
19	UCO Bank	1260.05	1097.09	87	1200.74	1453.06	121.01
20	Vijaya Bank	82.68	9.54	12	98.49	7.26	7.37
21	IDBI Bank Ltd.	180.39	265.99	147	221.97	365.25	164.55
22	SBH	13.87		0	28.86	8.72	30.21
23	SBBJ	19.90	15.52	78	26.65	10.69	40.11
24	AXIS Bank	396.24	1567.82	396	624.37	1879.12	300.96
25	HDFC Bank	306.64	1286.27	419	564.88	1126.54	199.43
26	ICICI Bank	280.75	1585.95	565	538.31	2078.75	386.16
27	Bandhan Bank		0.00		83.96	4523.34	5387.49
28	South Indian Bank					0.84	
29	Other Banks	125.74	40.42	32	63.71	509.48	799.69
A	**Total Com.Bks.**	**16968.47**	**15663.78**	**92**	**17122.01**	**20861.47**	**121.84**
30	BGVB	2091.90	356.34	17	1730.95	494.93	28.59
31	PBGB	651.19	278.46	43	926.17	374.92	40.48
32	UBKGB	274.94	15.46	6	269.04	14.91	5.54
B	**Total of RRBs**	**3018.03**	**650.26**	**22**	**2926.16**	**884.76**	**30.24**
C	St.Coop.Bk.	1088.49	127.5	12	829.43	179.12	21.60
D	WBFC & Others	487.19	0	0	642.43		0.00
E	WBCARDB	199.73	0	0	241.89	9.28	3.84
F	SIDBI	0.00	77.16	0		1.73	0.00
Grand Total (A+B+C+D+E+F)		**21761.91**	**16518.70**	**76**	**21761.92**	**21936.36**	**100.80**

Sub-Committee meeting on MSME under SLBC West Bengal held on 17.02.2017 at United Bank of India, Head Office and minutes of the meeting is annexed.

Agenda No. 4

PRADHAN MANTRI MUDRA YOJANA (PMMY)

Action Points emerged in the 135th SLBC Meeting held on 21.12.2016:

All Banks are to exert efforts to achieve Mudra Target for FY 2016-17 as on 31.03.2017.

Status of implementation:

In the financial year 2016-17, the Banks & NBFCs together disbursed Rs. 4997.28 crore up to December 2016 against an annual target of Rs.7588.34cr. i.e. 65.85% of the overall target.

Performances of the Banks in the State of West Bengal from 01.04.2016 to 31.12.2016 are furnished herein below:

MUDRA TARGET-ACHIEVEMENT_2016-17

(Amt. in Rs./crore)

BANKS	STATE: West Bengal As on 31.12.2016 (01.04.2016 to 31.12.2016)							
	SHISHU		KISHORE		TARUN		TOTAL	
	No of A/Cs	Disb.	No of A/Cs	Disb.	No of A/Cs	Disb.	No of A/Cs	Disb.
PSU Banks	110902	157.75	40987	772.99	6391	483.38	158280	1414.12
Pvt Banks	183680	394.51	4250	106.19	1920	133.84	189850	634.54
Foreign Banks	0	0	19	0.69	21	1.7	40	2.39
RRB	17254	69.06	10403	194.97	1144	83.82	28801	347.85
NBFC	1428338	2449.30	2648	23.36	129	10.02	1431115	2482.68
MFI	81167	115.68	0	0	0	0	81167	115.68
TOTAL	1821341	3186.30	58307	1098.20	9605	712.76	1889253	4997.26

Bank wise details of disbursement is Annexed.

Bank ALL **State :** West Bengal **Financial Year :** 2016-2017
Bank ALL **Scheme :** ALL **Data Till Date :** 30/12/2016

[Amount Rs. in Crore]

Sr No	Bank Type Name	Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total	
			No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt
1	SBI and Associates									
1.1		State Bank of India	61337	19.14	4079	85.65	1109	84.82	66525	189.6
1.2		State Bank of Bikaner and Jaipur	192	0.92	349	12.3	334	27.29	875	40.5
1.3		State Bank of Hyderabad	9	0.03	19	0.64	16	1.32	44	1.98
1.4		State Bank of Mysore	11	0.04	26	0.76	4	0.34	41	1.13
1.5		State Bank of Patiala	2	0.01	6	0.29	4	0.37	12	0.67
1.6		State Bank of Travancore	1	0	39	1.13	28	2.69	68	3.82
		Total	61552	20.13	4518	100.76	1495	116.82	67565	237.71
2	Public Sector Commercial Banks									
2.1		Allahabad Bank	3699	11.64	6771	122.87	821	62.43	11291	196.94
2.2		Andhra Bank	434	1.91	275	5.67	91	6.45	800	14.03
2.3		Bank of Baroda	754	2.42	921	18.38	154	12.63	1829	33.43
2.4		Bank of India	3996	16.02	4082	78.7	470	33.64	8548	128.36
2.5		Bank of Maharashtra	44	0.17	76	2.07	34	2.33	154	4.57
2.6		Canara Bank	4956	14.23	2656	43.75	267	19.86	7879	77.84
2.7		Central Bank of India	2178	7.83	1617	40.26	216	21.79	4011	69.88
2.8		Corporation Bank	258	0.87	245	5.35	92	6.53	595	12.75
2.9		Dena Bank	1556	1.16	225	4.94	69	5.02	1850	11.12
2.1		Indian Bank	455	0.63	286	6.59	70	5.65	811	12.86
2.11		Indian Overseas Bank	366	1.24	507	8.92	58	3.67	931	13.82
2.12		Oriental Bank of Commerce	537	1.99	580	11.91	113	8.67	1230	22.58
2.13		Punjab National Bank	3695	11.7	3226	50.72	343	22.08	7264	84.5
2.14		Syndicate Bank	390	1.37	744	13.39	125	7.12	1259	21.87
2.15		Union Bank of India	695	2.37	1406	28.29	176	10.98	2277	41.63
2.16		United Bank of India	8946	26.06	10901	199.58	1524	118.47	21371	344.11
2.17		Punjab & Sind Bank	104	0.34	83	1.89	41	3.17	228	5.4
2.18		UCO Bank	1261	3.2	1226	19.18	169	11.69	2656	34.07
2.19		Vijaya Bank	388	0.95	641	9.72	63	4.39	1092	15.06
2.2		IDBI Bank Limited	14348	31.23	0	0	0	0	14348	31.23
2.21		Bharatiya Mahila Bank	290	0.31	1	0.05	0	0	291	0.35
		Total	49350	137.62	36469	672.23	4896	366.56	90715	1176.42
3	Private Sector Commercial Banks									
3.1		Federal Bank	6	0.03	4	0.16	2	0.09	12	0.27
3.2		Jammu & Kashmir Bank	4	0.01	1	0.05	1	0.07	6	0.13
3.3		Karnataka Bank	20	0.08	70	1.6	27	1.4	117	3.07
3.4		Karur Vysya Bank	0	0	10	0.35	10	0.54	20	0.88
3.5		Ratnakar Bank	31062	64.28	0	0	0	0	31062	64.28
3.6		South Indian Bank	2	0.01	2	0.07	1	0.08	5	0.15
3.7		ICICI Bank	7380	20.05	2119	68.13	1415	101.04	10914	189.23
3.8		Axis Bank	4723	8.18	117	4.95	113	8.72	4953	21.85
3.9		IndusInd Bank	0	0	1469	21.35	245	14.41	1714	35.76
3.1		Yes Bank	0	0	212	4.56	16	1	228	5.55
3.11		HDFC Bank	95232	208.21	188	3.02	17	1.18	95437	212.41
3.12		DCB Bank	0	0	1	0.05	5	0.43	6	0.48
3.13		Kotak Mahindra Bank	25	1.39	57	1.92	68	4.89	150	8.19
3.14		Bandhan Bank	45226	92.29	0	0	0	0	45226	92.29
		Total	183680	394.51	4250	106.19	1920	133.84	189850	634.55
4	Foreign Banks									
4.1		Citibank	0	0	19	0.69	19	1.5	38	2.19
4.2		Standard Chartered Bank	0	0	0	0	2	0.2	2	0.2
		Total	0	0	19	0.69	21	1.7	40	2.39
5	Regional Rural Banks									
5.1		Bangiya Gramin Vikash Bank	5784	18.99	6277	109.9	212	14.96	12273	143.86
5.2		Paschim Banga Gramin Bank	10269	48.04	3569	74.15	921	68.19	14759	190.38
5.3		Uttarbanga Kshetriya Gramin Bank	1201	2.02	557	10.92	11	0.67	1769	13.62
		Total	17254	69.06	10403	194.97	1144	83.82	28801	347.86
6	Micro Finance Institutions									
6.1		NON NBFC-Micro Finance Institutions	81167	115.68	0	0	0	0	81167	115.68
		Total	81167	115.68	0	0	0	0	81167	115.68
7	NBFC-Micro Finance Institutions									
7.1		VEDIKA CREDIT CAPITAL LTD	23099	61.69	0	0	0	0	23099	61.69
7.2		Village Financial Services Pvt Ltd	270145	259.81	0	0	0	0	270145	259.81
7.3		ASA International India Microfinance Pvt. Ltd.	103703	193.77	0	0	0	0	103703	193.77
7.4		Ujjivan Financial Services	43137	94.52	1411	11.75	5	0.34	44553	106.61
7.5		SHARE MICROFIN LIMITED	13645	25.32	0	0	0	0	13645	25.32
7.6		ASMITHA MICROFIN LIMITED	8059	15.39	0	0	0	0	8059	15.39
7.7		JANALAKSHMI FINANCIAL SERVICES LIMITED	123702	345.5	1023	9.99	124	9.68	124849	365.17
7.8		Satin Creditcare Network Limited	462	0.79	0	0	0	0	462	0.79
7.9		Asirvad Microfinance Pvt. Ltd	5075	11.43	0	0	0	0	5075	11.43
7.1		Arohan Financial Services Pvt. Ltd.	162541	328.76	214	1.62	0	0	162755	330.38
7.11		SKS Microfinance Limited	674770	1112.32	0	0	0	0	674770	1112.32
		Total	1428338	2449.3	2648	23.36	129	10.02	1431115	2482.68
		Grand Total	1821341	3186.3	58307	1098.21	9605	712.77	1889253	4997.28

Agenda No. 5

STAND-UP INDIA (SUI)

Stand-Up India Scheme facilitates bank loans between Rs.10 lac and Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up Greenfield Enterprise.

Action Points emerged in the 135th SLBC Meeting held on 21.12.2016:

All Banks are to exert effort to achieve Stand-Up India Target for FY 2016-17 (Action: All Banks).

Status of implementation:

Loans under the scheme have been extended to 1688 SCs/STs/Women beneficiaries amounting to Rs. 214.98 crore up to the third quarter of the year.

Summarized progress report under Stand Up India scheme for the State of West Bengal as on 31.12.2016 is as follows:

Loan given to		Total	Loan Outstanding under the scheme (Rs. in Lac)		Total
No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women	
498	1190	1688	5984.35	15513.85	21498.20

Banks are requested to endeavor to achieve targets set under Stand Up India for 2016-17 during the remaining months of the year.

Bank wise report is annexed.

STAND UP INDIA PROGRESS REPORT OF WEST BENGAL FOR THE QUARTER ENDED DECEMBER 2016									
S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Loans given to		Total	Loan Outstanding under the Scheme (Rs. in lac)		Total
				No. of SC/ST	No. of Women		SC/ST	Women	
1	Allahabad Bank	545	41	21	52	73	227.85	669.41	897.26
2	Andhra Bank	72	6	4	7	11	45.41	86.12	131.53
3	Bank of Baroda	206	5	3	7	10	35.74	102.91	138.65
4	Bank of India	362	19	11	24	35	122.54	288.47	411.01
5	Bank of Maharashtra	35	0	0	0	0	0.00	0	0.00
6	Canara Bank	284	8	4	6	10	46.84	78.47	125.31
7	Central Bank of India	338	32	14	37	51	156.92	512.96	669.88
8	Corporation Bank	57	6	3	5	8	36.12	60.84	96.96
9	Dena Bank	57	2	1	1	2	14.64	14.44	29.08
10	Indian Bank	80	6	3	4	7	34.77	68.78	103.55
11	Indian Oversea Bank	166	17	7	19	26	78.98	230.14	309.12
12	Oriental Bank of Commerce	106	0	0	0	0	0.00	0	0.00
13	Punjab National Bank	278	19	6	16	22	67.44	184.41	251.85
14	Punjab & Sind Bank	39	0	0	0	0	0.00	0	0.00
15	Syndicate Bank	120	7	3	7	10	36.99	98.06	135.05
16	State Bank of India	1239	187	84	202	286	924.64	2721.46	3646.10
17	State Bank of Bikaner & Jaipur	15	11	3	8	11	38.41	108.74	147.15
18	Union Bank of India	187	17	7	18	25	78.82	240.58	319.40
19	United Bank of India	854	684	241	591	832	3078.41	7961.44	11039.85
20	UCO Bank	389	10	5	9	14	58.47	122.24	180.71
21	Vijaya Bank	54	3	1	3	4	13.61	42.41	56.02
22	IDBI Bank	97	9	4	10	14	47.85	136.74	184.59
	Public Sector Banks	**5580**	**1089**	**425**	**1026**	**1451**	**5144.45**	**13728.62**	**18873.07**
23	AXIS Bank	215	0	0	0	0	0.00	0	0.00
24	ICICI Bank	218	1	1	0	1	11.94	0	11.94
25	HDFC Bank	178	15	6	14	20	71.64	141.74	213.38
26	Indusind Bank	47	56	24	59	83	266.84	598.47	865.31
27	Bandhan Bank	335	0	0	0	0	0.00	0	0.00
	Private Sector Banks	**993**	**72**	**31**	**73**	**104**	**350.42**	**740.21**	**1090.63**
28	BGVB	587	120	38	85	123	439.66	974.84	1414.5
29	PBGB	230	10	4	6	10	49.82	70.18	120
30	UBKGB	142	0	0	0	0	0	0	0
	RRBs	**959**	**130**	**42**	**91**	**133**	**489.48**	**1045.02**	**1534.5**
	Total	**7532**	**1291**	**498**	**1190**	**1688**	**5984.35**	**15513.85**	**21498.2**

SELF HELP GROUP

Action Points emerged in the 135th SLBC Meeting held on 21.12.2016:

Banks would exert concerted efforts to achieve both physical & financial target of SHG credit linkage.

Status of implementation:

West Bengal has improved considerably from a laggard state to a better performing state in respect of SHG financing. At the end of December 2016, credit linkage of SHG stood at Rs. 1901.08 crore (58% of financial target) covering 1,37,706 nos of groups (55% of physical target) as against Credit Linkage of Rs. 1137.50 crore covering 1,26,148 no of groups during the corresponding period of last financial year 2015-16. So a lot of path needs to be covered by the bankers in the leftover period in the current fiscal.

Average Credit per SHG as on 31.12.2016 for F.Y. 2016-17 stood at Rs 1,38,053/- against average SHG credit of Rs. 90172/- during the corresponding period of last year 2015-16, thereby registering an increase of Rs. 47881/- per SHG.

All Banks in the State, Savings linked to 64,510 Groups upto the quarter ended December 2016 of F.Y. 2016-17.

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

(Amt.Rs. in crore)

Year	Target No.		Achievement-Deposit Linked No.	Achievement-Credit Linked	
	Deposit Link	Credit Link		No.	Amt.
2011-2012	150000	100000	86839	93425	553.35
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
2015-2016(April-Dec.)	150000	178515	64447	126148	1137.50
2016-2017(April-Dec.)	150000	250018	64510	137706	1901.08

Performance of Banks operating in the State as on 31.12.2016 for the year F.Y 2016-17 has been given in the Annexure.

Position of SHG Bank Credit Linkage Programme for the State of West Bengal

Bank-wise position upto December quarter for the year 2016-17

S No.	Bank Name	Target of Credit Linked		Credit Linked for the year ended December 2016		Outstanding Credit Linked Balance as on 31.12.2016		Savings Linked for the year ended December 2016		Outstanding Savings Linked Balance as on 31.12.2016	
		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	17236	23256.99	13333	16153.53	43896	43174.12	1847	56.84	44502	2963.75
2	Andhra Bank	0	0.00	12	12.16	2246	1087.41	19	4.89	2698	174.47
3	Bank of Baroda	2366	3048.66	165	174.58	24851	20746.12	98	16.89	24892	301.46
4	Bank Of India	6146	7985.55	2425	4122.01	39848	39937.00	2015	29.89	44821	857.66
5	Canara Bank	1677	2126.75	347	468.58	19021	19741.22	528	21.88	21160	2584.56
6	Central Bank of India	12170	15355.70	4208	6455.76	58805	52155.11	807	35.40	58451	3040.65
7	Corporation Bank	16	20.00	8	8.09	6488	5634.74	19	3.41	6524	642.18
8	Dena Bank	15	18.75	2	3.70	2274	1147.18	27	3.24	2870	1941.24
9	IDBI Bank	0	0.00	2256	5167.40	5257	8297.42	131	26.57	5701	241.58
10	Indian Bank	632	825.27	246	440.20	3026	2110.35	300	18.41	3251	1130.11
11	Indian Overseas Bank	1283	1668.68	465	531.73	7308	6589.74	478	6.89	9964	827.41
12	Oriental Bank of Commerce	361	451.25	1	0.50	2212	2039.48	42	6.87	2241	251.11
13	Punjab National Bank	7124	9007.90	4031	4384.11	42207	36601.22	1369	84.16	44779	2862.41
14	State Bank of India	27936	34375.15	12803	11842.11	32046	22853.66	8502	165.47	38064	6486.45
15	State Bank of Bikaner & Jaipur			1	7.11					1	7.11
15	Syndicate Bank	1165	1450.84	268	346.82	10114	11405.23	347	19.46	11108	1341.16
16	Uco Bank	8925	12136.83	1200	1529.75	39016	38114.28	2081	66.87	42456	3841.15
17	Union Bank of India	2360	3219.78	387	483.35	11549	2412.56	312	22.58	13726	2156.23
18	United Bank of India	27108	29425.05	7547	8309.40	65984	58848.32	1384	81.59	68981	4889.62
19	Vijaya Bank	156	155.60	51	61.95	4419	3621.85	89	13.84	4423	62.38
20	HDFC	0	0.00	103	45.05	1524	1324.78	120	20.34	1984	190.06
21	Axis Bank	21	26.25	1	0.23	1	0.23	0	0.00	2	0.24
	Sub Total of Commercial Banks	**116697**	**144555**	**49860**	**60548.12**	**422092**	**377842.02**	**20515**	**705.49**	**452599**	**36792.99**
22	BGVB	56442	77275.78	19261	33313.62	120946	128650.77	24718	977.38	145628	50699.14
23	PBGB	53157	75655.61	24525	56641.50	75118	75144.36	5814	179.12	78424	15198.00
24	UBKGB	10474	13282.23	9343	14289.64	29077	29668.14	3374	19.68	32077	7384.52
	Sub Total of RRBs	**120073**	**166213.62**	**53129**	**104244.76**	**225141**	**233463.27**	**33906**	**1176.18**	**256129**	**73281.66**
25	W.B St.Co-op Bank	13248	15520.25	34438	24681.98	161658	80856.92	10089	726.41	198712	34518.26
26	WBSCARD Bank Ltd.			279	633.12	1738	1143.91			3833	655.60
	Sub Total of Co-op. Bank	**13248**	**15520.25**	**34717**	**25315.1**	**163396**	**82000.83**	**10089**	**726.41**	**202545**	**35173.86**
	GRAND TOTAL	**250018**	**326288.87**	**137706**	**190107.98**	**810629**	**693306.12**	**64510**	**2608.08**	**911273**	**145248.51**

DISTRICTWISE PROGRESS DATA OF SHG-BANK LINKAGE AS ON DECEMBER 2016.								
State: West Bengal								
SL	**Name of the District**	**Target for 2016-17**		**Achievement as on DEC 2016**		**% of achievement**		**Average**
		NO	**Amt (Rs. in lac)**	**No**	**Amt (Rs. in Lac)**	**No**	**Amt**	**Rs.(lac)**
1	Alipurduar	2174	3036.75	2025	2984.70	93.15	98.29	1.47
2	Murshidabad	13608	17011.00	12239	19063.72	89.94	112.07	1.56
3	Purba Medinipur	20410	27820.50	18277	27416.41	89.55	98.55	1.50
4	Siliguri (MP)	2540	3176.00	1675	2728.12	65.94	85.90	1.63
5	Jalpaiguri	6045	7803.05	4316	6232.83	71.40	79.88	1.44
6	Howrah	14418	19152.16	7702	14864.86	53.42	77.61	1.93
7	Paschim Medinipur	13988	17485.25	10651	12821.14	76.14	73.33	1.20
8	Darjeeling (GTA)	1764	2205.00	889	1567.43	50.40	71.09	1.76
9	Malda	8701	10969.45	7847	8546.09	90.19	77.91	1.09
10	Hooghly	20528	27346.29	9285	12976.98	45.23	47.45	1.40
11	Nadia	16334	20437.70	11714	11526.94	71.72	56.40	0.98
12	Coochbehar	12526	15657.50	7677	9452.25	61.29	60.37	1.23
13	North 24 Pargana	12626	18715.85	6342	9175.36	50.23	49.02	1.45
14	Burdwan	18829	24658.80	6838	11538.78	36.32	46.79	1.69
15	Dakshin Dinajpur	6035	7544.25	2526	3298.85	41.86	43.73	1.31
16	Bankura	17910	22942.45	9279	9745.44	51.81	42.48	1.05
17	Uttar Dinajpur	6630	8419.99	2520	3455.98	38.01	41.04	1.37
18	South 24 Pargana	13787	16234.75	5977	6395.36	43.35	39.39	1.07
19	Birbhum	27397	40255.02	6151	11468.50	22.45	28.49	1.86
20	Purulia	13768	15417.11	3776	4848.24	27.43	31.45	1.28
	Total	250018	326288.87	137706	190107.98	55.08	58.26	1.38

Sub-Committee meeting on SHG under SLBC West Bengal held on 17.02.2017 at United Bank of India , Head Office and minutes of the meeting is annexed.

Agenda No. 7

FINANCIAL INCLUSION

Special drive for seeding of Aadhaar number and Mobile number in operative Savings Bank account

Department of Financial Service, Government of India through its DO letter No 21(13)2014-15 (Mission Office) dated 01.03.2017 has directed all Banks to undertake a special drive in campaign mode in the month of March 2017 for seeding of mobile number and Aadhaar number in all operative, individual savings bank accounts. The drive will include :

- Identification of pockets with low levels of seeding for organising camps where Banks would ensure on-the-spot seeding of Aadhaar and mobile number after wide publicity and accountholder-specific outreach efforts.

- For other areas, accountholder-specific outreach efforts should be made through branch personnel and by mobilising and incentivising BCs.

- Additionally, innovative strategies to enlist other agencies including on commercial basis or by giving incentives may be considered.

- Active support of field-level functionaries under the control of the district administration may also be sought for making the drive successful.

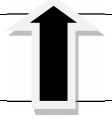
- It may be noted that, in areas, where model code of conduct for elections is in force, the drive may be taken up subject to the provisions of the code.

As instructed by DFS, MOF, GOI, all Lead District Managers were advised to convene of a special District Level Coordination Committee (DLCC) meeting latest by 06th March, 2017 to draw up the district level plan of action for the aforementioned drive.

Weekly progress made in this regard in the prescribed format is to be reported to DFS on every Monday.

Pradhan Mantri Jan Dhan Yojana (PMJDY).

Performance of PMJDY as on 08.02.2017 as compared to 23.11.2016 for the State of West Bengal is furnished below:

Particulars	23.11.2016	08.02.2017	Variation as on 08.02.2017 over 23.11.2016	Remarks
Rural Accounts (No.)	1,71,49,982	1,79,65,745	8,15,763	
Urban Accounts (No.)	73,93,978	79,39,017	5,45,039	
Total Accounts opened (No.)	2,45,43,960	2,59,04,762	13,60,802	
Deposit (Rs/crore)	8,840.50	8,391.42	-449.08	
Average Deposit per account (Rs.)	3,601.90	3,239.33	-362.57	
Aadhaar Seeding (No.)	109,89,354	1,30,64,108	20,74,754	
Aadhaar Seeding (%)	44.77%	50.43%	5.66%	
Zero Balance (No.)	43,89,850	46,97,902	3,08,052	
Zero Balance (%)	17.89%	18.13%	0.24%	Improved considerably
RuPay card issued (No.)	1,60,27,174	2,04,55,999	44,28,825	
RuPay card issued (%)	65.30%	78.97%	13.67%	% of RuPay card issued has increased by the last quarter.

27.64 crore PMJDY accounts have been opened till 15.02.2017 across the country with deposit of Rs 65225.81 crore with an average deposit of Rs. 2359/ per account as against average deposit of Rs 3239/ per account in the State of West Bengal.

All the banks in the State of West Bengal issued Rupay Cards to 78.97% PMJDY customers against national issuance of 77.79%. Issuance of Rupay card has improved considerably in West Bengal. Bank Mitras should use Rupay Card compliant hand-held devices/ Micro ATM, so that all the beneficiaries under PMJDY get the benefit of Rs.1lac inbuilt accidental insurance.

Zero balance accounts contribute 18.13% of total PMJDY accounts opened in the State as compared to 24.20% across the country. PMJDY Bank wise and District wise figure as on 08.02.2017 is annexed.

Aadhaar seeding percentage is 50.43 in West Bengal as compared to 60.02 % across the country. On the issue of bulk seeding of Aadhaar numbers from MNREGA database or database of other department, all banks are to observe due diligence and obtain written consent of the customer before seeding the Aadhaar number in the Bank account. All banks are requested to push up Aadhaar seeding for smooth DBT transactions.

DFS, MoF, GoI is reviewing the progress of PMJDY in respect of Financial Literacy, Rupay Card activation and status of Bank Mitra through Video Conference on regular basis. SLBC Desk West Bengal along with member banks and State Mission director (PMJDY) participate in VCs. SLBC communicates the direction of the DFS regularly to member banks for implementation.

BANK WISE PMJDY STATUS REPORT AS ON 08.02.2017 FOR WEST BENGAL										
S No.	Banks	Sum of Rural A/C	Sum of Urban A/C	Sum of Male A/C	Sum of Female A/C	Sum of Total A/C	Sum of Total Deposit (Rs. in crore)	Sum of Zero Balance Account	Sum of RupayCard Issued	Sum of Aadhaar Seeded
1	Allahabad Bank	1050335	155888	574953	631270	1206223	255.73	197195	899824	916447
2	Andhra Bank	7549	15203	13534	9218	22752	5.62	5646	20417	17107
3	Axis Bank Ltd	1512	20779	14842	7449	22291	9.58	6962	19665	9180
4	Bank of Baroda	231137	461190	354008	338319	692327	144.71	125072	681149	440009
5	Bank of India	430378	312467	354473	388372	742845	166.45	138692	732145	458710
6	Bank of Maharashtra	3209	8491	6383	5317	11700	4.32	2411	4251	4427
7	Bhartiya Mahila Bank	0	2332	293	2039	2332	0.85	948	2332	1130
8	Canara Bank	295843	93128	196549	192422	388971	104.96	52311	260878	195953
9	Central Bank of India	750634	184379	438152	496861	935013	238.71	68219	666812	568354
10	City Union Bank Ltd	0	84	62	22	84	0.04	14	60	33
11	Corporation Bank	29258	25588	30582	24264	54846	21.94	8910	49126	23620
12	Dena Bank	18468	19476	19452	18492	37944	10.42	6770	29969	17540
13	Federal Bank Ltd	2480	2011	2926	1565	4491	2.80	947	3888	552
14	HDFC Bank Ltd	3696	71141	12206	62631	74837	5.15	14935	74824	11601
15	ICICI Bank Ltd	21467	11604	18797	14274	33071	6.47	13491	33071	22164
16	IDBI Bank Ltd.	17631	21778	23617	15792	39409	7.64	13156	32654	8269
17	Indian Bank	31093	51933	43589	39437	83026	15.92	9174	82723	44721
18	Indian Overseas Bank	74934	127000	96073	105861	201934	49.16	40907	182986	80125
19	IndusInd Bank Ltd	1068	20952	18258	3762	22020	2.29	3723	19686	8104
20	Jammu & Kashmir Bank Ltd	0	231	158	73	231	0.09	55	205	11
21	Karur Vysya Bank Ltd	0	1533	918	615	1533	0.37	380	1458	164
22	Kotak Mahindra Bank Ltd	153	4355	2575	1933	4508	0.48	2928	4491	1077
23	Lakshmi Vilas Bank Ltd	27	11	20	18	38	0.01	9	39	9
24	Oriental Bank of Commerce	89043	58680	87560	60163	147723	157.26	12025	136300	74077
25	Punjab & Sind Bank	4789	13585	10722	7652	18374	15.18	62	18206	6925
26	Punjab National Bank	576513	133931	365572	344872	710444	152.33	70703	591295	410428
27	South Indian Bank Ltd	9	337	189	157	346	0.12	42	188	91
28	State Bank of Bikaner & Jaipur	0	5794	3271	2523	5794	6.54	569	4843	3216
29	State Bank of Hyderabad	0	3712	2160	1552	3712	0.80	1332	3652	2779
30	State Bank of India	6156162	3910263	5013686	5052739	10066425	1713.12	1580799	6401829	6135688
31	State Bank of Mysore	0	419	217	202	419	0.20	7	319	271
32	State Bank of Patiala	0	1626	1103	523	1626	0.25	762	1171	147
33	State Bank of Travancore	91	992	561	522	1083	0.15	376	32	331
34	Syndicate Bank	80818	19427	47727	52518	100245	23.97	21110	69716	62903
35	UCO Bank	1019650	260340	844898	435092	1279990	272.10	265276	672987	874507
36	Union Bank of India	124793	71631	99214	97210	196424	45.58	36567	154743	98744
37	United Bank of India	6937430	1819564	4204427	4552567	8756994	4944.95	1991464	8566454	2536890
38	Vijaya Bank	5571	27098	12430	20239	32669	5.12	3938	31547	27764
39	Yes Bank Ltd	4	64	52	16	68	0.02	15	64	40
	Grand Total	**17965745**	**7939017**	**12916209**	**12988553**	**25904762**	**8391.42**	**4697902**	**20455999**	**13064108**

DISTRICT WISE PMJDY STATUS REPORT AS ON 08.02.2017 FOR WEST BENGAL										
S No.	District Name	Sum of Rural A/C	Sum of Urban A/C	Sum of Male A/C	Sum of Female A/C	Sum of Total A/C	Sum of Total Deposit (Rs. in crore)	Sum of Zero Balance Account	Sum of RupayCard Issued	Sum of Aadhaar Seeded
1	Alipurduar	32432	26462	26930	31964	58894	23.49	6961	57950	36560
2	Bankura	1087108	174443	631842	629709	1261551	345.87	219207	1055736	563331
3	Barddhaman	1098487	529468	883162	744793	1627955	588.62	263240	1135308	890991
4	Birbhum	947053	311773	702525	556301	1258826	242.68	247244	786270	662381
5	Dakshin Dinajpur	586624	72899	319587	339936	659523	127.47	162080	559864	375121
6	Darjiling	201103	262524	215074	248553	463627	227.16	106362	379646	330886
7	Haora	572862	367348	503445	436765	940210	371.00	155411	768856	721356
8	Hugli	719813	452557	630395	541975	1172370	434.73	178713	872803	936982
9	Jalpaiguri	626508	549905	537160	639253	1176413	292.14	221075	845704	643916
10	Koch Bihar	640784	330120	447404	523500	970904	154.15	146541	679683	570849
11	Kolkata	11298	768174	426879	352593	779472	769.12	177145	728563	412563
12	Maldah	1430410	109147	728570	810987	1539557	410.56	385105	1250057	584526
13	Murshidabad	1438695	771327	1066906	1143116	2210022	605.54	380477	1559092	1077929
14	Nadia	1080567	664633	850095	895105	1745200	543.37	299110	1420557	715656
15	North 24 Parganas	1245163	1014049	1095606	1163606	2259212	1050.73	338702	1968751	1308003
16	Paschim Medinipur	1244519	288031	773665	758885	1532550	509.07	263688	1265186	576766
17	Purba Medinipur	1189828	217237	711078	695987	1407065	463.21	183433	1187470	689365
18	Puruliya	838321	227389	540757	524953	1065710	258.66	190207	905212	445350
19	South 24 Parganas	1857755	503399	1145407	1215747	2361154	761.51	327930	1869667	1057427
20	Uttar Dinajpur	1116415	298132	679722	734825	1414547	212.32	445271	1159624	464150
	Grand Total	**17965745**	**7939017**	**12916209**	**12988553**	**25904762**	**8391.42**	**4697902**	**20455999**	**13064108**

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana(APY) as on 31.12.2016 in the State of West Bengal is furnished below:

Performance of these 3 Social Security Schemes as on 31.12.2016 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	3980872	866382	153446	**5000700**
RRB	488413	79317	14107	**581837**
Private	118109	52000	11063	**181172**
Co-op	65266	17239	0	**82505**
Total	**4652660**	**1014938**	**178616**	**5846214**

Amendment in rules for implementation of PMJJBY:

It has been advised by DFS, MoF, GoI (letter F.No.H-12011/2/2015-Ins.II dated 02.05.2016) to incorporate a lien clause in the rules of PMJJBY with effect from 01.06.2016 whereby claims for deaths which occur during first 45 days from the date of enrollment will not be paid, effectively meaning that the risk cover will commence only after the completion of 45 days from the date of enrollment into the scheme by the member. **However, death due to accident will be exempted from the lien clause.**

Performance of Bank wise PMSBY, PMJJBY & APY as on 31.12.2016 is also annexed :

PMJJBY, PMSBY and APY as on 31.12.2016 of West Bengal				
Name of the Bank	Total PMJJBY	Total PMSBY	APY	TOTAL
	New Enrolment + Renewal (from 01.06.2016 to 31.12.2016)		(since inception)	
Allahabad Bank	58508	182810	12927	254245
Andhra Bank	4841	41524	2647	49012
Bank of Baroda	42920	148450	10833	202203
Bank Of India	63166	224208	9884	297258
Bank of Maharastra	4402	10176	613	15191
Canara Bank	36587	95419	4591	136597
Central Bank of India	63589	148805	6912	219306
Corporation Bank	7632	23714	1333	32679
Dena Bank	872	1352	996	3220
IDBI	17452	46392	1593	65437
Indian Bank	29070	65339	2922	97331
Indian Overseas Bank	30777	85807	2062	118646
Oriental Bank of Commerce	11988	111391	1185	124564
Punjab & Sind Bank	1278	11516	593	13387
Punjab National Bank	52257	219189	11137	282583
State Bank of India	178148	651279	46271	875698
State Bank of Bikaner & Jaipur	1410	2004	465	3879
Syndicate Bank	13601	44546	1989	60136
Uco Bank	64558	88437	5577	158572
Union Bank of India	32714	412354	3134	448202
United Bank of India	143200	1359151	24977	1527328
Vijaya Bank	7412	7009	805	15226
Sub total	**866382**	**3980872**	**153446**	**5000700**
Axis Bank	7013	21847	2709	31569
Federal Bank ltd	781	2434	149	3364
HDFC Bank	34740	67567	6161	108468
ICICI	8991	20180	1927	31098
Indusind Bank	190	5285	29	5504
South Indian Bank	169	731	87	987
Ratnakar Bank Ltd.	116	65	1	182
Sub total	**52000**	**118109**	**11063**	**181172**
BGVB	50666	373239	3085	426990
PBGB	13928	75761	4104	93793
UBKGB	14723	39413	6918	61054
Sub total	**79317**	**488413**	**14107**	**581837**
WBSCB	17239	65266	0	82505
GRAND TOTAL	**1014938**	**4652660**	**178616**	**5846214**

Claim Position under PMJJBY & PMSBY

Position of claim submitted vis-a-vis disposal for PMJJBY & PMSBY cases made available to SLBC by the Banks in the State of West Bengal is furnished below:

Claim Position under Insurance Schemes as on 31.12.2016 for the State of West Bengal									
Sl.	Bank Name	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
1	Allahabad Bank	27	19	4	4	130	128	1	1
2	Andhra Bank	2	2	0	0	2	2	0	0
3	Bank of Baroda	23	14	4	5	59	41	16	2
4	Bank Of India	28	12	15	1	56	37	19	0
5	Bank of Maharashtra	1	1	0	0	0	0	0	0
6	Canara Bank	40	22	18	0	62	30	32	0
7	Central Bank of India	27	25	2	0	73	69	4	0
8	Corporation Bank								
9	Dena Bank	4	2	2	0	0	0	0	0
10	IDBI								
11	Indian Bank	0	0	0	0	7	6	1	0
12	Indian Overseas Bank								
13	Oriental Bank of Commer	6	6	0	0	5	5	0	0
14	Punjab National Bank	15	11	4	0	21	13	8	0
15	Punjab & Sind Bank	10	10	0	0	4	4	0	0
16	State Bank of India	11	5	1	5	432	424	5	3
17	Syndicate Bank	6	6	0	0	26	26	0	0
18	Uco Bank	18	10	7	1	78	74	4	0
19	Union Bank of India								
20	United Bank of India	271	248	23	0	948	912	32	4
21	Vijaya Bank	1	0	1	0	2	0	2	0
22	Axis Bank	0	0	0	0	4	3	1	0
23	HDFC Bank	8	5	3	0	11	6	4	1
24	ICICI								
25	South Indian Bank	1	1	0	0	0	0	0	0
26	BGVB	32	8	21	3	96	75	21	0
27	PBGB	14	2	12	0	47	35	12	0
28	UBKGB	3	1	0	2	23	20	3	0
29	WBSC Bank	1	0	1	0	2	1	1	0
	GRAND TOTAL	**549**	**410**	**118**	**21**	**2088**	**1911**	**166**	**11**

All the above banks have submitted 549 claims under PMSBY, out of which claim has been settled for 410 cases, pending for 118 cases and rejected for 21 cases.

Similarly, all the banks have submitted 2088 claims under PMJJBY, out of which claims have been settled for 1911 cases, pending for 166 cases and rejected for 11 cases.

PROGRESS OF FINANCIAL INCLUSION PLAN AS ON December 2016									
Financial Inclusion Plan		**TOTAL OF PSB**		**Private Banks**		**RRBs & Cooperative Banks**		**GRAND Total**	
Disaggregation		**Target**	**Month**	**Target**	**Month**	**Target**	**Month**	**Target**	**Month**
Particulars		**Upto**	**ended**	**Upto**	**ended**	**Upto**	**ended**	**Upto**	**ended**
		March'17	**December**	**March'17**	**December**	**March'17**	**December**	**March'17**	**December**
			2016		**2016**		**2016**		**2016**
Total No. of Branches		6,375	5,591	745	1,041	1,655	1,414	8,775	8,046
Out of 1 above, No. of Rural Branches		2,775	2,246	115	261	1,160	1,091	4,050	3,598
No. of Branches in unbanked villages		1375	1110	40	51	190	86	1,605	1,247
Total No. of CSPs deployed		12,912	11,162	100	947	5,700	2,454	18,712	14,563
No. of Banking Outlets in villages	Through Branches	275	275	25	25	100	100	400	400
with population >2000	Through BCs	4,335	4,335	335	335	2,230	2,230	6,900	6,900
	Through Other Modes	106	106	1	1	45	45	152	152
	Sub Total :>2000	**4,716**	**4,716**	**361**	**361**	**2,375**	**2,375**	**7,452**	**7,452**
No. of Banking Outlets in villages	Through Branches	345	345	1	1	154	154	500	500
with population <2000	Through BCs	18,103	18,103	2,198	2198	7,098	7,098	27399	27399
	Through Other Modes	150	150	14	14	77	77	241	241
	Sub Total :<2000	**18,598**	**18,598**	**2,213**	**2,213**	**7,329**	**7,329**	**28,140**	**28,140**
Total Banking Outlets in all villages		**23,314**	**23,314**	**2,574**	**2,574**	**9,704**	**9,704**	**35,592**	**35,592**
No. of BC Outlets in Urban location		1250	846	85	387	290	0	1625	1233
Basic Savings Bank Deposit Accounts	No. in Lac	145.50	181.82	12.50	7.46	58.50	51.49	216.50	240.77
(BSBDAs) through Branches	Amt. in crore	7,156.00	7,298.88	310.00	32.18	534.00	220.18	8000.00	7551.24
Basic Savings Bank Deposit Accounts	No. in lac	129.25	152.10	33.25	24.18	37.50	30.24	200.00	206.52
(BSBDAs) through BCs	Amt. in Crore	258.00	412.98	6.00	5.26	36.00	32.48	300.00	450.72
Basic Savings Bank Deposit Accounts	**No. in lac**	**274.75**	**333.92**	**45.75**	**31.64**	**96.00**	**81.73**	**416.50**	**447.29**
(BSBDA) (Bank as a whole)	**Amt. in Crore**	**7,414.00**	**7,711.86**	**316.00**	**37.44**	**570.00**	**252.66**	**8,300.00**	**8,001.96**
OD facility availed in BSBDAa	No. in lac	47.35	40.44	0.08	0.07	5.20	1.98	52.63	42.49
	Amt. in Crore	189.17	186.04	0.03	0.68	26.32	14.47	215.52	201.19
KCCs Outstanding- through Branches	No. in Lac	14.00	10.86	2	1.84	18.00	24.18	34.00	36.88
	Amt. in crore	5,875.41	5,398.88	469.78	650.09	6,045.00	6,308.33	12390.19	12357.30
KCCs Outstanding -Through BCs	No. in Lac	0.95	0.74	0	0	0.8	0.47	1.75	1.21
	Amt. in crore	373.52	199.17	0	0	200	119.77	573.52	318.94
KCCs Total.(Bank as a whole)	**No. in lac**	**14.95**	**11.60**	**2.00**	**1.84**	**18.80**	**24.65**	**35.75**	**38.09**
	Amt. in crore	**6,248.93**	**5,598.05**	**469.78**	**650.09**	**6,245.00**	**6,428.10**	**12,963.71**	**12,676.24**
GCCs Outstanding- through Branches	No. in Lac	6.75	3.74	0.3	0.28	2.45	1.37	9.5	5.39
	Amt. in Crore	1525.00	499.84	270	148.88	255.00	286.77	2050	935.49
GCCs Outstanding through BCs	No. in Lac	0.75	0.47	0.55	0	0.65	0	1.95	0.47
	Amt. in Crore	158.72	98.78	0	0	102.00	0.92	260.72	99.70
GCCs Total (Bank as a whole)	**No. in Lac**	**7.5**	**4.21**	**0.85**	**0.28**	**3.1**	**1.37**	**11.45**	**5.86**
	Amt. in Crore	**1683.72**	**598.62**	**270.00**	**148.88**	**357.00**	**287.69**	**2310.72**	**1035.19**
	Savings Deposit(No.in lac)	48.00	48.89	5.5	2.54	18	26.41	71.50	77.84
	Savings Deposit(Amt.in crore)	1015.10	1075.88	225	26.84	473	50.14	1713.10	1152.86
	Credit/OD(No. in lac)	10.5	14.84	0.25	0	2.25	2.28	13.00	17.12
Transactions in BC-ICT	Credit/OD(Amt. in crore)	25	25.44	0	0	0	2.01	25.00	27.45
Accounts (During the month)	Term Depo (No. in lac)	0.6	0.97	0	0.03	0	0.16	0.60	1.16
	Term Depo (Amt. in crore)	35	44.84	0	0.24	0	0.84	35.00	45.92
	EBT/Remittance(No. in lac)	10.75	11.24	1.25	1.87	0	1.87	12.00	14.98
	EBT/Remittance(Amt. in crore)	500	326.18	0	12.44	0	184.74	500.00	523.36
	Others (No. in lac)	0.2	0.37	0	0.0007	0	0	0.20	0.37
	Others (Amt. in crore)	7.5	8.14	0	0.0523	0	0	7.50	8.19
Total of transactions in BC-ICT A/Cs	**No. in lac**	**70.05**	**76.31**	**7.00**	**4.44**	**20.25**	**30.72**	**97.30**	**111.47**
	Amt. in crore	**1,582.60**	**1,480.48**	**225.00**	**39.57**	**473.00**	**237.73**	**2,280.60**	**1,757.78**

FINANCIAL LITERACY CENTRES- REPORT FOR THE QUARTER ENDED DECEMBER - 2016 **Annex 1**

Sl. No	State	District	Location (Metro, Urban, Semi-Urban,Rural)	Address	Date of Start of functioning	Name of Sponsoring Bank	No. of Literacy camps under taken during the Qt. as per RBI guidelines.	No. of persons participated in Literacy Camps during the Quarter	Out of persons participated, no .of persons already having Bank Account at the time of attending camp	Out. of persons participated no.of persons opened bank account after attending the camp.
1	West Bengal	24-Pgs (South)	Urban	RSETI, Rajpur,24-Pgs (south)	07.07.2011	United Bank of India	3	284	206	54
2	West Bengal	Howrah	Urban	RSETI, Belurmath, Howrah	27.07.2011	United Bank of India	4	294	186	76
3	West Bengal	Uttar Dinajpur	Semi Urban	RSETI, Bekidanga via Raiganj, Uttar Dinajpur	04.01.2011	United Bank of India	6	153	62	68
4	West Bengal	Uttar Dinajpur	Semi Urban	LDM Office, N. S. Road, Near Asha Talkies, Raiganj-733134	31.10.2012	United Bank of India	4	214	116	51
5	West Bengal	Dakshin Dinajpur	Semi Urban	RSETI, Balurghat, Dakshin Dinajpur	19.11.2011	United Bank of India	2	56	18	22
6	West Bengal	Dakshin Dinajpur	Semi Urban	LDM Office, UBI, Balurghat-733101	31.10.2012	United Bank of India	3	162	76	46
7	West Bengal	Bankura	Rural	LDM Office, UBI, ChandmaridangaBankura-722101	28.06.2012	United Bank of India	5	268	128	108
8	West Bengal	Bankura	Rural	UBI, RSETI, AMARKANAN	28.06.2012	United Bank of India	3	127	84	22
9	West Bengal	Nadia	Semi Urban	Krishnagar, Nadia,FLC has been opened 100 meters away from the LDM Office for shortage of space in the LDM Office	27.06.2012	United Bank of India	6	134	72	42
10	West Bengal	Howrah	Urban	LDM Office, 158/4,Bellius Road, HWH-711101	18.08.2011	UCO Bank	5	452	208	162
11	West Bengal	Hooghly	Urban	139 J.C KHAN ROAD, MANKUNDU, PIN-712139	21.03.2011	UCO Bank	7	328	108	138
12	West Bengal	Hooghly	Urban	LDM Office, Hooghly District, UCO Bank, CHINSURAH,N S road HOOGHLY, -712101	11.08.2012	UCO Bank	8	218	102	74
13	West Bengal	Burdwan	Urban	LDM Office, C/o. UCO Bank, Burdwan Br., 2nd Floor, Baidyanath Katra, G T Road, Burdwan 713101	08.08.2012	UCO Bank	3	542	344	147
14	West Bengal	Birbhum	Semi-urban	LDM, Office, UCO Bank, N. S. Road, New Dangal Para, Suri-732101	11.10.2012	UCO Bank				0
15	West Bengal	24-Pgs(North)	Urban	FLCC, BGVB, RO, Hellabattala,BARASAT, KOLKATA-700124	10.12.2013	BGVB	11	862	624	168
16	West Bengal	24-Pgs(North)	Semi-urban	21/A/3, Jessore Road South, Rathtala, Barasat	14.11.2011	Allahabad Bank	Samadhan Kendra Shifted to LDM Office, Zo, Barasat			
17	West Bengal	24-Pgs (North)	Urban	LDM Office, Allahabad Bank, Zonal Office, 64, KNC Road Barasat-700124	27.06.2012	Allahabad Bank	8	427	284	88
18	West Bengal	24-Pgs (North)	Semi Urban	Abhay, Kolkata Centre, C/O. Bank of India, Barasat Branch, Colony More , Nabapally, North 24 Praganas-700126	21.08.2010	Bank of India	Since Closed w.e.f 01.09.2015			
19	West Bengal	Murshidabad	Semi-urban	SAMART,Rath Bazar, Lalgola, Murshidabad	05.02.2011	Central Bank of India	11	812	642	114
20	West Bengal	Jalpaiguri	Semi-urban	LDM Office, Bidhachal Bhawan, Raikatpara, Jalpaiguri	21.12.2011	Central Bank of India	16	2044	1577	322
21	West Bengal	Darjeeling	Semi-urban	LDM Office, Judge Bazar Darjeeling 734101	28.07.2012	Central Bank of India	40	1956	1156	422
22	West Bengal	Darjeeling	Semi-urban	RSETI - Office, Judge Bazar Darjeeling 734101	Jul-13	Central Bank of India	7	542	342	106
23	West Bengal	Purulia	Semi-urban	LDM, Office, UBI, J. K. Mitra Street, Purulia	01.11.2012	United Bank of India	6	187	98	52
24	West Bengal	Purulia	Semi-urban	RSETI	29.03.2011	United Bank of India				
25	West Bengal	MALDA	Semi-urban	LDM, Office, UBI,Sukant More,NH-34, MALDA-732101	30.10.2012	United Bank of India	NIL	NIL	NIL	NIL
26	West Bengal	MALDA	Rural	RSETI ,Vill.& Post Manik chak, Malda	01.08.2014	State Bank of India .	5	364	207	117
27	West Bengal	MALDA	Semi Urban	Vill & PO Mangal Bari, MALDA	Dec-13	BGVB	8	851	481	128
28	West Bengal	MALDA	RURAL	MDCCB, KALIACHAK Bazar, Malada.	AUG.2014	MDCCB	3	220	152	41
29	West Bengal	MALDA	RURAL	MDCCB, HO, Golapattty, English Bazar, Malada.	June ,2014	MDCCB	8	217	141	36
30	West Bengal	MALDA	RURAL	MDCCB, Chanchal, Malada.	AUG.2014	MDCCB	4	42	28	10
31	West Bengal	MALDA	RURAL	MDCCB, Gazole Br. Malada.	July.2014	MDCCB	3	108	86	16
32	West Bengal	PURBMEDINIPUR	Semi-urban	LDM Office , UBI RO, Maniktola More,TAMLUK-721637	19.10.2012	United Bank of India	9	185	132	42
33	West Bengal	PURBMEDINIPUR	Semi-urban	PNB, RSETI	2.10.2010	PNB	2	24	12	6
34	West Bengal	PAS.MEDINIPUR	Semi-urban	LDM Office, UBI, KSHUDIRAM NAGAR, Medinipur-721101	31.10.2012	United Bank of India	12	308	194	74
35	West Bengal	COOCHBEHAR	Semi-urban	LDM Office CBI RO, Bangachatra, Road,Coochbehar-736101	16.04.2013	Central Bank of India	12	2184	1644	412
36	West Bengal	COOCHBEHAR	Semi-urban	Marpara,Chaupati, Dinhata Road, RO,UBKGB COOCHBEHAR	17.01.2014	UBKGB	8	642	421	114
37	West Bengal	24-PGS(S)	Urban	LDM Office ,UBI,KULPI Road,Baruipur-743302	12.11.2012	United Bank of India	2	241	178	47
38	West Bengal	24-PGS(S)	Metro(Serving 24PGS	Allahabad Bank Zonal office BEHELA, SALT LAKE, KOLKATA-700106	26.06.2000	Allahabad Bank	8	864	547	217
39	West Bengal	MURSHIDABAD	Semi Urban	LDM Office, UBI,26/11, Sahid Surya Sen Road, BERHAMPUR-742101	31.10.2012	United Bank of India	8	412	258	118
							250	16724	10914	3660

No.of Literacy camps Taken	250
No. of persons Participated In the Camp :	16724
No. of Persons already having Accounts :	10914
No Persons opened Accounts after attending FL	3660

RURAL BRANCHES (WEST BENGAL)--REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR QURTER ENDED -DECEMBER 2016							
Sl. No.	District	No. of Rural Branches in the District	No. of Rural branches which have conducted literacy camps as per RBI guidelines using standardized financial literacy material of RBI in the quarter	No. of literacy camp conducted as per RBI guidelines using standardized financial literacy material of RBI	No. of Persons participated	Out of persons participated, no. of persons already have bank account at the time of attending the camp	Out of persons participated, no. of persons opened bank account after attending the camp.
1	BANKURA	222	58	102	824	541	142
2	PURULIA	124	51	74	2484	1749	447
3	MALDA	178	42	84	1124	942	124
4	UTTAR DINAJPUR	93	31	49	641	513	81
5	DAKSHIN DINAJPUR	79	44	54	856	621	52
6	PURBA MEDINIPUR	293	42	76	11756	8124	1457
7	PASCHIM MEDINIPUR	319	144	204	8451	5217	1126
8	NADIA	192	62	104	1247	613	321
9	24-PARGANAS (SOUTH)	250	161	186	5184	3254	741
10	MURSHIDABAD	231	136	145	9562	7235	724
11	BIRBHUM	210	47	87	542	422	88
12	BURDWAN	367	94	184	6237	4381	846
13	HOWRAH	188	102	128	3484	1856	954
14	HOOGHLY	171	126	137	5239	2288	984
15	COOCHBEHAR	141	88	97	6042	4621	714
16	DARJEELING	73	11	36	2084	1281	425
17	JALPAIGURI	79	16	18	1253	844	202
18	24-Parganas (North)	248	40	64	1124	896	87
19	ALIPURDUAR	80	14	24	826	322	98
	TOTAL	**3538**	**1309**	**1853**	**68960**	**45720**	**9613**

Bank wise report in respect of the opening of SB A/cs under Social Welfare Scheme as per RBI /GOI guidelines										
		Old Age Pension Account			NREGA Account			Scholarship Payment Account		
SL.No	Name of Bank	No. of A/cs opened upto Mar 2016	New A/cs opened from 01.4.2016-31.12.2016	No. of A/cs opened upto December 2016	No. of A/cs opened upto Mar 2016	New A/cs opened from 01.4.2016-31.12.2016	No. of A/cs opened upto December 2016	No. of A/cs opened upto Mar 2016	New A/cs opened from 01.4.2016-31.12.2016	No. of A/cs opened upto December 2016
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	**Allahabad Bank**	193689	4680	198369	1777355	5169	1782524	262215	2202	264417
2	**Andhra Bank**	174	32	206	0		0	0		0
3	**Bank of Baroda**	34062	193	34255	75148	108	75256	29172	248	29420
4	**Bank of India**	17465	986	18451	271505	1295	272800	45645	3377	49022
5	**Bank of Maharashtra**	0		0	0		0	518	24	518
6	**Canara Bank**	18009	824	18833	55632	1184	56816	44955	605	45560
7	**Central Bank of India**	160063	1258	161321	476372	1622	477994	26680	2636	29316
8	**Corporation Bank**	3792	32	3824	8379	52	8431	9404	48	9452
9	**Dena Bank**	720	18	738	0	0	0	378	62	440
10	**Indian Bank**	4732	258	4990	9011	1085	10096	9331	307	9638
11	**Indian Overseas Bank**	30807	198	31005	34645	624	35269	32442	271	32713
12	**Oriental Bank of Commerce**	5638	57	5695	64173	268	64441	1098	72	1170
13	**Punjab National Bank**	42715	623	43338	163662	742	164404	106744	768	107512
14	**Punab & Sind Bank**	21862	8	21870	125		125	94	11	105
15	**Syndicate Bank**	1597	68	1665	3262	1019	4281	0		0
16	**State Bank of India**	575679	4570	580249	1204421	4558	1208979	174526	2323	176849
17	**Union Bank of India**	59930	76	60006	142054	259	142313	6494	0	6494
18	**United Bank of India**	59358	4988	64346	713444	3874	717318	49978	4251	54229
19	**UCO Bank**	57882	4165	62047	238074	4908	242982	68818	7242	76060
20	**Vijaya Bank**	3067	264	3331	243	317	560	1262	318	1580
21	**SBI Associates**	0		0	0		0			
22	**Other Bks.**	0		0	0		0			
A	**Total Com.Bks.**	**1291241**	**23298**	**1314539**	**5237505**	**27084**	**5264589**	**869754**	**24765**	**894495**
23	**BGVB**	120270	1241	121511	932254	7415	939669	506712	24791	531503
24	**PBGB**	61262	280	61542	369816	244	370060	38102	193	38295
25	**UBKGB**	85751	488	86239	204947	518	205465	114202	793	114995
B	**Total of RRBs**	**267283**	**2009**	**269292**	**1507017**	**8177**	**1515194**	**659016**	**25777**	**684793**
C	**St.Coop.Bk.**	84829	6211	91040	1270829	3798	1270829	100758	8989	109747
D	**WBCARD Bank**									
E	**WBFC & Others**									
TOTAL (A+B+C+D+E)		**1643353**	**31518**	**1674871**	**8015351**	**39059**	**8050612**	**1629528**	**59531**	**1689035**

Agenda No. 8

Issuance of KCC during the year 2016-17

1.Action Points emerged in the 135th SLBC Meeting held on 21.12.2016:

All Banks were advised to take steps to achieve KCC target during FY 2016-17.

Status of implementation:

All the banks operating in the State have issued 12,54,280 KCCs during the period from 01.04.2016 to 31.12.2016 i.e. 74% of annual target of 17.00 lac. Total financial outlay for KCC stood at Rs. 4652.19 crore as on 31.12.2016.

In the financial year 2015-16, the target for KCC was 20.00 lac against which the achievement was 12,71,577 upto the December quarter of F.Y. 2015-16.

2.Action Points emerged in the 135th SLBC Meeting held on 21.12.2016:

All Banks are to exert efforts to raise average credit per KCC to Rs. 50000/- during 2016-17.

Status of implementation:

Average credit per KCC raised to Rs. 37091/- on 31.12.2016 from Rs. 34735/- on 31.12.2015. It may be noted that average credit per KCC of all the banks excluding West Bengal State Co-operative Bank stood at Rs. 67291/-. Average credit per KCC of West Bengal State Co-operative Bank stood at Rs. 26960/-.

Bank wise and District wise details of KCC Issued, KCC Outstanding and Dormant KCC are annexed.

West Bengal

Kisan Credit Card (2016-17)

(Position from 01.04.2016- 31.12.2016)

(Rs.in lac)

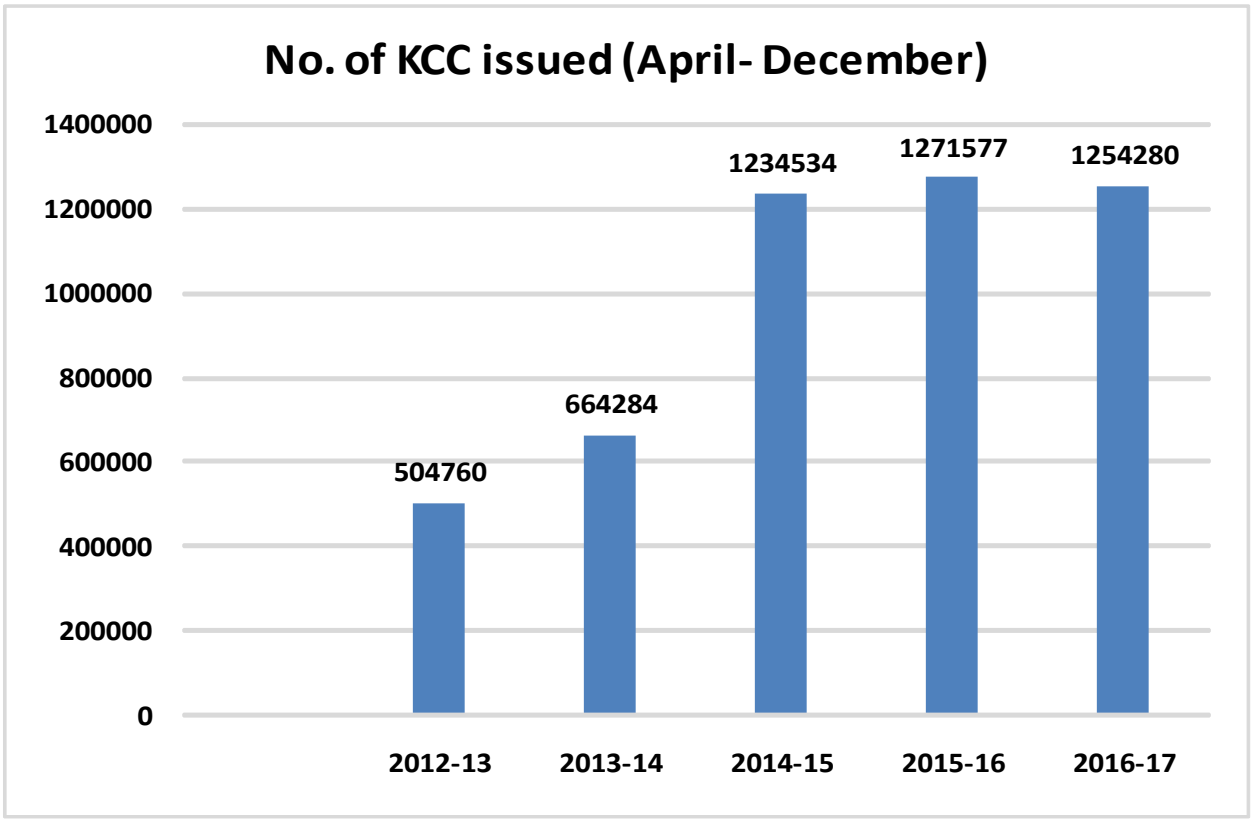
Sl No	Bank	Target No	Issued No.	Issued Amt.	Achievement (No) in %
Public Sector Banks					
1	Allahabad Bank	60000	24920	14499.26	42
2	Andhra Bank	500	63	50.84	13
3	Bank of Baroda	6000	2424	1618.41	40
4	Bank of India	45000	31943	18270.00	71
5	Bank of Maharashtra	400	58	40.22	15
6	Canara Bank	8000	6781	4788.55	85
7	Central Bank of India	35000	8368	5238.08	24
8	Corporation Bank	800	372	235.60	47
9	Dena Bank	800	208	233.30	26
10	Indian Bank	8000	4735	5032.32	59
11	Indian Overseas Bank	6000	1605	1382.46	27
12	Oriental Bank of Commerce	6000	586	426.32	10
13	Punjab National Bank	18000	10266	6568.25	57
14	Punjab & Sind Bank	800	74	48.52	9
15	Syndicate Bank	6000	1964	1768.11	33
16	State Bank of India	74000	68461	47234.03	93
17	Union Bank of India	15000	6574	4074.15	44
18	United Bank of India	65000	41349	25922.91	64
19	UCO Bank	55000	18063	10799.27	33
20	Vijaya Bank	1000	265	184.11	27
21	IDBI Bank	4000	6105	5543.49	153
A	**Total**	**415300**	**235184**	**153958.20**	**57**
Private Sector Banks					
22	HDFC Bank	6000	3025	1992.33	50
23	ICICI Bank	6000	9611	5796.93	160
24	AXIS Bank (UTI)	2500	162	175.45	6
25	Federal Bank	200	245	150.92	123
26	Bandhan Bank	24000			
B	**Total**	**38700**	**13043**	**8115.63**	**34**
(A+B)	**Total of Comm.Bks.**	**454000**	**248227**	**162073.83**	**55**
Regional Rural Banks					
27	BGVB (UBI)	40000	30450	19005.37	76
28	PBGB (UCO)	35000	22507	23675.11	64
29	UBKGB	20000	13866	7245.90	69
C	**RRBs Total**	**95000**	**66823**	**49926.38**	**70**
D	**W.B. St. Co-op.Bk**	**1150000**	**939230**	**253219.04**	**82**
E	**WBSCARD Bank Ltd.**	**1000**			0
Grand Total (A+B+C+D+E)		**1700000**	**1254280**	**465219.25**	**74**

Districtwise Achievement of KCC
(Position from 01.04.2016- 31.12.2016)

SL NO	DISTRICT NAME	TOTAL	
		NO.	Amt.(Rs. in Lac)
1	ALIPURDUAR	5716	2472.28
2	BANKURA	62093	22937.42
3	BIRBHUM	187232	60819.69
4	BURDWAN	170159	57096.43
5	COOCH BEHAR	30181	11131.35
6	DAKSHIN DINAPUR	19744	6808.84
7	DARJEELING	3462	1281.62
8	HOOGHLY	109373	40468.11
9	HOWRAH	31740	7683.16
10	JALPAIGURI	24471	9054.27
11	MALDA	21472	7868.84
12	MURSHIDABAD	33932	12343.68
13	NADIA	105071	77752.65
14	NORTH 24 PGS	33563	10948.17
15	PASCHIM MEDINIPUR	125665	36496.05
16	PURBA MEDINIPUR	208927	77302.87
17	PURULIA	17568	3840.76
18	SOUTH 24 PGS	47698	13531.80
19	UTTAR DINAJPUR	16213	5381.26
	GRAND TOTAL	**1254280**	**465219.25**

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

Year	Target (No.)	Achievement (No.)	% of Achievement
2012-13	10,00,000	10,00,230	100
2013-14	12,00,000	8,70,234	73
2014-15	10,00,000	17,31,395	173
2015-16	20,00,000	17,53,590	88
2015-16	20,00,000	12,71,577 (April- December 2015)	64
2016-17	17,00,000	12,54,280 (April- December 2016)	74



West Bengal

Bankwise Outstanding Position of KCC as on 31.12.2016			
S No.	**Bank**	**NO.**	**Amount (Rs. in Lac)**
PUBLIC SECTOR BANKS			
1	Allahabad Bank	93508	46356.93
2	Andhra Bank	294	230.41
3	Bank of Baroda	15834	9334.44
4	Bank of India	139027	65249.11
5	Bank of Maharashtra	226	219.14
6	Canara Bank	18690	12953.14
7	Central Bank of India	73238	35485.07
8	Corporation Bank	2511	2138.10
9	Dena Bank	412	302.24
10	Indian Bank	9859	5713.54
11	Indian Overseas Bank	8835	7917.40
12	Oreintal Bank of Commerce	2813	1262.12
13	Punjab National Bank	68898	44751.22
14	Punajb & Sind Bank	124	85.23
15	Syndicate Bank	6511	3788.11
16	State Bank of India	259656	134079.41
17	Union Bank of India	16847	17998.12
18	United Bank of India	295988	129427.11
19	UCO Bank	55679	22138.52
20	Vijaya Bank	1864	1540.17
21	IDBI Bank	10384	9653.99
A	**Comm.Bks.Total**	**1081198**	**550623.52**
PRIVATE SECTOR BANKS			
22	HDFC	70901	37261.63
23	ICICI	27152	10736.38
24	AXIS Bank (UTI)	4608	7103.59
25	Federal Bank	562	4479.32
B	**Total**	**103223**	**59580.92**
(A+B)	**Total of Comm.Bks.**	**1184421**	**610204.44**
REGIONAL RURAL BANKS			
26	BGVB (UBI)	342841	143264.28
27	PBGB (UCO)	115477	88836.01
28	UBKGB	61742	36328.11
C	**RRBs Total**	**520060**	**268428.40**
D	**W.B. St. Co-op.Bk**	**1718486**	**347511.59**
E	**WBSCARD Bank Ltd.**		
Grand Total (A+B+C+D+E)		**3422967**	**1226144.43**

BANK WISE POSITION OF DORMANT KCC IN WEST BENGAL AS ON 31.12.2016			
S No.	BANK NAME	DORMANT KCC	
		NO	Amount (Rs. in lac)
1	Allahabd Bank	5006	3323.66
2	Andhra Bank	1	1.56
3	Bank of Baroda	1270	550.11
4	Bank of India	24106	12371.15
5	Canara Bank	1195	1071.11
6	Central Bank of India	15891	10859.96
7	Corporation Bank	123	290.11
8	Dena Bank	17	9.01
9	IDBI Bank	59	75.61
10	Indian Bank	1224	561.24
11	Indian Overseas Bank	1012	421.22
12	Oriental Bank of Commerce	174	118.56
13	Punjab National Bank	13418	5382.77
14	Punjab & Sind Bank	8	16.00
15	State Bank of India	38739	17978.11
16	Syndicate Bank	1565	2285.11
17	Union Bank of India	149	83.91
18	United Bank of India	41526	18159.64
19	UCO Bank	31718	11790.00
	TOTAL PSB (A)	**177201**	**85348.84**
20	AXIS Bank	483	628.27
21	Federal Bk.	74	647.70
	Sub Total (B)	**557**	**1275.97**
22	BGVB	59479	11457.22
23	UBKGB	10034	3963.11
24	PBGB	9025	5318.10
	TOTAL RRB'S (C)	**78538**	**20738.43**
	TOTAL SCBk D= (A+B+C)	**256296**	**107363.24**
25	**WB State Cooperative Bank (E)**	**315741**	**74749.28**
	GRAND TOTAL (D+E)	**572037**	**182112.52**

Data available to SLBC Desk as per submitted by member banks

DISTRICT WISE POSITION OF DORMANT KCC AS ON 31.12.2016 IN WEST BENGAL		
Name of the District	**No**	**Amt. (Rs.in Lac)**
ALIPURDUAR	4523	1818.95
BANKURA	26184	2908.54
BIRBHUM	30451	3714.15
BURDWAN	53340	16965.81
COOCH BEHAR	37841	8812.14
DAKSHIN DINAJPUR	32457	9254.14
DARJEELING	2384	1012.54
HOWRAH	14655	2317.75
HOOGHLY	28456	15148.22
JALPAIGURI	8874	4371.25
MALDA	31348	9479.61
MURSHIDABAD	40856	10452.22
NADIA	46319	17087.11
NORTH 24 PARGANAS	61856	19456.27
PASCHIM MEDINIPUR	45028	18704.44
PURBA MEDINIPUR	33452	14746.12
PURULIA	7019	1604.54
SOUTH 24 PARGANAS	38211	14586.24
UTTAR DINAJPUR	28783	9672.48
TOTAL	**572037**	**182112.52**

Agenda No. 9

Fasal Bima Yojana

In terms of the directions given by the Ministry of Agriculture, Government of India, in the Video Conference held on 23.02.2017 with SLBC conveners, banks are to issue Acknowledgement Receipt on FBY/WBCIS to all insured farmers (both loanee and non-loanee) as a policy document along with a Folio depicting basic information about the insurance scheme. This exercise is to be started from Rabi 2016-17 season itself covering the aforesaid categories of farmers. Ministry has provided copies of both the Acknowledgement Receipt and Folio.

Implementation of the directions will be in the following manner:

(i) All the insured farmers under FBY should be issued Premium Acknowledgement Card (to be originated by insurance companies in electronic form to the concerned bank branches for getting the same printed by the branches) along with Folio on FBY by the Banks for necessary documentation of the exercise.

(ii) Member Banks, as per their requirement, should get the Folio printed by themselves and deliver the same to the concerned branches well in advance for this purpose.

(iii) Ministry will review the progress of operationalization of the above measures on fortnightly basis in a VC with the SLBC Conveners.

In view of the above, we request you to implement the directions of the Ministry as narrated above and provide us your progress report in the following format positively on every alternate Wednesday.

Name of Bank:			
Number of Required Folio	Number of Folio Printed	Number of Acknowledgement Receipt received from Insurance Company	Number of Acknowledgement & Folio distributed

Agenda No. 10

Performance under Annual Credit Plan 2016-17

Action Points emerged in the 135th SLBC Meeting held on 21.12.2016:

100% disbursement targets set against all sectors under ACP 2016-17 is to be achieved.

Status of implementation:

All the banks operating in the State put together disbursed Rs. 67376 crore i.e. 73% of the Annual Target for Rs 92627 crore during April - December under ACP 2016-17.

The overall achievement is 73% against the target of ACP 2016-17 as on 31.12.2016 while achievement under Agriculture sector is only 48%. Achievement in MSME and OPS are 101% and 97% of the ACP Targets respectively as on 31.12.2016.

A comparative position of achievement in disbursement under ACP 2016-17 as on 31.12.2016 with the corresponding period of the previous year is as under:

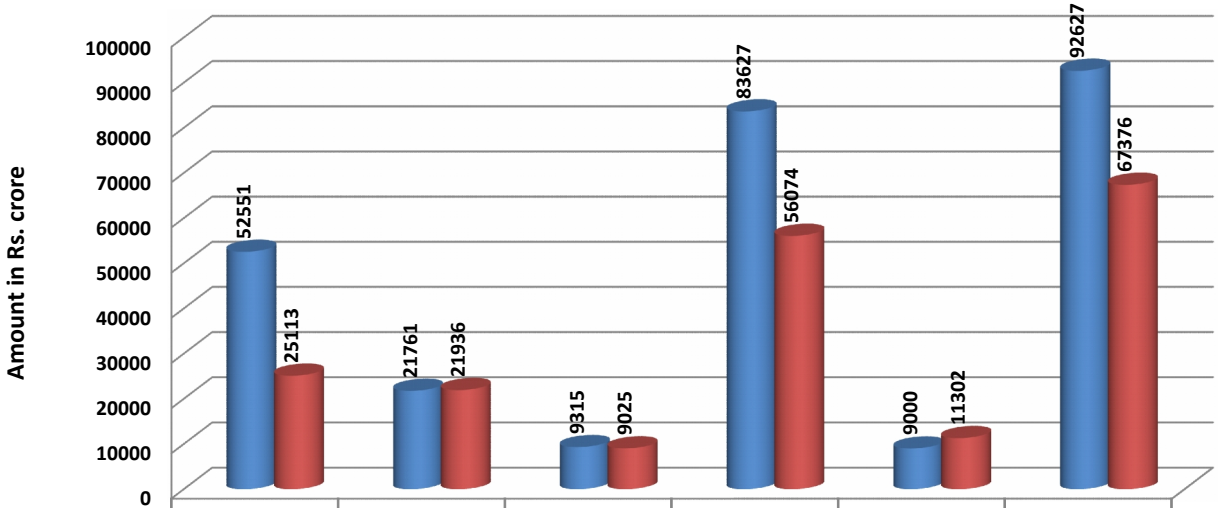
(Amt. Rs. in crore)

Sectors	2014-15(April to Dec)			2015-16 (April to Dec)			2016-17 (April to Dec)		
	Plan	Ach	%	Plan	Ach	%	Plan	Ach	%
Agriculture	39800	16439	41	43536	23068	53	52551	25113	48
MSE/MSME	16323	10395	64	21762	16520	76	21761	21936*	101
OPS	5371	5293	98	7270	7874	108	9315	9025	97
Prisec	61494	32127	52	72568	47462	65	83627	56074	67
Non-Prisec	9000	16663	185	9000	17118	190	9000	11302	126
Total	70494	48790	69	81568	64580	79	92627	67376	73

* Performance of MSE+ME

Details of achievements under ACP 2016-17 are furnished in the Annexure.

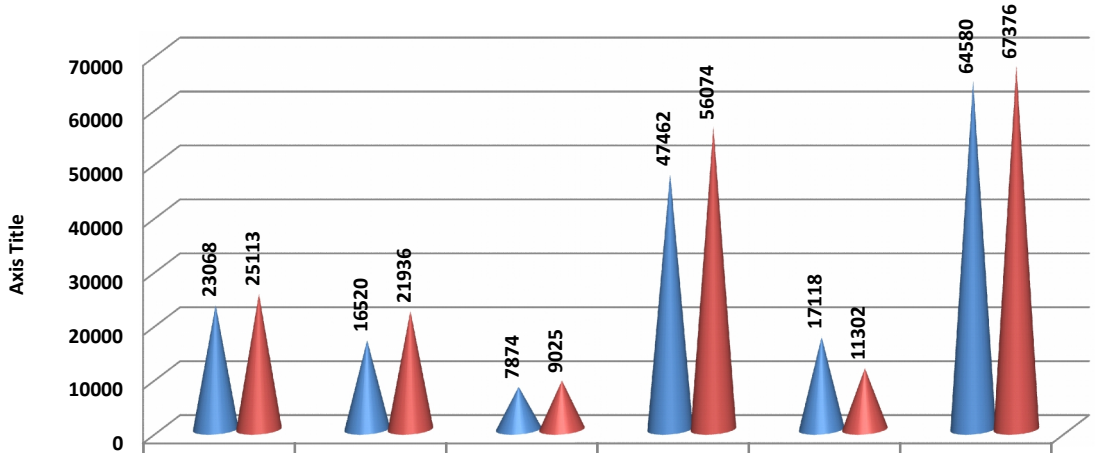
Achievement of Annual Credit Plan 2016-17 as on 31.12.2016



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non- Priority Sector	Total Credit Plan
Target	52551	21761	9315	83627	9000	92627
Achievement	25113	21936	9025	56074	11302	67376

Credit Disbursement under ACP as on 31.12.2015 and 31.12.2016

(Amt. in Rs. crore)



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non- Priority Sector	Total Credit Plan
31.12.2015	23068	16520	7874	47462	17118	64580
31.12.2016	25113	21936	9025	56074	11302	67376

Statement showing Disbursement under Priority Sector for the quarter ended December 2016

Name of Banks	Farm Credit		Agriculture Infrastructure		Ancilliary Activities		Total Agriculture					Micro Enterprises (Manu + Service Adv up to Rs. 5 Crore)		Small Enterprises (Manu + Service Adv up to Rs. 5 Crore)		Medium Enterprises (Manu + Service Adv up to Rs. 10 Crore)		Khadi & Village Industries			Others under MSMEs		TOTAL MSME				
	Agriculture											Micro, Small and Medium Enterprises														
	Farm Credit		Agriculture Infrastructure		Ancillary Activities		TOTAL AGRICULTURE					Micro Enterprises (Manufacturing + Service advances up to Rs. 5 crores)		Small Enterprises (Manufacturing + Service advances upto Rs. 5 crores)		Medium Enterprises (Manufacturing + Service advances up to Rs. 10 crores)		Khadi and Village Industries			Others under MSMEs		TOTAL MSME UNDER PRISEC				
	Disbursements upto the quarter end Dec. 2016		Disbursements upto the quarter end Dec. 2016		Disbursements upto the quarter end Dec. 2016		Yearly Targets under ACP		Disbursements upto the quarter end Dec. 2016			Disbursements upto the quarter end Dec. 2016		Disbursements upto the quarter end Dec. 2016		Disbursements upto the quarter end Dec. 2016		Disbursements upto the quarter end Dec. 2016		TARGET	Disbursements upto the quarter end Dec. 2016		Yearly Targets under ACP		Disbursements upto the quarter end Dec. 2016		
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Amount	Number	Amount	Number	Amount	Number	Amount	% of Ach.
Allahabd Bank	36058	23064.27	1803	60000.00	6335	11105.27	179000	399744.23	**44196**	**94169.54**	**23.56**	16437	25352.17	1702	26496.87	134	7692.99	54	2168.95		2283	1742.02	61250	153722.97	**20069.02**	**63453.00**	**41.28**
Andhra Bank	71	3419.00	13	4663.00	5	1728.18	860	17174.22	**89**	**9810.18**	**57.12**	564	2032.37	0	0.00	19	723.54	13	437.14		0	0	800	12244.72	**596**	**3193.05**	**26.08**
Bank of Baroda	28301	21921.30	218	6027.00	32	1707.91	223	133783.57	**28551**	**29656.21**	**22.17**	763	11542.00	493	9431.46	107	4842.31	6	1204.00		90	6067.16	38000	71300.20	**1459**	**33086.93**	**46.41**
Bank of India	32537	149057.26	2	2518.12	12	1555.76	159019	225505.98	**32551**	**153131.14**	**67.91**	5733	28826.88	1911	19856.03	152	8437.22	7	1572.41		229	458.72	41584	100357.93	**8032**	**59151.26**	**58.94**
Bank of Maharashtra	14	782.00	0	0.00	0	0.00	1060	2249.20	**14**	**782.00**	**34.77**	302	809.44	24	427.16	0	0.00	0	0.00		0	0	3150	3600.04	**326**	**1236.60**	**34.35**
Canara Bank	2331	4373.48	13782	6839.19	19	10010.92	103206	123869.39	**16132**	**21223.59**	**17.13**	1554	3125.46	566	2546.19	48	1011.34	8	2011.34		310	1542.56	43200	64530.01	**2486**	**10236.89**	**15.86**
Central Bank of India	41994	53518.47	103	161.14	353	679.69	116750	213536.94	**42450**	**54359.30**	**25.46**	6985	11542.28	1168	21985.69	111	5124.36	6	1769.47		0	0	54120	98753.94	**8270**	**40421.80**	**40.93**
Corporation Bank	617	6658.69	40	479.61	162	1030.34	1350	17018.36	**819**	**8168.64**	**48.00**	1256	4013.88	142	4133.35	8	1686.55	8	267.33		0	0	2380	13273.68	**1414**	**10101.11**	**76.10**
Dena Bank	294	3001.00	21	861.00	0	0.00	2570	15604.80	**315**	**3862.00**	**24.75**	562	17663.00	0	0.00	0	0.00	0	0.00	0	0	0	845	7931.33	**562**	**17663.00**	**222.70**
IDBI Bank	77343	24268.70	2	45.80	8	2701.50	3200	28448.76	**77353**	**27016.00**	**94.96**	745	27841.47	278	6638.52	16	1585.92	0	459.25	0	0	0	2900	22197.06	**1039**	**36525.16**	**164.55**
Indian Bank	845	2351.29	0	0.00	1524	11934.82	25500	48986.87	**2369**	**14286.11**	**29.16**	540	3873.76	203	1721.45	239	5104.22						4600	18393.15	**982**	**10699.43**	**58.17**
Indian Overseas Bank	572	6147.54	111	9542.34	193	2634.56	11875	64934.80	**876**	**18324.44**	**28.22**	20113	47522.06	6103	38235.43	163	9353.22	62	793.21		3433	8846.97	5760	39280.36	**29874**	**104750.89**	**266.67**
Oriental Bank of Commerce	603	2034.89	134	1014.89	197	6298.14	12000	57185.90	**934**	**9347.92**	**16.35**	610	14522.34	0	0.00	0	0.00	11	497.14		0	0	6580	25916.68	**621**	**15019.48**	**57.95**
Punjab National Bank	39080	49530.22	10187	11943.52	548	2036.26	78000	192000.68	**49815**	**63510.00**	**33.08**	693	30729.22	963	19664.22	93	27589.33	66	1504.93		0	0	68700	99761.76	**1815**	**79487.70**	**79.68**
Punjab & Sind Bank	95	2064.81	0	0.00	0	0.00	390	4877.23	**95**	**2064.81**	**42.34**	335	2850.60	25	1263.54	7	70.90	6	183.94		0	0	372	6166.53	**373**	**4368.98**	**70.85**
State Bank of India	152845	435935.69	1452	91502.54	168	29352.00	331800	869481.70	**154465**	**556790.23**	**64.04**	5243	142990.65		77994.90		38997.45		5796.84				95100	350312.66	**5243**	**265779.84**	**75.87**
Syndicate Bank	19578	17237.55	6	1.53	4425	6152.36	16300	48695.09	**24009**	**23391.44**	**48.04**	3969	22419.44	785	17046.30	65	3695.22	7	563.41		6977	14067.82	5110	34173.32	**11803**	**57792.19**	**169.11**
Union Bank of India	11308	15423.36	254	8554.33	34	3125.59	10700	99534.66	**11596**	**27103.28**	**27.23**	589	19273.33	239	9456.21	19	1587.22	5	895.23		17	67.23	7600	56579.41	**869**	**31279.22**	**55.28**
United Bank of India	147824	215042.93	11285	35609.37	642	112325.00	90252	490244.20	**159751**	**362977.30**	**74.04**	3156	57334.48	1785	19666.28	0	0.00	59	5124.33				79200	210709.58	**5000**	**82125.09**	**38.98**
UCO Bank	82279	64317.46			6520	10693.48	188500	236224.69	**88799**	**75010.94**	**31.75**	4358	53412.39	2015	34250.69	309	55748.97	21	1894.35				63500	120074.04	**6703**	**145306.40**	**121.01**
Vijaya Bank	1330	1493.56	21	2614.81			3700	5119.89	**1351**	**4108.37**	**80.24**	743	35.85	516	454.24	27	93.54	58	121.45		899	21.54	7300	9848.78	**2243**	**726.62**	**7.38**
SBBJ	729	383.41					1200	1442.12	**729**	**383.41**	**26.59**	179	996.25					17	73.56				2600	2665.25	**196**	**1069.81**	**40.14**
SBOH	59	154.51					1000	522.60	**59**	**154.51**	**29.57**	125	872.36										2300	2885.79	**125**	**872.36**	**30.23**
Sub Total of Commercial Banks	**676707**	**1102181.39**	**39434**	**242378.19**	**21177**	**215071.78**	**1561232**	**3294199.88**	**737318**	**1559631.36**	**47.34**	**75554**	**529581.68**	**18918**	**311268.53**	**1517**	**173344.30**	**414**	**27338.28**	**0**	**14238**	**32814.02**	**596951**	**1524679.17**	**110641.00**	**1074346.81**	**70.46**
HDFC Bank	32588	51555.79	35	65476.72	178	16019.53	4500	60529.45	**32801**	**133052.04**	**219.81**	108943	51738.53	2911	51123.58	360	9791.90	0	0.00	0	0		3150	56488.05	**112214**	**112654.01**	**199.43**
ICICI Bank	34502	25425.72	23	10098.55	0	3309.54	17200	63081.26	**34525**	**38833.81**	**61.56**	5683	96027.39	2032	87829.24	299	22996.80	0	1022.42	0	0	0	2470	53830.99	**8014**	**207875.85**	**386.16**
Axis Bank	16595	21085.00					12930	73229.11	**16595**	**21085.00**	**28.79**	6887	85992.43	2090	10100.93	445	91481.14	4	337.80				2870	62437.62	**9426**	**187912.30**	**300.96**
Federal Bank	2255	6226.59	0	0.00	200	3163.56	3800	2251.61	**2455**	**9390.15**	**417.04**	224	13237.03	117	13756.85	8	1716.22	0	0.00	0	0	0	1200	3467.37	**349**	**28710.10**	**828.01**
Indusind Bank	2431	5688.89					6500	5344.64	**2431**	**5688.89**	**106.44**	3796	14697.91										1100	2700.75	**3796**	**14697.91**	**544.22**
Karnataka Bank							0		**0**	**0.00**	**#DIV/0!**														**0**	**0.00**	**#DIV/0!**
Karur Vysya							0		**0**	**0.00**	**#DIV/0!**														**0**	**0.00**	**#DIV/0!**
Ratnakar Bank Limited	4401	999.54			1	750.00	0		**4402**	**1749.54**	**#DIV/0!**	3513	2241.98	21	5367.75	1	4.72								**3535**	**7614.45**	**#DIV/0!**
South Indian Bank	26	551.25	69	612.00			0		**95**	**1163.25**	**#DIV/0!**														**0**	**0.00**	**#DIV/0!**
Bandhan Bank	870095	391912.07					49400	146995.21	**870095**	**391912.07**	**266.62**	823349	452334.03										22381	8595.91	**823349**	**452334.03**	**5262.20**
Total of Pvt. Banks	962893	503444.85	127	76187.27	379	23242.63	94330	351431.28	963399	602874.75	171.55	952395	716269.3	7171	168178.35	1113	125990.78	4	1360.22	0	0	0	33171	187520.694	960683.00	1011798.65	539.57
BGVB	31907	36243.45	287	1920.22	0	0.00	230275	427749.61	**32194**	**38163.67**	**8.92**	3164	20762.11	862	21672.77	3	3901.26	0	3157.11		0	0	35700	173094.75	**4029**	**49493.25**	**28.59**
UBKGB	20154	11542.39	49	1346.14	11	2827.00	114220	68872.58	**20214**	**15715.53**	**22.82**	1965	1491.00										18370	26904.45	**1965**	**1491.00**	**5.54**
PBGB	22496	23662.77	36	1005.32	11	12.72	330477	168897.27	**22543**	**24680.81**	**14.61**	7104	31326.11	1431	5087.15	0	0.00	55	1078.70				67800	92617.29	**8590**	**37491.96**	**40.48**
Total RRBs	74557	71448.61	372	4271.68	22	2839.72	674972	665519.46	74951.00	78560.01	11.80	12233	53579.22	2293	26759.92	3	3901.26	55	4235.81	0	0	0	121870	292616.49	14584.00	88476.21	30.24
Total Scheduled Commercial Banks	**1714157**	**1677074.85**	**39933**	**322837.14**	**21578**	**241154.13**	**2330534**	**4311150.62**	**1775668**	**2241066.12**	**51.98**	**1040182**	**1299430.2**	**28382**	**506206.80**	**2633**	**303236.34**	**473**	**32934.31**	**0**	**14238**	**32814.02**	**751992**	**1927152.13**	**1085908**	**2174621.67**	**112.84**
WB State Cooperative Bank	321549	237704.39					320000	795886.71	**321549**	**237704.39**	**29.87**		17912.70	0	0.00	0	0.00							82943.82	**0**	**17912.70**	**#REF!**
WB State CARDB	10861	32569.49					235000	117862.83	**10861**	**32569.49**	**27.63**	164	928.39	0	0.00	0	0.00	0	0.00		0	0		24189.26	**164**	**928.39**	**#REF!**
WBFC							0	26563.88	**0**	**0.00**	**0.00**													64242.59	**0**	**0.00**	**#REF!**
Total of Cooperative Banks	332410	270273.88	0	0.00	0	0.00	555000	940313.42	332410	270273.88	28.74	164	18841.09	0	0.00	0	0.00	0	0.00	0	0	0	0	171375.67	164.00	18841.09	10.99
SIDBI							0		**0**	**0.00**	**#DIV/0!**		173.25												**0**	**173.25**	**#DIV/0!**
GRAND TOTAL	**2046567**	**1947348.73**	**39933**	**322837.14**	**21578**	**241154.13**	**2885534**	**5255064.18**	**2108078**	**2511340.00**	**47.79**	**1040346**	**1318444.54**	**28382**	**506206.80**	**2633**	**303236.34**	**473**	**32934.31**	**0**	**14238**	**32814.02**	**751992**	**2176192.03**	**1086072**	**2193636.01**	**100.80**

Statement showing Disbursement undr Priority Sector for the quarter ended December 2016

	Export Credit				Education					Housing					Social Infrastructure					Renewable Energy					Others					Loans to Weaker Sections Under Priority Sector				TOTAL PRIORITY SECTOR				
OTHER PRIORITY SECTOR																																					
	Export Credit				Education					Housing					Social Infrastructure					Renewable Energy					Others					Loans to weaker Sections under Priority Sector				TOTAL PRIORITY				
Bank Name	Yearly Targets under ACP	Disbursements upto the quarter end Dec. 2016			Yearly Targets under ACP	Disbursements upto the quarter end Dec. 2016				Yearly Targets under ACP	Disbursements upto the quarter end Dec. 2016				Yearly Targets under ACP	Disbursements upto the quarter end Dec. 2016				Yearly Targets under ACP	Disbursements upto the quarter end Dec. 2016				Yearly Targets under ACP	Disbursements upto the quarter end Dec. 2016				Yearly Targets under ACP	Disbursements upto the quarter end Dec. 2016			Yearly Targets under ACP	Disbursements upto the quarter end Dec. 2016			
	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.
Allahabd Bank	3889.60	0	0		1220	11777.60	1149	1142.41	9.70	2880	25203.52	3322	13734.71	54.50	870	4482.56	0	1239.36	27.65	585	745.28	17	202.56	27.18	14688	21080.00	843	30424.71	144.33		17048	24125.73	#DIV/0!	260493	620645.76	86644.02	228492.02	36.82
Andhra Bank	514.80	0	0		335	1558.80	153	148.50	9.53	125	3335.76	132	1150.80	34.50	115	593.28	0	41.68	7.03	73	98.64	0	33.28	33.74	1944	2790.00	0	4125.33	147.86		268	241.95	#DIV/0!	4252	38310.22	1238	18744.77	48.93
Bank of Baroda	1472.90	0	0		330	4459.90	196	334.12	7.49	580	9543.98	568	4315.25	45.21	329	1697.44	0	391.64	23.07	207	282.22	0	132.44	46.93	5562	7982.50	358	1439.56	18.03		1263	1585.90	#DIV/0!	45231	230522.71	32395	70942.05	30.77
Bank of India	2581.15	0	0		205	7815.65	446	1960.58	25.09	1230	16725.13	2145	11937.12	71.37	577	2974.64		1655.71	55.66	362	494.57	221	207.14	41.88	9747	13988.75	1221	26548.21	189.78		4059	17287.55	#DIV/0!	212724	370443.80	48675	271878.71	73.39
Bank of Maharashtra	250.25	0	0		10	757.75	23	54.89	7.24		1621.55	31	33.54	2.07	56	288.40		215.40	74.69	36	47.95		85.90	179.14	945	1356.25		1973.36	145.50				#DIV/0!	5257	10171.39	394	4381.69	43.08
Canara Bank	2009.15	0	0		1680	6083.65	1455	1783.59	29.32	570	13018.73	1256	6188.11	47.53	449	2315.44	0	923.64	39.89	285	384.97	0	287.94	74.80	7587	10888.75	3036	17324.21	159.10		3012	420.21	#DIV/0!	156977	223100.09	27377	58388.18	26.17
Central Bank of India	2388.10	0	0		435	7231.10	818	1188.55	16.44	1320	15474.22	1494	5943.25	38.41	534	2752.16	0	1146.96	41.67	342	457.58	0	297.16	64.94	9018	12942.50	152	23452.21	181.20		13412	27850.64	#DIV/0!	182519	353536.54	66596	154659.87	43.75
Corporation Bank	407.55	0	0		60	1234.05	47	107.64	8.72		2640.81	286	3111.04	117.81	91	469.68	0	105.08	22.37	58	78.09	0	42.18	54.01	1539	2208.75	1047	2305.25	104.37		237	543.89	#DIV/0!	5478	37330.97	3850	24484.83	65.59
Dena Bank	407.55	0	0		60	1234.05	42	138.00	11.18	100	2640.81	60	725.00	27.45	91	469.68	0	85.08	18.11	58	78.09	0	39.18	50.17	1539	2208.75	124	3125.21	141.49		297	13.25	#DIV/0!	5263	30575.06	1400	25650.72	83.89
IDBI Bank	693.55	0	0		330	2100.05	68	218.32	10.40		4494.01	1154	11325.26	252.01	155	799.28	7	266.92	33.40	98	132.89	0	70.78	53.26	2619	3758.75	0	8923.54	237.41		0	0.00	#DIV/0!	9302	62624.35	79621	84345.98	134.69
Indian Bank	572.00	0	0		98	1732.00	121	183.93	10.62	410	3706.40	331	1843.25	49.73	128	659.20	0	135.20	20.51	82	109.60	0	69.20	63.14	2160	3100.00	118	4732.54	152.66		0	0.00	#DIV/0!	32978	77259.22	3921	31949.66	41.35
Indian Overseas Bank	1186.90	0	0		338	3593.90	268	469.98	13.08	370	7690.78	207	581.11	7.56	265	1367.84		273.04	19.96	173	227.42		132.84	58.41	4482	6432.50		11253.21	174.94				#DIV/0!	23263	124714.50	31225	135785.51	108.88
Oriental Bank of Commerce	757.90	0	0		105	2294.90	120	193.56	8.43		4910.98	186	2027.46	41.28	169	873.44		646.64	74.03	112	145.22		108.44	74.67	2862	4107.50		6542.33	159.28				#DIV/0!	21828	96192.52	1861	33885.83	35.23
Punjab National Bank	1987.70	0	0		1395	6018.70	842	1138.56	18.92	750	12879.74	1242	1744.01	13.54	444	2290.72	0	1622.32	70.82	285	380.86	0	265.72	69.77	7506	10772.50	729	19352.21	179.64		26862	11483.06	#DIV/0!	157080	326092.66	81305	178603.58	54.77
Punjab & Sind Bank	278.85	46	2646.88		41	844.35	26	68.69	8.14	250	1806.87	53	262.31	14.52	62	321.36	0	107.16	33.35	45	53.43	0	25.86	48.40	1053	1511.25	674	2152.21	142.41		0	0.00	#DIV/0!	2213	15859.87	1267	11696.90	73.75
State Bank of India	8837.40	0	0		2885	26759.40	544	4842.90	18.10	7500	57263.88	4711	85928.01	150.06	1977	10184.64			0.00	1301	1693.32		0.00	0.00	33372	47895.00		59904.6	125.07				#DIV/0!	473935	1372428.00	169261.9	973245.58	70.91
Syndicate Bank	858.00	0	0		208	2598.00	456	623.51	24.00	600	5559.60	332	6587.01	118.48	192	988.80	0	252.80	25.57	127	164.40	0	84.80	51.58	3240	4650.00	222	6553.21	140.93		0	0.00	#DIV/0!	25777	97687.21	36822	95284.96	97.54
Union Bank of India	1337.05	0	0		108	4048.55	379	1213.52	29.97	900	8663.71	745	2432.68	28.08	299	1540.88		582.28	37.79	190	256.19		128.38	50.11	5049	7246.25		11701.23	161.48				#DIV/0!	24846	179206.70	13589	74440.59	41.54
United Bank of India	6106.10	0	0		3060	18489.10	569	1056.23	5.71	5500	39565.82	6286	28982.64	73.25	1366	7036.96		4375.76	62.18	860	1169.98		621.96	53.16	23058	33092.50		41325.21	124.88				#DIV/0!	203296	806414.24	171606	521464.19	64.66
UCO Bank	2731.30	0	0		475	8270.30	154	401.55	4.86	15100	17698.06	850	7936.95	44.85	611	3147.68		1268.08	40.29	416	523.34		232.68	44.46	10314	14802.50	2971	27154.25	183.44				#DIV/0!	278916	403471.91	99477	257310.85	63.77
Vijaya Bank	386.10	0	0		65	1169.10	41	98.23	8.40		2501.82	225	1079.11	43.13	86	444.96	2	178.00	40.00	76	73.98		49.96	67.53	1458	2092.50	781	2935.22	140.27				#DIV/0!	12685	21637.13	4643	9175.51	42.41
SBBJ	107.25	0	0		45	324.75	27	41.25	12.70		694.95	51	289.32	41.63	24	123.60		16.80	13.59	22	20.55		21.10	102.68	405	581.25		710.23	122.19				#DIV/0!	4296	5959.72	1003	2531.92	42.48
SBOH	0.00	0	0			0.00			#DIV/0!		0.00	53	301.25	#DIV/0!	0	0.00			#DIV/0!	0	0.00			#DIV/0!	0	0.00			#DIV/0!				#DIV/0!	3300	3408.39	237	1328.12	38.97
Sub Total of Commercial Banks	39761.15	46	2646.88	0	13488	120395.65	7944	17408.51	14.46	38185	257641.13	25720	198459.19	77.03	8890	45822.64	9	15529.55	33.89	5793	7618.57	238	3139.50	41.21	150147	215488.75	12276	313958.04	145.70	0	66458	83552.18	#DIV/0!	2374686	5505606.94	960650	3268672.02	59.37
HDFC Bank	1272.70	0	0	0	95	3853.70	280	432.56	11.22	820	8246.74	6021	5787.33	70.18	284	1466.72	1	878.32	59.88	235	243.86	0	130.72	53.60	4806	6897.50	1000	13125.11	190.29		117688	37664.73	#DIV/0!	13890	138998.72	270005	303724.82	218.51
ICICI Bank	1558.70	2	2599.99	166.81	10	4719.70	77	291.53	6.18	1340	10099.94	1771	9607.38	95.12	348	1796.32		1095.92	61.01	230	298.66		171.32	57.36	5886	8447.50	2	16125.22	190.89		30171	23331.99	#DIV/0!	27484	143833.07	74562	299333.01	208.53
Axis Bank	1508.65	0	0		90	4568.15	359	1634.58	35.78	2600	9775.63	2785	11652.39	119.20	337	1738.64		1992.84	114.62	211	289.07		155.14	53.67	5697	8176.25		11236.87	137.43				#DIV/0!	24735	161723.12	29165	235669.12	145.72
Federal Bank	228.80	0	0		28	692.80	31	41.25	5.95		1482.56	34	318.82	21.50	302	263.68	0	114.08	43.26	44	43.84		29.68	67.70	864	1240.00	5	1658.47	133.75	0	0	0.00	#DIV/0!	6238	9670.66	2874	40262.55	416.34
Indusind Bank	307.45	0	0			930.95			0.00		1992.19			0.00	68	354.32		118.92	33.56	55	58.91		30.82	52.32	1161	1666.25		2789.54	167.41	0			#DIV/0!	8884	13355.46	6227	23326.08	174.66
Karnataka Bank	0.00					0.00			#DIV/0!		0.00			#DIV/0!	0	0.00			#DIV/0!	0	0.00			#DIV/0!	0	0.00			#DIV/0!				#DIV/0!	0	0.00	0	0.00	#DIV/0!
Karur Vysya	0.00					0.00			#DIV/0!		0.00			#DIV/0!	0	0.00			#DIV/0!	0	0.00			#DIV/0!	0	0.00			#DIV/0!				#DIV/0!	0	0.00	0	0.00	#DIV/0!
Ratnakar Bank Limited	28.60	0	0	0		86.60	284	64.40	74.36		185.32	185	422.2	227.82	6	32.96		10.76	32.65	6	5.48	1	4.76	86.86	108	155.00	65611	158.1	102.00				#DIV/0!	120	493.96	74018	10024.21	2029.36
South Indian Bank	128.70					389.70	3	15.35	3.94		833.94	79	115.36	13.83	28	148.32		70.92	47.82	22	24.66		23.32	94.57	486	697.50		1072.58	153.77				#DIV/0!	536	2222.82	177	2460.78	110.71
Bandhan Bank	2273.70	0	0	0		6884.70			0.00		14732.94			0.00	508	2620.32			0.00	402	435.66			0.00	11832	12322.50	7414	1358.06	11.02				#DIV/0!	84523	194860.94	1700858	845604.16	433.95
Total of Pvt. Banks	7307.30	2	2599.99	166.81	223	22126.30	1034	2479.67	11.21	4760	47349.26	10875	27903.48	58.93	1881	8421.28	1	4281.76	50.84	1205	1400.14	1	545.76	38.98	30840	39602.50	74032	47523.95	120.00	0	147859	60996.72	#DIV/0!	166410	665158.75	2157886	1761004.73	264.75
BGVB	4197.05	0	0	0.00	60	12708.55	36	52.74	0.41	700	27195.71	386	2764.57	10.17	939	4836.88	398	3176.35	65.67	561	804.19		571.30	71.04	10849	22746.25	122	31459.81	138.31			37103.32	#DIV/0!	279084	673332.99	74268.32	162785.01	24.18
UBKGB	1015.30				60	3074.30	27	46.24	1.50	1782	6578.86	81	378.11	5.75	227	1170.08	66	272.11	23.26	157	194.54		125.08	64.30	3834	5502.50	9983	12176.00	221.28				#DIV/0!	138650	113312.61	32336	30204.07	26.66
PBGB	1644.50	0	0	0.00	50	4979.50	23	85.22	1.71	6500	10654.74	272	2219.12	20.83	368	1895.20	110	1140.12	60.16	240	315.10		100.20	31.80	6210	8912.50	1829	14663.76	164.53		0	0.00	#DIV/0!	411645	289916.10	33367	80381.19	27.73
Total RRBs	6856.85	0	0	0.00	170	20762.35	86	184.2	0.89	8982	44429.31	739	5361.8	12.07	1534	7902.16	574	4588.58	58	958	1314	0	797	61	20893	37161	11934	58300	157	0	0	37103	#DIV/0!	829379	1076562	102868	273370	25.39
Total Scheduled Commercial Banks	53960.52	48	5246.87	166.81	13881	163284.30	9064	20072.38	12.29	51927	349419.70	37334	231724.47	66.32	12305	62189.32	584	24399.89	39.23	7956	10385.28	239	4481.84	43.16	201880	292285.03	98242	419781.56	143.6206	0	214317	181652.22	#DIV/0!	3370475	7169826.9	3221404	5303047.02	73.96339
WB State Cooperative Bank	0.00					0.00	19	77.04	#DIV/0!	2300	0.00	1493	14796.21	#DIV/0!	0	0.00	1446	14.70	#DIV/0!	0	0.00		0.00	#DIV/0!	0	0.00			#DIV/0!				#DIV/0!	405243.8	#REF!	324507	270505.04	#REF!
WB State CARDB	0.00					0.00			#DIV/0!		0.00	124	284.14	#DIV/0!	0	0.00	124	2.84	#DIV/0!	0	0.00		0.00	#DIV/0!	0	0.00			#DIV/0!				#DIV/0!	259189.3	#REF!	11273	33784.86	#REF!
WBFC	0.00					0.00			#DIV/0!		0.00			#DIV/0!	0	0.00			#DIV/0!		0.00		0.00	#DIV/0!	0	0.00			#DIV/0!				#DIV/0!	64242.59	#REF!	0	0.00	#REF!
Total of Cooperative Banks	0.00	0	0	0.00	0	0	19	77.04	#DIV/0!	2300	0.00	1617	15080.35	#DIV/0!	0	0.00	1570	17.54	#DIV/0!	0	0.00	0	0	#DIV/0!	0	0.00	0	0	#DIV/0!	0	0	0	#DIV/0!	557300	1111689.09	335780	304289.90	27.37
SIDBI	0.00				0	0.00	0	0	#DIV/0!	0	0.00	0	0	#DIV/0!	0	0.00		0.00	#DIV/0!	0	0.00		0.00	#DIV/0!	0	0.00			#DIV/0!				#DIV/0!	0	0.00	0	173.25	#DIV/0!
GRAND TOTAL	53960.52	48	5246.87	9.72	13881	163298.35	9083	20149.42	12.34	54227	349419.70	38951	246804.82	70.63	12305	62189.32	2154	24417.43	39.26	7956	10385.28	239	4481.84	43.16	201880	292285.03	98242	419781.56	143.62	0	214317	181652.22	#DIV/0!	3927775	8362794.41	3557184	5607510.17	67.05

Statement showing Disbursement under Non- Priority Sector for the quaretr ended December 2016

Name of Banks	Total Agriculture			Micro Enterprises (Manu + Service Adv up to Rs. 5 Crore)		Small Enterprises (Manu + Service Adv up to Rs. 5 Crore)		Medium Enterprises (Manu + Service Adv up to Rs. 10 Crore)		TOTAL MSME					Education					Housing					Others					Personal loan under non priority sector					TOTAL NON PRIORITY					GRAND TOTAL				
	Agriculture			Micro, Small and Medium Enterprises																																							
	TOTAL AGRICULTURE			Micro Enterprises (Manufacturing + Service advances up to Rs. 5 crores)		Small Enterprises (Manufacturing + Service advances upto Rs. 5 crores)		Medium Enterprises (Manufacturing + Service advances up to Rs. 10 crores)		TOTAL MSME					Education					Housing					Others					Personal loan under non priority sector														
	Yearly	Disbursements upto the		Disbursements		Disbursements upto		Disbursements upto		Yearly Targets under		Disbursements upto the			Yearly Targets		Disbursements upto the			Yearly Targets under		Disbursements upto the			Yearly Targets under		Disbursements upto the quarter			Yearly Targets		Disbursements upto the			Yearly Targets under		Disbursements upto the			Yearly Targets under		Disbursements upto the		
	Amount	Amount	% of Ach.	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Numb er	Amou nt	Numbe r	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.
Allahabd Bank	0	0.00	#DIV/0!	145	4957.79	12	10573.64	869	20653.25	2238	42892.13	1026	36184.68	84.36	**235**	**1132**	36	328.29	29.00				1694	13153.78	#DIV/0!	**2107**	**30774.08**	6182	70514.77	229.14	0	0	964	7093.63	#DIV/0!	4580	74798.21	9902	127275.15	170.16	265073	695443.97	96546	355767.17	51.16
Andhra Bank	0	0.00	#DIV/0!	0	0.00	156	3017.1	1	1500.00	86	6012.00	157	4517.10	75.13	**169**	**510**			0.00	**73**	**972**				0.00		**4073.04**	426	2686.73	65.96	0	0	0	0.00	#DIV/0!	328	11567.04	583	7203.83	62.28	4580	49877.26	1821	25948.6	52.02
Bank of Baroda	0	0.00	#DIV/0!	231	5084.20	130	4996.72	110	5178.80	1308	12942.67	471	15259.72	117.90	**182**	**4910**			0.00	**240**	**7320**				0.00		**11653.42**	2924	8886.38	76.26	0	0	396	620.95	#DIV/0!	1730	36826.09	3791	24767.05	67.25	46961	267348.80	36186	95709.1	35.80
Bank of India	0	0.00	#DIV/0!	0	0.00	107	5575.26	112	7512.56	1171	14243.00	219	13087.82	91.89	**350**	**6320**	20	501.56	7.94						#DIV/0!	**1260**	**6721.77**	1175	41353.26	615.21	0	0			#DIV/0!	2781	27284.77	1414	54942.64	201.37	215505	397728.57	50089	326821.35	82.17
Bank of Maharashtra	0	0.00	#DIV/0!			28	191.1	16	676.19	0	0.00	44	867.29	#DIV/0!			1	10	#DIV/0!						#DIV/0!	**411**	**1979.95**	175	3869.10	195.41	0	0			#DIV/0!	411	1979.95	220	4746.39	239.72	5668	12151.34	614	9128.08	75.12
Canara Bank	0	0.00	#DIV/0!	125	2804.56	54	1896.23	72	4655.74	808	19321.00	251	9356.53	48.43	**200**	**1120**	69	255.73	22.83	**100**	**1830**	237	2792.07	152.572	**1462**	**15896.17**	214	32343.94	203.47	0	0			#DIV/0!	2570	38167.17	771	44748.27	117.24	159547	261267.26	28148	103136.45	39.48
Central Bank of India	0	0.00	#DIV/0!			33	1823.64	76	5915.14	143	13352.00	109	7738.78	57.96	**235**	**1240**	97	241.44	19.47	**187**	**4432**	424	1629.66	36.7703	**1510**	**18894.38**	10769	36278.74	192.01	0	0	1255	2583.28	#DIV/0!	2075	37918.38	12654	48471.90	127.83	184594	391454.92	79250	203131.77	51.89
Corporation Bank	0	0.00	#DIV/0!			32	359.68	10	1125.32	33	975.00	42	1485.00	152.31	**235**	**1280**	3	53.74	4.20						#DIV/0!	**506**	**3224.49**	1530	6804.80	211.03	0	0			#DIV/0!	774	5479.49	1575	8343.54	152.27	6252	42810.46	5425	32828.37	76.68
Dena Bank	0	0.00	#DIV/0!			18	312.72	11	1162.48	485	9300.00	29	1475.20	15.86	**112**	**850**			0.00						#DIV/0!		**10224.49**		6301.74	61.63	0	0			#DIV/0!	597	20374.49	29	7776.94	38.17	5860	50949.55	1429	33427.66	65.61
IDBI Bank	0	0.00	#DIV/0!			87	529.62	7	1717.87	186	16372.00	94	2247.49	13.73					#DIV/0!						#DIV/0!	**842**	**10487.29**	2487	11235.24	107.13	0	0			#DIV/0!	1028	26859.29	2581	13482.73	50.20	10330	89483.64	82202	97828.71	109.33
Indian Bank	0	0.00	#DIV/0!			65	611.14	15	1523.05	243	200.00	80	2134.19	1067.10	**45**	**742**	5	9.32	1.26	**191**	**4806**	34	81.44	1.69455		**4525.60**	1630	9255.53	204.51	0	0			#DIV/0!	479	10273.6	1749	11480.48	111.75	33457	87532.82	5670	43430.14	49.62
Indian Overseas Bank	0	0.00	#DIV/0!			83	906.36	56	2939.86	210	32312.00	139	3846.22	11.90	**40**	**520**			0.00						#DIV/0!		**990.62**	169	18303.16	1847.65	0	0			#DIV/0!	250	33822.62	308	22149.38	65.49	23513	158537.12	31533	157934.89	99.62
Oriental Bank of Commerce	0	0.00	#DIV/0!			88	578.76	87	1877.26	91	987.00	175	2456.02	248.84	**35**	**380**			0.00	**28**	**372**	47	310.68	83.5161	**301**	**1096.42**	633	11687.66	1065.98	0	0			#DIV/0!	455	2835.42	855	14454.36	509.78	22283	99027.94	2716	48340.19	48.81
Punjab National Bank	0	0.00	#DIV/0!	41	262.72	245	1770.68	419	5317.74	2305	8442.00	705	7351.14	87.08	**115**	**1243**	10	335.26	26.97	**150**	**3342**	59	802.26	24.0054	**619**	**15726.46**	1052	32473.19	206.49	0	0	4363	10011.15	#DIV/0!	3189	28753.46	6189	50973.00	177.28	160269	354846.12	87494	229576.58	64.70
Punjab & Sind Bank	0	0.00	#DIV/0!			67	212.94	12	690.69	0	0.00	79	903.63	#DIV/0!	**32**	**286**	1	12.12	4.24			23	573.27	#DIV/0!	**82**	**2206.23**	368	5210.17	236.16	0	0			#DIV/0!	114	2492.23	471	6699.19	268.80	2327	18352.10	1738	18396.09	100.24
State Bank of India	0	0.00	#DIV/0!			152	6748.56	542	21889.56	3022	33000.00	694	28638.12	86.78	**270**	**33472**		1216	3.63	**342**	**73800**		15631.8	21.1813	**3461**	**75090.52**		155909.77	207.63	0	0			#DIV/0!	7095	215362.52	694	201395.69	93.51	481030	1587790.52	169956	1174641.27	73.98
Syndicate Bank	0	0.00	#DIV/0!			61	655.2	35	2235.14	46	400.00	96	2890.34	722.59	**81**	**2011**	3	24.18	1.20	**210**	**5420**	109	707.79	13.0589	**803**	**6788.40**	10989	13294.55	195.84	0	0			#DIV/0!	1140	14619.4	11197	16916.86	115.72	26917	112306.61	48019	112201.82	99.91
Union Bank of India	0	0.00	#DIV/0!			28	1021.02	43	3796.91	886	11235.00	71	4817.93	42.88	**42**	**7320**	19	59.29	0.81	**191**	**6342**	318	2722.95	42.9352		**10578.59**	1394	20887.92	197.45	0	0			#DIV/0!	1119	35475.59	1802	28488.09	80.30	25965	214682.29	15391	102928.68	47.94
United Bank of India	0	0.00	#DIV/0!			79	4735.69	289	15985.23	432	5321.00	368	20720.92	389.42			11	23	#DIV/0!						#DIV/0!	**2200**	**48310.78**	3754	95264.21	197.19	0	0			#DIV/0!	2632	53631.78	4133	116008.13	216.30	205928	860046.02	175739	637472.32	74.12
UCO Bank	0	0.00	#DIV/0!			33	2085.72	46	6952.34	632	8932.00	79	9038.06	101.19	**200**	**4300**			0.00			57	1054.95	#DIV/0!	**1315**	**21609.74**	4737	47622.91	220.38	0	0			#DIV/0!	2147	34841.74	4873	57715.92	165.65	281063	438313.65	104350	315026.77	71.87
Vijaya Bank	0	0.00	#DIV/0!			18	294.84	30	956.34	0	0.00	48	1251.18	#DIV/0!					#DIV/0!						#DIV/0!	**86**	**3054.78**	642	6364.04	208.33	0	0			#DIV/0!	86	3054.78	690	7615.22	249.29	12771	24691.91	5333	16790.73	68.00
SBBJ	0	0.00	#DIV/0!			9	81.9	18	265.65	0	0.00	27	347.55	#DIV/0!					#DIV/0!						#DIV/0!				1663.90	#DIV/0!	0	0			#DIV/0!	0	0	27	2011.45	#DIV/0!	4296	5959.72	1030	4543.37	76.23
SBOH	0	0.00	#DIV/0!							0	0.00	0	0.00	#DIV/0!					#DIV/0!						#DIV/0!					#DIV/0!	0	0			#DIV/0!	0	0.00	0	0.00	#DIV/0!	3300	3408.39	237	1328.12	38.97
Sub Total of Commercial Banks	0	0.00	#DIV/0!	542	13109.27	1585	48978.52	2876	114527.12	14325	236238.80	5003	176614.91	74.76	2578	67636.00	275	3069.93	4.54	1712	108636.00	3002	39460.65	36.3237	16965	303907.22	51250	638211.71	210.00	0	0	6978	20309.01	#DIV/0!	35580	716418.02	66508	877666.21	122.51	2410266	6222024.96	1027158	4146338.23	66.64
HDFC Bank	0	0.00	#DIV/0!				971.88	142	3182.38	401	16300.00	142	4154.26	25.49	**112**	**1273**	**76**	**122.4**	9.62						#DIV/0!	**803**	**18969.46**	564	19789.30	104.32	0	0			#DIV/0!	1316	36542.46	782	24065.96	65.86	15206	175541.18	270787	327790.78	186.73
ICICI Bank	0	0.00	#DIV/0!				1190.28	638	7959.69	376	15312.00	638	9149.97	59.76	**132**	**1132**			0.00			**7720**	**3086**	#DIV/0!	**763**	**16332.26**	752	27769.68	170.03	0	0			#DIV/0!	1271	32776.26	9110	40005.65	122.06	28755	176609.33	83672	339938.66	192.48
Axis Bank	0	0.00	#DIV/0!				1152.06	186	3736.81	418	18800.00	186	4888.87	26.00	**110**	**1800**			0.00					#DIV/0!	**802**	**11936.27**	387	24563.21	205.79	0	0			#DIV/0!	1330	32536.27	573	29452.08	90.52	26065	194259.39	29738	265121.2	136.48
Federal Bank	0	0.00	#DIV/0!				174.72	28	566.72	122	4300.00	28	741.44	17.24	**86**	**870**			0.00			**7**	**26.74**	#DIV/0!	**167**	**1810.24**	82	3628.32	200.43	0	0			#DIV/0!	375	6980.24	117	4396.50	62.98	6613	16650.90	2991	44659.05	268.21
Indusind Bank	0	0.00	#DIV/0!				234.78	43	761.53	0	0.00	43	996.31	#DIV/0!					#DIV/0!					#DIV/0!	**86**	**2432.51**	143	4741.18	194.91	0	0			#DIV/0!	86	2432.51	186	5737.49	235.87	8970	15787.97	6413	29063.57	184.09
Karnataka Bank	0	0.00	#DIV/0!							0	0.00	0	0.00	#DIV/0!					#DIV/0!					#DIV/0!					#DIV/0!					#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0	#DIV/0!
Karur Vysya	0	0.00	#DIV/0!							0	0.00	0	0.00	#DIV/0!					#DIV/0!					#DIV/0!					#DIV/0!					#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0	#DIV/0!
Ratnakar Bank Limited	0	0.00	#DIV/0!				21.84	63	70.84	0	0.00	63	92.68	#DIV/0!					#DIV/0!				**441.04**	#DIV/0!					#DIV/0!	0	0			#DIV/0!	0	0	63	533.72	#DIV/0!	120	493.96	74081	10557.93	2137.41
South Indian Bank	0	0.00	#DIV/0!				98.28	87	318.78	0	0.00	87	417.06	#DIV/0!					#DIV/0!					#DIV/0!				1984.68	#DIV/0!	0	0			#DIV/0!	0	0	87	2401.74	#DIV/0!	536	2222.82	264	4862.52	218.75
Bandhan Bank	0	0.00	#DIV/0!							0	0.00	0	0.00	#DIV/0!					#DIV/0!					#DIV/0!	**1246**	17989.26	28809	15915.54	88.47	0	0			#DIV/0!	1246	17989.26	28809	15915.54	88.47	85769	212850.20	1729667	861519.7	404.75
Total of Pvt. Banks	0	0.00	#DIV/0!	0	0	0	3843.84	1187	16596.75	1317	54712.00	1187	20440.59	37.36	440	5075.00	76	122.40	2.41	0	0.00	7727	3553.78	#DIV/0!	3867	69470.00	30737	98391.91	141.63	0	0	0	0	#DIV/0!	5624	129257	39727	122508.68	94.78	172034	794415.75	2197613	1883513.41	237.09
BGVB	0	0.00	#DIV/0!				3205.02	137	10395.77	0	0.00	137	13600.79	#DIV/0!	**76**	**372**			0.00					#DIV/0!		32278.94	200	64722.62	200.51	0	0			#DIV/0!	76	32650.94	337	78323.41	239.88	279160	705983.93	74605.3	241108.42	34.15
UBKGB	0	0.00	#DIV/0!				775.32	46	2514.82	0	0.00	46	3290.14	#DIV/0!	**61**	**280**			0.00					#DIV/0!		8032.94	1349	16668.82	207.51	0	0			#DIV/0!	61	8312.94	1395	19958.96	240.10	138711	121625.55	33731	50163.03	41.24
PBGB	0	0.00	#DIV/0!				1255.8	82	4073.30	0	0.00	82	5329.10	#DIV/0!	**55**	**350**			0.00					#DIV/0!		13011.10	1021	26368.90	202.66	0	0			#DIV/0!	55	13361.1	1103	31698.00	237.24	411700	303277.20	34470	112079.19	36.96
Total RRBs	0	0.00	#DIV/0!	0	0	0	5236.14	265	16983.89	0	0.00	265	22220.03	#DIV/0!	192	1002.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	53322.98	2570	107760.34	202.09	0	0	0	0	#DIV/0!	192	54324.98	2835	129980.37	239.26	829571	1130886.68	105703	403350.64	35.67
Total Scheduled Commercial Banks	0	0.00	#DIV/0!	542	13109.27	1585	58058.5	4328	148107.76	15642	290950.80	6455	219275.53	75.37	3210	73713.00	351	3192.33	4.33	1712	108636.00	10729	43014.43	39.595	20832	426700.20	84557	844363.96	197.88	0	0	6978	20309.01	#DIV/0!	41396	900000	109070	1130155.26	125.57	3411871	8069826.90	3330474	6433202.28	79.72
WB State Cooperative Bank	0	0.00	#DIV/0!							0	0.00	0	0.00	#DIV/0!	**0**	**0**			#DIV/0!	**0**	**0**			#DIV/0!		**0.00**		**0.00**	#DIV/0!	0	0			#DIV/0!	0	0	0	0.00	#DIV/0!	405243.8	#REF!	324507	270505.04	#REF!
WB State CARDB	0	0.00	#DIV/0!							0	0.00	0	0.00	#DIV/0!	**0**	**0**			#DIV/0!	**0**	**0**			#DIV/0!		**0.00**		**0.00**	#DIV/0!	0	0			#DIV/0!	0	0	0	0.00	#DIV/0!	259189.3	#REF!	11273	33784.86	#REF!
WBFC	0	0.00	#DIV/0!							0	0.00	0	0.00	#DIV/0!					#DIV/0!					#DIV/0!		**0.00**		**0.00**	#DIV/0!	0	0			#DIV/0!	0	0	0	0.00	#DIV/0!	64242.59	#REF!	0	0	#REF!
Total of Cooperative Banks	0	0.00	#DIV/0!	0	0	0	0	0	0	0	0.00	0	0.00	#DIV/0!	**0**	**0**	**0**	**0**	#DIV/0!	**0**	**0**	**0**	**0**	#DIV/0!	**0**	**0.00**	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0.00	#DIV/0!	557300	1111689.09	335780	304289.9	27.37
SIDBI	0	0.00	#DIV/0!							0	0.00	0	0.00	#DIV/0!	**0**	**0**			#DIV/0!					#DIV/0!		**0.00**			#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0.00	#DIV/0!	0	0.00	0	173.25	#DIV/0!
GRAND TOTAL	**0**	**0.00**	**#DIV/0!**	**542**	**13109.27**	**1585**	**58058.50**	**4328**	**148107.76**	**15642**	**290950.80**	**6455**	**219275.53**	**75.37**	**3210**	**73713.00**	**351**	**3192.33**	**4.33**	**1712**	**108636.00**	**10729**	**43014.43**	**39.60**	**20832**	**426700.20**	**84557**	**844363.96**	**197.88**	**0**	**0**	**6978**	**20309.01**	**#DIV/0!**	**41396**	**900000.00**	**109070**	**1130155.26**	125.57	**3969171**	**9262794.41**	**3666254**	**6737665.43**	**72.74**

Flow of credit to Agriculture and Allied Activities

The position of credit disbursement to agriculture sector against the Annual Credit Plan for the State of West Bengal for last 5 years is given below-

(Amt. Rs. in crore)

Plan Year	Target	Achievement	%of Achievement
2011-2012	**20300**	**14387**	**71**
2012-2013	**23500**	**15935**	**68**
2013-2014	**38390**	**20662**	**54**
2014-2015	**39800**	**23327**	**59**
2015-2016	**43536**	**30930**	**71**
2015-2016	**43536**	**23068 (April-December)**	**53**
2016-2017	**52551**	**25113 (April-December)**	**48**
Growth (over last Yr.)	**20.70%**	**8.86%**	**-**

The disbursement during the period April to December 2016 is Rs. 25113 crore, recorded an increase of 8.86% over the disbursement of Rs. 23068 crore made during the corresponding period of last F.Y. 2015-16.

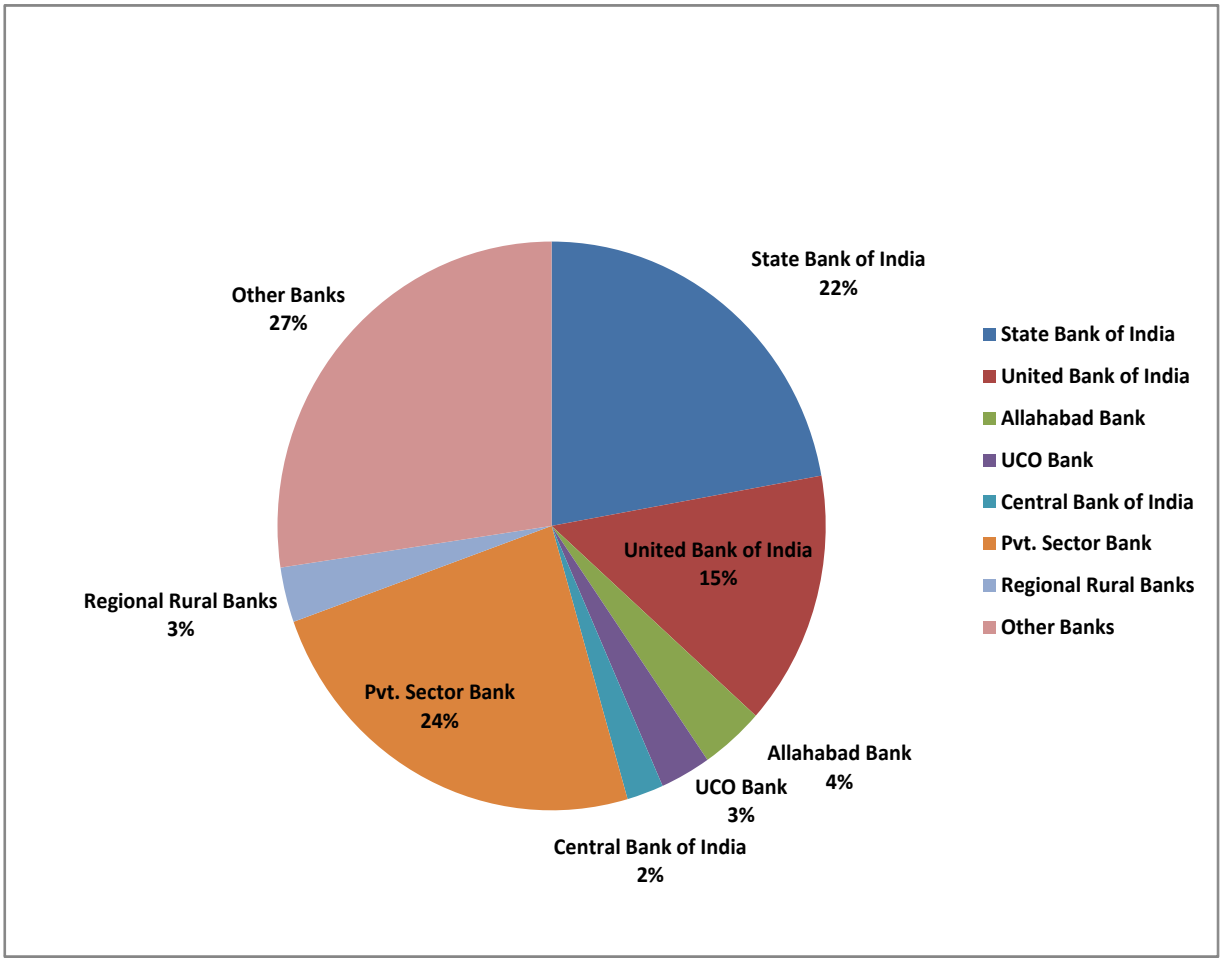
Agency wise achievement Status of Farm Credit under ACP in West Bengal (Status reports of last 5 years and as on December, 2016 is as under).

(Amt. Rs. in crore)

Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2011-2012 (April-Dec.)	Target	11810	2994	5496	0	20300
	Achievement	6346	1463	2397	0	10206
	% of Achv	53	49	44	0	50
2012-2013 (April-Dec.)	Target	13945	3682	5873	0	23500
	Achievement	6895	1034	2940	0	10869
	% of Achv	49	28	50	0	46
2013-14 (April-Dec.)	Target	23304	5814	9272	0	38390
	Achievement	10713	2669	1878	0	15260
	% of Achv	46	46	20	0	40
2014-15 (April-Dec.)	Target	29800	5700	4300	0	39800
	Achievement	11871	1414	3154	0	16439
	% of Achv	40	25	73	0	41
2015-16 (April- Dec.)	Target	28724	7582	7229	0	43535
	Achievement	19555	1196	2317	0	23068
	% of Achv	68	16	32	0	53
2016-17 (April- Dec.)	Target	36493	6655	9403	0	52551
	Achievement	21626	785	2702	0	25113
	% of Achv	59	12	28	0	48

Details of achievement of Agriculture and Allied Activities under ACP 2016-17 are furnished in the Annexure.

Share of Banks in achievement of ACP 2016-17 under Agriculture as on 31.12.2016		
Bank Name	Actual Achievement	% of Share
State Bank of India	5567.90	22.17
United Bank of India	3629.77	14.45
Allahabad Bank	941.69	3.75
UCO Bank	750.11	2.99
Central Bank of India	543.59	2.16
Pvt. Sector Bank	6028.08	24.00
Regional Rural Banks	785.59	3.13
Other Banks	6866.67	27.34
Total	25113.40	100.00



Bank - wise Targets and Achievement in Agriculture for 2016-17
for the State of West Bengal under ACP 2016 -17 as on December 2016

(Rs.in crore)

Sl.No.	Name of Bank	AGRICULTURE					
		2015 -16 (April-December)			2016 -17 (April- December)		
		Target	Achievement	% of Achivement	Target	Achievement	% of Achivement
1	Allahabad Bank	3176.21	743.76	23.42	3977.58	941.69	23.67
2	Andhra Bank	117.05	54.49	46.55	171.74	98.10	57.12
3	Bank of Baroda	652.17	37.11	5.69	1337.84	296.56	22.17
4	Bank of India	1743.59	825.12	47.32	2255.06	1531.31	67.91
5	Bank of Maharashtra	17.93	7.03	39.21	22.49	7.82	34.77
6	Canara Bank	944.11	177.43	18.79	1238.69	212.24	17.13
7	Central Bank of India	1727.25	794.53	46.00	2135.37	543.59	25.46
8	Corporation Bank	127.49	7.38	5.79	170.18	81.68	48.00
9	Dena Bank	117.77	11.54	9.80	156.05	38.62	24.75
10	Indian Bank	386.62	60.84	15.74	489.87	142.86	29.16
11	Indian Overseas Bank	501.79	358.77	71.50	649.35	183.24	28.22
12	Oriental Bank of Commerce	460.50	9.77	2.12	571.86	93.47	16.34
13	Punjab National Bank	1652.60	1093.51	66.17	1920.01	635.10	33.08
14	Punajb & Sind Bank	38.64	0.15	0.39	48.77	20.64	42.32
15	Syndicate Bank	365.28	333.86	91.40	486.95	233.91	48.04
16	State Bank of India	7135.82	4308.93	60.38	8694.82	5567.90	64.04
17	Union Bank of India	789.80	57.63	7.30	995.35	271.03	27.23
18	United Bank of India	5283.00	3560.66	67.40	4938.92	3629.77	73.49
19	UCO Bank	1950.12	1262.83	64.76	2362.25	750.11	31.75
20	Vijaya Bank	41.23	1.31	3.18	51.20	41.08	80.23
21	IDBI Bank Ltd.	216.53	149.28	68.94	284.49	270.91	95.23
22	SBI Associates	15.94	51.85	325.28	19.64	5.37	27.34
23	Other Bks.(Indusind and Federal)	60.62	145.19	239.51	75.95	150.14	197.68
24	Axis Bank	504.62	679.04	134.56	732.29	210.85	28.79
25	HDFC Bank	328.39	2075.09	631.90	605.30	1330.52	219.81
26	ICICI Bank	369.05	771.68	209.10	630.81	388.33	61.56
27	Bandhan Bank		1976.52		1469.95	3919.12	266.62
28	Ratnakar Bank Ltd.					17.49	
29	South Indian Bank					11.63	
A	**Total Com.Bks.**	**28724.12**	**19555.30**	68.08	**36492.78**	**21625.08**	59.26
30	BGVB	4926.85	611.87	12.42	4277.50	381.64	8.92
31	PBGB	1909.65	370.46	19.40	1688.97	246.80	14.61
32	UBKGB	746.33	213.60	28.62	688.73	157.15	22.82
B	**Total of RRBs**	**7582.83**	**1195.93**	15.77	**6655.20**	**785.59**	11.80
C	St.Coop.Bk.	6058.70	2254.54	37.21	7958.87	2377.04	29.87
D	WBFC & Others	13.66		0.00	265.64		0.00
E	WBSCARDB	1156.37	62.01	5.36	1178.63	325.69	27.63
Grand Total (A+B+C+D+E)		**43535.68**	**23067.78**	**52.99**	**52551.12**	**25113.40**	**47.79**

Bank wise flow of credit to Small & Marginal Farmers under ACP 2016-17
(Position from 01.04.2016-31.12.2016)

(Amt.in Rs. Lac)

Sl.No	Name of Bank	Flow to Small & Marginal Farmers			
		Target No.	Achievement		% of Ach (Amt)
			No	Amt.	
(1)	(2)	(3)	(4)	(5)	(6)
1	Allahabad Bank	69000	25921	3709.87	37.57
2	Andhra Bank	1200			0.00
3	Bank of Baroda	15000	1351	885.02	9.01
4	Bank of India	35100	18556	28156.14	52.87
5	Bank of Maharashtra	300	42	23.24	14.00
6	Canara Bank	7500	4820	3487.51	64.27
7	Central Bank of India	43700	13045	3971.65	29.85
8	Corporation Bank	500	617	658.69	123.40
9	Dena Bank	300	275	520.13	91.67
10	Indian bank	11000	478	676.05	4.35
11	Indian Overseas Bank	8500	949	688.26	11.16
12	Oriental Bank of Commerce	8100	326	176.12	4.02
13	Punjab National Bank	37600	17346	14039.24	46.13
14	Punjab & Sind Bank	0	10	12.48	0.00
15	Syndicate Bank	7100	1596	839.19	22.48
16	State Bank of India	158000	127237	241571.00	80.53
17	Union Bank of India	16000	3406	2820.71	21.29
18	United Bank of India	102000	50963	51214.56	49.96
19	UCO Bank	48300	16072	11323.14	33.28
20	Vijaya Bank	1400	144	142.11	10.29
21	HDFC Bank	2500	1785	1746.58	71.40
22	AXIS Bank	9000			0.00
23	ICICI Bank	4900			0.00
24	IDBI Bank	400	184	164.15	46.00
25	Federal Bank	200	52	48.46	26.00
26	South Indian Bank		30	12.77	
A	**Total Com.Bks.**	**587600**	**285175**	**366874.30**	**48.53**
27	BGVB	102500	31114	14838.08	30.36
28	PBGB	27500	17465	17406.01	63.51
29	UBKGB	28700	21310	10170.11	74.25
B	**Total of RRBs**	**158700**	**69889**	**42414.20**	**44.04**
C	**WB. St. Coop.Bk.**	**223300**	**610050**	**135207.09**	**273.20**
D	**WBSCARDB**	**30400**	**6912**	**8033.36**	22.74
E	**WBFC & Others**	**0**			0.00
Grand Total (A+B+C+D+E)		**1000000**	**972026**	**552528.95**	**97.20**

Bank wise flow of Credit to Share Croppers /Oral Lessees under ACP 2016-17
(Position from 01.04.2016-31.12.2016)

(Amt. Rs.in Lac)

Sl.No	Name of Bank	Flow to Share Croppers / Oral Lessees			
		Target (No)	Achievement		% of Ach (No)
			No	Amt.	
(1)	(2)	(3)	(4)	(5)	(6)
1	Allahabad Bank	12000	277	326.71	2.31
2	Andhra Bank	100			0.00
3	Bank of Baroda	200			0.00
4	Bank of India	10000	3050	591.64	30.50
5	Bank of Maharashtra	100			0.00
6	Canara Bank	200	3762	2355.41	1881.00
7	Central Bank of India	10000	2131	323.00	21.31
8	Corporation Bank	100	41	34.15	41.00
9	Dena Bank	100			0.00
10	Indian Bank	1000	34	21.41	3.40
11	Indian Overseas Bank	1000	159	169.52	15.90
12	Oriental Bank of Commerce	1000	0	0.00	0.00
13	Punjab National Bank	10000	1819	428.15	18.19
14	Punjab & Sind Bank	100			0.00
15	Syndicate Bank	1000			0.00
16	State Bank of India	25000	2386	1218.14	9.54
17	Union Bank of India	2000			0.00
18	United Bank of India	20000	2279	932.48	11.40
19	UCO Bank	10000	542	233.45	5.42
20	Vijaya Bank	200	0	0	0.00
21	Other Bks.(AXIS Bank, Federal Bank)	3000	2	1.15	0.07
A	**Total Com.Bks.**	**107100**	**16482**	**6635.21**	15.39
22	BGVB	20000	2496	2232.76	12.48
23	PBGB	13000	2131	2289.12	16.39
24	UBKGB	6900	3154	1056.32	45.71
B	**Total of RRBs**	**39900**	**7781**	**5578.2**	19.50
C	St.Coop.Bk.	60000	16026	1222.30	26.71
D	WBSCARDB	0	7	7.22	0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		**207000**	**40296**	**13442.93**	**19.47**

Bank wise flow of Credit to Patta Holders under ACP 2016-17
(Position from 01.04.2016- 31.12.2016)

(Amt.in Rs. Lac)

Sl.No	Name of Bank	Flow to Patta Holders			
		Target	Achievement		% of Ach
		(No)	No	Amt.	(No)
(1)	(2)	(3)	(4)	(5)	(6)
1	Allahabad Bank	10000	829	247.37	**8.29**
2	Andhra Bank	100			**0.00**
3	Bank of Baroda	100	50	14.00	**50.00**
4	Bank of India	450	1926	1670.50	**428.00**
5	Bank of Maharashtra	0			**0.00**
6	Canara Bank	350	1421	1144.30	**406.00**
7	Central Bank of India	5500	1926	670.50	**35.02**
8	Corporation Bank	0			**0.00**
9	Dena Bank	0	295	1590.11	**0.00**
10	Indian Bank	400			**0.00**
11	Indian Overseas Bank	700	32	4.01	**4.57**
12	Oreintal Bank of Commerce	500	0	0.00	**0.00**
13	Punjab National Bank	7200	2054	1548.63	**28.53**
14	Punjab & Sind Bank	100			**0.00**
15	Syndicate Bank	500			**0.00**
16	State Bank of India	17500	4791	489.12	**27.38**
17	Union Bank of India	1500	274	67.19	**18.27**
18	United Bank of India	15000	4631	638.15	**30.87**
19	UCO Bank	6000	675	490.88	**11.25**
20	Vijaya Bank	100	64	46.57	**64.00**
21	SBI Associates	0			**0.00**
22	ICICI Bank	0			**0.00**
A	**Total Com.Bks.**	**66000**	**18968**	**8621.33**	**28.74**
23	BGVB	18000	2406	1684.54	**13.37**
24	PBGB	8000	1121	1261.14	**14.01**
25	UBKGB	3000	268	110.89	**8.93**
B	**Total of RRBs**	**29000**	**3795**	**3056.57**	**13.09**
C	WBSt.Coop.Bk.	5000	13063	1051.45	**261.26**
D	WBCARD BANK LTD.				**0.00**
Grand Total (A+B+C+D)		**100000**	**35826**	**12729.35**	**35.83**

Bank wise flow of credit to New Farmers under ACP 2016-17
(Position from 01.04.2016- 31.12.2016)

(Amt.Rs.in Lac)

Sl.No	Name of Bank	Flow to New Farmers			
		Target	Achievement		% of Ach
		(No)	No	Amt.	(No)
(1)	(2)	(3)	(4)	(5)	(6)
1	Allahabad Bank	48000	9813	2632.09	20.44
2	Andhra Bank	200			0.00
3	Bank of Baroda	7400	905	600.23	12.23
4	Bank of India	15800	15981	20155.01	101.15
5	Bank of Maharashtra	0			0.00
6	Canara Bank	5400	11121	6287.20	205.94
7	Central Bank of India	20400	5869	2925.00	28.77
8	Corporation Bank	0			0.00
9	Dena Bank	200	295	139.45	147.50
10	Indian Bank	2800	102	192.52	3.64
11	Indian Overseas Bank	4800	268	244.46	5.58
12	Oriental Bank of Commerce	2800	192	196.14	6.86
13	Punjab National Bank	10400	15557	9405.00	149.59
14	Punjab & Sind Bank	200	26	15.45	13.00
15	Syndicate Bank	3800	1527	743.09	40.18
16	State Bank of India	77000	67461	48254.02	87.61
17	Union Bank of India	5400	678	1512.11	12.56
18	United Bank of India	65000	28910	20268.43	44.48
19	UCO Bank	30000	5540	1906.12	18.47
20	Vijaya Bank	300	254	200.14	84.67
21	ICICI Bank	0			0.00
22	Axis Bank	100			0.00
23	IDBI Bank	0			0.00
24	Federal Bank	0	134	78.14	0.00
25	South Indian Bank		21	12.78	
A	**Total Com.Bks.**	**300000**	**164633**	**115754.60**	**54.88**
26	BGVB	45000	5831	3751.58	12.96
27	PBGB	25000	4353	4050.28	17.41
28	UBKGB	20000	2271	895.14	11.36
B	**Total of RRBs**	**90000**	**12455**	**8697.00**	**13.84**
C	WB St.Coop.Bk.	110000	26312	4474.37	23.92
D	WBSCARDB	0	564	655.04	0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		**500000**	**203964**	**129581.01**	**40.79**

Flow of Credit to MSME

The position of credit disbursement to MSME sector against the Annual Credit Plan for the State of West Bengal for last 5 years are as under:

(Amt. Rs. in crore)

Plan Year	Target	Achievement	% of Achievement
2011-2012	**9000**	**8387**	**93**
2012-2013	**13500**	**10464**	**78**
2013-2014	**16200**	**21842**	**135**
2014-2015	**16323**	**15047**	**92**
2015-2016	**21762**	**22887**	**105**
2015-2016	**21762**	**16520 (April-December)**	**76**
2016-2017	**21761**	**21936 (April-December)**	**101**
Growth (Over last year)	**-**	**33%**	**---**

* Performance of MSE+ME

The disbursement during the period April to December 2016 is Rs. 21936 crore recorded an increase of 33% over the disbursement of Rs. 16520 crore made during the corresponding period of last year 2015-16.

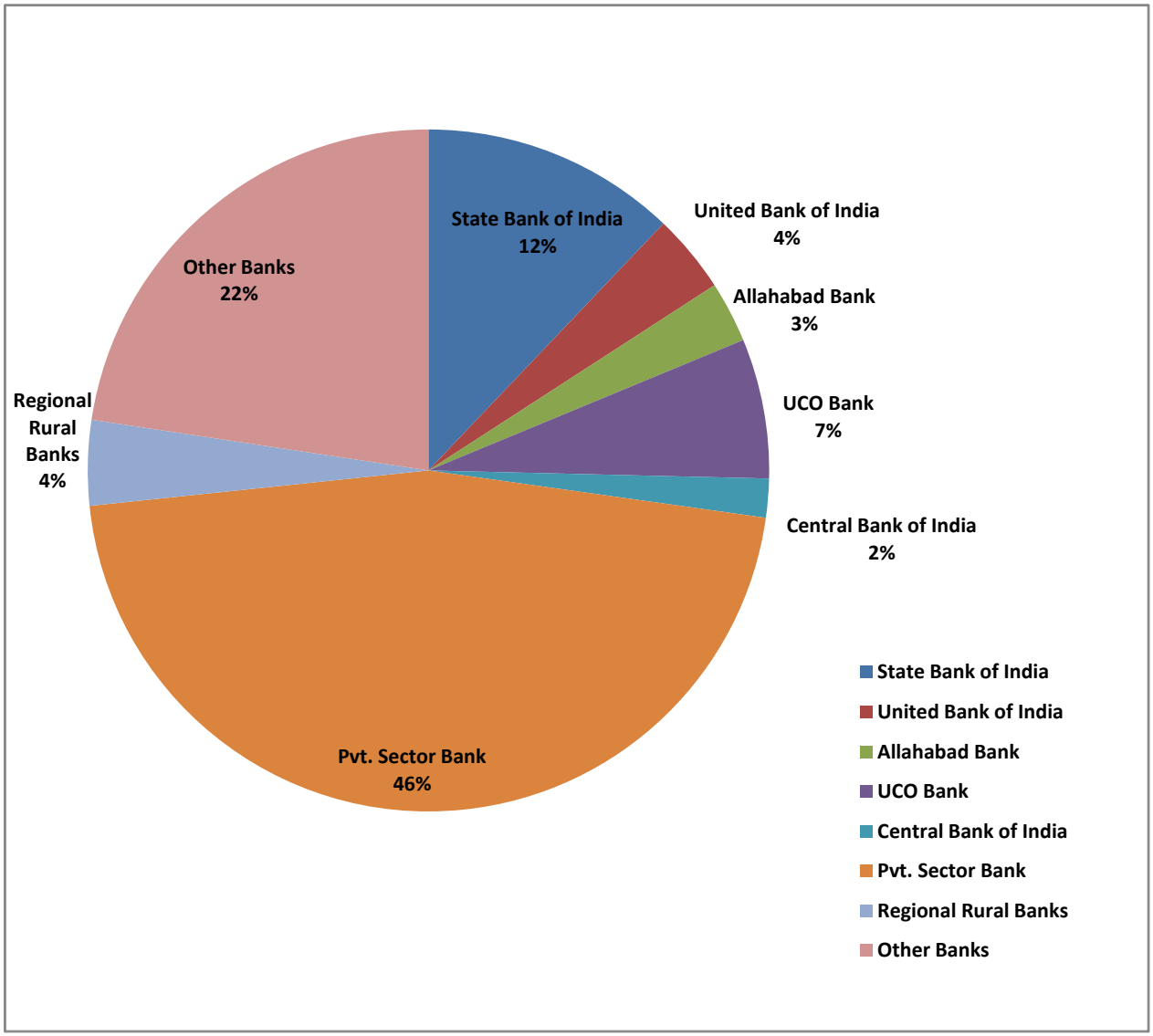
Agency wise achievement Status of MSE / MSME under ACP in West Bengal (Status reports of last 5 Yrs and as at December,2016 are as under):

(Amt. Rs. in crore)

Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2011-12 (April-Dec.)	Target	6600	1288	673	439	9000
	Achievement	4323	245	293	1551	6412
	% of Achv	66	19	44	354	71
2012-13 (April-Dec.)	Target	9892	1940	1010	658	13500
	Achievement	5491	463	255	265	6474
	% of Achv	55	24	25	40	48
2013-14 (April-Dec.)	Target	11872	2328	1211	789	16200
	Achievement	12900	1627	133	282	14942
	% of Achv	109	70	11	36	92
2014-2015 (April-Dec.)	Target	11961	2345	1221	796	16323
	Achievement	9332	810	102	151	10395
	% of Achv	78	35	8	19	64
2015-16 (April-Dec.)	Target	16968	3018	1775	0	21761
	Achievement	15664	650	128	0	16520
	% of Achv	92	22	7	0	76
2016-17 (April-Dec.)	Target	17121	2926	1714	0	21761
	Achievement	20863	885	188	0	21936
	% of Achv	122	30	11	0	101

Details of achievement of MSME under ACP 2016-17 are furnished in the Annexure.

Share of Banks in achievement of ACP 2016-17 under MSME as on 31.12.2016		
Bank Name	**Actual Achievement**	**% of Share**
State Bank of India	2657.80	12.12
United Bank of India	821.25	3.74
Allahabad Bank	634.53	2.89
UCO Bank	1453.06	6.62
Central Bank of India	404.21	1.84
Pvt. Sector Bank	10118.07	46.12
Regional Rural Banks	884.76	4.03
Other Banks	4962.68	22.62
Total	21936.36	100.00



Bank - wise Targets and Achievement in MSME for 2016-17
for the State of West Bengal under ACP 2016-17 as on December 2016

(Rs.in crore)

Sl.No.	Name of Bank	MSME					
		2015-16 (April- December)			2016-17 (April- December)		
		Target	Achievement	% of Achivement	Target	Achievement	% of Achivement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Allahabad Bank	1596.44	772.17	48	1537.23	634.53	41.28
2	Andhra Bank	131.56	80.1	61	122.44	31.93	26.08
3	Bank of Baroda	515.17	227.28	44	713.00	330.86	46.40
4	Bank of India	912.75	603.12	66	1003.58	591.51	58.94
5	Bank of Maharashtra	27.69	2.33	8	36.00	12.36	34.33
6	Canara Bank	578.02	239.58	41	645.30	102.37	15.86
7	Central Bank of India	853.69	208.42	24	987.54	404.21	40.93
8	Corporation Bank	131.99	38.36	29	132.74	101.01	76.10
9	Dena Bank	104.04	364.21	350	79.31	176.63	222.71
10	Indian Bank	192.54	21.86	11	183.93	106.99	58.17
11	Indian Overseas Bank	355.75	165.96	47	392.80	1047.51	266.68
12	Oreintal Bank of Commerce	228.03	367.66	161	259.17	150.19	57.95
13	Punjab National Bank	777.28	1002.94	129	997.62	794.87	79.68
14	Punjab & Sind Bank	67.60	195.46	289	61.66	43.69	70.86
15	Syndicate Bank	283.30	1141.65	403	341.73	577.92	169.12
16	State Bank of India	4278.02	3710.05	87	3503.13	2657.80	75.87
17	Union Bank of India	429.02	162.54	38	565.79	312.79	55.28
18	United Bank of India	2839.32	491.49	17	2107.10	821.25	38.98
19	UCO Bank	1260.05	1097.09	87	1200.74	1453.06	121.01
20	Vijaya Bank	82.68	9.54	12	98.49	7.26	7.37
21	IDBI Bank Ltd.	180.39	265.99	147	221.97	365.25	164.55
22	SBH	13.87		0	28.86	8.72	30.21
23	SBBJ	19.90	15.52	78	26.65	10.69	40.11
24	AXIS Bank	396.24	1567.82	396	624.37	1879.12	300.96
25	HDFC Bank	306.64	1286.27	419	564.88	1126.54	199.43
26	ICICI Bank	280.75	1585.95	565	538.31	2078.75	386.16
27	Bandhan Bank		0.00		83.96	4523.34	5387.49
28	South Indian Bank					0.84	
29	Other Banks	125.74	40.42	32	63.71	509.48	799.69
A	**Total Com.Bks.**	**16968.47**	**15663.78**	**92**	**17122.01**	**20861.47**	**121.84**
30	BGVB	2091.90	356.34	17	1730.95	494.93	28.59
31	PBGB	651.19	278.46	43	926.17	374.92	40.48
32	UBKGB	274.94	15.46	6	269.04	14.91	5.54
B	**Total of RRBs**	**3018.03**	**650.26**	**22**	**2926.16**	**884.76**	**30.24**
C	St.Coop.Bk.	1088.49	127.5	12	829.43	179.12	21.60
D	WBFC & Others	487.19	0	0	642.43		0.00
E	WBCARDB	199.73	0	0	241.89	9.28	3.84
F	SIDBI	0.00	77.16	0		1.73	0.00
Grand Total (A+B+C+D+E+F)		**21761.91**	**16518.70**	**76**	**21761.92**	**21936.36**	**100.80**

Flow of credit to Other Priority Sectors

The position of credit disbursement to Other Priority Sectors against the Annual Credit Plan for the State of West Bengal for last 5 years is given below-

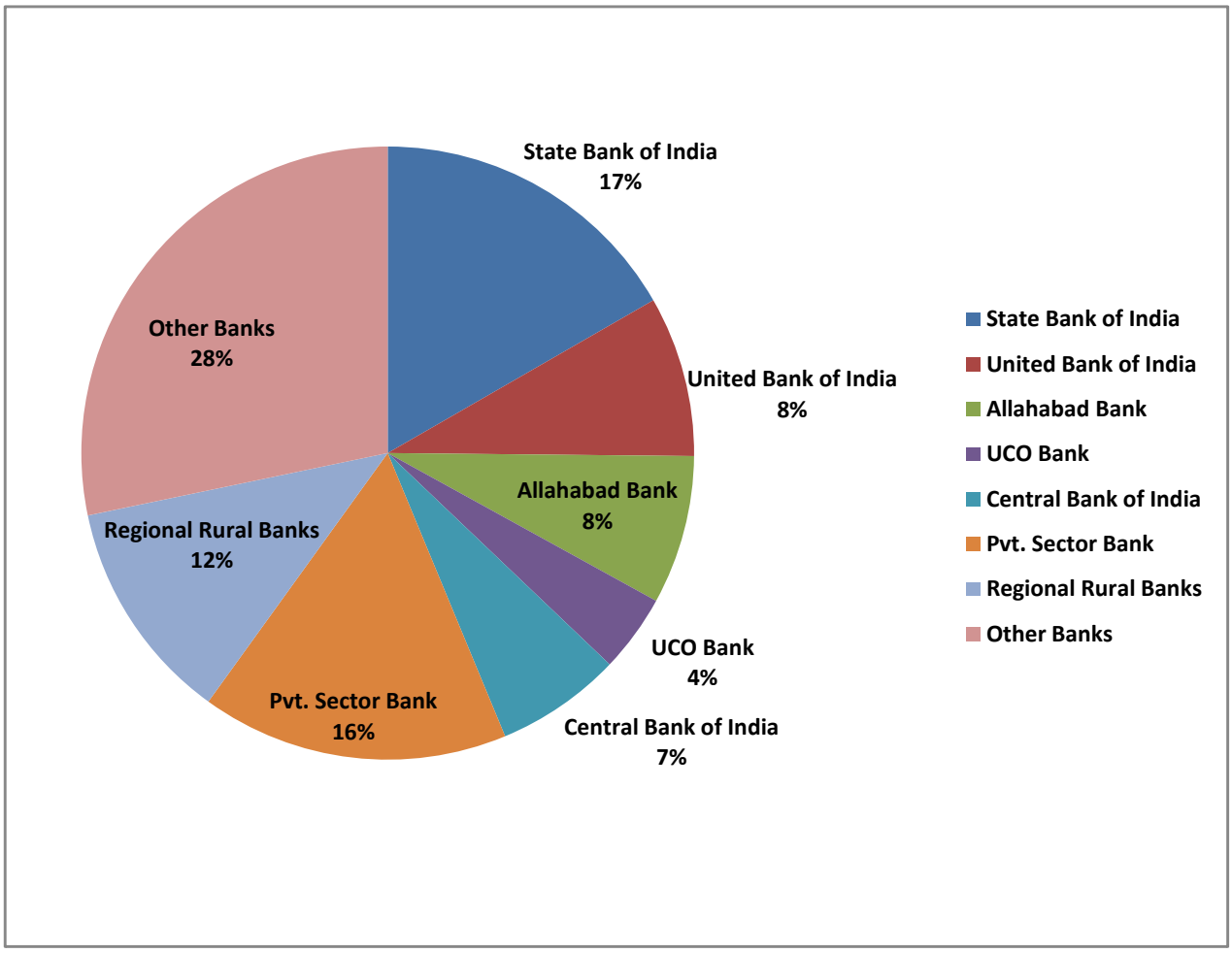
(Amt. Rs. in crore)

Plan Year	Target	Achievement	% of Achievement
2011-2012	7000	5829	83
2012-2013	8000	6037	75
2013-2014	5102	7297	143
2014-2015	5371	6101	114
2015-2016	7270	10391	143
2015-2016	7270	7874 (April-Dec.)	108
2016-2017	9315	9025 (April-Dec.)	97
Growth (Over last year)	28.13 %	14.62%	-

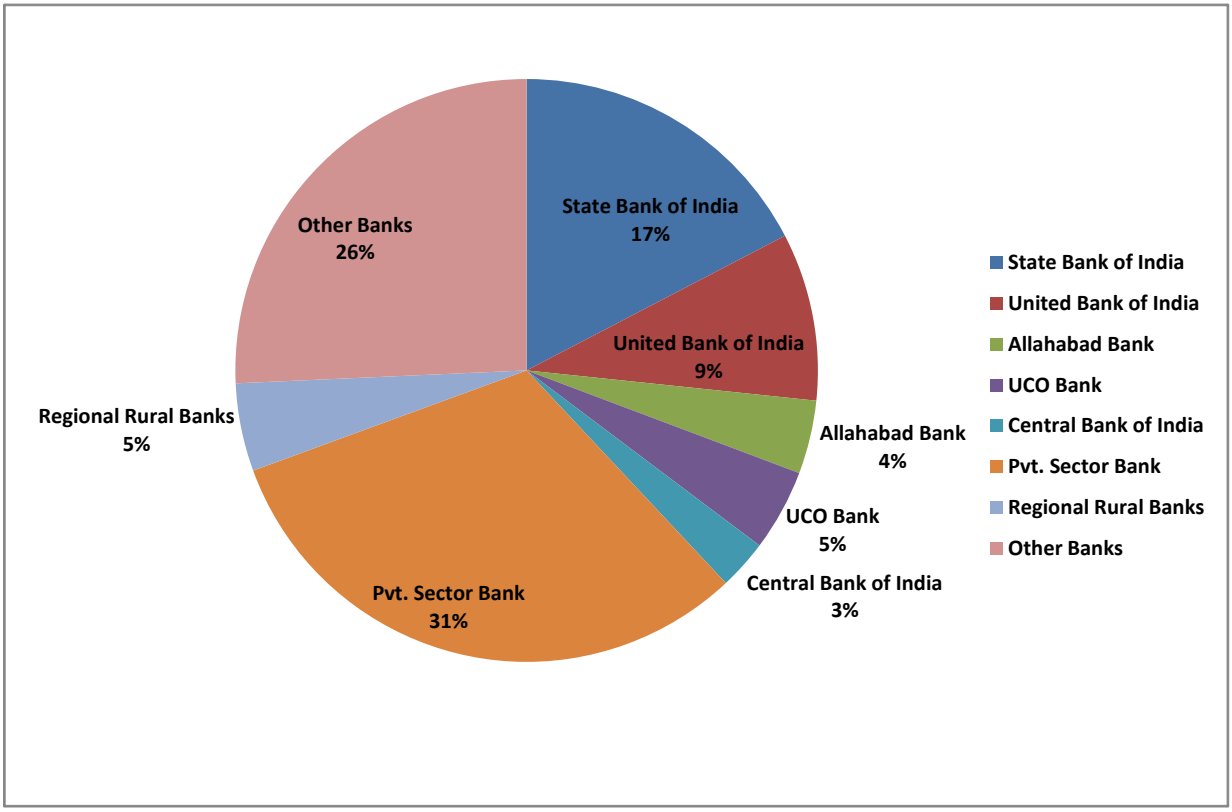
All banks disbursed Rs. 9025 crore during the period April to December 2016 recording a growth of 14.62 % over the disbursement of Rs. 7874 crore made during last corresponding period 2015-16.

Details of achievement of Other Priority Sectors under ACP 2016-17are furnished in the Annexure:

Share of Banks in achievement of ACP 2016-17 under Other Priority Sector as on 31.12.2016		
		(Amount in Rs.crores)
Bank Name	**Actual Achievement**	**% of Share**
State Bank of India	1506.76	16.69
United Bank of India	763.61	8.46
Allahabad Bank	708.69	7.85
UCO Bank	369.94	4.10
Central Bank of India	598.79	6.63
Pvt. Sector Bank	1463.31	16.21
Regional Rural Banks	1063.34	11.78
Other Banks	2550.9	28.26
Total	9025.34	100.00



Share of Banks in achievement of ACP 2016-17 under Priority Sector as on 31.12.2016		
		(Amt. in Rs. crore)
Bank Name	**Actual Achievement**	**% of Share**
State Bank of India	9732.46	17.36
United Bank of India	5214.64	9.30
Allahabad Bank	2284.92	4.07
UCO Bank	2537.11	4.52
Central Bank of India	1546.60	2.76
Pvt. Sector Bank	17610.05	31.40
Regional Rural Banks	2733.70	4.88
Other Banks	14415.62	25.71
Total	56075.10	100.00



Agenda No.11

Opening of Brick & Mortar Bank Branches in the State of West Bengal

Action Points emerged in the 135th SLBC Meeting held on 21.12.2016:

The member banks are to submit a time frame for opening bank branches covering 717 unbanked villages having population more than 5000.

Status of implementation:

Out of the 717 unbaked villages having population more than 5000, allotted to different Banks for opening of Brick and Mortar Branches, 6 Brick & Mortar Branches have been opened by Bandhan Bank (4) and UBKGB (2) in 5 Districts namely 24 Parganas South (2), Darjeeling (1), Jalpaiguri (1), Murshidabad (1), and Hooghly (1).

Recently as per information received by SLBC desk from the member Banks, Canara Bank has proposed to open 6 branches, BGVB 9 Branches and United Bank of India 6 branches in the unbanked villages allocated to them.

Agenda No. 12

JOINT LIABILITY GROUPS

Action Points emerged in the 135th SLBC Meeting held on 21.12.2016:

Banks would exert efforts to promote JLG financing in the State and to achieve target of JLG financing during the financial year 2016-17.

Status of implementation:

Against the target of 80,000 JLG financing (fixed by NABARD) in West Bengal, 8355 no. of JLGs have been promoted and credit linked during April to December 2016 by the all the member banks amounting to Rs. 4902.59 lac.

Bank wise and District wise performance under JLGs financing as on 31.12.2016 is furnished in the Annexure.

Statement for the progress Report of JLG(Joint Liability Groups) of Farmers for the quarter ended December 2016

West Bengal

S No.	Name of Bank	Bank wise Target of JLGs for 2016-17	No. of JLGs credit linked during the year 2016-17 (from 01.04.2016 to 31.12.2016)		Cummulative No. of JLGs credit linked upto the quarter	Cummulative Loan disbursed upto the quarter (Amount Rs. in lac)
			No.	Amount (Rs. In lac)		
1	Allahabad Bank	4500	142	129.12	1464	840.12
2	Andhra Bank	80				
3	Bank of Baroda	1000	98	62.85	1190	724.16
4	Bank Of India	3000	1142	137.11	3102	365.56
5	Bank of Maharastra	80	4	3.46	2	6.89
6	Canara Bank	1200	128	60.34	1460	790.62
7	Central Bank of India	3000	154	45.86	268	135.02
8	Corporation Bank	100	18	4.85		
9	Dena Bank	80				
10	IDBI Bank	450	12	13.45	13	12.89
11	Indian Bank	350	30	10.89		
12	Indian Overseas Bank	550	64	24.16	878	465.32
13	Oriental Bank of Commerce	550	56	36.88		
14	Punjab & Sind Bank	50				
15	Punjab National Bank	2000	62	71.84	8921	4062.16
16	State Bank of India	10000	1289	628.56	9489	6088.64
17	Syndicate Bank	800	37	14.58		
18	Uco Bank	3500	174	151.23	2148	1618.16
19	Union Bank of India	1000	66	54.23	456	258.64
20	United Bank of India	8000	1464	986.17	3384	1831.90
21	Vijaya Bank	50				
22	HDFC	200				
23	ICICI	200				
24	Axis Bank	200				
	Sub Total of Commercial Banks	**40940**	**4940**	**2435.58**	**32775**	**17200.08**
25	BGVB	8060	1522	1261.72	13743	10956.23
26	PBGB	3500	206	171.59	12636	9832.01
27	UBKGB	2500	198	126.85	10499	6234.15
	Sub Total of RRBs	**14060**	**1926**	**1560.16**	**36878**	**27022.39**
28	W.B St.Co-op Bank	25000	1489	906.85	8308	5784.12
	Sub Total of Co-op. Bank	25000				
	GRAND TOTAL	**80000**	**8355**	**4902.59**	**77961**	**50006.59**

Statement of District wise progress report of JLG (Joint Liability Groups) of Farmers for the quatrter ended December 2016

West Bengal

(Rs. in Lac)

S. No.	Name of the District	No. of JLGs Target 2016-17	No. of JLGs credit linked during F.Y. 2016-17 (April to December)	Loan Disbursed under JLG during F.Y. 2016-17 (April to December)	Cumulative No. of JLGs credit linked as on 31.12.2016	Cumulative amount of Loan disbursed under JLG as on 31.12.2016
1	Bankura	7200	144	86.87	834	246.84
2	Burdwan	8800	158	107.48	3572	3127.76
3	Birbhum	6000	137	138.3	1501	1168.32
4	Dakshin Dinajpur	1600	128	127.41	764	374.41
5	Darjeeling	800	108	101.64	556	314.21
6	Howrah	1600	342	284.44	1712	814.64
7	Hooghly	4000	526	206.85	3488	403.85
8	Jalpaiguri	2000	148	96.23	3124	2234.41
9	Cooch Behar	2400	384	97.11	4487	3374.66
10	Malda	5600	281	14.46	1146	421.88
11	Murshidabad	7200	653	304.22	12984	5123.44
12	Nadia	2000	786	506.31	5488	4289.74
13	24 Parganas North	3600	1128	554.44	6698	8574.12
14	Paschin Medinipur	9600	1922	1228.41	14224	5998.24
15	Purba Medinipur	6400	956	741.11	4246	2697.46
16	Purulia	4000	106	80.42	2074	1789.64
17	24 Parganas South	4000	384	188.74	8479	6485.23
18	Uttar Dinajpur	3200	64	38.15	2584	2567.74
	Total	**80000**	**8355**	**4902.59**	**77961**	**50006.59**

Agenda No. 13

Online Land Verification System and Registration of Bank's Charges.

Action Points emerged in the 135th SLBC Meeting held on 21.12.2016:

State Government to expedite introduction of online land holding verification system and online registration of bank's charges.

Status of implementation:

L & LR Department, GoWB has informed SLBC that land details concerning 241 out of 346 Blocks can be viewed by accessing e-bhuchitra portal.

SLBC has requested State Government to put in place the facility of online creation / registration of charges on land / property by a bank in case the same piece of land / property is mortgaged to that bank against loan availed by the concerned party. To enable the bank with this facility, digitization of the entire land records is a necessity for the State.

Action is required from L & LR Department, GoWB on urgent basis. Banks are ready to assist the department in any matter related to IT for providing the facility to the Banks.

Agenda No. 14

NPA & Recovery

Action Points emerged in the 135th SLBC Meeting held on 21.12.2016:

Suitable instruction would be given to the District Magistrates and Police Authorities to dispose off the pending cases under SARFAESI Act 2002.

As per the latest amendments to SARFAESI Act, the process of taking physical possession by the District Magistrate / Chief Metropolitan Magistrate will have to be completed within 30 days from the date of application. If the District Magistrate/ CMM is unable to pass order within this time limit, the time limit will be extended to maximum 60 days.

Status of implementation:

Bankers are yet to get any fruitful result from this amendment.

In West Bengal, the recovery mechanism via revenue authorities through Certificate cases issued by Banks for NPA accounts needs lot of improvement. It is pertinent to mention that in States like Kerala, Madhya Pradesh etc, the entire process of issuance of recovery certificates, its follow up by revenue authorities, recoveries made etc are maintained on an online portal which becomes more convenient for all the stakeholders to keep track of the status of the case. This helps the banks to adopt necessary measures to speed up the process of recovery from long pending certificate cases.

Convener, SLBC West Bengal has given letter (enclosed) to the appropriate authority for considering of launching of similar portal in West Bengal.

Similarly, DMs may be advised by the State Government to clear the applications for approval for physical possession under SARFASEI Act. In some cases the approval is being given by Asst. / Addl. DMs , whereby the borrowers are approaching higher courts to get stay only on this ground or the DMs in many cases are either inordinately delaying the approvals or not giving the same .

c/c

UNITED BANK OF INDIA
Lead Bank Division, Head Office
11, Hemanta Basu Sarani, Kolkata - 700 001

Ref: LBD/Recovery/ /2016-17

Date: 17.01.2017

Sri H. K. Dwivedi, IAS
Principal Secretary, Finance,
Govt. of West Bengal,
NABANNA,
Howrah: 711 102

Respected Sir,

Re: Launching of Online portal of Certificate Cases for recovery of the bad loans

NPA ratio of almost all commercial banks operating in the state of West Bengal is increasing at faster pace and the situation is more grave in case of Government sponsored loans. Gross NPA ratio in West Bengal stood at 15% as on September, 2016, which is alarmingly high in the national perspective. To aggravate the issue recovery performances of the Banks remains dismal at 53% of recovery against demand as on September, 2016 which calls for immediate attention.

This is pertinent to mention that on one hand, recycling of fund is the foremost necessity for commercial financial institutions and on the other a congenial recovery environment is one of the prerequisites for flourishing of credit, which will have its combined effect on improving the overall CD ratio of the state.

Here, we like to mention that in West Bengal, the recovery mechanism via revenue authorities through Certificate cases issued by Banks for NPA accounts needs lot of improvement. It is pertinent to mention that in states like Kerala, Madhya Pradesh etc, the entire process of issuance of recovery certificates, its follow up by revenue authorities, recoveries made etc are maintained on an online portal which becomes more convenient for all the stakeholders to keep track of the status of the case. This helps the banks to adopt necessary measures to speed up the process of recovery from long pending certificate cases.

United Bank of India, as SLBC convener of the state, hereby submits an appeal before your kindself to consider launching of a similar web portal for Certificate Cases in West Bengal which we believe will improve the recovery atmosphere of the state to a great extent.

Yours faithfully,

Manas Dhar
(General Manager & SLBC Convener
In West Bengal)

Recovery Mechanism & Performance:

The recovery mechanism is not functioning properly and the NPAs are rising more or less in all banks. Some of the reasons could be as under:

- Diversion of fund.
- Joint Recovery camps with active involvement of State Govt. Representatives are not being held frequently.
- Inadequate follow- up and personal contact with the borrowers.
- Farmers are not getting remunerative price for their produce which reach the consumers through intermediaries enjoying major share of the price difference.
- Marketing facility is inadequate for industrial products.
- A good number of borrowers do not repay their loans willfully.
- Two Debt Waiver schemes have left negative image in the minds of borrowers who used to be paymasters earlier.
- Recovery process through legal recourse is time consuming.
- Recovery percentage under Public Demand Recovery Act is very poor.
- In enforcing recovery through SARFAESI act, adequate support from the district authorities is not always available.
- Sponsoring of KCC proposals in fictitious names with fake land records is posing to be a threat towards recovery.

The house may discuss these issues and suggest corrective measures for implementation.

Recovery Performance of Banks

1. Sector-wise recovery as on 31.12.2016

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.12.2016 stood at 54%.

Recovery Status of PRISEC loans as on 31.12.2016 is given below:

(Amt. Rs. in crore)

Sector	December 2015			December 2016		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	12465	7001	56	12196	6494	53
MSE	10171	5908	58	9408	5218	55
OPS	4050	2210	55	4492	2436	54
TOTAL	26686	15119	57	26096	14148	54

2. Scheme-wise recovery as on 31.12.2016

Recovery Status of selected Employment generation schemes as on December 2016 in comparison to December 2015 are as under:

(Amt. Rs. in crore)

Sector	December 2015			December 2016		
	Demand	Recovery	%	Demand	Recovery	%
PMRY	56	12	22	43	11	26
PMEGP	139	59	42	141	59	42
SJSRY	28	11	38	22	9	40
BSKP	264	104	39	245	93	38
REGP	52	16	30	52	16	30
SCP/TSP	161	36	23	137	27	19
SGSY (Individual)	46	19	42	29	13	46
SGSY (Gr)	461	347	75	390	281	72
SHG	916	776	85	1001	836	83

Bank wise positions as on 31.12.2016 on sector wise recovery, scheme wise recovery and PDR certificate cases are furnished in the annexure.

West Bengal

BANK-WISE AND SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.12.2016

(Rs.in lac)

Sl No.	Bank	Agril & Allied Activities			MSE			OPS			Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
COMMERCIAL BANKS													
1	Allahabad Bank	162648.37	73630.92	45	242647.49	156119.40	64	81235.67	59423.89	73	486531.53	289174.21	59
2	Andhra Bank	2884.25	1084.23	38	468.59	224.14	15	61.12	12.28	20	3413.96	1320.65	39
3	Bank of Baroda	13452.11	3359.41	25	28125.64	14008.45	50	15124.48	8124.32	54	56702.23	25492.18	45
4	Bank of India	65628.00	32589.00	50	101281.00	48925.00	48	25787.00	12259.00	48	192696.00	93773.00	49
5	Bank of Maharashtra	72.35	24.59	34	346.89	112.41	32	487.56	41.11	8	906.80	178.11	20
6	Canara Bank	46116.75	29502.83	64	62736.90	19194.46	31	4693.40	1662.25	35	113547.05	50359.54	44
7	Central Bank of India	3828.00	2149.11	56	8316.00	4768.60	57	3124.00	1053.40	34	15268.00	7971.11	52
8	Corporation Bank	6581.67	2151.41	33	9451.49	3441.11	36	1214.13	251.63	21	17247.29	5844.15	34
9	Dena Bank	54.48	26.14	48	1054.48	228.46	22	559.23	186.41	33	1419.00	441.01	31
10	Indian Bank	2779.31	953.03	34	17259.64	5436.79	32	4841.67	1016.75	21	24880.62	7406.57	30
11	Indian Overseas Bank	2895.64	1374.12	47	2967.31	1184.21	40	1023.64	374.56	37	6886.59	2932.89	43
12	Oriental Bank of Commerce	17846.12	9014.16	51	15896.65	6896.32	43	2846.56	988.36	35	36589.33	16898.84	46
13	Punjab National Bank	4618.00	2089.88	45	1845.56	1021.32	55	384.11	118.41	31	6847.67	3229.61	47
14	Punjab & Sind Bank	1584.26	577.14	36	8198.98	3781.85	46	7895.66	3510.78	44	17678.90	7869.77	45
15	Syndicate Bank	3089.00	2005.00	65	16321.00	10595.00	65	7159.00	4261.00	60	26569.00	16861.00	63
16	State Bank of India	48326.00	32378.01	67	27185.00	17398.00	64	96191.00	64824.00	67	171702.00	114600.01	67
17	Union Bank of India	10947.13	4684.15	43	5884.12	1089.56	19	3478.12	1814.23	52	20309.37	6892.32	34
18	United Bank of India	148676.48	70998.11	48	60451.23	32414.74	54	40125.85	17248.56	43	249253.56	120661.41	48
19	UCO Bank	9856.45	4218.52	43	6578.23	2023.56	31	14224.14	3339.87	23	30658.82	9581.95	31
20	Vijaya Bank	684.14	291.14	43	7689.23	2289.56	30	1948.12	315.84	16	10321.49	2896.54	28
21	IDBI Bank	4478.34	2261.23	50	18748.47	9889.74	53	13871.44	8028.31	58	37098.25	20179.28	54
A	**Comm.Bks.Total**	**557046.85**	**275362.13**	**49**	**643453.90**	**341042.68**	**53**	**326275.90**	**188854.96**	**58**	**1526527.46**	**804564.15**	**53**
SBI ASSOCIATES													
22	SBoI			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!
23	SBBJ			#DIV/0!			#DIV/0!			#DIV/0!	0	0	#DIV/0!
24	SBoS			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!
25	SBoP			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!
26	SBoM			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!
B	**Total**	**0.00**	**0.00**	**#DIV/0!**	**0.00**	**0.00**	**#DIV/0!**	**0.00**	**0.00**	**#DIV/0!**	**0.00**	**0.00**	**#DIV/0!**
OTHER BANKS													
27	HDFC Bank	9687.57	6620.25	68	28007.83	27350.19	98	2980.28	2570.89	86	40675.68	36541.33	90
28	AXIS Bank (UTI)	36161.67	14530.42	40	94620.38	58724.56	62	183.80	93.64	51	130965.85	73348.62	56
29	ICICI Bank										0.00	0.00	#DIV/0!
C	**Total**	**45849.24**	**21150.67**	**46**	**122628.21**	**86074.75**	**70**	**3164.08**	**2664.53**		**171641.53**	**109889.95**	**64**
(A+B+C)	**Total of Comm.Bks**	**602896.09**	**296512.80**	**49**	**766082.11**	**427117.43**	**56**	**329439.98**	**191519.49**	**58**	**1698168.99**	**914454.10**	**54**
REGIONAL RURAL BANKS													
30	BGVB (UBI)	93787.72	51172.41	55	98876.05	65500.98	66	56434.15	30952.40	55	249097.92	147625.79	59
31	PBGB (UCO)	59417.00	26314.11	44	22444.21	9684.12	43	6102.32	2764.31	45	87963.53	38762.54	44
32	UBKGB	31815.14	16524.32	52	3984.56	2064.13	52	27846.00	15844.12	57	63645.70	34432.57	54
D	**RRBs Total**	**185019.86**	**94010.84**	**51**	**125304.82**	**77249.23**	**62**	**90382.47**	**49560.83**	**55**	**400707.15**	**220820.90**	**55**
E	**W.B. St. Co-op.Bk**	**384796.38**	**252058.11**	**66**	**40547.64**	**16697.70**	**41**	**22714.25**	**21285.04**	**94**	**448058.27**	**290040.85**	**65**
F	**WBSCARD Bank Ltd.**	**46912.16**	**6785.52**	**14**	**8844.93**	**723.01**	**8**	**8126.87**	**2480.33**	**31**	**63883.96**	**9988.86**	**16**
Grand Total (A+B+C+D+E+F)		**1219624.49**	**649367.27**	**53**	**940779.50**	**521787.37**	**55**	**449234.36**	**243654.36**	**54**	**2609638.35**	**1414809.00**	**54**

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2016

(Rs.in lac)

Sl No.	Bank	IRDP			SGSY(I)			SGSY(Gr)			SJSRY			PMRY			PMEGP		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
COMMERCIAL BANKS																			
1	Allahabad Bank	0.00	0.00	#DIV/0!	109.00	59.03	54	349.00	200.92	58	67.00	14.31	21	247.00	79.93	32	397	231.69	58
2	Andhra Bank			0			0			#DIV/0!	5.87	2.99	51	11.34	7.54	66	96	39	41
3	Bank of Baroda	0.00	0.00	#DIV/0!	22.00	10.22	46	76.00	34.12	45	22.00	9.00	41	47.00	14.00	30	42	17	40
4	Bank of India	11.00	5.00	45	154.00	83.00	54	5989.00	2513.00	42	925.00	457.00	49	69.00	43.00	62	5289	1807	34
5	Bank of Maharashtra	0	0	0	0.00	0.00	0	0.00	0.00	#DIV/0!	0.00	0.00	0	16.88	1.23	7	26	6	23
6	Canara Bank	0.00	0.00	0	192.44	104.53	54	116.23	50.06	43	174.51	152.11	87	644.85	402.31	62	458	207	45
7	Central Bank of India	0	0	0	286.00	9.42	3	658.00	259.00	39	165.00	5.37	3	542.00	52.43	10	388	90	23
8	Corporation Bank			0			#DIV/0!			#DIV/0!	1.92	0.99	52	8.00	5.07	63	40.41	18.19	45
9	Dena Bank	4.12	0.01	0	4.12	1.08	26	0.00	0.00	#DIV/0!	1.00	0.00	0	27.48	6.74	25	23.84	4.85	20
10	Indian Bank	0.00	0.00	#DIV/0!	17.85	2.85	16	0.00	0.00	#DIV/0!	54.02	5.60	10	162.28	3.11	2	79.54	3.54	4
11	Indian Overseas Bank	0.00	0.00	#DIV/0!	26.54	8.36	31	36.14	3.14	9	0.00	5.44	#DIV/0!	16.32	1.01	6	28.14	10.54	37
12	Oriental Bank of Commerce			#DIV/0!	2.05	1.24	60			#DIV/0!	1.36	0.41	30	1.48	0.61	41	2.12	1.10	52
13	Punjab National Bank			#DIV/0!			0	315.12	207.44	66	349.23	44.12	13	425.00	41.00	10	533.14	205.14	38
14	Punjab & Sind Bank			#DIV/0!			0			#DIV/0!			0	0.44	0.08	18	20	1	6
15	Syndicate Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	231.00	185.00	80	12.00	4.00	33	48.00	21.00	44	125	35	28
16	State Bank of India	1.00	0	0	501.00	321.00	64	374.00	247.00	66	171.00	87.00	51	1156.00	289.14	25	920	423	46
17	Union Bank of India			#DIV/0!	36.87	28.84	78	48.84	13.84	28	21.12	3.84	18	144.23	8.24	6	23.04	7.54	33
18	United Bank of India			0			#DIV/0!	1028.45	631.24	61	75.22	41.56	55	251.47	59.41	24	1351	617	46
19	UCO Bank	2.12	1.02	48	406.25	304.12	75	219.26	108.23	49	67.24	13.14	20	387.00	47.00	12	224	85	38
20	Vijaya Bank				8.12	1.12	14			#DIV/0!	30.84	6.27	20	6.28	1.98	32	5.44	1.11	20
21	IDBI BANK																		
A	**Comm.Bks.Total**	**18.24**	**6.03**	**33**	**1766.24**	**934.81**	**53**	**9441.04**	**4452.99**	**47**	**2144.33**	**853.15**	**40**	**4212.05**	**1084.83**	**26**	**10071.70**	**3811.68**	**38**
REGIONAL RURAL BANKS																			
22	BGVB (UBI)	0.00	0.00	#DIV/0!	0.00	0.00	0	15579.22	12414.95	80	0.00	0.00		0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	PBGB (UCO)	248.31	119.41	48	338.12	212.41	63	668.46	543.78	81	0.00	0.00		0.00	0.00	#DIV/0!	1923.00	746.14	39
24	UBKGB	496.24	18.74	4	643.12	124.14	19	12856.14	10245.14	80	0.00	0.00		0.00	0.00	#DIV/0!	463.00	186.32	40
B	**RRBs Total**	**744.55**	**138.15**	**19**	**981.24**	**336.55**	**34**	**29103.82**	**23203.87**	**80**	**0.00**	**0.00**		**0.00**	**0.00**	**#DIV/0!**	**2386.00**	**932.46**	**39**
C	AXIS Bank	0.00	0.00		0.00	0.00	0	229.00	181.00	79	12.00	3.00	25	48.00	21.00	44	99.00	48.00	48
D	HDFC				0.00	0.00	0	0.00			0.88	0.41	47			#DIV/0!			#DIV/0!
E	**W.B. St. Co-op.Bk**				162.12	63.14	39	299.91	231.94	77				11.74	0.06	1	1541.11	1074.14	70
Grand Total (A+B+C+D+E)		**762.79**	**144.18**	**19**	**2909.60**	**1334.50**	**46**	**39073.77**	**28069.80**	**72**	**2157.21**	**856.56**	**40**	**4271.79**	**1105.89**	**26**	**14097.81**	**5866.28**	**42**

West Bengal

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2016

(Rs.in lac)

Sl	Bank	SSEP			SESRU/USKP			SCP/TSP			SHG			SCC		
No		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(15)	(16)	(17)
COMMERCIAL BANKS																
1	Allahabad Bank	0.00	0.00	#DIV/0!	245.43	89.46	36	317.00	134.57	42	1278.00	902.91	71	15.00	2.38	16
2	Andhra Bank			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			0
3	Bank of Baroda	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	44.00	23.00	52	37.00	16.00	43	0.00	0.00	#DIV/0!
4	Bank of India	55.00	34.00	62	928.00	457.00	49	1012.00	401.00	40	5988.00	2879.00	48	501.00	258.00	51
5	Bank of Maharshtra			#DIV/0!			0			#DIV/0!			0			
6	Canara Bank	0.00	0.00	#DIV/0!	120.01	63.34	53	19.14	11.54	60	488.12	284.12	58	4.15	1.58	38
7	Central Bank of India	6.00	3.00	50	20.52	6.87	33	31.25	13.15	42	1228.10	35.60	3	185.00	0.56	0
8	Corporation Bank			#DIV/0!			#DIV/0!			0			#DIV/0!			#DIV/0!
9	Dena Bank	0.00	0	#DIV/0!	0.00	0.00	#DIV/0!	1.00	0.00	0	0.00	0.00	#DIV/0!	1.00	1.00	100
10	Indian Bank	0.00	0.00	#DIV/0!	15.85	3.89	25	4.50	0.12	3	1531.75	535.18	35	0.05	0.04	80
11	Indian Overseas Bank	0.00	0	#DIV/0!	1.98	0.24	12	18.14	0.60	3	0.00	0.00	#DIV/0!	0.00	0.00	0
12	Oriental Bank of Commerce			#DIV/0!			0			#DIV/0!			#DIV/0!			0
13	Punajb National Bank			#DIV/0!	16.78	7.44	44	1325.00	820	62	1347.43	845.12	63	247.11	99.84	40
14	Punjab & Sind Bank			#DIV/0!	8.8	2.68	30			0			0			0
15	Syndicate Bank	0.00	0	#DIV/0!	52.64	31.11	59	0.00	0.00	0	235.00	184.00	78	0.00	0.00	#DIV/0!
16	State Bank of India	18.00	2.00	11	2311.00	1320.00	57	7623.00	32.00	0	5327.00	4528.00	85	3.00	1.00	33
17	Union Bank of India			#DIV/0!			#DIV/0!	98.78	23.84	24	413.34	198.56	48	354.88	115.18	32
18	United Bank of India	11.54	2.84	25	103.41	47.24	46	613.41	248.74	41	2096.44	1294.22	62	23.18	11.12	48
19	UCO Bank	36.14	18.11	50	1846.00	961.00	52	75.00	34.00	45	749.64	518.64	69	1.00	0.37	37
20	Vijaya Bank			0			#DIV/0!	5.00	0.90	18	14.24	5.28	37			#DIV/0!
21	IDBI BANK															
A	**Comm.Bks.Total**	**126.68**	**59.95**	**47.32**	**5670.42**	**2990.27**	**52.73**	**11187.22**	**1743.46**	**15.58**	**20734.06**	**12226.63**	**58.97**	**1335.37**	**491.07**	**36.77**
REGIONAL RURAL BANKS																
22	**BGVB (UBI)**	0	0		0.00	0.00		1048.34	409.54	39	15008.40	13169.76	88	3723.01	1943.31	52
23	**PBGB (UCO)**	138	71	51.44928	89.00	42.00	47	1009.00	371.00	37	2347.00	1894.00	81	467.00	148.11	32
24	**UBKGB**	0	0	#DIV/0!	26.00	14.13	54	423.14	134.26	32	13226.14	10456.32	79	744.12	222.35	30
B	**RRBs Total**	138	71	51.44928	115.00	56.13	49	2480.48	914.80	37	30581.54	25520.08	83	4934.13	2313.77	47
C	**W.B. St. Co-op.Bk**			#DIV/0!	0.00	0.00	0				38027.55	34406.15	90			#DIV/0!
D	**WBSCARD Bank Ltd.**										10746.52	7784.59	72			
Grand Total (A+B+C+D)		**264.68**	**130.95**	**49**	**5785.42**	**3046.40**	**53**	**13667.70**	**2658.26**	**19**	**100089.67**	**83558.85**	**83**	**6269.50**	**2804.84**	**45**

West Bengal

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2016

(Rs.in lac)

Sl No	Bank	GJRHFS			DRI			SEEUY			SEPUP			SUME		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
COMMERCIAL BANKS																
1	Allahabad Bank	19.28	12.83	67	280.00	73.00	26	0.00	0.00	#DIV/0!	17.00	2.00	12		0	0
2	Andhra Bank			#DIV/0!									#DIV/0!			
3	Bank of Baroda	68.00	40.00	59	0.72	0.18	25	0.00	0.00		0.00	0.00	#DIV/0!	0	0	
4	Bank of India	6105.00	2658.00	44	63.00	26.00	41	10.00	4.00	40	25.00	13.00	52	5.00	2.00	40
5	Bank of Maharashtra			#DIV/0!			0						#DIV/0!			
6	Canara Bank	14.00	8.00	57	975.00	653.00	67	0.00	0.00		0.00	0.00	#DIV/0!	0.00	0.00	0
7	Central Bank of India	185.00	69.00	37	175.00	72.00	41	0	0	0	0	0	#DIV/0!	0	0	0
8	Corporation Bank			#DIV/0!			#DIV/0!						#DIV/0!			
9	Dena Bank	0.00	0.00	#DIV/0!	3	1.00	33	0.00	0.00	0	0	0.00	#DIV/0!	20.00	11	55
10	Indian Bank	0.00	0.00	#DIV/0!	25.69	8.53	33	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
11	Indian Overseas Bank	0.00	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
12	Oriental Bank of Commerce			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!
13	Punjab National Bank	1356	858	63	1074.00	646	60	16.00	7.00	44	5.00	3.00	60			#DIV/0!
14	Punjab & Sind Bank									#DIV/0!			#DIV/0!			
15	Syndicate Bank	3.00	2.00	67	1.00	1.00	100	0.88	0.10	11	0.00	0.00	#DIV/0!	0.00	0.00	
16	State Bank of India	0.00	0.00	#DIV/0!	136.00	54.00	40	5.00	0.00	0	2.00	0.00	0	19.00	13.00	68
17	Union Bank of India	68.48	31.89	47	960.00	131.00	14	39.87	13.39	34			#DIV/0!	74.00	25.00	34
18	United Bank of India			#DIV/0!	31.74	10.27	32	6.75	1.26	19	6.77	1.27	19	2.84	0.81	29
19	UCO Bank	25.00	11.00	44	3.66	1.23	34	18.00	6.00	33	0.45	0.23	51	1.20	0.33	28
20	Vijaya Bank			#DIV/0!												
21	IDBI BANK			#DIV/0!												
A	**Comm.Bks.Total**	**7843.76**	**3690.72**	**47**	**3728.81**	**1677.21**	**45**	**96.50**	**31.75**	**33**	**56.22**	**19.50**	**35**	**122.04**	**52.14**	**43**
REGIONAL RURAL BANKS																
22	BGVB (UBI)	0.00	0.00	0	0	0		0	0		0	0		0	0	
23	PBGB (UCO)	97.00	83.00	86	0	0		0	0		0	0		0	0	
24	UBKGB	0.00	0.00		25.00	1.00	4	0	0		0	0		0	0	
B	**RRBs Total**	**97.00**	**83.00**	**86**	**25.00**	**1.00**	**4**	**0.00**	**0.00**		**0.00**	**0.00**		**0.00**	**0.00**	
C	**W.B. St. Co-op.Bk**															
D	**WBSCARD Bank Ltd.**															
Grand Total (A+B+C+D)		**7940.76**	**3773.72**	**48**	**3753.81**	**1678.21**	**45**	**96.50**	**31.75**	**33**	**56.22**	**19.50**	**35**	**122.04**	**52.14**	**43**

West Bengal

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2016

(Rs.in lac)

Sl No	Bank	REGP(MMS)			BSKP			ONFWM			ACC			LUCC			KCC		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
COMMERCIAL BANKS																			
1	Allahabad Bank	11.22	3.21	29	791.23	314.23	40	25.56	11.32	44	49.00	11.02	22	157.00	50.49	32	5978.00	3197.03	53
2	Andhra Bank			#DIV/0!	173.05	51.44	30			0			0			0	24.56	11.21	46
3	Bank of Baroda	0.00	0.00	#DIV/0!	94.14	44.13	47	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!			#DIV/0!	6618.12	4331.26	65
4	Bank of India	299.00	73.00	24	6681.00	1958.00	29	0.00	0.00	#DIV/0!	2289.00	801.00	35	2548.00	922.00	36	32215.00	20151	63
5	Bank of Maharshtra			#DIV/0!													62.35	40.13	64
6	Canara Bank	14.12	9.23	65	119.46	81.65	68	0.00	0.00		22.14	15.84	72	115.14	74.23	64	8438.91	5482.32	65
7	Central Bank of India	1087.00	397.00	37	556.00	3.98	1	16.00	2.00	13	20.00	0.08	0	14.00	4.15	30	1580.00	205.19	13
8	Corporation Bank			#DIV/0!			#DIV/0!			0			0	986.25	654.21	66	288.84	147.35	51
9	Dena Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0	0	0	0	27.00	24.00	89	16.84	7.24	43
10	Indian Bank	0.00	0.00	#DIV/0!	236.85	49.86	21	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	1325.26	291.56	22
11	Indian Overseas Bank	0.00	0	#DIV/0!	48.74	32.11	66	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	1401.22	412.23	29
12	Oriental Bank of Commerce			#DIV/0!		16	#DIV/0!			0			0			0	224.12	82.65	37
13	Punjab National Bank			#DIV/0!	123.44	77.14	62			0	123.47	25.24	20	44.00	23.00	52.27	9827.23	4839.37	49
14	Pujab & Sind Bank			#DIV/0!			0			0	0.51	0	0	2.01	0.01	0.50	14.44	6.51	45
15	Syndicate Bank	0.00	0.00	#DIV/0!	101.00	88.00	87	0.00	0.00		36.00	20.00	56	13.00	11.00	85	365.00	112	31
16	State Bank of India	1015.00	142.00	14	35.68	16.38	46	42.00	19.00	45	75.00	25.00	33	0.00	0.00	#DIV/0!	26799.00	19295.00	72
17	Union Bank of India			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			0	726.23	281.14	39
18	United Bank of India	1996.41	605.23	30	3512.14	1512.22	43	70.11	25.74	37	91.55	42.32	46	914.00	352.44	39	34526.66	20985.44	61
19	UCO Bank	76.13	34.18	45	438.47	172.15	39	1.00	0.00	0	22.31	4.23	19	37.00	8.00	22	1834.47	1031.49	56
20	Vijaya Bank			0	49.66	8.11	16			0			0			0	78.23	14.44	18
21	IDBI BANK																		
A	**Comm.Bks.Total**	**4498.88**	**1263.85**	**28**	**12960.86**	**4425.40**	**34**	**154.67**	**58.06**	**38**	**2728.98**	**944.73**	**35**	**4857.40**	**2123.53**	**44**	**132344.48**	**80924.56**	**61**
REGIONAL RURAL BANKS																			
22	BGVB (UBI)	0	0	0	5848.77	2539.18	43	0.00	0.00	0	0.00	0.00	#DIV/0!	745.79	427.85	57	59338.74	49460.89	83
23	PBGB (UCO)	344.00	214.00	62	2546.00	746.53	29	0.00	0.00	0	177.00	83.11	47	3	2	66.67	47216.14	30084.14	64
24	UBKGB	0.00	0.00	#DIV/0!	1437.00	998.00	69	0.00	0.00	#DIV/0!	462.00	163.00	35	0	0		21708.11	17291.45	80
B	**RRBs Total**	**344.00**	**214.00**	**62**	**9831.77**	**4283.71**	**44**	**0.00**	**0.00**	**#DIV/0!**	**639.00**	**246.11**		**748.79**	**429.85**	**57**	**128262.99**	**96836.48**	**75**
C	**W.B. St. Co-op.Bk**	**420.00**	**105**	**25**	**1751.00**	**631.00**	**36**			**0**				0			**395684.26**	**289064.32**	**73**
D	**WBSCARD Bank Ltd.**			**#DIV/0!**			**#DIV/0!**							0					**#DIV/0!**
E	**HDFC Bank**																2941.23	2518.56	**86**
F	**Federal Bank**																274.15	168.41	**61**
Grand Total (A+B+C+D+E+F)		**5262.88**	**1582.85**	**30**	**24543.63**	**9340.11**	**38**	**154.67**	**58.06**	**38**	**3367.98**	**1190.84**	**35**	**5606.19**	**2553.38**	**46**	**659507.11**	**469512.33**	**71**

NPA POSITION OF BANKS IN THE STATE OF WEST BENGAL

As on 31.12.2016

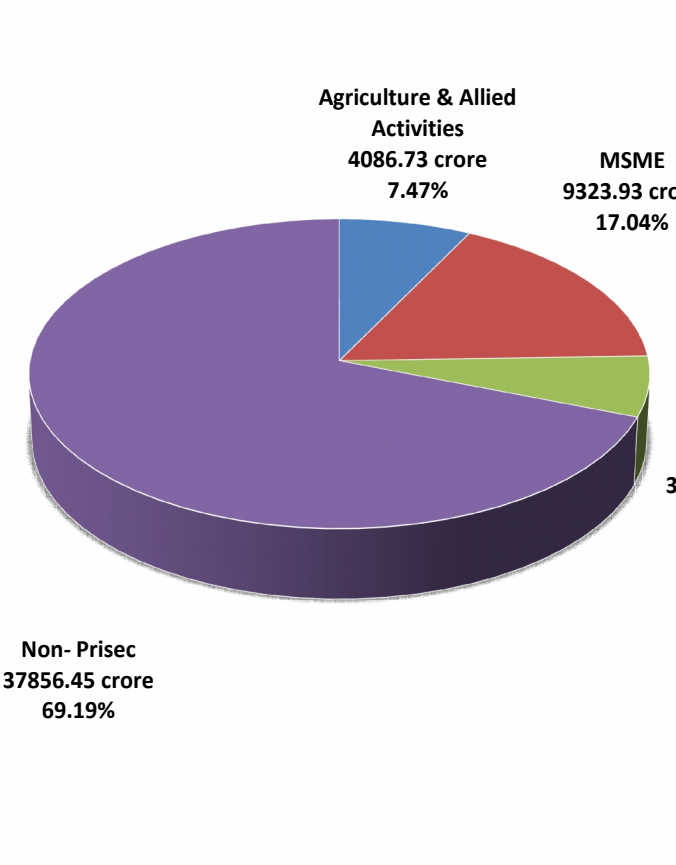
(Rs. in crore)

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
March'2013	262662.00	16972.56	6.46
March'2014	311876.00	23216.99	7.44
March'2015	356925.00	33086.71	9.27
March'2016	356011.00	43904.14	12.33
December'16	405631.16	54711.15	13.49

Percentage of gross NPA increased from 12.33% as on March' 2016 to 13.49% as on Dec' 2016. Amount in absolute terms also increased to Rs 54711.15 crore as on 31st Dec' 2016 from Rs. 43904.14 crore as on March' 2016.

NPA Position and amount outstanding of Banks in West Bengal as on 31.12.2016 is furnished in the Annexure.

NPA Position as on 31.12.2016



NPA position of Banks as on 31.12.2016

(Rs.in lac)

SL. No	Banks	Agriculture & Allied		MSE		OPS		Total Prisec		Non. Prisec		Total of Bank	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
COMMERCIAL BANKS													
1	Allahabad Bank	239278.62	35138.57	572165.70	110442.86	115930.45	5705.72	927374.77	151287.15	1195181.93	330105.07	2122556.70	481392.22
2	Andhra Bank	34535.90	23.54	109380.43	33010.74	26451.23	609.17	170367.56	33643.45	226899.93	68940.84	397267.49	102584.29
3	Bank of Baroda	35162.00	6690.11	261155.00	56884.00	123489.00	8808.00	419806.00	72382.11	769494.00	143194.00	1189300.00	215576.11
4	Bank of India	183072.00	13056.00	409057.00	47584.00	83855.00	11087.00	675984.00	71727.00	1056196.22	139844.00	1732180.22	211571.00
5	Bank of Maharashtra	1403.14	40.00	16425.00	325.11	7859.00	475.01	25687.14	840.12	181488.86	36012.00	207176.00	36852.12
6	Canara Bank	57804.57	6437.18	163178.31	54717.22	31593.19	6680.13	252576.07	67834.53	468294.52	82805.11	720870.59	150639.64
7	Central Bank of India	100763.62	8010.55	152692.81	31341.98	65419.61	7989.72	318876.04	47342.25	493041.85	189033.25	811917.89	236375.50
8	Corporation Bank	22993.93	6641.46	43448.86	13231.11	25293.91	5715.44	91736.70	25588.01	440675.99	118531.94	532412.69	144119.95
9	Dena Bank	3822.00	455.00	80725.00	7792.01	5523.00	2715.46	90070.00	10962.47	209481.00	30050.00	299551.00	41012.47
10	Indian Bank	7650.19	2177.03	43149.10	7196.75	12095.06	900.19	62894.35	10273.97	254480.65	29561.97	317375.00	39835.94
11	Indian Overseas Bank	101959.00	46275.65	291390.00	143180.61	30545.71	9525.41	423894.71	198981.67	307771.29	142623.14	731666.00	341604.81
12	Oreintal Bank of Commerce	53818.00	10858.09	231177.15	39206.03	24093.00	1359.00	309088.15	51423.12	511020.85	193337.00	820109.00	244760.12
13	Punjab National Bank	147890.23	18844.14	223104.11	35122.21	20918.45	176560.41	391912.79	230526.76	1137966.00	94485.12	1529878.79	325011.88
14	Punajb & Sind Bank	3852.14	52.17	56302.11	11702.15	25680.14	530.64	85834.39	12284.96	204660.00	8848.18	290494.39	21133.14
15	Syndicate Bank	9046.11	2509.12	95845.00	24491.11	28497.00	4160.66	133388.11	31160.89	491045.00	109031.01	624433.11	140191.90
16	State Bank of India	298532.00	46241.13	546547.00	25179.00	684207.00	5004.13	1529286.00	76424.26	4869583.00	1229837.00	6398869.00	1306261.26
17	Union Bank of India	90580.82	14176.20	69604.49	38588.80	91430.88	7389.15	251616.19	60154.15	728934.81	89853.85	980551.00	150008.00
18	United Bank of India	495222.00	61458.41	517553.23	105084.77	338892.23	14257.16	1351667.46	180800.34	1949400.47	42189.23	3301067.93	222989.57
19	UCO Bank	150200.00	11414.00	262988.00	27504.00	182110.00	20032.00	595298.00	58950.00	845486.01	509048.00	1440784.01	567998.00
20	Vijaya Bank	41083.75	123.11	82455.21	4487.01	13601.94	1622.02	137140.90	6232.14	191687.83	48067.11	328828.73	54299.25
21	IDBI Bank	50692.25	751.85	155657.08	22564.18	151924.51	6485.23	358273.84	29801.26	413339.21	48523.56	771613.05	78324.82
A	**Comm.Bks.Total**	**2129362.27**	**291373.31**	**4384000.59**	**839635.65**	**2089410.31**	**297611.65**	**8602773.17**	**1428620.61**	**16946129.42**	**3683921.38**	**25548902.59**	**5112541.99**
SBI ASSOCIATES													
22	SBoI	0.00		0.00		0.00		0.00	0.00	62420.14		62420.14	0.00
23	SBoS	0.00		0.00		0.00		0.00	0.00	0.00		0.00	0.00
24	SBoP	0.00		0.00		0.00		0.00	0.00	39031.22		39031.22	0.00
25	SBoM	14.74	0.00	3197.01	150.00	2668.09	478.00	5879.84	628.00	146923.30		152803.14	628.00
26	SBBJ							0.00	0.00	126764.48		126764.48	0.00
B	**Total**	**14.74**	**0.00**	**3197.01**	**150.00**	**2668.09**	**478.00**	**5879.84**	**628.00**	**375139.14**	**0.00**	**381018.98**	**628.00**
OTHER BANKS													
27	HDFC Bank	**85871.90**	1883.45	**306359.78**	6686.03	81718.65	352.43	473950.33	8921.91	1178939.11	19796.00	1652889.44	28717.91
28	AXIS Bank (UTI)	**74512.23**	4019.89	**189842.91**	3641.23	53670.84	2121.44	318025.98	9782.56	1134790.33	36895.23	1452816.31	46677.79
29	ICICI Bank	**62782.83**		**241018.96**		53944.49		357746.28	0.00	1495007.39	0.00	1852753.67	0.00
30	Federal Bank	**15736.82**	186.88	**18705.19**	955.68	4506.32	127.45	38948.33	1270.01	156501.34	10650.60	195449.67	11920.61
31	Bandhan Bank	**376662.00**	0.00	**414851.01**	0.00	1401.02		792914.03	0.00	12974.14	0.00	805888.17	0.00
32	Indusind Bank	**19075.17**	407.41	**91238.58**	1318.19	31.72	16.67	110345.47	1742.27	392935.53	1263.66	503281.00	3005.93
33	Ratnakar Bank Ltd.	**2098.36**	0.21	**7694.98**		18894.11	12.01	28687.45	12.22	355589.81	205.14	384277.26	217.36
34	Kotak Mahindra Bank	**22945.61**		**32895.64**		894.45		56735.70	0.00	78927.91	1823.56	135663.61	1823.56
35	South Indian Bank	**10617.81**	1159.58	**31719.15**	297.19	2299.50	9.42	44636.46	1466.19	139214.18	1512.23	183850.64	2978.42
C	**Total**	**670302.73**	**7657.42**	**1334326.20**	**12898.32**	**217361.10**	**2639.42**	**2221990.03**	**23195.16**	**4944879.74**	**72146.42**	**7166869.77**	**95341.58**
(A+B+C)	**Total of Comm.Bks.**	**2799679.74**	**299030.73**	**5721523.80**	**852683.97**	**2309439.50**	**300729.07**	**10830643.04**	**1452443.77**	**22266148.30**	**3756067.80**	**33096791.34**	**5208511.57**
REGIONAL RURAL BANKS													
36	BGVB (UBI)	**235838.51**	47217.33	139553.13	28431.26	104898.31	17861.47	480289.95	93510.06	56809.98	11557.43	537099.93	105067.49
37	PBGB (UCO)	**88836.00**	5718.00	87595.00	7083.00	17449.00	1509.00	193880.00	14310.00	15896.00	2195.00	209776.00	16505.00
38	UBKGB	**58147.00**	7820.11	4701.00	4801.14	36624.00	8983.52	99472.00	21604.77	18199.00	3074.01	117671.00	24678.78
D	**RRBs Total**	**382821.51**	**60755.44**	**231849.13**	**40315.40**	**158971.31**	**28353.99**	**773641.95**	**129424.83**	**90904.98**	**16826.44**	**864546.93**	**146251.27**
E	**W.B. St. Co-op.Bk**	**578170.16**	**22184.18**	**51079.87**	**8793.71**	**244456.31**	**15320.28**	**873706.34**	**46298.17**	**408433.03**	**12750.92**	**1282139.37**	**59049.09**
F	**WBSCARD Bank Ltd.**	**98456.22**	**26703.10**	**0.00**				**98456.22**	**26703.10**	**11192.78**		**109649.00**	**26703.10**
G	**SIDBI**			**82541.59**	**30600.00**	**0.00**		**82541.59**	**30600.00**	**0.00**		**82541.59**	**30600.00**
Grand Total (A+B+C+D+E+F+G+H)		**3859127.63**	**408673.45**	**6086994.39**	**932393.08**	**2712867.12**	**344403.34**	**12658989.14**	**1685469.87**	**22776679.09**	**3785645.16**	**35435668.23**	**5471115.03**
H	**Medium Enterprises**							**1349043.77**					
	Total Prisec							**14008032.91**					

NPA position of Banks as on 31.12.2016

(Rs.in lac)

SL. No	Banks	Housing		Education		PMEGP		BSKP		SJSRY		SGSY	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
COMMERCIAL BANKS													
1	Allahabad Bank	116886.70	4812.34	14634.27	686.07	10614.62	3012.44	9444.18	890.4	1707.35	108.86	5304.66	196.47
2	Andhra Bank	7118.44	612.41	1114.01	73.41	18.00	18.00	122.75	30.00	2.53	0.22	0.00	0.00
3	Bank of Baroda	114416.00	4248.11	7754.00	657.47	730.00	136.00	1077.00	282.00	172.21	23.00	277.00	56.00
4	Bank of India	148722.10	8722.11	27488.01	2458.12	12155.14	4425.41	18356.47	4859.82	1288.00	196.32	6989.41	2691.22
5	Bank of Maharashtra	8387.11	325.01	759.00	65.14	22.01	2.21			1.24	0.00	1	0.00
6	Canara Bank	44750.83	4367.12	11236.21	258.41	890.46	230.14	135.01	11.20	46.25	12.10	107.66	22.36
7	Central Bank of India	70288.46	2876.48	11602.41	652.48	733.63	436.91	4385.50	2063.50	118.19	52.24	129.15	63.50
8	Corporation Bank	29326.65	1339.68	1101.28	51.33	5.07	5.07	39.87	3.87	3.74	1.92		
9	Dena Bank	4325.11	648.14	1301.20	91.24	100.00	24.00			6.00		153.00	89.00
10	Indian Bank	14415.14	844.46	923.41	96.75	144.14	112.32	325.25	86.26	30.00	25.00	1728.02	398.65
11	Indian Overseas Bank	14585.18	1064.18	2412.56	202.93	974.00	214.15	938.18	243.16	213.00	28.46	496.46	96.47
12	Oriental Bank of Commerce	25754.01	856.00	3640.12	549.00	90.00	13.16	285.11	19.01	14.11	8.01	49.11	20.05
13	Punajb National Bank	42910.10	3750.11	16411.05	1811.00	3142.12	356.24	586.42	103.54	201.14	44.56	6784.12	486.65
14	Punajb & Sind Bank	15988.41	606.32	577.84	73.22	32.45	16.14			0.16	0.11		
15	Syndicate Bank	41123.21	3663.31	2746.00	251.01	56.00	0.00	511.00	187.00	323.00	0.00	1979.00	110.00
16	State Bank of India	1033204.00	4679.11	67081.00	2312.00	5971.00	464.00	540.00	114.00	402.00	160.00	2491.00	837.00
17	Union Bank of India	51894.51	2841.12	8387.14	412.22	544.15	322.14	674.14	154.14	50.51	28.49	924.32	87.45
18	United Bank of India	270151.43	4285.64	21241.01	3028.74	7218.56	3284.52	17965.42	8056.23	1623.44	796.35	16156.23	2256.35
19	UCO Bank	73788.11	9758.00	7655.97	2023.21	1186.00	968.00	7341.00	6107.00	1694.00	674.00	2453	572.00
20	Vijaya Bank	81160.24	451.23	1684.00	171.23	352.17	71.52	156.98	24.16	76.99	12.64	34.66	8.48
21	IDBI Bank	126158.68	2144.56	1847.11	63.48	20.78							
A	**Comm.Bks.Total**	**2335354.42**	**62895.44**	**211597.60**	**15988.46**	**45000.30**	**14112.37**	**62884.28**	**23235.29**	**7973.86**	**2172.28**	**46057.80**	**7991.65**
SBI ASSOCIATES													
22	SBoI												
23	SBoS												
24	SBoP												
25	SBoM	2746.18	0.00	441.00	0.00								
26	SBBJ												
B	**Total**	**2746.18**	**0.00**	**441.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
OTHER BANKS													
27	HDFC Bank	60432.56	49.56	1403.12	11.58					1.96	0.73	0	0
28	AXIS Bank (UTI)	18332.12	1701.22	2098.00	5.98	281.44	26.48	288.44	34.56	20.00	1.00	640	27
29	ICICI Bank	362395.04		438.00		16.12	0.00					0.09	
30	Federal Bank	7408.05	158.91	117.14	0.00	0.00	0.00	5967.00	972.00	0.00	0.00	7158	286
31	Bandhan Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
C	**Total**	**448567.77**	**1909.69**	**4056.26**	**17.56**	**297.56**	**26.48**	**6255.44**	**1006.56**	**21.96**	**1.73**	**7798.09**	**313.00**
(A+B+C)	**Total of Comm.Bks.**	**2786668.37**	**64805.13**	**216094.86**	**16006.02**	**45297.86**	**14138.85**	**69139.72**	**24241.85**	**7995.82**	**2174.01**	**53855.89**	**8304.65**
REGIONAL RURAL BANKS													
32	BGVB (UBI)	64330.71	687.18	978.11	0.00	10811.15	58.47	23965.31	1145.24	18768.58	0.00	57102.74	649.78
33	PBGB (UCO)	15507.00	604.00	586.01	12.00			6089.00	852.00			1707	31.00
34	UBKGB	8975.77	870.11	440.00	153.24	859.00	326.00	3960.00	1306.00			14104	5400.00
D	**RRBs Total**	**88813.48**	**2161.29**	**2004.12**	**165.24**	**11670.15**	**384.47**	**34014.31**	**3303.24**	**18768.58**	**0.00**	**72913.74**	**6080.78**
E	**WBSCARD Bank Ltd.**	0.00											
F	**W.B. St. Co-op.Bk**	63994.13	2086.60	272.95	17.48	674.23	297.01	2161.10	889.62	130.56	56.88	1145.58	943.68
Grand Total (A+B+C+D+E+F)		**2939475.98**	**69053.02**	**218371.93**	**16188.74**	**57642.24**	**14820.33**	**105315.13**	**28434.71**	**26894.96**	**2230.89**	**127915.21**	**15329.11**

DISPOSAL OF CERTIFICATE CASES AS ON 31.12.2016.

(Rs.in lac)

Sl No	Bank	Cases filed		Cases Settled	
		No	Amount	No	Amount
(1)	(2)	(3)	(4)	(5)	(6)
COMMERCIAL BANKS					
1	Allahabad Bank	638	254.17	42	12.85
2	Andhra Bank				
3	Bank of Baroda				
4	Bank of India	484	2125.23	326	1584.44
5	Bank of Maharashtra				
6	Canara Bank				
7	Central Bank of India	491	1425.12	34	8.98
8	Corporation Bank				
9	Dena Bank				
10	Indian Bank	39	102	14	64.22
11	Indian Overseas Bank	189	161.23	53	72.15
12	Oriental Bank of Commerce				
13	Punjab National Bank				
14	Punjab & Sind Bank				
15	Syndicate Bank				
16	State Bank of India	1314	5116.12	59	224.16
17	Union Bank of India				
18	United Bank of India	4574	4291.44	798	452.22
19	UCO Bank	3476	426.89	2574	316.58
20	Vijaya Bank				
A	Comm.Bks.Total	11205	13902.20	3900	2735.6
SBI ASSOCIATES					
21	SBoI				
22	SBBJ				
23	SBoS				
24	SBoP				
25	SBoM				
B	Total	0	0.00	0	0.00
OTHER BANKS					
26	HDFC Bank				
27	AXIS Bank (UTI)				
28	ICICI Bank				
C	Total	0	0	0	0
REGIONAL RURAL BANKS					
29	BGVB (UBI)	247	222.00	26	31.45
30	PBGB (UCO)	347	256.14	245	105.04
31	UBKGB	43	11.00	7	0.58
D	RRBs Total	637	489.14	278	137.07
E	W.B. St. Co-op.Bk	525	3402.24	49	115.58
F	WBSCARD Bank Ltd.				
Grand Total (A+B+C+D+E+F)		**12367**	**17793.58**	**4227**	**2988.25**

Performance of Banks in key areas in West Bengal as on December 2016

(Amt. Rs. in crore)

Parameters	December 2015	March 2016	December 2016	Variation over December,15	
				Amt.	%
Deposit	561034	588352	655520	94486	16.84
Advance	342347	356011	405631	63284	18.48
CD Ratio	61	61	62	-	1
Investments	82416	92826	99115	16699	20.26
(C+I)D Ratio	76	76	77	-	1
Priority Sector Credit) (PRISEC)	135118	147553	140080	4962	3.67
% to ANBC	38	41	41	-	3
Sectoral deployment of PRISEC					
Agriculture	34818	42484	38591	3773	10.83
% to ANBC *	10	11.90	11.27	---	1.27
MSME	73376	75086	74360	984	1.34
% to ANBC	20.50	21.04	21.72	---	1.22
OPS	26924	29983	27129	205	0.76
% to ANBC	7.50	8.40	7.92	----	0.42
Major Sub-Sectors of PRISEC					
i) Weaker section	36214	39171	39664	3450	9.53
% to ANBC	10.15	10.97	11.58	---	1.43
ii) SC/ST	13512	14841	13803	291	2.15
% to ANBC	3.79	4.16	4.03	----	0.24
iii) Women Entrepreneur	19900	26384	29541	9641	48.45
% to ANBC	5.58	7.39	8.63	----	3.05
iv) Minority Community	21059	23523	24096	3037	14.42
% to Prisec Advance	16	16	17	----	1

Details of Deposit, Advance, CD Ratio and Priority Sector Advances are furnished in the Annexure. Percentage of achievement relates to the ANBC (Adjusted Net Bank Credit) at the corresponding period of last year ANBC = Rs.3,42,347.00 crore.

West Bengal

Bank-Wise and Population Group wise Branch Net work and Deposits as on December 2016

(Amt.in Rs. Lac)

SL	BANKS	NO. OF BRANCHES					DEPOSITS				
		Rural	Semi-urban	Urban	Metro-politan	TOTAL	Rural	Semi-urban	Urban	Metro-politan	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS											
1	Allahabad Bank	274	82	100	89	545	1050234.00	594161.00	1381169.00	1838801.00	4864365.00
2	Andhra Bank	11	8	33	20	72	13951.76	9123.69	137737.98	223394.23	384207.66
3	Bank of Baroda	44	40	54	68	206	131500.02	217500.01	806300.00	992500.00	2147800.03
4	Bank of India	162	65	69	66	362	287887.00	250685.00	1085913.00	1340072.00	2964557.00
5	Bank of Maharashtra	4	3	9	19	35	9215.00	9856.00	41012.00	172556.00	232639.00
6	Canara Bank	125	56	47	56	284	123033.73	114110.31	284780.65	969758.54	1491683.23
7	Central Bank of India	144	67	66	61	338	408769.62	356399.01	635158.27	625208.57	2025535.47
8	Corporation Bank	10	12	13	22	57	19427.15	37758.67	72213.84	557853.64	687253.30
9	Dena Bank	13	5	12	27	57	17723.00	25667.00	54796.00	209334.00	307520.00
10	Indian Bank	12	10	27	31	80	40824.20	49630.94	265490.59	579426.52	935372.25
11	Indian Overseas Bank	36	23	46	61	166	82057.00	51600.00	490028.00	652807.00	1276492.00
12	Oriental Bank of Commerce	23	22	36	25	106	54801.00	45262.00	324884.00	574858.00	999805.00
13	Punjab National Bank	140	23	54	61	278	780202.00	268352.00	723708.00	629838.00	2402100.00
14	Punjab & Sind Bank	4	4	11	20	39	9232.00	2763.00	30600.00	157942.00	200537.00
15	Syndicate Bank	33	30	23	34	120	32254.00	89605.00	244900.00	419941.00	786700.00
16	State Bank of India	531	222	257	229	1239	3234430.00	2667583.00	4975875.00	5251255.00	16129143.00
17	Union Bank of India	54	39	52	42	187	124226.00	97222.00	170776.00	1241347.00	1633571.00
18	United Bank of India	409	151	149	145	854	1668461.84	976709.73	2288701.64	2165401.44	7099274.65
19	UCO Bank	161	70	73	85	389	483521.00	501073.00	912347.00	984108.00	2881049.00
20	Vijaya Bank	4	2	21	27	54	12622.92	10252.40	113322.53	310035.71	446233.56
21	IDBI Bank	21	21	31	24	97	48097.00	116388.00	521550.00	1107052.00	1793087.00
A.	**Sub.Total**	**2215**	**955**	**1183**	**1212**	**5565**	**8632470.24**	**6491701.76**	**15561263.50**	**21003489.65**	**51688925.15**
SBI ASSOCIATES											
22	SBoI				7	7				32837.22	32837.22
23	SBBJ			2	13	15			5092.77	84189.66	89282.43
24	SBoS										
25	SBoP				3	3				28051.34	28051.34
26	SBoM				9	9				71084.66	71084.66
B	**Sub-Total**	**0**	**0**	**2**	**32**	**34**	**0**	**0.00**	**5092.77**	**216162.88**	**221255.65**
OTHER BANKS											
27	HDFC Bank	25	33	56	64	178	50145.47	123180.93	663744.11	1967033.65	2804104.16
28	AXIS Bank Ltd. (UTI)	18	56	76	65	215	111948.15	409329.14	1181623.66	1399214.43	3102115.38
29	ICICI Bank	19	41	70	88	218	182743.98	394342.28	673267.31	846393.19	2096746.76
30	Kotak Mahindra Bank Ltd.	2	1	0	12	15	2401.45	984.23	874.12	140116.74	144376.54
31	Federal Bank	5	4	5	18	32	3454.60	1595.72	15141.53	252221.48	272413.33
32	Indusind Bank	4	16	10	17	47	7458.04	29567.37	39381.57	340929.76	417336.74
33	Bandhan Bank	162	74	70	29	335	131425.00	98436.00	326240.00	206328.00	762429.00
34	Ratnakar Bank Ltd.	0	0	0	4	4	0.00	0.00	0.00	151783.66	151783.66
35	South Indian Bank	1	0	6	11	18	891.00	0.00	4406.28	86261.36	91558.64
C	**Sub.Total**	**236**	**225**	**293**	**308**	**1062**	**490467.69**	**1057435.67**	**2904678.58**	**5390282.27**	**9842864.21**
(A+B+C)	**Total**	**2451**	**1180**	**1478**	**1552**	**6661**	**9122937.93**	**7549137.43**	**18471034.85**	**26609934.80**	**61753045.01**
REGIONAL RURAL BANKS											
36	BGVB (UBI)	496	68	23	0	587	537426.11	184617.23	138849.54	0.00	860892.88
37	PBGB (UCO)	204	16	7	3	230	387298.00	57243.00	17465.00	8196.00	470202.00
38	UBKGB	88	47	7	0	142	117123.74	143021.57	31458.04	0.00	291603.35
D	**RRBs Total**	**788**	**131**	**37**	**3**	**959**	**1041847.85**	**384881.80**	**187772.58**	**8196.00**	**1622698.23**
E	**W.B. St. Co-op.Bk**	**190**	**53**	**84**	**16**	**343**	**966648.36**	**184794.62**	**491415.68**	**513753.12**	**2156611.78**
F	**WBSCARD Bank Ltd.**	**109**				**109**	**19628.00**				**19628.00**
Grand Total (A+B+C+D+E+F)		**3538**	**1364**	**1599**	**1571**	**8072**	**11151062.14**	**8118813.85**	**19150223.11**	**27131883.92**	**65551983.02**

West Bengal

Bank-wise and Population Group-wise Advances and CD Ratio

Advances as on December 2016

(Amt.in Rs. Lac)

SL	BANKS	ADVANCES					CREDIT - DEPOSIT RATIO (%)				
		Rural	Semi-urban	Urban	Metro-politan	TOTAL	Rural	Semi-urban	Urban	Metrop-olitan	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS											
1	Allahabad Bank	188708.00	115893.00	246144.00	1571811.00	2122556.00	18	20	18	85	44
2	Andhra Bank	2706.86	1923.36	27280.70	365356.57	397267.49	19	21	20	164	103
3	Bank of Baroda	23400.00	37600.00	160800.00	967500.00	1189300.00	18	17	20	97	55
4	Bank of India	129348.00	142368.00	350734.00	1109730.00	1732180.00	45	57	32	83	58
5	Bank of Maharashtra	965.00	1468.00	7762.00	196981.00	207176.00	10	15	19	114	89
6	Canara Bank	44419.58	26512.49	114041.96	535896.56	720870.59	36	23	40	55	48
7	Central Bank of India	92214.57	58167.85	104673.59	556861.88	811917.89	23	16	16	89	40
8	Corporation Bank	5202.75	6275.50	15685.36	505249.08	532412.69	27	17	22	91	77
9	Dena Bank	1710.00	4405.00	10703.00	282733.00	299551.00	10	17	20	135	97
10	Indian Bank	6195.29	4527.17	18363.46	288289.08	317375.00	15	9	7	50	34
11	Indian Overseas Bank	13603.00	9215.00	113458.00	595390.00	731666.00	17	18	23	91	57
12	Oriental Bank of Commerc	22966.00	18009.00	139939.00	639195.00	820109.00	42	40	43	111	82
13	Punjab National Bank	354062.00	100072.00	196052.00	879692.00	1529878.00	45	37	27	140	64
14	Punjab & Sind Bank	1418.00	438.00	10166.00	278472.39	290494.39	15	16	33	176	145
15	Syndicate Bank	20044.00	113022.00	147990.00	343377.00	624433.00	62	126	60	82	79
16	State Bank of India	469633.00	399658.00	879499.00	4650079.00	6398869.00	15	15	18	89	40
17	Union Bank of India	30677.00	71289.00	103534.00	775051.00	980551.00	25	73	61	62	60
18	United Bank of India	899870.44	373827.61	498687.46	1528682.42	3301067.93	54	38	22	71	46
19	UCO Bank	93998.00	73047.00	211204.00	1062535.00	1440784.00	19	15	23	108	50
20	Vijaya Bank	2167.47	1921.08	18040.44	306699.74	328828.73	17	19	16	99	74
21	IDBI Bank	22538.16	27945.63	128984.89	592144.37	771613.05	47	24	25	53	43
A	**Sub.Total**	**2425847.12**	**1587584.69**	**3503742.86**	**18031726.09**	**25548900.76**	**28**	**24**	**23**	**86**	**49**
SBI ASSOCIATES											
22	SB o I				62420.14	62420.14	0	0	0	190	190
23	SBBJ			1974.24	124790.24	126764.48			39	148	142
24	SBoP				39031.22	39031.22	0	0	0	139	139
25	SBoM				152803.14	152803.14	0	0	0	71	215
B	**Sub.Total**	**0.00**	**0.00**	**1974.24**	**379044.74**	**381018.98**	**0**	**0**	**0**	**175**	**172**
OTHER BANKS											
26	HDFC Bank	4689.10	101887.60	244141.11	1302171.63	1652889.44	9	83	37	66	59
27	AXIS Bank Ltd.(UTI)	2209.32	36831.03	189351.66	1224424.30	1452816.31	2	9	16	88	47
28	ICICI Bank	161478.53	348453.67	594920.90	747900.56	1852753.66	88	88	88	88	88
29	Kotak Mahindra Bank Ltd	4884.11	53.44	68.74	130657.32	135663.61	203	5	8	93	94
30	Federal Bank	1822.52	2368.83	4962.74	186295.56	195449.65	53	148	33	74	72
31	Indusind Bank	2091.72	20450.78	110099.29	370639.69	503281.48	28	69	280	109	121
32	SIDBI	0.00	0.00	0.00	82541.59	82541.59	0	0	0	0	0
33	Ratnakar Bank Ltd.	0.00	0.00	0.00	384277.26	384277.26	0	0	0	253	253
34	South Indian Bank	187.00	0.00	2883.30	180780.34	183850.64	21	0	65	210	201
35	Bandhan Bank	384990.00	199065.00	185662.00	36171.00	805888.00	293	202	57	18	106
C	**Sub.Total**	**562352.30**	**709110.35**	**1332089.74**	**4645859.25**	**7249411.64**	**115**	**67**	**46**	**86**	**74**
(A+B+C)	**Total**	**2988199.42**	**2296695.04**	**4837806.84**	**23056630.08**	**33179331.38**	**33**	**30**	**26**	**87**	**54**
REGIONAL RURAL BANKS											
36	BGVB (UBI)	418617.07	67430.22	51052.64	0.00	537099.93	78	37	37		62
37	PBGB (UCO)	180021.00	20765.00	6869.00	2121.00	209776.00	46	36	39	26	45
38	UBKGB	71559.99	39704.93	6406.13	0.00	117671.05	61	28	20	0	40
D	**RRBs Total**	**670198.06**	**127900.15**	**64327.77**	**2121.00**	**864546.98**	**64**	**33**	**34**	**26**	**53**
E	**W.B. St. Co-op.Bk**	**609485.46**	**111478.75**	**220670.82**	**340477.34**	**1282112.37**	**63**	**60**	**45**	**66**	**59**
F	**WBSCARD Bank Ltd.**	**109649.00**				**109649.00**	**559**	**0**	**0**	**0**	**559**
Grand Total (A+B+C+D+E+F)		**4377531.94**	**2536073.94**	**5122805.43**	**23399228.42**	**35435639.73**	**39**	**31**	**27**	**86**	**54**
Amount sanctioned from outside State but fund utilised in the State of West Bengal						**4216251.00**					
RIDF Support						**911225.00**					
Total Advances in the State						**40563115.73**					**62**

Position of ATMs in West Bengal as on 31.12.2016

SL No.	BANKS	Rural	Semi-Urban	Urban	Metropolitan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
COMMERCIAL BANKS						
1	Allahabad Bank	13	27	75	32	147
2	Andhra Bank	4	4	12	10	30
3	Bank of Baroda	45	41	121	217	424
4	Bank of India	211	93	88	96	488
5	Bank of Maharashtra	1	1	6	12	20
6	Canara Bank	163	48	50	137	398
7	Central Bank of India	146	62	71	42	321
8	Corporation Bank	6	15	19	27	67
9	Dena Bank	12	3	7	12	34
10	Indian Bank	5	10	22	35	72
11	Indian Oversea Bank	30	24	60	62	176
12	Oriental Bank of Commerce	18	22	35	56	131
13	Punjab National Bank	77	35	98	113	323
14	Punjab & Sind Bank	3	4	11	15	33
15	Syndicate Bank	33	30	23	34	120
16	State Bank of India	808	908	1171	776	3663
17	Union Bank of India	45	58	86	88	277
18	United Bank of India	366	219	231	147	963
19	UCO Bank	95	73	101	71	340
20	Vijaya Bank	4	2	21	28	55
21	IDBI Bank	22	28	79	38	167
A.	**Comm.Bks.Total**	**2107**	**1707**	**2387**	**2048**	**8249**
22	**WB State Coop. Bank**	**28**	**8**	**25**	**2**	**63**
B.	**Private Banks**					
23	AXIS Bank	319	273	318	293	1203
24	ICICI Bank	58	54	134	353	599
25	HDFC Bank	18	63	160	197	438
26	Kotak Mahindra Bank	2	1	2	20	25
27	Federal Bank	1	3	4	17	25
28	Indusind Bank	5	17	11	70	103
29	Bandhan Bank	1	11	56	25	93
30	Ratnakar Bank Ltd.	0	0	0	3	3
31	South Indian Bank	1	0	11	17	29
TOTAL		**405**	**422**	**696**	**995**	**2518**
GRAND TOTAL		**2540**	**2137**	**3108**	**3045**	**10830**

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR
as on December 2016.

(Amt.in Rs. Lac)

SL NO	BANKS	Agril & Alllied Activities		Of which Direct Agriculture		MSE		OPS		TOTAL		% of Pr. Sec.Adv.
		A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	Total ANBC.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(11)	(12)	(13)	(14)	(15)
PUBLIC SECTOR BANKS												
1	Allahabad Bank	168011	239278.62	148150	108373.33	64006	572165.70	23923	115930.45	255940	927374.77	45
2	Andhra Bank	324	34535.90	292	23368.79	4665	109380.43	1242	26451.23	6231	170367.56	51
3	Bank of Baroda	21672	35162.00	21672	35162.00	16753	261155.00	17267	123489.00	55692	419806.00	34
4	Bank of India	154504	183072.00	154504	183072.00	129662	409057.00	19855	83855.00	304021	675984.00	43
5	Bank of Maharashtra	1492	1403.14	1301	1248.11	1983	16425.00	2478	7859.00	5953	25687.14	13
6	Canara Bank	59680	57804.57	50096	28593.77	23233	163178.31	15689	31593.19	98602	252576.07	30
7	Central Bank of India	125815	100763.62	125815	100763.62	41526	152692.81	12068	65419.61	179409	318876.04	36
8	Corporation Bank	2616	22993.93	2342	9307.28	5451	43448.86	3572	25293.91	11639	91736.70	18
9	Dena Bank	872	3822.00	835	1288.00	2890	80725.00	1198	5523.00	4960	90070.00	31
10	Indian Bank	5849	7650.19	5849	7650.19	3643	43149.10	2388	12095.06	11880	62894.35	20
11	Indian Oveseas Bank	12580	101959.00	3903	7669.00	15451	291390.00	4776	30545.71	32807	423894.71	51
12	Oreintal Bank of Commerce	5286	53818.00	4786	8962.23	9764	231177.15	5071	24093.00	20121	309088.15	36
13	Punjab National Bank	215482	147890.23	215482	147890.23	36503	223104.11	82407	20918.45	334392	391912.79	21
14	Punjab & Sind Bank	373	3852.14	373	3852.14	3148	56302.11	2273	25680.14	5794	85834.39	29
15	Syndicate Bank	9788	9046.11	9512	6205.00	11598	95845.00	3796	28497.00	25182	133388.11	20
16	State Bank of India	408457	298532.00	408457	298532.00	83818	546547.00	134781	684207.00	627056	1529286.00	24
17	Union Bank of India	29871	90580.82	23241	34128.24	17184	69604.49	2755	91430.88	49810	251616.19	30
18	United Bank of India	487655	495222.00	473025	420939.00	142563	517553.23	65784	338892.23	696002	1351667.46	43
19	UCO Bank	108245	150200.00	96713	86375.00	41251	262988.00	19509	182110.00	169005	595298.00	40
20	Vijaya Bank	1378	41083.75	1330	14935.61	5184	82455.21	2629	13601.94	9191	137140.90	47
21	IDBI	116466	50692.25	116414	34471.12	28265	155657.08	16597	151924.51	161328	358273.84	42
A.	**Public Sector Bks.Total**	**1936416**	**2129362.27**	**1864092**	**1562786.66**	**688541**	**4384000.59**	**440058**	**2089410.31**	**3065015**	**8602773.17**	33
SBI ASSOCIATES												
22	SBoI									0	0.00	0
23	SBBJ									0	0.00	0
24	SBOS											
25	SBOP											0
26	SBOM	3	14.74			150	3197.01	478	2668.09	631	5879.84	4
B	**Total**	**3**	**14.74**	**0**	**0.00**	**150**	**3197.01**	**478**	**2668.09**	**631**	**5879.84**	**2**
OTHER BANKS												
27	HDFC Bank	71369	85871.90	71369	85871.90	301471	306359.78	19316	81718.65	392156	473950.33	33
28	AXIS Bank (UTI)	12451	74512.23	9856	23918.56	8126	189842.91	6874	53670.84	27451	318025.98	24
29	ICICI Bank	53343	62782.83	53288	35058.22	17963	241018.96	7239	53944.49	78545	357746.28	21
30	Federal Bank	2829	15736.82	2707	5659.70	452	18705.19	657	4506.32	3938	38948.33	21
31	Kotak Mahindra Bank	386	22945.61	188	13654.21	40411	32895.64	411	894.45	41208	56735.70	44
32	Indusind Bank	17217	19075.17	17217	19075.17	32052	91238.58	5	31.72	49274	110345.47	26
33	Bandhan Bank	1533548	376662.00	1533548	376662.00	1341632	414851.01	11870	1401.02	2887050	792914.03	149
34	Ratnakar Bank Ltd.	5762	2098.36	5762	2098.36	4660	7694.98	94934	18894.11	105356	28687.45	#DIV/0!
35	South Indian Bank	54	10617.81	34	930.41	607	31719.15	178	2299.50	839	44636.46	#DIV/0!
C	**Total**	**1696959**	**670302.73**	**1693969.00**	**562928.53**	**1747374.00**	**1334326.20**	**141484.00**	**217361.10**	**3585817.00**	**2221990.03**	39
(A+B+C	**Comm.Bks.Total**	**3633378**	**2799679.74**	**3558061.00**	**2125715.19**	**2436065.00**	**5721523.80**	**582020.00**	**2309439.50**	**6651463.00**	**10830643.04**	34
REGIONAL RURAL BANKS												
36	BGVB (UBI)	481115	235838.51	477137	230113.44	210241	139553.13	118134	104898.31	809490	480289.95	96
37	PBGB (UCO)	115477	88836.00	115477	88836.00	105133	87595.00	5418	17449.00	226028	193880.00	105
38	UBKGB	122242	58147.00	101425	56412.23	11125	4701.00	49790	36624.00	183157	99472.00	87
D	**RRBs Total**	**718834**	**382821.51**	**694039**	**375361.67**	**326499**	**231849.13**	**173342**	**158971.31**	**1218675**	**773641.95**	**97**
E	**W.B. St. Co-op.Bk**	**2041018**	**578170.16**	**2041018**	**578170.16**	**23849**	**51079.87**	**177104**	**244456.31**	**2241971**	**873706.34**	**71**
F	**WBSCARD Bank Ltd.**	**10861**	**98456.22**	**10435**	**84523.74**					**10861**	**98456.22**	**92**
G	**SIDBI**						**82541.59**				**82541.59**	**92**
Grand Total (A+B+C+D+E+F+G)		**6404091**	**3859127.63**	**6303553**	**3163770.76**	**2786413**	**6086994.39**	**932466**	**2712867.12**	**10122970**	**12658989.14**	**37**
Medium Enterprise							**1349043.77**				**1349043.77**	
Total MSME							**7436038.16**					
Total Prisec											**14008032.91**	**41**

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR

as on December 2016

(Amt.in Rs. Lac)

SL NO	BANKS	Of Which Weaker Section		Of Which Under SC/ST		Of Which Women Entrepreneur		Of Which Minority Community		outstanding Advance to OBC		Of Which Under DRI Scheme	
		A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
PUBLIC SECTOR BANKS													
1	Allahabad Bank	152839.1	204113.27	60501	117623.04	49334	117128.20	72146	151150.67	60548	132636.78	6006	2394.82
2	Andhra Bank	1167	794.80	343	481.66	2774	4951.30	4113	30156.23	241	1435.83	14	0.99
3	Bank of Baroda	21844	41572.00	3455	7171.66	9625	29099.00	17750	53838.14	1965	2809.11	56	11.12
4	Bank of India	51889	87122.00	50159	150166.00	69821	98975.00	46771	117825.00	12788	13187.00	1120	244.00
5	Bank of Maharashtra	415	5977.11	526	802.14	1241	2380.45	1310	1075.00	0	0.00	2	0.41
6	Canara Bank	47596	23633.26	10098	7606.98	50067	27820.37	28796	34180.86	2478	4559.91	12974	1341.56
7	Central Bank of India	118710	83018.50	13635	6283.00	38615	43285.00	28905	49558.00	22442	1783.00	950	203.50
8	Corporation Bank	3301	11588.71	860	2158.36	2034	9597.80	2431	27951.80	550	1183.64	4	0.31
9	Dena Bank	945	2975.00	839	1415.00	1257	10184.25	931	12576.00	2416	28468.00	141	15.10
10	Indian Bank	3782	3904.97	1487	2041.38	1278	4261.61	3214	45237.46	743	892.85	88	8.73
11	Indian Overseas Bank	14814	13217.42	3818	7161.11	7413	12318.00	16373	25493.41	8835	7917.65	389	85.14
12	Oriental Bank of Commerce	12896	39619.00	1812	19235.14	4084	15024.00	3937	38896.21	412	8597.01	57	34.00
13	Punjab National Bank	202779	268624.15	38823	121391.44	106528	164317.23	69185	155711.65	13010	17124.12	9010	1263.60
14	Punjab & Sind Bank	690	2843.01	498	1881.24	577	3413.19	487	112631.12	796	9320.00	0	0.00
15	Syndicate Bank	16309	20608.14	4057	6224.14	10940	18785.23	7267	39415.14	1440	1726.10	86	3.60
16	State Bank of India	458806	638965.00	110940	118892.01	211389	267033.12	247913	350299.00	97830	169210.00	2123	564.00
17	Union Bank of India	26699	54794.73	6226	7725.98	4227	10297.91	12067	50591.49	10213	22248.00	668	78.75
18	United Bank of India	301972	384972.14	214983	203093.17	315968	327156.23	196898	283906.77	122415	198784.22	16985	2024.15
19	UCO Bank	31535	296748.14	23626	62193.00	47325	50931.00	27316	23982.22	15304	19821.11	1380	1515.06
20	Vijaya Bank	3648	34654.79	1328	5376.27	3341	21745.26	1314	15999.64	4157	23874.65	529	2284.56
21	IDBI Bank	138990	59293.19	31502	14867.64	122274	150901.20	44930	47168.72	3844	6766.41	20	3.91
A.	**Public Sector Bks.Total**	**1611626**	**2279039.33**	**579516**	**863790.36**	**1060112**	**1389605.35**	**834054**	**1667644.53**	**382427**	**672345.39**	**52602**	**12077.31**
SBI ASSOCIATES													
22	SBoI												
23	SBBJ												
24	SBoS												
25	SBoP												
26	SBoM	89	170.41	58	88.23	187	714.45	194	967.12			38	1.98
B	**Total**	**89**	**170.41**	**58**	**88.23**	**187**	**714.45**	**194**	**967.12**	**0**	**0.00**	**38**	**1.98**
OTHER BANKS													
27	HDFC Bank	320427	83203.93	2545	1912.89	306435	87146.68	119370	41150.52	11908	2963.99		
28	AXIS Bank (UTI)	12324	30874.44	1398	3827.16	7584	24785.62	2587	53894.11	144	528.46		
29	ICICI Bank	46035	38779.29	7260	5565.79	41679	355553.67	30915	43658.32	0	0.00	0	0.00
30	Federal Bank	2542	6008.93	20	32.48	1681	3265.58	1590	2332.43	0.00	0.00		
31	Kotak Mahindra Bank	558	1024.36	558	1024.36			1485	8562.32				
32	Indusind Bank	26163	10030.84	2952	1373.98	7177	13525.98	12327	28364.34				
33	Bandhan Bank	2825942	701185.00	926491	226291.00	2825942	701185.00	896002	226522.00				
34	Ratnakar Bank Ltd.	105152	18841.51	14176	2451.50	112727	20539.51	694	139.70	59818.00	11705.52		
35	South Indian Bank	62	95.87	1	1.03	52	463.41	12	77.48	1.00	14.56	0	0.00
C	**Total**	**3339205**	**890044.17**	**955401**	**242480.19**	**3303277**	**1206465.45**	**1064970**	**404701.22**	**12052**	**3492.45**	**0**	**0**
(A+B+C	**Total of Comm.Bks.**	**4950920**	**3169253.91**	**1534975**	**1106358.78**	**4363576**	**2596785.25**	**1899218**	**2073312.87**	**394479**	**675837.84**	**52640**	**12079.29**
REGIONAL RURAL BANKS													
36	BGVB (UBI)	679451	270202.63	156235	91456.23	193845	141523.32	184746	125856.22	38442	12456.23	0	0.00
37	PBGB (UCO)	103457	100572.00	53241	27742.00	87336	82335.11	25011	68237.00	36917	25322.00	0	0.00
38	UBKGB	134404	61324.00	68398	35818.00	37810	16332.00	35391	17329.00	23300	11079.00	43	0.00
D	**RRBs Total**	**917312**	**432098.63**	**277874**	**155016.23**	**318991**	**240190.43**	**245148**	**211422.22**	**98659**	**48857.23**	**43**	**0.00**
E	**W.B. St. Co-op.Bk**	**1088022**	**297991.9**	**259869**	**85512.6**	**415656**	**106327.98**	**305455**	**102089.70**	**81301**	**67523.86**		
F	**WBSCARD Bank Ltd.**	**5771**	**67076.11**	**2877**	**33433.01**	**1930**	**10808.10**	**2819**	**22764.91**	**564**	**655.04**	**0**	**0.00**
Grand Total (A+B+C+D+E+F)		**6962025**	**3966420.55**	**2075595**	**1380320.62**	**5100153**	**2954111.76**	**2452640**	**2409589.70**	**575003**	**792873.97**	**52683**	**12079.29**

Agenda No.16

Disbursement under Housing Loan, Education Loan and Issuance of General Credit Card (GCC) :

1.Housing Loan:

The Bank wise break up of disbursement during the period from 01.04.2016 to 31.12.2016 and outstanding balance at the end of December 2016 is annexed. All Banks have collectively disbursed Rs. 2888.41 crore against 49680 accounts during the period April to December 2016.

2.Education Loan:

A report on Bank wise outstanding balance under Education loan scheme as on March 2013, March 2014, March 2015 and December 2016 is annexed for review by the house. The summary position is as under:

(Amount Rs in crore)

Balance outstanding as on 31.03.2013	Balance outstanding as on 31.03.2014	Balance outstanding as on 31.03.2015	Balance outstanding as on 31.12.2016
1653.41	1896.89	1758.28	2183.70

During the period from 01.04.2016 to 31.12.2016, all the Banks disbursed Rs. 233.42 crore against 9987 cases.

3.General Credit Card (GCC):

77312 GCCs have been issued during April to December 2016 in the State of West Bengal. Bank wise progress in issuing new GCCs are annexed.

West Bengal

Outstanding position of Housing Loan as on 31.12.2016

(Rs.in lac)

SL. No	Banks	Outstanding Balance	
		No.	Amount
(1)	(2)	(3)	(4)
1	Allahabad Bank	18975	116886.70
2	Andhra Bank	1476	7118.44
3	Bank of Baroda	13686	114416.00
4	Bank of India	15841	148722.10
5	Bank of Maharashtra	1041	8387.11
6	Canara Bank	4887	44750.83
7	Central Bank of India	10117	70288.46
8	Corporation Bank	2885	29326.65
9	Dena Bank	778	4325.11
10	Indian Bank	2269	14415.14
11	Indian Overseas Bank	2096	14585.18
12	Oreintal Bank of Commerce	3558	25754.01
13	Punjab National Bank	7777	42910.10
14	Punjab & Sind Bank	1877	15988.41
15	Syndicate Bank	2872	41123.21
16	State Bank of India	124776	1033204.00
17	Union Bank of India	6589	51894.51
18	United Bank of India	44638	270151.43
19	UCO Bank	10756	73788.11
20	Vijaya Bank	2681	81160.24
21	IDBI Bank	13865	126158.68
A	**Comm.Bks.Total**	**293440**	**2335354.42**
SBI ASSOCIATES			
22	SBoI		
23	SBoS		
24	SBoP		
25	SBoM	**494**	**2746.18**
26	SBBJ		
B	**Total**	**494**	**2746.18**
OTHER BANKS			
27	HDFC Bank	15164	60432.56
28	AXIS Bank (UTI)	3515	18332.12
29	ICICI Bank	14668	362395.04
30	IDBI Bank		
31	Federal Bank	737	7408.05
C	**Total**	**34084**	**448567.77**
(A+B+C)	**Total of Comm.Bks.**	**328018**	**2786668.37**
REGIONAL RURAL BANKS			
32	BGVB (UBI)	17846	64330.71
33	PBGB (UCO)	3684	15507.00
34	UBKGB	2512	8975.77
D	**RRBs Total**	**24042**	**88813.48**
E	**WBSCARD Bank Ltd.**		
F	**W.B. St. Co-op.Bk**	**3618**	**63994.13**
Grand Total (A+B+C+D+E+F)		**355678**	**2939475.98**

Disbursement position of Banks from 01.04.2016-31.12.2016

(Rs.in lac)

SL. No	Banks	Housing		Education	
		No. of A/c	Amount	No. of A/c	Amount
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	5016	26888.49	1185	1470.69
2	Andhra Bank	132	1150.80	153	148.50
3	Bank of Baroda	568	4315.25	196	334.12
4	Bank of India	2145	11937.12	446	2462.14
5	Bank of Maharashtra	31	33.54	23	64.89
6	Canara Bank	1493	8980.18	1910	2039.32
7	Central Bank of India	1918	7572.91	915	1429.99
8	Corporation Bank	286	3111.04	50	161.38
9	Dena Bank	60	725.11	35	138.41
10	Indian Bank	365	1924.69	146	193.25
11	Indian Overseas Bank	207	581.11	268	469.98
12	Oriental Bank of Commerce	233	2338.14	111	193.56
13	Punjab National Bank	1301	2546.27	784	1473.82
14	Punjab & Sind Bank	76	835.58	27	80.81
15	Syndicate Bank	441	7294.80	459	647.69
16	State Bank of India	4711	101559.81	738	6058.90
17	Union Bank of India	1063	5155.63	398	1272.81
18	United Bank of India	6286	28982.64	580	1079.23
19	UCO Bank	907	8991.9	154	401.55
20	Vijaya Bank	225	1079.11	41	98.23
21	IDBI Bank	1154	11325.26	126	218.32
A	**Total**	**28618**	**237329.38**	**8745**	**20437.59**
SBI ASSOCIATES					
22	SBoI				
23	SBoS				
24	SBoP				
25	SBOH	53	301.25	27	41.25
26	SBBJ	51	289.32		
B	**Total**	**104**	**590.57**	**27**	**41.25**
Total Public Sector Banks				**8772**	**20478.84**
PRIVATE SECTOR BANKS					
27	HDFC Bank	6021	5787.33	356	554.96
28	AXIS Bank (UTI)	2785	11652.39	359	1634.58
29	ICICI Bank	9491	12693.38	77	291.53
30	Federal Bank	41	345.56	31	41.25
31	South Indian Bank	79	115.36	3	15.35
32	Ratnakar Bank Ltd.	185	863.24	284	64.40
C	**Total**	**18602**	**30478.66**	**1110**	**2602.07**
(A+B+C)	**Total of Comm.Bks.**	**47324**	**268398.61**	**9882**	**23080.91**
REGIONAL RURAL BANKS					
33	BGVB (UBI)	386	2764.57	36	52.74
34	PBGB (UCO)	272	2219.13	23	85.22
35	UBKGB	81	378.11	27	46.24
D	**RRBs Total**	**739**	**5361.81**	**86**	**184.2**
E	**WBSCARD Bank Ltd.**	**124**	**284.14**		
F	**W.B. St. Co-op.Bk**	**1493**	**14796.21**	**19**	**77.04**
Grand Total (A+B+C+D+E+F)		**49680**	**288840.77**	**9987**	**23342.15**

Position of Disbursement under Education Loan Scheme for the quarter ended December, 2016

Name of the State: West Bengal

S No.	Name of the Bank	No. of A/Cs as at the end of Quarter (Accounts outstanding as on 31.12.2016)	Amount of Loan disbursed during the Quarter (from 01.10.2016 to 31.12.2016) (Rs in Crore)	Cumulative amount of loan disbursed during the year (From 01.04.2016 to 31.12.2016) (Rs in Crore)	Amount Outstanding (as on 31.12.2016) (Rs in Crore)
1	Allahabad Bank	5828	2.85	14.71	146.34
2	Andhra Bank	424	1.24	1.45	11.14
3	Bank of Baroda	2402	1.71	3.34	77.54
4	Bank Of India	7958	3.12	19.60	274.88
5	Bank of Maharastra	282	0.12	0.55	7.59
6	Canara Bank	1777	2.21	19.71	112.36
7	Central Bank of India	3354	3.51	16.30	116.02
8	Corporation Bank	423	0.08	1.21	11.01
9	Dena Bank	337	0.27	1.38	13.01
10	IDBI	638	0.46	2.50	18.47
11	Indian Bank	414	0.47	2.82	9.23
12	Indian Overseas Bank	921	0.71	4.70	24.13
13	Oriental Bank of Commerce	1542	0.34	1.90	36.40
14	Punjab & Sind Bank	312	0.16	0.15	5.78
15	Punjab National Bank	5451	3.01	11.39	164.11
16	State Bank of India	22347	30.14	62.23	670.81
17	Syndicate Bank	1031	1.41	11.40	27.46
18	Uco Bank	3992	1.01	4.02	76.56
19	Union Bank of India	1961	2.04	12.14	83.87
20	United Bank of India	8272	3.40	10.56	212.41
21	Vijaya Bank	568	0.08	5.01	16.84
22	SBI & Associates	208	0.06	0.36	4.41
	Public Sector Banks Total	**70442**	**58.40**	**207.43**	**2120.37**
23	Axis Bank	101	0.07	15.58	20.98
24	Federal Bank	104	0.06	0.39	1.17
25	HDFC Bank	524	1.10	4.33	14.03
26	ICICI	98	0.40	2.92	4.38
27	South Indian Bank			0.13	
	Private Sector Banks Total	**827**	**1.63**	**23.35**	**40.56**
28	BGVB	544	0.06	0.53	9.78
29	PBGB	366	0.03	0.85	5.86
30	UBKGB	329	0.04	0.46	4.40
	RRBs Total	**1239**	**0.13**	**1.84**	**20.04**
31	WBSC Bank	170	0.54	0.77	2.73
	WB Co-operative Bank	170	0.54	0.77	2.73
	GRAND TOTAL	**72678**	**60.70**	**233.39**	**2183.70**

General Credit Card (GCC) 2016-17
(Position from 01.04.2016- 31.12.2016)

(Rs.in lac)

Sl No	Bank	Issued	
		No	Amount
COMMERCIAL BANKS			
1	Allahabad Bank	1568	443.80
2	Andhra Bank	74	54.11
3	Bank of Baroda	52	44.12
4	Bank of India	2015	911.12
5	Bank of Maharashtra		
6	Canara Bank	3012	654.84
7	Central Bank of india	123	226.13
8	Corporation Bank	152	112.51
9	Dena Bank	34	29.11
10	Indian Bank		
11	Indian Overseas Bank	35	28.49
12	Oriental Bank of Commerce	0	0.00
13	Punjab National Bank	1351	711.54
14	Punjab & Sind Bank		
15	Syndicate Bank	247	172.24
16	State Bank of India	45615	977.45
17	Union Bank of India	122	124.56
18	United Bank of India	3803	3074.14
19	UCO Bank	506	518.45
20	Vijaya Bank		
21	IDBI Bank Ltd.	42	52.20
A	**Comm.Bks.Total**	**58751**	**8134.81**
SBI ASSOCIATES			
22	SBoI		
23	SBoS		
24	SBoP		
25	SBoM		
26	SBBJ		
B	**Total**	**0**	**0**
OTHER BANKS			
27	HDFC Bank	4446	2075.60
28	AXIS Bank (UTI)	0	0.00
29	ICICI Bank	0	0
C	**Total**	**4446**	**2075.6**
(A+B+C)	**Total of Comm.Bks.**	**63197**	**10210.41**
REGIONAL RURAL BANKS			
30	BGVB (UBI)	1226	484.15
31	PBGB (UCO)	3051	2025.15
32	UBKGB	264	228.14
D	**RRBs Total**	**4541**	**2737.44**
E	**W.B. St. Co-op.Bk**	**9574**	**2438.54**
F	**WBSCARD Bank Ltd.**		
Grand Total (A+B+C+D+E+F)		**77312**	**15386.39**

Agenda No. 17

Progress of Credit-Linked Self-Employment Programme(SEP) during the year 2016-17

Progress on SEP as on 31.12.2016 for the year 2016-17 is furnished below:

(In Numbers)

	2015-16			2016-17(April to December)		
	Sponsor	**Sanc.**	**Disb.**	**Sponsor**	**Sanc.**	**Disb.**
PMEGP	18905	2539	182	2613	120	2
NULM (Individual)	1380	143	143	1961	450	450
NULM (Group)	0	0	0	47	38	38
SCP	31296	27704	6192	16910	14167	3874
SVSKP	59322	25862	24694*	44410	16646	22147*
USKP	1467	1227	1054	926	747	686
SCC	13499	13499	13499	7589	7589	7589
ACC	6091	6091	6091	3144	3144	3144
Total:	131960	77065	51855	77600	42901	37930

*including spill over cases.

42901 nos of self-employment cases have been sanctioned upto the quarter ended December 2016 (Financial Year 2016-17) and disbursed 37930 cases including spill over cases.

Details of the performance of Banks during the year 2016-17 have been given in the Annexure.

KHADI AND VILLAGE INDUSTRIES COMMISSION

33, Chittaranjan Avenue, (6th & 7th Floor), Kolkata- 700 012.

No. WB/PMEGP/MM/Bi-weekly Report/2016-17/ Date : 28-02-2017

The Director, PMEGP
Khadi & V.I., Commission,
3, Irla Road, Vile Parle(W)
Mumbai – 400 056.

(Bi-weekly report)

Sub.: Furnishing bi-weekly performance on PMEGP for the year 2016-17....regarding.
Ref. Your Letter No. PMEGP/MM Release /2015-16 dtd.24-06/02-07-2015

Sir,

With reference to the letter on the subject cited above, the PMEGP Cumulative performance report as on 28-02-2017 is furnished in prescribed format hereunder for your kind information and necessary action.

PMEGP CUMULATIVE PERFORMANCE INCLUDING SC, ST & WOMEN FOR THE YEAR 2016-17 (BI-WEEKLY REPORT)

Sr. No	Agency	Revised Target for 2016-17			No. of applications Received	No. of applications placed before DLTFC	No. of applications Recommended by DLTFC	No. of applications forwarded to Banks	No. of sanctioned applications remain pending for disbursement during 2015-16		No. of applications sanctioned by Banks during 2016-17		No. of applications rejected by Banks	Details of Disbursement by Nodal Banks (Spill over cases for the year 2015-16 , disbursed during the year 2016-17 ,As on 28-02-2017)						Out of disbursement, share of SC,ST & Women						EDP given
														2015-16			2016-17			Total Disbursement			SC		ST		Women		
		No. of Unit	MM (Rs. in lakhs)	Emp (in nos.)					No. of Unit	MM (Rs. in lakhs)	No. of Unit	MM (Rs. in lakhs)		No. of Unit	MM (Rs. in lakhs)	Emp (in nos.)	No. of Unit	MM (Rs. in lakhs)	Emp (in nos.)	No. of Unit	MM (Rs. in lakhs)	Emp (in nos.)	No of Unit	MM	No. of Unit	MM	No. of Unit	MM	
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	14	[15]	[16]	[17]	[18]	[19]	[20]	21	[22]	[23]	24	25	26	27	28	29	30
1.	KVIC	585	1169.34	4676	5064	2747	412	375	141	404.36	22	111.80	44	115	247.80	798	02	17.00	04	115	247.80	798	12	24.52	2	2.10	6	3.89	16
2.	KVIB	1169	2338.68	9354	6652	3951	1195	1189	1204	3046.32	43	107.68	108	651	1139.82	4556	0	0	0	651	1139.82	4556	0	0	0	0	0	0	
3.	DIC	1169	2338.68	9354	5064	3797	1097	1049	1014	1854.13	55	138.09	145	846	1269.01	5922	0	0	0	846	1269.01	5922	0	0	0	0	0	0	
Total		2923	5846.7	23384	16780	10495	2704	2613	2359	5304.81	120	357.57	297	1612	2656.63	11276	02	17.00	04	1612	2656.63	11276	0	0	0	0	0		16
					ON LINE UP LOADED 1316 NO.M.M. RS. 2331.98 LAKH AND DISBURSEMENT MADE													1313	2322.47	8911	2927	4996.10	20191							

Asstt. Director – II (PMEGP) State Director

Copy to: i) Dy. Chief Executive Officer (EZ), KVIC., 33, C.R. Avenue, Kolkata-12 ... for kind information and necessary action. ii) Ec.R section, S.O. KVIC

				NULM REPORT AS ON 31.12.2016				
	SEP -I				SEP- G			
Banks	No. Of Loan applications Sponsord to bank	Number of Loan disbursed	Amount of Loan Disbursed	Loan applicaions pending at Bank branch	No. Of Loan applicatio ns Sponsord to bank	Number of Loan disbursed	Amount of Loan Disbursed (In Lakh)	Loan applicaions pending at Bank branch
Allahabad Bank	339	57	5051010.00	262	1	0	0.00	1
Andhra Bank	21	8	417000.00	14	0	0	0.00	0
AXIS BANK	11	0	0.00	11	0	0	0.00	0
Bandhan Bank	0	0	0.00	0	0	0	0.00	0
BANK OF MAHARASTRA	6	3	140000.00	3	0	0	0.00	0
BGVB	59	13	10.25	40	1	0	0.00	1
BOB	76	6	100002.50	69	0	0	0.00	0
BOI	196	51	2857000.00	133	0	0	0.00	0
CANARA BANK	48	1	50000.00	46	3	0	0.00	3
CBI	29	4	249000.00	14	0	0	0.00	0
Corporation Bank	42	22	150007.35	20	0	0	0.00	0
Dena Bank	13	1	50000.00	12	0	0	0.00	0
HDFC	1			1	0	0	0.00	0
IDBI	41	31	1860000.00	9	0	0	0.00	0
Indian Bank	41	10	872000.50	25	0	0	0.00	0
IOB	113	40	3838501.70	53	0	0	0.00	0
OBC	26	1	2.00	12	0	0	0.00	0
P&SB	18	0	0.00	18	0	0	0.00	0
Paschim Banga Gramin Bank	14	0	0.00	14	0	0	0.00	0
PNB	80	7	950000.00	31	0	0	0.00	0
SBI	180	24	1544000.00	156	0	0	0.00	0
SYNDICATE BANK	46	6	785000.00	34	0	0	0.00	0
UBI	300	76	3679108.00	198	40	38	76.00	2
UBKGB	11	0	0.00	11	1	0	0.00	1
UCO	105	28	1650000.00	76	0	0	0.00	0
UNION BANK	98	58	1930013.79	38	1	0	0.00	1
Vijaya Bank	41	3	250000.00	38	0	0	0.00	0
WBSCB	6	0	0.00	1	0	0	0.00	0
Grand Total	**1961**	**450**	**26422656.09**	**1339**	**47**	**38**	**76.00**	**9**

KA:- V. Sharma

WEST BENGAL SCHEDULED CASTES & SCHEDULED TRIBES DEVELOPMENT & FINANCE CORPORATION.

SPECIAL COMPONENT PLAN (SCP)

PERFORMANCE ON MID-TERM LENDING PROGRAMME SCP FOR THE YEAR **2016-17** & DISTRICT-WISE **DISBURSEMENT THEREOF AS ON 31.01.2017**

		NO OF CASES		APPROVED BY CORPORATION & FUND INVOLVED						DISBURSED BY BANK				
		SPON-	SANCD.	NO OF	OUT OF TOTAL			MARGIN		NO OF		MARGIN		REPORT
NAME OF DISTRICT	TARGET	SORED	BY BANK	CASES	WOMEN	P/H	SUBSIDY	MONEY	BANK LOAN	CASES	SUBSIDY	MONEY	BANK LOAN	UP TO
ALIPURDUAR	725	228	36	36	13	0	360,000	36,000	324,000	0	0	0	0	DEC
BANKURA	1915	421	421	0	0	0		0	0	0		0	0	JAN
BARDHAMAN	3450	2,195	2,195	2,118	824	0	21,180,000	0	21,180,000	397	3,970,000		3,970,000	JAN
BIRBHUM	1685	1,085	1,085	1,085	454	0	10,850,000	0	10,850,000	712	7,120,000	0	7,120,000	JAN
COOCHBIHAR	2306	622	622	618	181	0	6,173,500	201,550	9,402,950	59	587,500	17,750	928,164	JAN
DAKSHIN DINAJPUR	787	298	298	160	70	0	1,600,000	0	1,600,000	29	290,000	0	290,000	JAN
DARJEEING HILL	93	8	8	8	2	0	8,000	0	80,000	6	60,000	0	60,000	JAN
HOOGHLY	2192	881	881	881	121	0	8,810,000	0	10,241,000	664	6,640,000	0	4,825,000	JAN
HOWRAH	1172	615	250	250	181	0	2,500,000	16,000	2,500,000	151	1,510,000	4,000	1,525,000	JAN
JALPAIGURI	1652	970	617	596	178	0	5,960,000	418,000	6,272,000	18	180,000	14,000	206,000	JAN
KOLKATA	395													
MALDAHA	1362	215	215	215	72	0	2,150,000	0	2,150,000	159	1,590,000	0	1,590,000	JAN
MURSHIDABAD	1464	864	864	791	245	0	7,910,000	0	7,910,000	208	2,080,000	0	2,080,000	JAN
NADIA	2523	1,544	596	507	0		5,070,000	0	5,070,000	95	950,000	0	950,000	JAN
NORTH 24-PGS	3537	1,422	779	779	86	0	7,790,000	212,000	8,040,000	133	1,330,000	107,000	1,342,700	JAN
PASCHIM MEDINIPUR	1840	687	687	617	174	0	6,170,000	4,000	6,526,000	116	1,160,000	0	1,160,000	JAN
PURBA MEDINIPUR	1216	581	567	558	190	0	5,520,000	4,000	5,516,000	110	1,100,000	4,000	1,096,000	JAN
PURULIA	926	136	136	136	81	0	1,360,000	0	1,360,000	0	0	0	0	JAN
SILIGURI	424	216	131	106	9	0	1,060,000	0	1,810,000	0	0	0	0	JAN
SOUTH 24-PGS	4018	2,807	2,807	2,338	1,020	0	23,378,860	0	23,378,860	653	6,530,000	0	6,530,000	JAN
UTTAR DINAJPUR	1318	1,115	972	960	600	0	9,600,000	0	9,600,000	364	3,640,000	0	3,640,000	JAN
TOTAL	35,000	16,910	14,167 0	12,759	4,501	0	127,450,360	891,550	133,810,810 0	3,874	38,737,500	146,750	37,312,864	

Department of Self Help Group & Self Employment
Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP)
Yearwise Performance Report (Urban + Rural) as on 31-12-2016.

Year	No. of cases		Total Project cost involved in sanctioned cases(Rs in Lakhs)	Subsidy involved in sanctioned cases (Rs in Lakhs)	Subsidy released		Disbursement		Pending with Bank for Disbursement	
	Sponsored	Sanctioned			No. of cases	Amount (Rs in Lakhs)	No. of cases	Amount (Rs in Lakhs)	No. of cases	Amount (Rs in Lakhs)
2000-2001	13364	2731	5470.78	871.55	2634	805.31	2307	701.08	0	0.00
2001-2002	20015	7835	14527.40	3264.56	7882	2953.74	7147	2682.09	15	1.87
2002-2003	20035	8116	13927.8	2828.19	4932	1312.38	4427	1142.24	3	0.28
2003-2004	9813	4960	8029.74	1356.26	5902	2030.86	5142	1791.89	0	0.00
2004-2005	10142	5423	8483.7	1365.51	4223	974.34	3639	814.73	0	0.00
2005-2006	9234	4546	11101.26	1235.40	4900	1356.18	4257	1169.85	1	0.50
2006-2007	9458	5717	8254.13	1476.24	6354	1705.82	5710	1385.03	0	0.00
2007-2008	25790	9207	17992.59	3357.55	7964	2896.05	7468	2667.13	1	0.20
2008-2009	54879	21987	46492.30	9234.67	14896	6379.40	14280	6072.94	6	2.10
2009-2010	60077	25150	56001.50	12645.70	18930	8591.65	18121	8153.08	4	2.24
2010-2011	52330	24452	55958.21	11648.07	19324	9300.35	18330	8793.80	12	3.39
2011-2012	49203	21326	51380.51	10235.07	29798	13440.05	28350	12857.61	46	13.31
2012-2013	69625	28963	65313.61	16055.98	23456	11202.77	22289	10334.47	54	21.68
2013-2014	61381	28164	71601.47	18500.59	25658	15602.97	24600	14788.60	117	73.19
2014-2015	64374	30961	74144.65	21353.46	26430	18190.03	25059	17106.79	487	372.55
2015-2016	67849	33010	87123.43	24199.28	32580	23623.09	28896	20941.16	3038	2252.49
2016-2017	44410	16646	46726.47	13383.31	25645	20016.33	22147	17331.73	3389	2613.52
TOTAL	**641979**	**279194**	**642529.55**	**153011.39**	**261508**	**140381.32**	**242169**	**128734.22**	**7173**	**5357.32**

Department of Self Help Group & Self Employment
Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP)
District wise Performance Report (Urban + Rural) as on 31-12-2016

District	No. of Cases		Total Project cost involved in sanctioned cases (Rs in Lakhs)	Subsidy involved in sanctioned cases (Rs in Lakhs)	Subsidy Released		Disbursement		Pending with Bank for Disbursement	
	Sponsored	Sanctioned			No. of cases	Amount (Rs in Lakhs)	No. of cases	Amount (Rs in Lakhs)	No. of cases	Amount (Rs in Lakhs)
BANKURA	30072	14990	34763.27	8714.62	13604	7895.82	12298	7056.43	549	408.60
BARDHAMAN	53793	23145	62086.91	15019.87	21008	13116.02	18864	11578.55	765	702.36
BIRBHUM	37734	19665	42576.81	10624.76	17411	9003.99	15882	8153.41	701	426.02
COOCHBEHAR	26096	12343	23328.72	5855.24	11783	5483.30	11217	5155.75	384	202.95
DAKSHIN 24 PARAGANAS	36603	15342	28260.16	7184.00	14901	6821.07	14134	6403.74	372	239.30
DAKSHIN DINAJPUR	19401	11127	23920.28	4759.05	10780	4930.83	9791	4435.08	293	183.42
DARJEELING	9554	3330	7076.39	1787.69	3019	1631.32	2701	1464.84	51	62.53
HOOGHLY	38512	16514	38243.94	10213.31	15296	8671.89	14747	8344.99	151	132.81
HOWRAH	35544	12860	22438.16	5445.03	12568	5342.21	11882	5019.71	175	119.87
JALPAIGURI	17624	10538	33538.13	6736.53	10214	6404.55	8889	5435.38	561	503.88
KOLKATA	22278	9607	17025.30	4204.81	9716	4208.57	8100	3538.54	223	193.04
MALDA	57648	14708	37069.98	7761.11	13890	7285.52	13128	6861.86	170	113.76
MURSHIDABAD	39368	20170	46296.37	10740.23	19909	10372.29	18189	9356.14	746	514.83
NADIA	38395	16254	33882.41	8230.60	14224	7068.22	13178	6436.92	411	300.12
PASCHIM MEDINIPUR	47610	18772	59401.76	13066.65	15082	10486.13	14509	10099.02	102	110.95
PURBA MEDINIPUR	26133	15288	31593.42	8790.47	15958	9541.08	14986	8906.03	311	216.75
PURULIA	22796	8806	24847.15	5512.08	8236	5025.77	7713	4656.29	250	187.81
UTTAR 24 PARAGANAS	53305	21563	40157.13	9480.48	20812	8960.75	19883	8455.13	193	122.56
UTTAR DINAJPUR	20321	10047	24635.26	6126.59	9014	5480.54	8385	5046.19	422	316.57
ALIPURDUAR	9192	4125	11388.00	2758.27	4083	2651.46	3693	2330.22	343	299.19
TOTAL	**641979**	**279194**	**642529.55**	**153011.39**	**261508**	**140381.32**	**242169**	**128734.22**	**7173**	**5357.32**

West Bengal

Programme Year 2016-17
USKP
Progress in implementation as on 31.12.2016

(Rs.in lac)

Sl No	Bank	Target No	Proposals Sponsored NO	Proposals Sanctioned		Proposals Disbursed		Proposals Rejected No	Proposals Pending No
				No	Amt.	No	Amt.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
COMMERCIAL BANKS									
1	AB	200	87	67	47.98	54	41.29	20	0
2	AND.BK	30							0
3	BOB	150	11	7	6.14	5	4.13	0	4
4	BOI	150	141	120	87.12	101	81.11	11	10
5	BOM	30							0
6	CB	150	28	24	23.84	22	20.45	0	4
7	CBI	150	118	106	48.01	91	38.51	0	12
8	CORP.BK	50							0
9	DB	50	5	4	4.01	4	4.01	1	0
10	IB	100	45	29	10.75	25	9.13	1	15
11	IOB	75	48	29	36.47	29	36.47	17	2
12	OBC	125							0
13	PNB	150							0
14	P & SB	75	4	3	0.84	3	0.78	0	1
15	SB	75	11	10	37	9	37	0	1
16	SBI	400	91	72	28.15	68	25.24	10	9
17	UB	100							0
18	UBI	300	82	69	60.22	64	53.68	2	11
19	UCO	150	92	65	104.00	75	101.00	0	27
20	VB	30							0
A	Comm.Bks.Total	2540	763	605	494.53	550	452.80	62	96
SBI ASSOCIATES									
21	SBoI	0							
22	SBBJ	0							
23	SBOS	0							
24	SBoP	0							
25	SBoM	0							
B	Total	0	0	0	0	0	0	0	0
(A+B)	Comm.Bks Total	2540	763	605	494.53	550	452.80	62	96
REGIONAL RURAL BANKS									
26	BGVB (UBI)	150	115	98	98.14	92	62.32	0	17
27	PBGB (UCO)	125	48	44	72	44	72	4	0
28	UBKGB	75							0
C	RRBs Total	200	163	142	170	136	134	4	17
29	WB Co-op.Bk	100							
30	ARDB	85							
D	Total of Co Op Bank	185							
Grand Total (A+B+C+D)		2925	926	747	665	686	587	66	113

Swarozgar Credit Card (SCC) 2016-17

(Position from 01.04.2016- 31.12.2016)

(Rs.in lac)

Sl	Bank	Target	Issued		Achievement
		No	No.	Amt.	(N0) in %
COMMERCIAL BANKS					
1	Allahabad Bank	1490	55	26.18	4
2	Andhra Bank	90	14	5.47	16
3	Bank of Baroda	420			0
4	Bank of India	1050	487	227.18	46
5	Bank of Maharashtra	90			0
6	Canara Bank	240	54	56.21	23
7	Central Bank of India	1370	147	29.39	11
8	Corporation Bank	90	31	9.15	34
9	Dena Bank	90	33	23.15	37
10	Indian Bank	120	21	8.54	18
11	Indian Overseas Bank	120	36	8.65	30
12	Oriental Bank of Commerce	120	44	4.25	37
13	Punjab National Bank	1470	301	80.25	20
14	Punjab & Sind Bank	90	24	6.35	27
15	Syndicate Bank	180	26	4.46	14
16	State Bank of India	2820	208	135.25	7
17	Union Bank of India	300	37	10.15	12
18	United Bank of India	2620	614	168.44	23
19	UCO Bank	1550	218	51.78	14
20	IDBI Bank	200	34	8.48	17
21	Vijaya Bank	180	24	5.48	13
A	**Comm.Bks.Total**	**14700**	**2408**	**868.81**	16
SBI ASSOCIATES & OTHERS					
22	HDFC	75	16	2.34	21
23	ICICI	75	16	4.51	21
24	SBoI	0			0
25	SBoS	0			0
26	SBoP	0			0
27	SBoM	0			0
28	SBBJ	50	14	7.41	28
29	AXIS Bank (UTI)	100	11	2.1	11
					0
B	**Total**	300	57	16.36	19
(A+B)	**Total of Comm.Bks.**	**15000**	**2465**	**885.17**	16
REGIONAL RURAL BANKS					
30	BGVB (UBI)	2550	1986	784.05	78
31	PBGB (UCO)	1940	203	86.12	10
32	UBKGB	1510	891	341.25	59
C	**RRBs Total**	**6000**	**3080**	**1211.42**	**51**
					51
D	**W.B. St. Co-op.Bk**	**8000**	**2044**	**578.46**	26
E	**WBSCARD Bank Ltd.**	**1000**			0
Grand Total (A+B+C+D+E)		**30000**	**7589**	**2675.05**	**25**

West Bengal

Artisan Credit Card (ACC) -2016-17
(Position from 01.04.2016- 31.12.2016)

(Rs.in lac)

Sl No.	Bank	Target No.	Issued	
			No	Amount
(1)	(2)	(3)	(4)	(5)
COMMERCIAL BANKS				
1	Allahabad Bank	5000	221	93.43
2	Andhra Bank	50	16	12.47
3	Bank of Baroda	1000	14	10.64
4	Bank of India	2000	455	196.10
5	Bank of Maharashtra	50	22	7.84
6	Canara Bank	600	106	51.82
7	Central Bank of India	2000	165	21.83
8	Corporation Bank	100	34	5.68
9	Dena Bank	100	17	14.01
10	Indian Bank	300	17	10.14
11	Indian Overseas Bank	400	8	0.84
12	Oriental Bank of Commerce	400	42	16.47
13	Punjab National Bank	1800	112	34.25
14	Punjab & Sind Bank	100	20	5.64
15	Syndicate Bank	500	42	26.21
16	State Bank of India	8000	630	181.11
17	Union Bank of India	600	97	24.14
18	United Bank of India	6000	578	338.56
19	UCO Bank	3000	251	89.33
20	Vijaya Bank	100	21	4.46
Comm.Bks.Total		**32100**	**2868**	**1144.97**
21	PBGB	200	88	16.23
22	BGVB	500	144	74.48
23	UBKGB	200	44	16.78
TOTAL RRBs		**900**	**276**	**107.49**
24	**WBSCB Bk**	**0**	**6**	**2.45**
TOTAL		**33000**	**3144**	**1252.46**

Agenda No. 18

Financing the Minority Community and Backward Classes:

The under noted seventeen districts of the State have been identified as Minority concentrated districts i) Howrah, ii) Kolkata, iii) Burdwan, iv) Nadia, v) 24 Parganas (N), vi) 24 Parganas (S), vii) Malda, viii) Murshidabad, ix) Uttar Dinajpur, x) Dakshin Dinajpur, xi) Coochbehar, xii) Birbhum, xiii) Darjeeling, xiv) Jalpaiguri, xv) Alipurduar, xvi) Purba Medinipur, xvii) Paschim Medinipur.

Position of outstanding credit to Minorities in West Bengal as on December 2016 in comparison to December 2015 and March 2016.

(Amt in Rs. crore)

Item	December 2015	March 2016	December 2016
Outstanding Priority Sector Credit to Minority Community	21059	23523	24096
Total Priority Sector Credit in the State	135118	147553	140080

The present Priority sector Advance to Minority Community at the end of December, 2016 has increased by 14.42 % over December, 2015 position. Our objective is to ensure that the Minority communities and backward classes receive a fair and equitable portion of the credit within the overall target of the Priority sector. Formation of SHGs should be popularized amongst the Minorities and other backward classes as well.

Tables showing bank wise disbursement of loans to Minority Communities, Scheduled Castes and Scheduled Tribes and also other backward classes have been annexed.

The summary position is as under:

Minority Community:

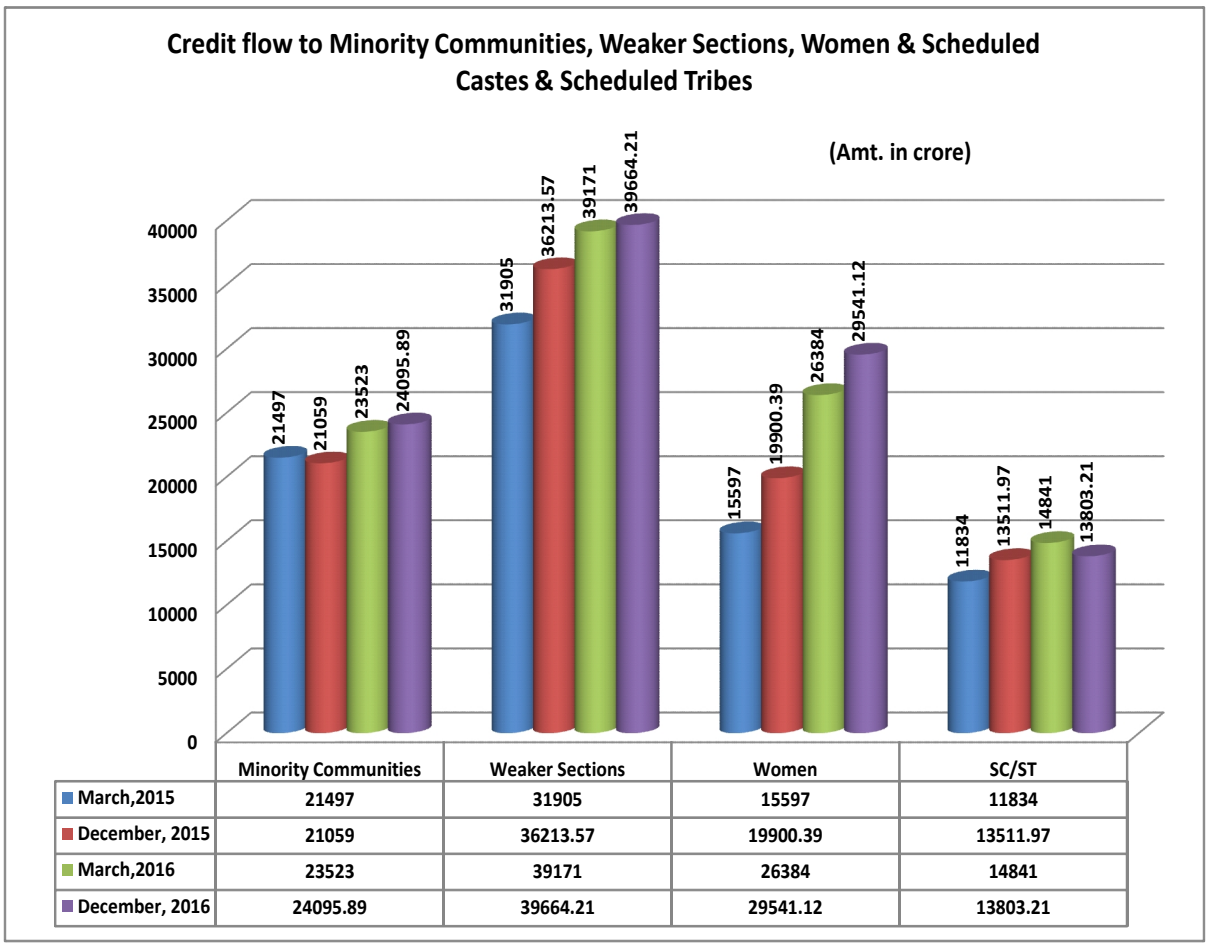
(Rs. in crore)

Sl No.	Item	Disbursement made 01.04.2008-31.03.2016 A/C	Amt.	01.04.2016-31.12.2016 A/C	Amt.	Otg. Balance on 31.12.2016	% to Prisec Advance
1	**Minority Comm.**	3666068	31047.23	729615	5279.89	24095.89	17

SC/ST & OBC :

(Rs. in crore)

Sl No.	Item	Disbursement made 2015-16 A/C	Amt.	01.04.2016-31.12.2016 A/C	Amt.	Otg. Balance on 31.12.2016	% to ANBC
2	SC/ST	882605	3761.02	731619	3493.1	13803.21	4.03
3	OBC	195885	2361.67	208205	1535.43	7928.74	2.32



Bank wise Disbursement of Loan & deployment of Credit to Minority Community for the State of West Bengal as on 31.12.2016

(Rs.in lac)

Sl.No	Banks	Minority Community (Disbursement)				Outstanding	Of which to	% to
		2008 - 2016		01.04.16 to 31.12.2016		Prisec Advance	Minority community	Prisec
		A/C	Amt.	A/C	Amt.	As on 31.12.2016		Advance
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
COMMERCIAL BANKS								
1	Allahabad Bank	114207	363918.17	5123	5428.24	927374.77	151150.67	16
2	Andhra Bank	944	12046.21	72	76.48	170367.56	30156.23	18
3	Bank of Baroda	13883	18569.73	1017	962.32	419806.00	53838.14	13
4	Bank of India	36926	152924.57	4059	51287.11	675984.00	117825.00	17
5	Bank of Maharashtra	546	1756.59	51	1842.12	25687.14	1075.00	4
6	Canara Bank	37043	89097.43	2423	8595.68	252576.07	34180.86	14
7	Central Bank of India	54221	62802.59	2551	14104.50	318876.04	49558.00	16
8	Corporation Bank	5344	20982.94	247	591.80	91736.70	27951.80	30
9	Dena Bank	737	1098.02	148	2280.14	90070.00	12576.00	14
10	Indian Bank	1693	1727.64	158	710.42	62894.35	45237.46	72
11	Indian Overseas Bank	9021	7122.28	701	753.12	423894.71	25493.41	6
12	Oriental Bank Commerce	4625	20695.47	247	805.05	309088.15	38896.21	13
13	Punjab National Bank	46649	29439.190	1195	1284.44	391912.79	155711.65	40
14	Punjab & Sind Bank	589	2892.23	46	73.54	85834.39	112631.12	131
15	Syndicate Bank	18483	27820.92	3262	5411.11	133388.11	39415.14	30
16	State Bank of India	445226	395857.94	3828	4442.51	1529286.00	350299.00	23
17	Union Bank of India	8467	19301.52	865	2751.45	251616.19	50591.49	20
18	United Bank of India	285289	219475.58	6124	5812.23	1351667.46	283906.77	21
19	UCO Bank	95376	124627.38	4373	10229.51	595298.00	23982.22	4
20	Vijaya Bank	3058	10903.47	324	521.44	137140.90	15999.64	12
21	IDBI Bank	20266	40576.59	2533	906.60	358273.84	47168.72	13
A	Comm.Bks.Total	1202593	1623636.46	39347	118869.81	8602773.17	1667644.53	19
SBI ASSOCIATES								
22	SBoI	0	0	0	0.00	0.00	0.00	0
23	SBBJ	17	40.6	0	0.00	0.00	0.00	0
24	SBoS	0	0	0	0.00			0
25	SBoP	0	0	0	0.00			0
26	SBoM	57	370.28	0	0.00	5879.84	967.12	16
B	Total	74	410.88	0	0.00	5879.84	967.12	16
OTHER BANKS								
27	HDFC Bank	27030	29912.96	2380	2347.18	473950.33	41150.52	9
28	AXIS Bank (UTI)	13801	317011.47	1084	1188.96	318025.98	53894.11	17
29	ICICI Bank	71978	65282.51	19659	20646.11	357746.28	43658.32	12
30	South Indian Bank			28	56.18	44636.46	77.48	
31	Federal Bank	4554	86663.68	1625	30611.36	38948.33	2332.43	6
32	Kotak Mahindra Bank					56735.70	8562.32	15
33	Indusind Bank					110345.47	28364.34	26
34	Bandhan Bank	628874	244472.00	489066	251247.11	792914.03	226522.00	29
35	Ratnakar Bank Ltd.			757	33.74	28687.45	139.70	
C	Total	746237	743342.62	514599	306131	2221990.03	404701.22	18
(A+B+C)		1948904	2367389.96	553946	425000.45	10830643.04	2073312.87	19
REGIONAL RURAL BANKS								
36	BGVB (UBI)	185869	273523.49	5784	8578.79	480289.95	125856.22	26
37	PBGB (UCO)	110545	60052.00	3746	9128.00	193880.00	68237.00	35
38	UBKGB	76320	51178.00	2618	2582.47	99472.00	17329.00	17
D	RRBs Total	372734	384753.49	12148	20289.26	773641.95	211422.22	27
E	W.B. St. Co-op.Bk	1344430	352579.83	163521	82699.01	873706.34	102089.70	12
F	WBSCARD Bank Ltd.	0	0	0	0	98456.22	22764.91	23
G	SIDBI		0	0	0	82541.59		0
(A+B+C+D+E+F+G)		3666068	3104723.28	729615	527988.72	12658989.14	2409589.70	17
Medium Enterprise						1349043.77		
Total Prisec						14008032.91		

Bank wise Disbursement of Loan to Scheduled Caste & Scheduled Tribe for the State of West Bengal as on 31.12.2016

(Rs.in lac)

Sl.No	Banks	Schedule Cast & Schedule Tribe			
		2013-16		01.04.16 to 31.12.2016	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
COMMERCIAL BANKS					
1	Allahabad Bank	31867	29778.10	3978	4657.19
2	Andhra Bank	337	618.37	43	60.09
3	Bank of Baroda	2044	4326.00	191	634.19
4	Bank of India	5261	50291.00	2287	8857.10
5	Bank of Maharashtra	119	402.33	44	93.14
6	Canara Bank	4294	1393.47	430	781.29
7	Central Bank of India	10721	9988.00	2491	8602.10
8	Corporation Bank	1306	2803.23	154	374.32
9	Dena Bank	513	938.12	123	306.14
10	Indian Bank	747	970.30	1585	1636.25
11	Indian Overseas Bank	3795	2779.33	314	961.16
12	Oriental Bank of Commerce	1074	6923.12	217	1129.01
13	Punjab National Bank	7347	5360.00	1679	1196.78
14	Punjab & Sind Bank	156	448.61	31	46.54
15	Syndicate Bank	4276	4931.00	803	1425.00
16	State Bank of India	287682	16469.00	4304	4119.84
17	Union Bank of India	4697	2830.48	230	282.23
18	United Bank of India	4886	2816.60	3271	2184.23
19	UCO Bank	16423	15892.23	4227	10158.11
20	Vijaya Bank	861	2129.93	116	268.48
21	IDBI Bank	9812	9328.29	19943	5875.19
A	Comm.Bks.Total	398218	171417.51	46461	53648.38
SBI ASSOCIATES					
22	SBoI	0	0		
23	SBBJ	0	0		
24	SBoS	0	0		
25	SBoP	0	0		
26	SBoM	13	9.46		
B	Total	13	9.46	0	0
OTHER BANKS					
27	HDFC Bank	1373	1061.34	423	384.74
28	AXIS Bank (UTI)	589	1027.41	17	8.14
29	ICICI Bank	14819	8732.00	3966	3010.10
30	Federal Bank	23	21.04	27	29.63
31	Bandhan Bank	610421	228592.00	473400	226249.00
32	Ratnakar Bank Ltd.			9224	477.36
33	South Indian Bank			2	0.55
C	Total	627225	239433.79	487059	230158.97
(A+B+C)		1025456	410860.76	533520	283807.35
REGIONAL RURAL BANKS					
34	BGVB (UBI)	24636	67308.81	6742	4669.51
35	PBGB (UCO)	24354	8055.00	4933	7617.01
36	UBKGB	44929	34281.00	4644	3891.12
D	RRBs Total	93919	109644.81	16319	16177.64
E	W.B. St. Co-op.Bk	519917	121976.02	181780	49325.12
F	WBSCARD Bank Ltd.	0	0.00	2877	3343.30
Grand Total (A+B+C+D+E+F)		1639292	642481.59	731619	349310.11

Bank wise Disbursement of Loan to Other Backword Classes
for the State of West Bengal as on 31.12.2016

(Rs.in lac)

Sl.No	Banks	Other Backword Classes			
		2013-16		01.04.16 to 31.12.2016	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
COMMERCIAL BANKS					
1	Allahabad Bank	37491	55009.53	5047	6314.24
2	Andhra Bank	356	9175.00	19	3.12
3	Bank of Baroda	1523	5978.14	159	432.45
4	Bank of India	3258	48699.00	2287	9587.12
5	Bank of Maharashtra	109	536.37	32	114.11
6	Canara Bank	1094	368.51	219	241.10
7	Central Bank of India	8882	9307.00	4241	13454.11
8	Corporation Bank	379	810.06	83	169.57
9	Dena Bank	2066	165635.57	52	2549.00
10	Indian Bank	322	421.75	598	928.23
11	Indian Overseas Bank	4757	3391.76	696	1088.75
12	Oriental Bank of Commerce	790	1249.35	66	132.00
13	Punjab National Bank	4043	2942.05	1480	1057.32
14	Punjab & Sind Bank	177	716.12	31	24.52
15	Syndicate Bank	1296	2397.00	866	1001.00
16	State Bank of India	157943	15663.00	4729	5374.12
17	Union Bank of India	4175	8679.97	204	306.17
18	United Bank of India	3858	1014.38	1932	2074.45
19	UCO Bank	8903	6216.11	3272	26411.00
20	Vijaya Bank	2742	20660.47	26	34.46
21	IDBI Bank	2067	8088.79	1790	1347.20
A	**Comm.Bks.Total**	**246231**	**366959.93**	**27829**	**72644.04**
SBI ASSOCIATES					
22	SBoI	0	0		
23	SBBJ	0	0		
24	SBoS	0	0		
25	SBoP	0	0		
26	SBoM	3	9.46		
B	**Total**	**3**	**9.46**	**0**	**0**
OTHER BANKS					
27	HDFC Bank	0	0.00	1577	414.75
28	AXIS Bank (UTI)	54	81.02		
29	ICICI Bank	0	0.00		
30	Federal Bank	45	811.60		
31	Bandhan Bank	42962	16221.00	33584	16315.11
32	Ratnakar Bank Ltd.			40091	2004.40
33	South Indian Bank			3	5.03
C	**Total**	**43061**	**17113.62**	**75252**	**18734.26**
(A+B+C)		**289295**	**384083.01**	**103081**	**91378.3**
REGIONAL RURAL BANKS					
34	BGVB (UBI)	5104	8234.71	2367	3909.28
35	PBGB (UCO)	12501	14806	7739	13646.00
36	UBKGB (CBI)	16742	10925	1868	1750.15
D	**RRBs Total**	**34347**	**33965.71**	**11974**	**19305.43**
E	**W.B. St. Co-op.Bk**	280861	102207.79	92586	42204.51
F	**WBSCARD Bank Ltd.**	0	0	564	655.04
Grand Total (A+B+C+D+E+F)		**604503**	**520256.51**	**208205**	**153543.28**

Agenda No. 19

RUDSETI / RSETI (Rural Self Employment Training Institute)

In West Bengal 19 RSETIs sponsored by various Banks as per MoRD guidelines are functional, covering all the 18 districts.

Bank wise sponsorship of RSETIs are as under :

United Bank of India :6
Uco Bank :3
Central Bank of India :3
Allahabad Bank :2
State Bank of India :2
Punjab National Bank :1
Bank of India :1
Syndicate Bank :1

It is observed that upto December quarter, all 19 RESETIs have collectively conducted 2966 training programmes and trained 78935 candidates. The District wise RSETI performance is furnished in Annexure.

Status of District wise (RSETI) settlement of trained candidates as on 31.01.2017 in West Bengal

S No.	Inst. Name	No of training conducted	No of candidates trained	Total settled	Self Employed		Wage Employed	In process	% of settlement
					Bank	Own			
1	Birbhum	161	4850	2857	2237	620	5	1993	59
2	Paschim Medinipore	123	4242	2967	2229	738	214	1268	70
3	North 24 Parganas	161	4364	3775	2067	1708	-	588	87
4	Coochbehar	70	1808	1327	662	665	-	481	73
5	Darjeeling	44	1117	706	510	196	-	411	63
6	Jalpaiguri	187	3619	2900	2694	206	40	719	80
7	Purba Midnapore	130	3773	2849	1291	1558	26	920	76
8	Murshidabad	197	5858	3977	2084	1893	-	1881	68
9	Malda	136	4183	2573	1597	976	263	1610	62
10	Nadia	122	3087	2009	694	1315	-	1078	65
11	Burdwan	152	3940	2715	1389	1326	-	1225	69
12	Hooghly	161	4246	3037	2549	488	-	662	72
13	Howrah	123	3843	2718	2717	1	-	1114	71
14	Bankura	197	4538	2486	1478	1008	517	1941	55
15	Dakshin Dinarpur	117	3186	2124	1099	1025	206	1021	67
16	Howrah	444	10956	8492	1579	6919	527	2218	78
17	Purulia	106	2729	1251	896	355	-	1412	46
18	South 24 Parganas	204	5386	3548	3073	475	33	1818	66
19	Uttar Dinajpur	131	3210	2096	1470	626	7	1113	65
	Total	**2966**	**78935**	**54407**	**32315**	**22098**	**1838**	**23473**	**69**

Timely submission of SLBC Data by the Banks:

Timely submission of correct data by all banks /financial institutions is of prime importance for effective functioning of Lead Bank Scheme. Delayed submission of data comes in the way of timely holding of various meetings relating to Lead Bank Scheme. It also debars the convener bank/lead bank to submit compiled data to RBI, NABARD, Central and State Governments on various items as and when asked for. All banks need to make lot of improvement in this area.

Details of Banking Progress Data received at our end as per our record.

Sl. No.	Name of the Bank	March 2015	December 2015	March 2016	December 2016
1	Allahabad bank	02.05.2015	30.01.2016	29.04.2016	06.02.2017
2	Andhra Bank	22.04.2015	09.02.2016	10.05.2016	16.02.2017
3	Bank of Baroda	13.05.2015	02.02.2016	10.05.2016	08.02.2017
4	Bank of India	11.05.2015	04.02.2016	03.05.2016	02.02.2017
5	Bank of Maharashtra	13.05.2015	12.02.2016	11.05.2016	09.02.2017
6	Canara Bank	13.05.2015	01.02.2016	07.05.2016	06.02.2017
7	Central Bank of India	12.05.2015	29.01.2016	10.05.2016	02.02.2017
8	Corporation Bank	14.05.2015	15.01.2016	04.05.2016	16.01.2017
9	Dena Bank	27.04.2015	25.01.2016	29.04.2016	24.01.2017
10	Indian Bank	14.05.2015	05.02.2016	29.04.2016	09.02.2017
11	Indian Overseas Bank	02.05.2015	18.01.2016	27.04.2016	09.02.2017
12	Oriental Bank of Commerce	02.05.2015	05.02.2016	11.05.2016	-
13	Punjab National Bank	02.05.2015	20.01.2016	19.04.2016	06.02.2017
14	Punjab & Sind bank	06.05.2015	05.02.2016	27.04.2016	03.02.2017
15	Syndicate Bank	22.04.2015	04.02.2016	29.04.2016	25.01.2017
16	State Bank of India	02.05.2015	08.02.2016	12.05.2016	10.02.2017
17	Union Bank of India	12.05.2015	06.02.2016	10.05.2016	08.02.2017
18	United Bank of India	12.05.2015	06.02.2016	22.04.2016	02.02.2017
19	UCO Bank	15.05.2015	10.02.2016	11.05.2016	14.02.2017
20	Vijaya Bank	22.04.2015	08.02.2016	11.05.2016	09.02.2017
21	BGVB	27.04.2015	31.12.2015	22.04.2016	19.01.2017
22	PBGB	27.04.2015	05.02.2016	07.05.2016	25.01.2017
23	UBKGB	14.05.2015	02.02.2016	12.05.2016	08.02.2017
24	HDFC Bank	22.04.2015	05.02.2016	15.04.2016	15.01.2017
25	AXIS Bank	27.04.2015	11.02.2016	27.04.2016	08.02.2017
26	ICICI Bank	22.04.2015	29.01.2016	22.04.2016	17.01.2017
27	SBOM	-		-	-
28	Bandhan Bank	-	20.01.2016	10.05.2016	13.01.2017
29	Indusind Bank	-	01.02.2016	17.05.2016	02.02.2017
30	Federal Bank	02.05.2015	01.02.2016	21.04.2016	04.02.2017
31	Ratnakar Bank Ltd.	-		16.04.2016	23.01.2017
32	South Indian Bank	-		-	20.02.2017
33	WB St. Co-o p Bank	14.05.2015	11.02.2016	12.05.2016	13.02.2017
34	WBSCARDB	-		22.04.2016	24.01.2017
35	SIDBI	-		-	15.02.2017
36	IDBI Bank	30.04.2015	08.02.2016	12.05.2016	20.01.2017
37	WBFC	-	14.01.2016	-	-

RBI/NABARD/IBA can consider developing common software for all banks, which would enable them, communicate data to DCC/SLBC promptly.

UNITED BANK OF INDIA

Lead Bank Division, Head Office

Convener
State Level Banker's Committee for West Bengal

To The members of SLBC, West Bengal

Minutes of the SLBC Sub-Committee for Agriculture & Allied Activities held at UBI, HO on 24.01.2017

The meeting was attended by the following:

i) Dr. Sanjiv Chopra, Addl.Chief Secretary in charge Agriculture, Govt. Of West Bengal

ii) Dr. Pradip Majumdar, Advisor (Agriculture) to Hon'ble Chief Minister, Govt. Of WB.

iii) Shri Rajesh Sinha, Secretary, Agriculture Marketing Dept., Govt. Of West Bengal

iv) Shri G. N. Rath, Chief General Manager, RBI, Kolkata

v) Shri A. K. Ray Barman, CGM, NABARD, Kolkata

vi) Shri Manas Dhar, GM (PRISEC & FI) UBI & Convener, SLBC, West Bengal

The meeting was convened to discuss the following agenda:

1. Payment mechanism covering farmers for procurement of Paddy by West Bengal government
2. Difficulties faced by cold storage owners for farmer's inability to release pledged stock of potato due to sudden steep fall in price of potato
3. Payment mechanism during loading/unloading of potato at cold storage in the peak season with cash withdrawal constraint

Discussion on Agenda 1 : Initiating the discussion Shri Manas Dhar, requested Dr.Chopra to set the tone of this special SLBC meeting on Agriculture. Dr. Chopra in turn requested Dr. P. Majumdar, Advisor (Agriculture) to the Hon'ble Chief Minister, Govt. of West Bengal, to give a latest update on the situation. Dr. Majumdar said that Government have set a procurement target of 52 lakhs tons of paddy this year. 40% of this target will be fulfilled through Co-operative Society. Per quintal price has been set at Rs.1490/-. The payment to the farmers is to be made within 72 hours (maximum) through RTGS. Farming community is pleading for enhancing the present restriction put on cash withdrawal to the tune of Rs.25,000/-. He said, owing to huge cash crunch,

the farmers are forced to make distress sale of the paddy to the extent of below 20 – 25% of the minimum support price. Paddy growers are preferring sell of paddy below the bench mark rate where the purchaser is offering instant cash payment.

Dr. Chopra said that cash crunch is severely affecting paddy procurement process. While 14 lakh tons of paddy was procured during last year upto this time, this year till now only 1.4 lakh ton have been procured. He suggested that the agony of the farmers be represented before RBI through SLBC.

Shri Manas Dhar pointed out that even the stipulated amount of Rs.25,000/- per week is not being received by the farmers in of the most cases from the bank branches due to shortage of cash.

Shri G.N.Rath clarified that shortage of cash is a reality and we all have to carry on with whatever cash is made available to us. The situation cannot change overnight. RBI is alive to the situation and doing its best within the constraints. RBI is monitoring the currency situation ceaselessly. He said RBI is regularly monitoring the currency situation so that 25% of the currency is made available to the rural areas. He said currency is not a one way situation, the fresh currency pumped by RBI should circulate within the economy.

It was decided in the meeting that Government of West Bengal will prepare the names of pockets within the state where production and procurement of paddy is likely to be on the higher side and supply the same to RBI through SLBC. This will enable RBI to refurbish cash to the nearby Currency Chests to the desired extent. List of 755 branches was discussed in this regard. Dr.Pradip Majumdar mentioned about the intense pressure being felt by the state government from the farmers due to persistent cash crunch.

Shri Manas Dhar requested the banking fraternity to ensure that there is no laxity on the part of banks in recording the KYC documents submitted by the farmer customers so that RTGS credits are smoothly appropriated in their accounts without any glitch.

Discussion on Agenda 2 & 3:

The Agenda 2 was dedicated to the problems faced by the Cold Storages in the state. Shri Manas Dhar said that the demonetisation effect is being sorely felt both by the bankers as well as the Cold Storage owners. Release of potato from the cold storages is severely affected due to the persistent cash crunch situation. Slow release of potato from storage is causing cash shortages in the hands of storage owners. The bankers are also feeling the heat. If situation doesn't improve, lot many cold storage accounts may turn into NPA. Two cold storage associations viz. West Bengal Cold Storage Association & West Bengal Cold Chain & Cold Storage Owners' Welfare Association have represented before the SLBC to bring their woes to the notice of RBI so that the currency situation improves. The associations wanted RBIs intervention so that overdue cash credit loan for the season 2016 can be converted into Term loan as was done in 2008-09.

It was discussed in the meeting that up-loading of potato in the storage is a huge labour intensive job and hence the currency chest of the banks located in the area where concentration of cold storage is heavy should have enough supply of currency. It was opined that unless immediate

remedial steps are taken we may have to face a situation where the potato price will fall steeply due to non-release of potato from the storages and influx of potato from other states.

In his concluding note Dr. Chopra suggested to form a Small Committee of SLBC to discuss every details of the issue confronting the stake holders. The Small Committee should submit its findings within 7-days for submission to the RBI for their taking remedial measures. Small Committee will consist of the following members:-

1) One Representative each from two Cold Storage Owners Association of WB.
2) Representative from NABARD.
3) Representative from Agriculture Marketing Deptt. Govt. Of West Bengal
4) Representative from PSU/Private banks
5) Representative from SBI
6) Representative from Co-operative Bank.
7) Sri Manas Dhar, GM (UBI) & Convener SLBC(WB)

Sri Manas Dhar, GM (UBI) & Convener SLBC (WB) advised meeting of the Small Committee on 25.01.2017 at 12.00 noon and immediate submission of the report to the SLBC for onward submission to RBI for their taking supportive actions.

Sri Dhar conveyed his heartfelt thanks to Dr. Sanjeev Chopra, Additional Chief Secretary GoWB, Dr.Pradip Majumder, Advisor to the Hon'ble Chief Minister Govt. Of West Bengal on Agriculture, CGM, RBI, CGM, NABARD and all other stake holders for their active participation in the meeting.

Manas Dhar
(General Manager &
SLBC Convener of West Bengal)

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List of participants of Sub Committee Meeting under SLBC, West Bengal held on 24.01.2017 at "Suchintan", UBI, Head Office Kolkata		
Sl No.	**Names**	**Designation & Name of the Organisation**
		CHAIRED BY
1	Dr. Sanjeev Chopra	Add. Chief Secretary, Agriculture Department, GoWB
2	Dr. Pradeep Majumder	Agriculture Adviser to Hon'ble Chief Minister, GoWB
3	Shri Rajesh Sinha	Secretary, Agriculture Marketing Department, GoWB
		GOVT. of WEST BENGAL
4	Ms. Sarmistha Das	Special Secretary, Food & Supplies Department, GoWB
5	Ms. A. Bharati	Director, Agriculture Marketing Dept. GoWB
6	Shri S.K. Halder	ADA (Evaluation), GoWB
7	Shri B. Mukherjee	HDA (Evaluation), GoWB
		RBI, NABARD
8	Shri G.N. Rath	Chief General Manager, RBI
9	Sri A.K. Raybarman	Chief General Manager, NABARD
		Commercial Banks
10	Shri Manas Dhar	General Manager, UBI & Convener,SLBC West Bengal
11	Shri Mithilesh Kumar	Dy.General Manager, Allahabad Bank
12	Shri S.R.Das	Asst. General Manager, United Bank of India
13	Shri H. Sarkar	Asst. General Manager, State Bank of India
14	Shri R. Rajarama Bhat	Asst. General Manager, UCO Bank
15	Shri Gautam Roy	Asst. General Manager, Bank of India
16	Shri D. Maity	Chief Manager, United Bank of India
17	Shri Sudhin Kar	Chief Manager, United Bank of India
18	Shri Amit Kumar	Chief Manager, Corporation Bank
19	Shri Shyamapada Biswas	Senior Manager, Bank of India
20	Shri R. Mitra	Senior Manager, UCO Bank
21	Shri Pankaj Baidya	Senior Manager, Union Bank of India
22	Ms. Chitrali Majumder	Senior Manager, Indian Bank
23	Ms. Samhita Roy	Regional Manager, ICICI Bank
24	Shri Bernerd Francis	Senior Manager, Axis Bank
25	Shri Sumanta Mallick	Senior Manager, Axis Bank
26	Shri Dinesh Kumar	Manager, Central Bank of India
27	Shri N. Roy	Manager, State Bank of India
		RRBs , Co-operative Banks
28	Shri C. Gupta	MD, WBSCB Ltd.
29	Shri S. Nag	General Manager, PBGB
30	Shri S. Roy Muhury	Chief Manager, BGVB
		Others
31	Shri S. B. Mukherjee	President, WB Cold Chains & Cold Storage Owners' Welfare Association
32	Shri Patit Paban De	President, WB Cold Storage Association

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

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

संयोजकः पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

सन्दर्भ:एलबीडी/एसएलबीसी/पश्चिम बं./747-827 /2016-17 दिनांक : 04.02.2017

एसएलबीसी के सभी सदस्य

प्रिय महोदय/ महोदया,

विषय: कृषि के संबंध में पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की लघु-समिति की बैठक की कार्यवाही ।

दिनांक 25.01.2017 को युनाइटेड बैंक ऑफ इंडिया, मुख्य कार्यालय, कोलकाता में सम्पन्न कृषि के संबंध में पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की लघु-समिति की बैठक की कार्यवाही इसके साथ भेज रहे हैं।

सभी सम्बंधितों से अनुरोध है कि उक्त बैठक में लिए गए निर्णयों का यथाशीघ्र कार्यान्वयन करें I

भवदीय,

महाप्रबंधक
(वि.समावेशन और प्राइसेक) एवं
संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State Level Bankers' Committee for West Bengal

Ref: LBD/SLBC/West Bengal/ 747-827/ 2016-17
Date: 04.02.2017

All Members of SLBC

Dear Sir/ Madam,

Subject: Proceedings of the Small-Committee Meeting of State Level Bankers'Committee on Agriculture for West Bengal.

We send herewith the proceedings of the Small-Committee Meeting of State Level Bankers' Committee on Agriculture for West Bengal held at United Bank of India, Head Office, Kolkata on 25.01.2017.

All concerned are requested to implement the decisions arrived at in the meeting at the earliest.

Yours faithfully,

General Manager
(FI & Prisec) and
Convener- SLBC, West Bengal

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

Convener
State Level Bankers` Committee for West Bengal

To
ALL Member Banks of SLBC

Proceedings of the meeting of Small-Committee of SLBC on Agriculture held at 10th Floor, United Bank of India, Head Office, Kolkata on 25th January, 2017

"Small Committee" meeting of SLBC on Agriculture was held on 25th January, 2017 at 10th Floor, United Bank of India, Head Office, Kolkata where recommendation of committee was framed as advised by Dr. Sanjeev Chopra, Additional Chief Secretary GoWB, in the Sub committee meeting on Agriculture held on 24.01.2017 at "Suchintan", UBI,Head Office, on the following 2 agendas.

1. **Difficulties faced by cold storage owners for farmer's inability to release pledged stock of potato due to sudden steep fall in price of potato.**
2. **Cash withdrawal constraint faced by cold storage owners during loading/ unloading of potato in peak season.**

The meeting was chaired by Sri Sanjay Ranjan Das, Assistant General Manager, Lead Bank Division, United Bank of India. Dignitaries/ Representatives of the small committee were Ms. A. Bharati, Director, Agriculture Marketing Dept. GoWB, Shri Chinmoy Gupta, Managing Director, WBSCB, Shri Himadri Sarkar, Asst. General Manager, State Bank of India, Shri Biswajit Bhattacharjee, Asst General Manager, State Bank of India, Shri Sudhin Kar, Chief Manager, United Bank of India, Shri Debasish Maiti, Chief Manager, United Bank of India, Shri S. Roy Muhuri, Chief Manager, Bangiya Gramin Vikas Bank, Shri Bernerd Franscis,Nodal Officer, Axis Bank, Shri S. Saha, Manager, Axis Bank, Shri P.P. De, President, WB Cold Storage Association & Shri S.P. Chatterjee, Secretary, WB Cold Chains & Cold Storage Owners' Welfare Association participated in the meeting.

At the outset Shri Sudhin Kar, Chief Manager, United Bank of India welcomed all the dignitaries of the small committee and appraised the need of the committee recommendation to be submitted to RBI Kolkata for taking needful concurrence. Agenda wise discussion is mentioned hereunder.

Agenda no: 1

Difficulties faced by cold storage owners for farmer's inability to release pledged stock of potato due to sudden steep fall in price of potato.

Generally cold storages are vacated when the farmers release their pledged potato from the store by paying dues and rent to the Cold Storage Owners. In West Bengal all cold storages are need to vacate by 31st December each year. Total seasonal cash credit sanctioned to the Cold Storage Owners are required to be paid 75 % by September and the rest amount subsequently by December. Due to post demonetization poor market demand coupled with influx of fresh potato from other states in the market has caused steep slump in market price. Therefore the farmers are reluctant to release their pledged potato from the storages. This situation also caused non- repayment of seasonal cash credit from the part of cold storage owners.

On the above discussion of the meeting, the representative of 2 Cold Storage Associations of the state requested to the committee for rescheduling of unpaid portion of Cash Credit limit as on 28.02.2017. The small committee recommended the following relief measures:

a. 25% of seasonal cash credit sanction limit for the year 2016.

b. Loan outstanding of seasonal cash credit limit as on 28.02.2017.

c. The stock value as on 28.02.2017 as per survey report of Agriculture Marketing Dept. GoWB.

The minimum of the above 3 recommendations is to be considered for conversion of the cash credit loan account into term loan account.

Agenda no: 2

Cash withdrawal constraint faced by cold storage owners during loading/ unloading of potato in peak season:

Potato cultivation is highly labour intensive at every stage, both on field and off field. Process of storing potato starts at the field with harvesting of the crop followed by sorting/ grading of the produce then weighing and putting in sack with uniform quantity of 50kg/ bag. The bags are then loaded in the vehicles and transported to the Cold Storages. All these post harvest activities from field to the store are required to be completed within a very short span of time (20 days) involving large number of casual labourers apart from incurring considerable expenditure towards purchase of poly bags, transportation etc. After the demonetization move, this current enhanced limit of cash withdrawal of Rs. 1 lakh from Cash Credit / Current Account is not sufficient to meet day to day expenses of a cold storage.

Therefore the committee members suggested two methods calculating the cash withdrawal limit per day to meet day to day expenditure for smooth running of storage operations.

Method- 1:

The average storing capacity of the cold storages in West Bengal is 1.5 Lac Quintal.

Considering utilization capacity is 80% for above capacity of cold storage which is 1.2 lac quintal.

The ceiling price of potato is for the 2016-17 season is fixed at Rs.460/Quintal. which include following expenditures.

Cash components: (Cost of bags + assortment + loading, transportation)= (20+20+25)
= Rs.65/ Quintal

70% cost for financing cold storage owners i.e: (65 x 70%)= Rs.46 / Quintal

Average production cost: Rs.423/ Quintal

70% cost for financing cold storage owners i.e: (423 x 70%)= Rs.296 / Quintal

Future expenditure (Rent + unloading cost)= (160+10)= Rs.170/ Quintal

70% cost for financing cold storage owners i.e: (170 x 70%)= Rs.119 / Quintal

Out of the above only Rs. 46/ Quintal i.e the cash components is required by the cold storage owners to meet the daily expenditure.

Considering the total span for drawal of limits is 20 days.

Total cash requirement for 20 days is (120000 Quintal x Rs. 46/ Quintal)= Rs. 55,20,000/-

Total Cash requirement per day = (Rs.55,20,000/ 20)= Rs. 2,76,000/- (for storage capacity of 1.5 lac Quintal)

Method- 2:

Total cost for storage of potato for the 2016-17 season i.e Rs. 658/ Quintal

Less future cost i.e (160+10)= Rs.170/ Quintal, then the present storage cost would be = (658 - 170)= Rs. 488/ Quintal

Cash requirement which is 70% of storage cost for financing cold storage owners is:
(488 x 70%)= Rs.341 / Quintal

So cash drawal suggested by the committee: 70% of cash requirement i.e (Rs.341 / Quintal x70%)
= Rs. 239/ Quintal

Considering the total span for drawal of limits is 20 days.

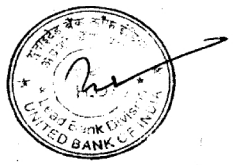
Total cash requirement for 20 days is (120000 Quintal x Rs. 239/ Quintal)= Rs. 2,86,80,000/-

Total Cash requirement per day = (Rs. 2,86,80,000/- / 20)= Rs. 14,34,000/- (for storage capacity of 1.5 lac Quintal)

Out of the above two methods the minimum one is accepted i.e Rs. 2,76,000/- per day considering maximum 20 working days from the 1st cash drawal day.

After a threadbare discussion the above two recommendations against two agenda has been suggested by the small committee for putting up to the RBI through SLBC for allowing special dispensation to the cold storage owners.

The meeting ends up with the vote of thanks with the chair.



List of participants of "Small Committee" Meeting of SLBC, West Bengal held on 25.01.2017 at UBI, Head Office, Kolkata		
Sl No.	**Names**	**Designation & Name of the Organisation**
		CHAIRED BY
1	Shri Sanjay Ranjan Das	Asst. General Manager, United Bank of India
		MEMBERS
2	Ms. A. Bharati	Director of Agricultural Marketing, GoWB
3	Shri Chinmoy Gupta	Managing Director, West Bengal State Cooperative Bank Ltd.
4	Shri Himadri Sarkar	Asst. General Manager, State Bank of India
5	Shri Biswajit Bhattacharya	Asst. General Manager, State Bank of India
6	Shri Sudhin Kar	Chief Manager, United Bank of India
7	Shri Debasish Maity	Chief Manager, United Bank of India
8	Shri S.R. Muhury	Chief Manager, Bangiya Gramin Vikas Bank
9	Shri Bernard Franscis	Nodal Officer, Axis Bank
10	Shri Patit Paban De	President, WB Cold Storage Association
11	Shri S.P. Chatterjee	Secretary, WB Cold Chains & Cold Storage Owners' Welfare Association

United Bank of India
Lead Bank Division
Head Office
11, Hemanta Basu Sarani
Kolkata – 700 001
Convener
State Level Bankers` Committee for West Bengal

Ref: LBD/SLBC(WB)/RBI/ 829 /2017 Dated: 08.02.2017

The Regional Director,
Reserve Bank of India,
Kolkata

Respected Madam,

Re: Submission from State Level Bankers' Committee, West Bengal, for considering suggestions to allow relief measures to the Cold Storages against some likely operational hardships.

Pursuant to the direction of Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, Govt of West Bengal followed by decision adopted in the meeting dated 24.01.2017 of the SLBC Sub Committee on Agriculture & Allied Activities, West Bengal, a Small Committee was constituted with the representatives from NABARD, Agriculture Marketing Department, Government of West Bengal, major Banks operating in the state and two Cold Storage Owners' Association to examine critically the issues being faced and likely to be faced by the cold storages during the unloading & loading activities of potato in the ongoing season particularly in the backdrop of the post demonetization market scenario. It was also decided that based on the findings and recommendations of the Small Committee, the Convener of the SLBC, West Bengal would formally submit the proposals of relief measures to RBI, Kolkata for necessary consideration and approval as a special dispensation. A copy of the proceedings of the meeting of SLBC Sub committee on Agriculture held on 24.01.2017 is enclosed.

Subsequently, the Small Committee of SLBC met on 25.01.2017 to discuss and after critically examining all pertaining issues came out with proposed relief measures along with a brief narration on the ground situation of cold storage operations in the state which is submitted hereunder. Copy of the proceedings of the meeting of SLBC small committee held on 25.01.2017 is enclosed.

Issue No. 1 – Difficulties faced by the Cold Storages in liquidating seasonal Cash Credit Limit

As per Government directions, all cold storages operating in the State of West Bengal need to vacate stored potato of previous year, latest by 31st December each year starting with gradual release of the commodity in phases from the month of July. Accordingly, the seasonal cash credit limit sanctioned to the Cold Storages are required to be liquidated to the extent of 75% by September and the balance amount by December. This repayment mechanism is so designed keeping in likely cash flow through realization of rent and other charges of the stores from the farmers who keep their produces there. But, this year poor market demand due to demonetization coupled with influx of fresh potato from other states in the market has caused steep slump in market price resulting in reluctance of the farmers in releasing their pledged potato from the storages.

Cascading effect of this non release of stored potato has caused partial non-repayment of seasonal cash credit by the cold storage owners.

In view of the above prevailing situation, Small Committee has proposed one time relief measure for allowing rescheduling of unpaid portion of Cash Credit limit to the extent of the minimum of the following three situations, which is to be repaid by **December 2017** along with existing applicable rate of interest by keeping the subject account in **"Standard Category".**

(i) 25% of the seasonal cash credit limit sanctioned in the year 2016 to the concerned Cold Storage.

(ii) Loan outstanding as on 28.02.2017 against the seasonal cash credit limit sanctioned in the year 2016 in favour of the concerned Cold Storage.

(iii) Stock value of the unreleased potato in the stores as on 28.02.2017 as per the report to be submitted by Agriculture Marketing Department, Government of West Bengal.

Issue No. 2 – Cash withdrawal constraint to be faced by the cold storages during loading of potato in the month of March

Examining the constraint likely to be faced by the cold storages for the then stipulation in cash withdrawal limit of Rs.1.00 lakh from Cash Credit Account, Small Committee has recommended for allowing enhanced limit of cash withdrawal to the cold storages in view of the huge quantum of cash requirement during loading process of Potato towards casual labour payment, purchasing of poly bags, transportation etc. However, pursuant to the direction given in Para 2 of RBI Circular no. DCM (Plg) No. 2905/10.27.00/2016-17 dated 30.01.2017; it is now clear that the aforesaid constraint no longer exists.

In view of the above submission, we request you to kindly consider the proposal of rescheduling the unpaid outstanding amount of seasonal cash credit limit sanctioned in favour of the cold storages in the year 2016 in West Bengal as furnished under Issue no. 1 above for addressing the hardship being faced by the Cold Storages owners in liquidating their dues, by keeping the subject seasonal cash credit accounts in standard category, with the stipulation that such overdue amount (minimum of the 3 conditions) should be repaid in full within 31.12.2017 along with applicable rate of interest.

Encl.- as stated.

Yours faithfully,

General Manager (FI & Prisec) &
Convener SLBC West Bengal

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

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

संयोजकः पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State Level Bankers' Committee for West Bengal

सन्दर्भ :एलबीडी/एसएलबीसी उप-समिति/857-917 /2016-17 दिनांक : 02.03.2017

Ref: LBD/SLBC Sub- Comm./ 857-917 / 2016-17
Date: 02.03.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय / महोदया ,

Dear Sir / Madam,

विषयः पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की कृषि उप-समिति की बैठक की कार्यवाही ।

Subject: Proceedings of the meeting of Sub-Committee on Agriculture under SLBC for West Bengal.

हम इसके साथ दिनांक 23.02.2017 को युनाइटेड बैंक ऑफ़ इंडिया, प्रधान कार्यालय, कोलकाता में सम्पन्न राज्य स्तरीय बैंकर्स समिति (पश्चिम बंगाल) की कृषि उप-समिति की बैठक की कार्यवाही भेज रहे है ।

We send herewith the proceedings of the meeting of Sub-Committee on Agriculture under State Level Bankers' Committee (West Bengal) held on 23.02.2017 at United Bank of India, Head Office, Kolkata.

सभी सम्बंधितों से अनुरोध है कि उक्त बैठक में लिए गए निर्णयों का यथाशीघ्र कार्यान्वयन करें I

All concerned are requested to implement the decisions arrived at in the meeting at the earliest.

भवदीय,

महाप्रबंधक
(वि.समावेशन और प्राइसेक) एवं
संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Yours faithfully,

General Manager
(FI & Prisec) and
Convener- SLBC, West Bengal

UNITED BANK OF INDIA
LEAD BANK DIVISION
HEAD OFFICE
11, Hemanta Basu Sarani
Kolkata : 700 001

Convener
State Level Bankers' Committee for West Bengal

Minutes of the SLBC Sub-Committee for Agriculture & Allied Activities held at UBI, HO on 23.02.2017

The meeting was attended by the following :

i) Dr. Sanjiv Chopra, Addl.Chief Secretary in charge Agriculture, Govt. Of West Bengal

ii) Shri P. Mazumdar, Advisor (Agriculture) to Hon'ble Chief Minister, Govt. Of West Bengal

iii) Shri Rajesh Sinha, Secretary, Agriculture Marketing Dept., Govt. Of West Bengal

iv) Shri Ashok Kumar Pradhan, Executive Director, United Bank of India

v) Shri Randhir Kumar, Joint Secretary, Finance, Govt. Of West Bengal

vi) Shri Manas Dhar, GM (PRISEC & FI) UBI & Convener, SLBC, West Bengal

The meeting was convened to discuss the following agenda:

i. Review of the existing situation related to functioning of Cold Storages and storing of potato
ii. Review of ongoing prices of Potato.
iii. Miscellaneous with the permission of the Chair.

Initiating the discussion, Shri Manas Dhar, General Manager, UBI & Convener SLBC, West Bengal welcomed the dignitaries on the dais & all the participants for attending the meeting at a very short notice.

He informed the house that this urgent meeting has to be convened to discuss the issues on apprehended slump in the price of potato at the time of harvesting and storing to find out acceptable modalities for protecting farmers from the menace of distress sale of their produces at unfavourable prices. Then he requested Shri Rajesh Kumar Sinha, Secretary, Agriculture Marketing Dept. to deliberate upon the issue in

details to make understand the house, particularly the Cold Storage Owners' representatives, the situation and proposed plan of the state government in this regard.

Shri Sinha in his deliberation highlighted the fact of bumper production of potato in the major potato growing states like Uttar Pradesh, Punjab etc., produces from where have already entered into this state and brought down the price in local market. Along with this, an anticipated bumper production in West Bengal also would again pull down the price level adversely affecting the farmers in getting reasonable price for their produces. Apprehending such an obvious situation, to extend some sort of protection to the farmers, Govt. of West Bengal has come up with a scheme of procuring potato directly from the farmers at a pre-determined price for storing the same at the space kept earmarked in the cold storages for the government, which is 10% of the capacity of the stores. Then, Dr. Sanjiv Chopra, Addl.Chief Secretary, Agriculture and Shri Pradeep Mazumder, Advisor (Agriculture) to Hon'ble Chief Minister also deliberated on the scheme at length. From this discussion, following salient modalities of the scheme have been emerged.

Procuring procedure:

(i) Cold Storage Owners with active involvement, guidance and overall supervision of the government officials at ground level from Agriculture & Agriculture Marketing Department and in necessity, even BDOs, will purchase potato from individual farmers up to a maximum quantity at a pre determined rate.

(ii) Period of continuation of this procurement exercise will be determined by the state government based on their analysis of market price of potato or exhaustion of the space in cold storages allocated to the government, whichever is earlier.

(iii) Every kind of necessary administrative support to the Cold Storage Owners throughout this exercise will be extended by the government to ensure smooth implementation of the scheme.

Price determination & source of funding:

(i) In terms of an earlier decision of the Sub Committee on Agriculture, SLBC, West Bengal, Banks work out seasonal cash credit limit for cold storages for on lending to the farmers @ 70% of the ceiling price of potato fixed for the year to procure and store potato in 80% of the storage capacity.

(ii) Fund required to procure potato by the Cold Storages on behalf of the Government to fill 10% of the storage space is to be additionally provided by the Banks. For this purpose, cold storages will be financed 100% of the cost price of potato, i.e. Rs.658/- per quintal. Taking into consideration this aspect, revised ceiling price of potato to work out total requirement of seasonal cash credit limit for the cold storages would be as under:

a) For procuring 90 Kg of potato (90% of storable space) permissible limit – Rs.414.00 (Based on the earlier fixed ceiling price of potato, i.e. Rs.460/- applying 30% margin)

b) For procuring 10 Kg of potato (10% of storable space) permissible limit – Rs.66.00 (Based on the cost price of potato, i.e. Rs.658/- with NIL margin)

c) Total fund required to procure 100 Kg potato (including 10% for govt.) – Rs.480.00

Based on the above workings, overall **revised margin comes to 27%** which shall be applicable on the cost price of potato – accordingly 73% of Rs.658/- would be Rs.480/-

Procurement & release of potato:

(i) Only good quality "Jyoti" variety potato shall be procured up to maximum 25 quintal per farmer by the government for storing the same in the 10% space allocated to the government

(ii) Original Storage Receipt issued in the name of government with Lien Mark in Bank's favour shall be kept at the Banks which will be released only after getting notice from the government on liquidation of proportionate dues.

Support to Cold Storages:

Loss, if any arises due adverse market price at the time of release of potato, stored by the government, would be made good to the Cold Storages by the government.

Response from Cold Storage Representatives:

On being informed about the scheme, Cold Storage Representatives raised few concerns requesting proper redressal, to which Dr. Chopra responded appropriately assuring every kind of assistance from the government in the process. Then Cold Storage Owners also assured to extend their cooperation in implementation of the scheme

Regarding issues like restructuring of NPA accounts Dr. Chopra informed the house that government will further approach RBI, Central office for special dispensation scheme.

Shri A.K. Pradhan, Executive Director, United Bank of India appraised the scheme and requested the bankers to come forward for implementation of the scheme for the benefit of the potato growers as well as the cold storage owners of the State.

ACS informed the house the detail modalities of the scheme would be notified by the government well before start of the storing process in the month of March.

There being no other issue of discussion, the meeting ended with vote of thanks to all the participants by the Convener, SLBC, the meeting was ended.

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List of participants of SLBC Sub Committee Meeting on Agriculture held on 23.02.2017 at "Suchintan", UBI, Head Office, Kolkata		
Sl No.	**Names**	**Designation & Name of the Organisation**
		CHAIRED BY
1	Dr. Sanjeev Chopra	Add. Chief Secretary, Agriculture Department, GoWB
2	Dr. Pradeep Majumder	Agriculture Adviser to Hon'ble Chief Minister, GoWB
3	Shri Rajesh Sinha	Secretary, Agriculture Marketing Department, GoWB
4	Sri Ashok Kumar Pradhan	Executive Director, United Bank of India
		GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES
5	Ms. A. Bharati	Director, Agriculture Marketing Dept. GoWB
6	Shri Goutam Mukherjee	Dy. Director, Agriculture Marketing Dept. GoWB
		RBI, NABARD
7	Shri M.N. Rao	Dy. General Manager, NABARD
		Commercial Banks
8	Shri Manas Dhar	General Manager, UBI & Convener,SLBC West Bengal
9	Shri Mithilesh Kumar	Dy.General Manager, Allahabad Bank
10	Shri Bhuwan Chandra	Dy.General Manager, Indian Overseas Bank
11	Shri S.R.Das	Asst. General Manager, United Bank of India
12	Shri H. Sarkar	Asst. General Manager, State Bank of India
13	Shri Ramaswami K.S.	Asst. General Manager, UCO Bank
14	Shri Gautam Roy	Asst. General Manager, Bank of India
15	Shri Debashis Maity	Chief Manager, United Bank of India
16	Shri K. Sharma	Chief Manager, Oriental Bank of Commerce
17	Shri Shyamla Baskey	Senior Manager, Corporation Bank
18	Shri Madan Kishor	Senior Manager, Central Bank of India
19	Shri Rana Mitra	Senior Manager, UCO Bank
20	Shri Abhishek Kumar	Senior Manager, Bank of Maharastra
21	Shri H.M. Thakur	Senior Manager, Bank of Baroda
22	Shri Bernerd Francis	Senior Manager, Axis Bank
23	Shri Sumanta Mallick	Senior Manager, Axis Bank
24	Shri Vipin Tiwari	CH, HDFC Bank
25	Shri Arindam Das	CH, HDFC Bank
26	Ms. Aparajita Reang	Agricultural Officer, Dena Bank
		RRBs , Co-operative Banks
27	Shri S.S. Nag	General Manager, PBGB
28	Shri S. Roy Muhury	Chief Manager, BGVB
		Others
29	Shri P.P. De	President, West Bengal Cold Storage Association
30	Shri S. Chatterjee	Secretary, West Bengal Cold Chain Association
31	Shri N. Mondal	Ex. President, West Bengal Cold Storage Association
32	Shri R. Bansal	Secretary, West Bengal Cold Storage Association
33	Shri R. Chakraborthy	Director, Cold Storage
34	Shri K. Banerjee	Director, Cold Storage
35	Shri T,K, Ghosh	Director, Cold Storage

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

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

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State Level Bankers' Committee for West Bengal

सन्दर्भ :एलबीडी/एसएलबीसी उप-समिति/1011-1070 /2016-17 दिनांक : 03.03.2017

Ref:LBD/SLBC Sub- Comm./1011-1070/2016-17
Date: 03.03.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय / महोदया ,

Dear Sir / Madam,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की एम.एस.एम.ई उप-समिति की बैठक की कार्यवाही ।

Subject: Proceedings of the meeting of Sub-Committee on MSME under SLBC West Bengal.

हम इसके साथ दिनांक 17.02.2017 को युनाइटेड बैंक ऑफ़ इंडिया, प्रधान कार्यालय, कोलकाता में सम्पन्न राज्य स्तरीय बैंकर्स समिति (पश्चिम बंगाल) की एम.एस.एम.ई उप-समिति की बैठक की कार्यवाही भेज रहे है ।

We send herewith the proceedings of the meeting of Sub-Committee on MSME under State Level Bankers' Committee (West Bengal) held on 17.02.2017 at United Bank of India, Head Office, Kolkata.

सभी सम्बंधितों से अनुरोध है कि उक्त बैठक में लिए गए निर्णयों का यथाशीघ्र कार्यान्वयन करें ।

All concerned are requested to implement the decisions arrived at in the meeting at the earliest.

भवदीय,

Yours faithfully,

महाप्रबंधक
(वि.समावेशन और प्राइसेक) एवं
संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

General Manager
(FI & Prisec) and
Convener- SLBC, West Bengal

UNITED BANK OF INDIA
Lead Bank Division, Head Office

Convener
State Level Banker's Committee for West Bengal

To the members of SLBC, West Bengal

Minutes of the SLBC Sub-Committee on MSME held at UBI, HO on 17.02.2017

Shri Manas Dhar, General Manager, UBI & Convener SLBC, West Bengal welcomed Sri Vijay Bharti, Director, MSME, GoWB and other dignitaries present on the dais.

The meeting was convened to discuss the following agenda.

Agenda 1: Re-allocation of disbursement target under MSME for the FY 2016-17

Convenor, SLBC informed that in the last SLBC meeting, it was discussed to enhance the target of MSME set for the financial year 2016-17. He added that after discussion with MSME Department of the State Government, an additional Rs.843cr. has been factored in the MSME target for the state which was reallocated amongst the member Banks. He told that due to the process of Demonetisation, Bankers could not concentrate on credit growth in the 3rd quarter. Despite that, on records, as on September 2016 the Banks have already achieved 79% of the target set for the FY 2016-17 and there is a bright possibility that Banks would overshoot the March 2017 target. He added that MSME is the corner stone for enhancement of the image of the state and requested the house to give requisite thrust to it. **He requested the house to adopt the revised target set for the Banks. In turn, the house unanimously adopted the revised target.**

He also elaborated that Banks are given specific targets by the GOI under Mudra and Stand up India. If Banks could achieve the Mudra and SUI targets, Banks would automatically achieve the MSME targets set for them in the current fiscal.

Agenda 2: Review of progress under PMEGP for FY 2016-17

Sri Vijay Bharti requested all the Bankers to give suitable instructions at branch level to dispose of all PMEGP proposals pending at Branch level in a time bound manner so that training can be given to the candidates, disbursement of loan can be done and margin money can be released. **Convener, SLBC ensured that letter would be given to all member Banks from SLBC desk regarding speedy disposal of all pending PMEGP proposals in a time bound manner. He requested the Bankers to make all endeavour to clear all pending proposals latest by 15th March, 2017.**

He also advised that all Banks having RSETI and all RSETI directors should be given letters from SLBC desk for conducting PMEGP trainings in an expeditious manner and complete the process for this financial year.

Agenda 3: Availability of Banking Outlets and credit flow to Unidentified/ Unorganised MSME Clusters.

Convenor, SLBC mentioned that RBI has provided a list of unidentified/ unorganized cluster which has been gone through by the SLBC. He added that Bank branches are located mostly vey near to the cluster and the individual craftsman under the cluster were already benefited by way of Bank loan. However he requested the Bankers to give a relook for any untouched area remaining.

MSME Department, GoWB mentioned that many branches are yet to log-in on the Stand up India portal. The Convenor requested the Bankers to escalate the issue to the higher level and ensure log-in by each branches of all Banks.

The Convenor discussed on the three types of guarantee coverage presently available to the Banks viz. CGTMSE up to Rs.2cr., Stand Up India Guarantee coverage up to Rs.1cr. and Mudra Guarantee up to Rs.10Lac. He mentioned that availing the guarantee cover under CGTMSE helps the banks to conserve capital. However RRBs so far are unfortunately out of the purview of these guarantee covers. Naturally, neither the RRBs are enthused to lend aggressively under MSME nor can they be forced to do so. He once again appealed to the GOI through this forum in front of RBI and NABARD representatives to bring RRBs under the safety-net of the credit guarantee scheme.

Sri Vijay Bharti appreciated the fact and assured that he would percolate the matter to the appropriate authority.

Agenda 4: Miscellaneous

(i) Convenor, SLBC said that RBI has sought data on quarterly basis from SLBC as to how many loan applications were received by them from MSE sector and of them how many loans were sanctioned and how many loans were rejected. He requested some major Banks to give the said data for onward submission to RBI.

(ii) He requested all Bankers to use CBRM mechanism for recovery of small MSME loans using Bank Sakhis who are posted at Branch level. He mentioned that strengthening this model was the prescription of RBI.

(iii) Sri Vijay Bharti requested the bankers to ensure scrupulous adherence to the new guidelines of RBI regarding rehabilitation of sick micro and small enterprises.

(iv) Convenor informed that all the RSETIs in West Bengal have been advised to identify at least two clusters every year for skill development, financial literacy & credit linkage. He mentioned that, from 1st April, 2017 onwards, RSETIs training programme would undergo a sea change. He added that after receiving revised training programme from the GOI, SLBC would conduct one special subcommittee meeting on RSETI to discuss the changes. He also suggested to invite RSETI directors along with the LDMs in the ensuing SLBC meeting.

Regarding RSETI Training programme, Sri Sudhir Sharma, DGM, Nabard informed the house that every year Nabard allocates Rs.3lac per RSETI for purchase of training equipments like Beauty Parlour Chair, Computers etc. He requested the RSETIS to avail these benefits.

Sri Vijay Bharti, Director, MSME Dept, GoWB, requested all Bankers present in the meeting to cooperate with MSME department, GoWB and achieve the MSME target set for the state.

The Convenor, SLBC conveyed his gratitude to Sri Vijay Bharti, Director, MSME Dept, GOWB, Sri Sudhir Sharma, DGM, NABARD and all other participants for active participation in the deliberations.

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List of participants of Meeting of the Sub-Committee under SLBC West Bengal on MSME held on 17.02.2017 at United Bank of India, Head Office		
Sl No.	**Names**	**Designation & Name of the Organisation**
		GOVT. of WEST BENGAL
1	Sri Vijay Bharti	Director, MSME, GoWB
2	Sri R.k. Middya	Jt. Director, MSME, GoWB
3	Sri Amit Mondal	Asst. Director, KVIC
4	Sri Barun Choudhury	Executive, KVIC
5	Sri Sidhartha Roy	Director, KVIC
6	Sri Manabendra Karmakar	Assistant, KVIC
		RBI, NABARD
7	Sri Sudhir Sharma	Deputy General Manager, NABARD
8	Sri B.K. Dash	Deputy General Manager, NABARD
9	Sri A. G. Tirkey	Manager, RBI
		Commercial Banks
10	Sri Manas Dhar	General Manager, UBI & Convener,SLBC West Bengal
11	Sr Mithilesh Kumar	Deputy General Manager, Allahabad Bank
12	Sri Ramaswami K.S	Asst. General Manager, UCO Bank
13	Sri Gautam Roy	Asst. General Manager, Bank of India
14	Sri P.C. Behera	Asst. General Manager, Punjab National Bank
15	Sri S.K. Mal	Assistant General Manager, Corporation Bank
16	Sri Bijoy Rath	Corporation Bank
17	Sr R K Sinha	Chief Manager, State Bank of India
18	Sri Sanjeev Kumar	Chief Manager, United Bank of India
19	Sri Shyamapada Biswas	Senior Manager, Bank of India
20	Sri Rana Mitra	Senior Manager, UCO Bank
21	Sr P.K. Chowdhury	Manager, Punjab National Bank
22	Sri Dinesh Kumar	Manager, Central Bank of India
23	Ms. Sudeshna Das	Deputy Manager, State Bank of India
		RRBs and Co-operative Banks
24	Ms.Sanchita Majumdar	Asst.General Manager, SIDBI
25	Sri P R Nandi	Manager, SIDBI
26	Sri S. Roy Muhury	Chief Manager, BGVB
27	Sri Bhaskar Ganguly	Director, RSETI, Rajpur

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

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

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State Level Bankers' Committee for West Bengal

सन्दर्भ :एलबीडी/एसएलबीसी उप-समिति/918-978 /2016-17 दिनांक : 02.03.2017

Ref: LBD/SLBC Sub- Comm./ 918-978 / 2016-17
Date: 02.03.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय / महोदया ,

Dear Sir / Madam,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की एसएचजी उप-समिति की बैठक की कार्यवाही ।

Subject: Proceedings of the meeting of Sub-Committee on SHG under SLBC West Bengal.

हम इसके साथ दिनांक 17.02.2017 को युनाइटेड बैंक ऑफ़ इंडिया, प्रधान कार्यालय, कोलकाता में सम्पन्न राज्य स्तरीय बैंकर्स समिति (पश्चिम बंगाल) की एसएचजी उप-समिति की बैठक की कार्यवाही भेज रहे है ।

We send herewith the proceedings of the meeting of Sub-Committee on SHG under State Level Bankers' Committee (West Bengal) held on 17.02.2017 at United Bank of India, Head Office, Kolkata.

सभी सम्बंधितों से अनुरोध है कि उक्त बैठक में लिए गए निर्णयों का यथाशीघ्र कार्यान्वयन करें ।

All concerned are requested to implement the decisions arrived at in the meeting at the earliest.

भवदीय,

Yours faithfully,

महाप्रबंधक
(वि.समावेशन और प्राइसेक) एवं
संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

General Manager
(FI & Prisec) and
Convener- SLBC, West Bengal

United Bank of India
Lead Bank Division
Head Office, Kolkata

To the members of SLBC, West Bengal

Minutes of the SLBC Sub-Committee for SHG held at UBI, HO on 17.02.2017

At the outset, Shri Manas Dhar, General Manager, UBI & Convener SLBC, West Bengal welcomed all the dignitaries present. In his opening remarks, Sri Dhar appreciated that West Bengal has improved considerably from a laggard state to a better performing state in respect of SHG financing. He also mentioned that in a recently conducted meeting at Delhi, West Bengal was praised by Government of India particularly for its outstanding performance in SHG financing. He explained that Banks generally experience maximum quantum jump in SHG financing during 3rd quarter of every financial year. But this year, due to the process of Demonetisation, Banks were unable to focus on credit growth in the 3rd quarter as a result of which the momentum of SHG financing was affected..

Shri Dhar then requested Shri Sunil Kumar Gupta, Principal Secretary, SHG & SE, Govt of West Bengal, to deliver his introductory message before proceeding with the deliberation on the agenda item.

At the outset, Shri Gupta praised all concerned for the note worthy performance of the state in respect of SHG financing and expressed his sincere gratitude to the Bankers for facilitating such performance. He also told that it was essential to analyse both Bank wise and district wise performances in respect of SHG financing to achieve the target of the state set for the financial year. He then requested Smt. C D Lama, State Mission Director, WBSRLM, to share her views on the performance of the state of this financial year.

Discussion on Agenda 1: Review of bank wise achievement of target for FY 2016-17 as on 31.12.2016

Smt. C D Lama, appreciated Bankers for their performance in respect of SHG financing and also requested them to achieve the target set for this Financial Year 2016-17. She also highlighted the pendency at branch levels of SHG loan applications and requested the Bankers to expedite their disposal.

While analysing district wise performance, Smt. Lama pointed out that performance of some districts such as Bankura (1.05lac per SHG), Malda (1.09lac per SHG), South 24 pargana (1.07lac per SHG) were very poor in terms of 'per SHG' quantum of loan. She requested the Bankers to look into the matter for improving 'per SHG' quantum of loan. In her address, she also mentioned the districts such as Purulia (achievement stood at 27% of target), South 24 Pargana (achievement stood at 43% of target), Dakshin Dinajpur (achievement stood at 45% of

target) and Uttar Dinajpur (achievement stood at 38% of target) where achievement level in respect of target set for the FY was not impressive. She requested the Bankers to exert more thrust in these districts.

While discussing bank-wise, Smt. Lama expressed her dissatisfaction about the performance of some major Banks like Allahabad Bank (achievement 55% of target), Bank of India (achievement 58% of target), Canara Bank (achievement 40% of target), SBI (achievement 60% of target), Union Bank of India (achievement 51% of target). She also urged upon the RRBs like BGVB, PBGB & UBKGB, the main drivers of performance in the state in respect of SHG financing, to gear up for the remaining month by organising Credit Camps, for giving impetus to SHG financing in the state.

Here Sri Manas Dhar added that as per data available regarding achievement of the districts as on December, 2016, achievement levels of 12 out of 20 districts were below 60% of the target. Out of these 12 districts, achievement levels of 7 districts were below 50% while Purulia & Birbhum were yet to cross 30% of the target. He mentioned that the poor performance of these districts was telling upon the performance of the state. Sri Dhar pointed out that SHG remained the best performing scheme in the state with a high recovery percentage. Poor performance in respect of SHG financing is not acceptable. Shri Dhar advised to issue **letter to all LDMs from the SLBC desk with a copy to Nabard regarding their performance in SHG financing.**

Shri Dhar also requested NABARD to take up the issue with the non performing districts.

While assessing Bank performances, Shri Dhar mentioned that Allahabad Bank and SBI had performed reasonably while UBI failed to live up to the expectation. He advised **the Rural Credit Department of UBI to conduct weekly review of the performance of 14 regions of UBI in the state w.r.t SHG financing."**

Convenor, SLBC requested Smt. Lama and her team to provide the data of district wise pendency of SHG loan application pertaining to UBI for vigorous follow up from HO. He complemented the performance of the RRB and WBSCB in SHG financing.

Discussion on Agenda 2: Average amount of credit disbursement per SHG

Convenor, SLBC mentioned that 68% of the target set for the financial year 2016-17 has been achieved by the Banks till December, 2016. He pointed out that there has been a quantum jump of Rs.47,882/- in average credit per SHG. He thanked the Bankers for the performance and WBSRLM for deputing their officials in different districts and taking corrective measures to improve the performance.

Smt. Lama highlighted a serious issue faced by the SHGs while submitting their loan applications at Branch level. Branches were reported to have been refusing to accept the standard loan application forms from the SHGs although the said loan application has been approved by the SLBC. She requested the Bankers to issue suitable instructions to Branch level. She informed that her department is in process of devising one uniform SHG loan

application format which will be used from the next financial year. Sri Dhar suggested that WBSRLM Department should share one dummy format in the coming SLBC for deliberation by the SLBC.

Smt. Lama informed that some branches are erroneously charging higher rate of interest in SHG loan account. She requested the Bankers to sensitize the branches on the applicable rates and advised Banks to claim interest subsidy on time so that the benefit of subsidy reaches the poor.

Discussion on Agenda 3: Database of SHG Bank linkage

Convenor, SLBC informed the house that RBI has recently directed all Banks to enter the data of individual members of SHG into the CBS system. There are around 50 fields to be populated for every member of SHG. Bankers informed that the process being lengthy may take some time.

Discussion on Agenda 4: Performance under NULM

Convenor, SLBC requested the representatives from SUDA to throw some light on the performance of the state under NULM.

Representative from SUDA briefly described the scheme NULM and raised 5 major problems faced by the SHGs in urban areas.

(a) He mentioned that under NULM, SHG federations are required to open one Savings Bank account with the bank branch. But many banks are insisting these federations to open current account instead of SB account. He requested the banks to look into the matter.

Convenor SLBC requested **WBSRLM and SUDA to take up the matter directly with RBI with a copy marked to SLBC."**

He also requested NABARD to take up the matter directly with RBI.

(b) Some bank branches are insisting on depositing Rs.500/- or Rs.1000/- for opening of SB accounts of SHGs. SUDA requested the house to look into the matter.

Convenor, SLBC assured that **all LDMs including the LDM of Kolkata are to be sensitised on this issue and this should be discussed as an Agenda in the ensuing DCC meetings of the districts.**

(c) SUDA informed that around 3600 group & 3000 individual loan applications under NULM were pending at branch level. . Bankers were requested to dispose the proposals as early as possible.

(d) Representatives from SUDA pointed out that one task force committee has been formed in all Urban Local Bodies (ULBs) under chairmanship of the Chairman of the Municipalities or Mayor of the Corporation to discuss various Bank related issues including recovery of loan under NULM. In spite of several requests and reminders from SUDA, Bankers are reluctant to attend the meeting of the task force committee.

(e) SUDA pointed out that after disbursement of loan under NULM, Bankers are required to claim subsidy from the Urban Local Bodies. In numerous cases Bankers failed to lodge the claim to ULBs after disbursement of loan. As a result, on one hand benefit of subsidy is not reaching the poor and on the other, ULBs are also not having information regarding the status of the loan i.e. sanction/ disbursement of the loan.

Convenor, SLBC extended his gratitude to the representatives from SUDA for highlighting the issues and assured to take corrective actions on behalf of the Bankers. He added that LDMs and DCOs should be sensitised to attend the meeting of the task force committee meeting. House requested SUDA to **issue detailed guidelines on NULM so that for the benefit of the bankers in implementing the scheme. .**

Convenor, SLBC concluded by referring to the implementation of Community Based Recovery Mechanism (CBRM) in rural areas. He informed that Branches taking assistance of CBRM are doing reasonably well in rural areas. He requested the house for implementation of similar programme in urban areas. SUDA informed that SHG federations are part of CBRM in urban areas. They not only help in giving loans, but also in recovery of loans.

DGM, NABARD mentioned that knowledge on the schemes like SHG financing is essential at branch level for better performance. To this direction, NABARD organises skill development programme every year for the newly joined branch managers. He requested Bankers to take advantage of these programmes by sending candidates for participating in these skill development programmes for effective implementation of these schemes.

Convenor, SLBC expressed his gratitude to Sri Sunil Kumar Gupta, Principal Secretary, SHG & SE, GOWB for his inaugural presence in the meeting, Smt. C D Lama, State Mission Director & CEO, WBSRLM, Sri Sudhir Sharma, DGM, NABARD and all other stakeholders for their active participation.

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List of participants of Meeting of the Sub-Committee under SLBC West Bengal on SHG held on 17.02.2017 at United Bank of India, Head Office		
Sl No.	**Names**	**Designation & Name of the Organisation**
		GOVT. of WEST BENGAL
1	Sri Sunil Kumar Gupta	Principal Secretary, SHG & Administrator, GoWB
2	Ms. C.D. Lama	State Mission Director and Chief Executive Officer, WBSRLM
3	Sri Sandip Bairagi	SMM (FI&ME), WBSULM
4	Sri Ranjit Roy	Consultant, WBSRLM, GoWB
5	Sri Gautam Pal	Advisor, SUDA
6	Sri Dilip Kumar Mitra	SPM, WBSRLM
		RBI, NABARD
7	Sri Sudhir Sharma	Deputy General Manager, NABARD
9	Sri A. G. Tirkey	Manager, RBI
		Commercial Banks
10	Sri Manas Dhar	General Manager, UBI & Convener,SLBC West Bengal
11	Sr Mithilesh Kumar	Deputy General Manager, Allahabad Bank
12	Sri Ramaswami K.S	Asst. General Manager, UCO Bank
13	Sri Gautam Roy	Asst. General Manager, Bank of India
14	Sri P.C. Behera	Asst. General Manager, Punjab National Bank
15	Sr R K Sinha	Chief Manager, State Bank of India
16	Sri Debasish Maiti	Chief Manager, United Bank of India
17	Sri Sandip Bandyopadhyay	Chief Manager, United Bank of India
18	Sri Shyamapada Biswas	Senior Manager, Bank of India
19	Sri Rana Mitra	Senior Manager, UCO Bank
20	Sr P.K. Chowdhury	Manager, Punjab National Bank
21	Sri Dinesh Kumar	Manager, Central Bank of India
22	Ms. Sudeshna Das	Deputy Manager, State Bank of India
		RRBs and Co-operative Banks
23	Sri Aveek Bhattacharya	General Manager, WBSCB
24	Sri S. Roy Muhury	Chief Manager, BGVB

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

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

संयोजकः पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State Level Bankers' Committee for West Bengal

सन्दर्भ:एलबीडी/एसएलबीसी/पश्चिम बं./697/1(1-100)/2016-17 दिनांक : 02.01.2016

Ref: LBD/SLBC/West Bengal/697/1 (1-100)/ 2016-17 Date: 02.01.2016

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 135 वीं बैठक की कार्यवाही विवरण।

Subject: Proceedings of the 135th Meeting of SLBC for West Bengal.

हम इसके साथ दिनांक 21.12.2016 को होटल "द पार्क", कोलकाता में सम्पन्न पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 135वीं बैठक की कार्यवाही विवरण भेज रहे हैं।

We send herewith the proceedings of the 135th meeting of State level Bankers' Committee for West Bengal held at "The Park" Hotel, Kolkata on 21.12.2016.

सभी सम्बंधितों से अनुरोध है कि आप उक्त बैठक में लिए गए निर्णयों का यथाशीघ्र कार्यान्वयन करें I

All concerned are requested to implement the decisions arrived at in the meeting at the earliest.

भवदीय,

महाप्रबंधक
(वि.समावेशन और प्राइसेक) और
संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Yours faithfully,

General Manager
(FI & Prisec) and
Convener- SLBC, West Bengal

United Bank of India
Lead Bank Division
Head Office

Convener
State Level Bankers' Committee for West Bengal

Minutes of the 135th SLBC Meeting of West Bengal held at Kolkata on 21.12.2016

The 135th SLBC Meeting was held at Hotel Park, Kolkata on 21.12.2016 to review the performance of the banks as on 30.09.2016. This SLBC meeting acquired additional importance in view of the Government of India's decision to demonetise high value currency notes of Rs.1000/- & Rs.500/- on 08.11.2016 which has affected the normal banking functioning to a large extent. The meeting was chaired by Shri Pawan Bajaj, Chairman & CEO, United Bank of India as the co-chairman of SLBC, West Bengal. The distinguished guests present in the meeting included Mrs.Rekha G. Warriar, Regional Director, Reserve Bank of India, Kolkata, Shri K. V. Rama Moorthy, Executive Director, United Bank of India, Shri A.K.Ray Barman, Chief General Manager, NABARD, Shri Randhir Kumar, Joint Secretary (Finance), Government of West Bengal, Smt. C.D.Lama, State Mission Director & CEO-West Bengal State Urban Livelihood Mission. Officials from different departments of Govt. of West Bengal, RBI, NABARD, Banks, Insurance companies, Lead District Managers and others were also present in the meeting. A list of participants in the meeting is enclosed as Annexure.

At the outset Shri Manas Dhar, General Manager, UBI & Convener, SLBC, West Bengal welcomed all the dignitaries present. In his opening remarks he said that today SLBC meeting was being held at a very crucial juncture when normal banking business have been partially derailed due to the sudden demonetisation decision of the Government of India. On behalf of SLBC, West Bengal, he profusely thanked the bankers for their continuous efforts towards maintaining minimum banking services under very trying circumstances. He mentioned that Bankers have worked beyond their scheduled working hours, on Sundays & Holidays. He mentioned 100% recalibration of ATM have been done within record time, first in Kolkata followed by in the districts. He also thanked RBI for its untiring efforts towards supply of currency to all corners of the state. He expressed gratitude to the Government of West Bengal for maintaining excellent law and order situation throughout the state during the most critical time. He thanked the role of Bank Mitras and the media also. Shri Dhar stated that during the meeting, performance of Banks dated 30.09.2016 would be reviewed with two full quarters still remaining. He expressed the hope that SLBC would meet again in January or early February 2017 to review the performance of banks ending December 2016 quarter. With these few words he invited Shri Pawan Bajaj, Chairman & CEO United Bank of India and Co-Chairman, SLBC, West Bengal to deliver his inaugural address.

Shri Bajaj welcomed all the participants present and said that Dr. Amit Mitra, Finance Minister, Government of West Bengal who never misses an opportunity to attend a SLBC meeting has pleaded his inability this time due to preoccupation and wished the meeting all success. He said that demonetisation has rendered 85% of the value of currency in circulation useless and redundant. He thanked all the bank employees for their commendable grit and patience. To make drawal of cash less difficult for the customers, all the ATMs in the state have been recalibrated in record time. In the

changed scenario to help the workers in the unorganised sector in drawing their wages through bank account, particularly the tea garden workers the banks in the state have arranged opening of bank accounts in camp mode. This is undoubtedly a positive step towards moving into cash less economy and digital banking era. He thanked RBI for its continuous and judicious allocation of treasures even for most remote branches. He thanked the Bank Mitras also.

Shri Bajaj advocated for stepping up of Aadhar Seeding and mobile seeding activity and activation of RuPay cards. Aadhar seeding percentage in state stood at 44.77 as compared to 53.67% across the country. Banks have been requested to exert efforts to push up Aadhar seeding in all PMJDY accounts for smooth DBT transaction as well as for avoidance of fraudulent transactions.

Shri Bajaj said that the CD ratio as at 30th September 2016 stood at 69%. The figure rose to 70% in June 2016 from a low of 61% in March 2016. For September 2016 the CD ratio was 69%, which would likely to come down hugely due to demonetisation of high denomination Specific Bank Notes and their subsequent deposit into bank accounts. He expressed the hope that due to good monsoon and the present glut of funds, Banks would be able to make judicious advance of funds to the worthy borrowers resulting in augmentation of CD ratio. It could be expected that all banks would exert efforts to raise the CD ratio of the state to 70% as on 31.03.2017.

Shri Bajaj said that the poor CD ratio of 5 districts in the state still remains a matter of concern. Special study in the matter of CD ratio of these states was favoured. Activity of LDMs and Special Sub Committee of DCC on CD ratio need to be stepped up. The issue of opening of Brick & Mortar branches covering 359 unbanked villages was also discussed. It was said that financially banks were already under stress and any decision involving capital/revenue expenditure has to be taken discreetly no matter the state government assurance on free accommodation.

Shri Bajaj said that postponement of Bangla Farmers' Financial Inclusion Fortnight should not affect its preparedness so painstakingly built up. Banks should remain prepared to take part in the programme whenever the call is given.

Shri Bajaj advised all banks to take steps to achieve KCC target during 2016-17. He said total KCC issued during the period April-September 2016 stood at 8,46,943 i.e. 50% of Annual Target of 17.00 lac. Total financial outlay on account of KCC stood at Rs.3137.86 crores. All banks were requested to raise average credit per KCC from Rs.37049/- as on 30.9.2016 to Rs.50,000/- as on 31.03.2017. He informed the meeting that insurance companies have agreed in principle to cover fishery sector. Regarding on-line Land verification System and Registration of charges, he stated that the same was yet to take any shape and requested the state government to initiate meaningful steps in this regard.

Smt. Rekha G. Warriar, Regional Director, RBI, Kolkata in her address, appreciated the tremendous efforts put in by the bank employees in tackling the post demonetisation scenario. She said the present situation should not be treated as grim and the situation seemed to be slowly returning to normalcy. She mentioned that RBI has also been working in tandem with the bank employees in mitigating the crisis. Printing of currency notes, particularly of Rs.500/- denomination and its need based distribution to the all corners of state has been looked into by attaching prime importance by RBI. She

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also talked about the issue of huge deposit of SBN and its storage both at the ends of bank branch and RBI. She said destruction of notes also takes time and is subject to adherence to standard procedure. She mentioned that clearance of SDN is in full swing and in the event of any particular bank facing storage problem of SBN, they should make a representation before RBI. She lauded the role of Government of West Bengal in maintaining good law and order situation throughout the state in Post Demonetization period.

Smt. Warriar expressed hope that before long normalcy in banking business would be restored. Till now all have only been engaged in receiving deposits and exchanging notes. She mentioned about gradually improving situation at the ground level. She pointed out that all being obsessed with currency, the amount drawn from bank seemed to be not returning to banking system and instead lying idle in individual coffers. This cycle must be broken. She clarified that situation would improve when people would gain the confidence that in time of necessity they would be in a position to draw money from banks easily as before.

Smt. Warriar reminded that the total value of demonetised currency would never return to the banking system in totality and the shortfall need to be bridged through e-mode transactions. She appreciated the fact that United Bank of India has come out with a bunch of e-products on its foundation day programme held on 19.12.2016 where she was present as a guest of honour. She favoured increasing use of POS machine for payment solution.

On the pending issue of opening of Brick & Mortar branches, she remarked that Banks in West Bengal would have to strike a balance between full-fledged branch or small banking outlet to cover unbanked Panchayets/Villages. Regarding the bulging balances in many PMJDY accounts since the demonetisation announcement, Smt. Warriar said that RBI was aware of the development and kept a vigilant eye on the situation.

Mr. Roy Barman, CGM, NABARD spoke at length on the impact of demonetisation particularly on the rural economy. He said since the economy is moving towards a less cash scenario, people should be trained to use digital platform more frequently. He pleaded for the use of POS machine at urban as well as rural centres. He elaborately discussed about the training initiatives undertaken by NABARD in popularising e-transactions and financial support in the form of Subsidy for installation POS machines in Tier 5 & 6 centres to the Banks

Shri Randhir Kumar, Joint Secretary, Finance, Government of West Bengal raised the issue of reporting of working ATMs in the SLBC booklet. He said that number of ATMs found non-functional on the reporting day should not be branded as inactive in the SLBC reporting. ATMs may be Non-functional due to many reasons including cash shortage, small temporary snag on a particular day etc. He appreciated the role of banks in extending banking services to tea garden workers.

The issue of installing POS machines at the Petrol Pumps was also discussed. Shri Randhir Kumar wondered how a KYC problem of the Petrol Pump owners can hinder installation of POS machines at several petrol pumps. He reminded that the petrol pumps must have KYC compliant Current accounts and hence the bottleneck must be somewhere else. Shri Manas Dhar, GM, UBI and Convener SLBC, West Bengal said that the problem could be in the area of due diligence and favoured quick disposal of the issue in consultation with the officials of Indian Oil Corporation. It was decided that the

issue of installation of ATMs at petroleum retail outlets also can be explored in consultation with the IOC officials.

Shri Dhar mentioned that in the 213 tea gardens in Darjeeling & Dooars, around 84% of the tea garden workers have been covered through opening savings bank account in camp mode with active participation of Banks, Tea Gardens and District Administration. Biri workers of Murshidabad, labourers working in the Kasba Industrial Estate have also been covered largely.

Considering the present situation regarding Lease Agreement of Tea Gardens, Sri Dhar sought direction from the House in the matter of extending credit by Banks to Tea Gardens, where renewal of expired Lease of Tea Gardens by the State Government is pending as One Time Salami as demanded by the State Government has not been paid by the Tea Gardens although Lease Rent is being paid by the Gardens on regular basis and the same is also being accepted by the State Government. After due deliberation and as suggested by Shri Randhir Kumar, the house opined that the matter should be referred to the state government for taking a view as the Bankers have been facing difficulty in taking credit decision.

On the issue of payment of wages to the tea garden workers, Shri Kumar said that the present system of monthly wages payment would continue till 31.01.2017 as the necessary infrastructure would consume minimum 6 more weeks to enable transfer of salary/wages to the individual A/cs of Garden Workers and subsequent drawal from these A/cs by them. Shri Kumar further clarified that the monthly payment of wages of tea garden workers would continue to be through financing lead bank and in other cases through the District Magistrate.

The representative of the Agriculture Department, Govt. of West Bengal mentioned that within 2/3 days the notification for Rabi Season under FBY would be issued by the Govt. of West Bengal. Shri Dhar mentioned about the problems experienced by the bankers while uploading the insurance data in the portal. He requested the state government to consider whether the matter can be brought to the notice of Agriculture Department, Govt. of India. At this juncture, Shri Dhar mentioned that the total number of account opening camps in tea gardens during the period 08.11.2016 to 13.12.2016 stood at 6546 in which 175,657 number of enrolment of garden workers has been done. While discussing Agri-Credit, Shri Dhar said that all concerned should work towards achieving average per ticket KCC loan target of Rs.50,000/- from the present level of Rs.37,000/- .

Jt. Secretary-MSME, Govt. of West Bengal cited fixation of lower target under MSME for the year 2016-17 in comparison to 2015-16 and requested the house to consider increasing the target under MSME for the current fiscal to at least last year's level. Bankers were found hesitant to the idea of raising the MSE target but agreed to work towards achieving the last year's level. Accordingly it has been decided that reallocation of MSME target for the Banks would be carried out by SLBC desk and finalized in next Sub Committee meeting of SLBC on MSME.

Speaking on PMEGP, Shri Dhar mentioned that till now PMEGP loan applications have not been sponsored and there is every possibility that new proposals would be heaped upon the bank at the fag end of the quarter and consequently the Bankers may not be able to deliver proper justice in this regard. The concerned State Government department has been requested to expedite the process. It was decided that the PMEGP

proposals should be submitted in time and not heaped upon the branches during the closing months of the fiscal.

Convenor SLBC drawn attention of the house to the burgeoning NPA in banks. He requested the state government representatives to initiate fruitful steps so that timely approval from the district administration is received for taking possession of charged assets through SARFAESI Act. Shri Randhir Kumar, Joint Secretary, Govt. Of West Bengal suggested that only in case where the bankers would face genuine difficulty in getting possession of the charged assets then only they should approach the district administration. Shri Dhar mentioned that although NPA is increasing in all segments only saving grace was SHG segment.

Sm. C.D. Lama, State Mission Director & CEO WBSRLM said that while the performance of SHG outshines many other segments, the PSU banks & Co-operative Banks combined participation in SHG credit still remains at 50% while the remaining 50% is financed by the RRBs. She said that SHG to be treated as a gold mine from a lender's point of view and PSU banks should increase their participation in SHG lending. She mentioned about the community based recovery mechanism in SHGs.

Sm.C.D.Lama, State Mission Director & CEO WBSRLM advocated for calculation of notional CD ratio for few underperforming districts like Bankura, Birbhum etc. where only place of sanction of credit is considered oblivious of the place of utilisation.

Shri Manas Dhar, GM, UBI & Convener SLBC, West Bengal appreciated the roles of RSETIs & FLCs in spreading financial awareness and financial literacy within the state. He said RSETIs are conducting numerous training programmes and proving themselves to be a ready source of worthy entrepreneurs in the state. However, Shri Dhar mentioned that the settlement rate of the RSETI trainees which is hovering around 69% should be pushed up further to 75% at the end of this fiscal. He said the success of digital India lies largely with the RSETIs & FLCs. He urged the RSETIs & FLCs to start conducting training on digital banking for the people living in their vicinity immediately.

The vote of thanks was given by Shri K. V. Rama Moorthy, Executive Director, United Bank of India. He said that all the bank employees are rendering tremendous service to bring back the rattled banking services back on the rail post demonetisation. He praised the role of Reserve Bank of India in ensuring supply of currency to the all corners of the state and also guiding the entire banking fraternity in this very critical hour. He profusely thanked the Government of West Bengal for maintaining proper law and order situation throughout the state. He didn't fail to mention that any Central Government initiative will succeed only with the active co-operation of the state government. He said banks are enduring tremendous pain and pressure in the wake of the demonetisation decision but all these sufferings will not go in vain and before long its only the banks who will emerge stronger. With this positive note the SLBC meeting for the September 2016 quarter came to its closure.

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List of participants of 135th SLBC Meeting of West Bengal held on 21.12.2016 at The Park Hotel, Kolkata		
Sl No.	**Names**	**Designation & Name of the Organisation**
	CHAIRED BY	
1	Sri Pawan Bajaj	Managing Director & CEO, United Bank of India
2	Sri K.V. Rama Moorthy	Executive Director, United Bank of India
3	Smt. Rekha G. Warriar	Regional Director, Reserve Bank of India
4	Ms. C.D. Lama	State Mission Director and Chief Executive Officer, WBSRLM
5	Sri Randhir Kumar	Joint Secretary, Finance, Government of West Bengal
6	Sri A.K. Raybarman	Chief General Manager, NABARD
	GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES	
7	Ms. Rupasree Ghosh	Secretary, GoWB
8	Sri Sanjukta Chakraborty	Jt. Secretary, Animal Resource Development, GoWB
9	Sri D. Ghosh	Director, Textile Dept., GoWB
10	Sri Uday Sankar Aich	Additional Director, Agriculture Department, GoWB
11	Sri J. Barman	Additional Director, Dept. of Employment, GoWB
12	Sri Partha Sarathi Dutta	Dy. Director, Institutional Finance, GoWB
13	Sri Saptarsi Biswas	Dy. Director, Fisheries Dept., GoWB
14	Sri B. Mukherjee	Jt. DA, Agriculture Department, GoWB
15	Sri K.B. Nath	AAO, Department of Posts
16	Sri B. Pattanayak	Sr. AO, Department of Posts
17	Sri Dipak Das	Asst. Director, KVIC
18	Sri Sandip Bairagi	SMM (FI&ME), WBSULM
19	Sri Biswarup Mitra	SM (RS), WBSP, Indian Oil
20	Sri S. Kanjilal	M (RS), WBSP, Indian Oil
21	Md. Aftab Alam	ADG, DOT/ TERMWB
22	Sri Ranjit Roy	Consultant, WBSRLM, GoWB
23	Sri Gautam Pal	Advisor, SUDA
24	Sri Dilip Kumar Mitra	SPM, WBSRLM
	RBI and NABARD	
25	Sri P.N. Das	General Manager, RBI
26	Sri Sudhir Sharma	Deputy General Manager, NABARD

		Commercial Banks
27	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
28	Sri Umesh Kumar Singh	Field General Manager, Central Bank of India
29	Sri Imran A. Siddiqui	Field General Manager, Allahabad Bank
30	Sri M. Prasad	Field General Manager, Syndicate Bank
31	Sri S.P. Singh	General Manager, UCO Bank
32	Sri K. Uday B. Reddy	General Manager, Indian Bank
33	Sri Vijay Dube	General Manager, Vijaya Bank
34	Sri Mukul Ch. Jeishi	Deputy General Manager, State Bank of India
35	Sri S. L. Yadav	Deputy General Manager & Regional Manager, Bank of Baroda
36	Sri J.B. Nag	Deputy General Manager, Punjab National Bank
37	Sri Bhuwan Chandra	Deputy General Manager , Indian Overseas Bank
38	Sri L. Bisoi	Deputy General Manager, Bank of India
39	Sri Ashok Kr. Dhamija	Deputy General Manager, Oriental Bank of Commerce
40	Sri C.R. Patra	Deputy General Manager, Union Bank of India
41	Sri N. Veerabhadrappa	Deputy General Manager, Corporation Bank
42	Sri Ghazi Islam	Deputy General Manager, IDBI Bank
43	Sri B. Bhattacharjee	Assistant General Manager, State Bank of India
44	Sri Shakil Akhtar	Assistant General Manager, Canara Bank
45	Sri Renji Alex	Assistant General Manager, Federal Bank
46	Sri Shrikant M. Abooj	Chief Manager, Andhra Bank
47	Sri D.N. Rao	Chief Manager, Bank of Maharashtra
48	Sri Shyamapada Biswas	Senior Manager, Bank of India
49	Sri P.K. De Sarkar	Senior Manager, Punjab& Sind Bank
50	Sri Neeraj Kumar	Senior Manager, Canara Bank
51	Sri R. Mitra	Senior Manager, UCO Bank
52	Sri A.K. Seth	Senior Manager, Punjab National Bank
53	Sri D.J. Bhowmik	Senior Manager, Syndicate Bank
54	Ms. Chitrali Majumdar	Senior Manager, Indian Bank
55	Mr. Deepak Sahoo	Senior Manager, Dena Bank
56	Sri Shyamal Baskey	Senior Manager, Corporation Bank
57	Dr. H.M. Tahkur	Manager, Bank of Baroda
58	Sri Dinesh Kumar	Manager, Central Bank of India
59	Ms. Jasasree Choudhury	Manager, Bharatiya Mahila Bank
60	Sri S. Kar	VP, Bandhan Bank
61	Ms. Samita Roy	Regional Manager, ICICI Bank Ltd.
62	Sri Rakesh Raja	Chief Manager, South Indian Bank
63	Sri Bernard Francis	Senior Manager, Axis Bank
64	Sri Sandip Kumar	Senior Manager, Federal Bank
65	Ms. Arpita Sen	DVP, Bandhan Bank
66	Sri Bithin Banerjee	DVP, HDFC Bank
67	Sri Atul S. Barve	EVP, Regional Head, HDFC Bank Ltd.
68	Sri Kalyan Ghosh	Advisor Head, Ratnakar Bank Ltd.
69	Sri Biplab Kr. Das	Manager, IDBI Bank
70	Sri Kundan Kumar	Officer, Vijaya Bank

	RRBs , Co-operative Banks, SIDBI, National Housing Bank and RSETI	
71	Sri Umesh Chandra	Chairman, BGVB
72	Sri P. Anup Kumar	Chairman, UBKGB
73	Sri C. Gupta	Managing Director, WBSCB Ltd.
74	Sri K.M. Deka	Deputy General Manager, SIDBI
75	Sri Sanjay Pradhan	Assistant General Manager, SIDBI
76	Sri S.S. Negi	General Manager, PBGB
77	Sri S.K. Bhattacharjee	OSD (CBPC & RMD),WBFC
78	Sri Arupendu Banerjee	State Director, RSETIs, West Bengal
		Lead District Manager
79	Sri R.K. Prasad	LDM, 24 Parganas, North
80	Sri Jyotirmoy Mondal	LDM, Kolkata
81	Sri Gour Chatterjee	LDM, Jalpaiguir
82	Sri Abhoy Kumar Sinha	LDM, Dakhin Dinajpur
83	Sri S.S.P. Gupta	LDM, Burdwan
84	Sri M.R. Das	LDM, Howrah
85	Sri B.K. Swain	LDM, Darjeeling
86	Sri Amit Kumar Sinha	LDM, Murshidabad
87	Sri Shaktipada Paria	LDM, Paschim Medinipur
88	Sri Sanjay Kumar	LDM, Coochbehar
89	Sri Sugata Lahiri	LDM, Nadia
90	Sri T.K. Roy	LDM, Alipurduar
91	Sri S.K. Nandi	LDM, Bankura
92	Sri Manabendra Saha	LDM, Hooghly
93	Sri Rabindranath Sharma	LDM, Malda
94	Sri Srikanta Mahato	LDM, Purulia
95	Sri N.C. Saha	LDM, 24 Parganas, South

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