पंजाब नेशनल बैंक : कोलकाता अंचल कार्यालय
यूनाइटेड टॉवर, 11, हेमंत बसु सरणी कोलकाता – 700 001

पश्चिम बंगाल हेतु राज्य स्तरीय बैंकर्स समिति

कार्यसूची की कार्यकारी सारांश

मार्च, 2020 की तिमाही समीक्षा हेतु राज्य स्तरीय बैंकर्स समिति की 149 वीं बैठक

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PUNJAB NATIONAL BANK : KOKATA ZONAL OFFICE
UNITED TOWER, 11. HEMANTA BASU SARANI, KOLKATA: 700 001

State Level Bankers' Committee for West Bengal

Executive Summary of Agenda Notes

149th SLBC MEETING FOR QUARTERLY REVIEW OF MARCH, 2020

स्थान: कोलकाता

Venue: Kolkata

Flow of Events for 149th SLBC Meeting

- Welcome address by Convener, SLBC, West Bengal.
- Inaugural Address by MD & CEO/Executive Director, Punjab National Bank, Kolkata Zone.
- Address by Regional Director/Chief General Manager, Reserve of India.
- Key Note Address by Hon'ble Finance Minister, GoWB and Agenda-wise discussion/review.
- Address by Chief Secretary/Addl Chief Secretary(Finance),Govt of West Bengal.
- Address by Chief General Manager, NABARD, Kolkata.
- Vote of Thanks and conclusion

Agenda items for 149th SLBC, West Bengal.

1. Confirmation of minutes of the 148th SLBC meeting dated 11-03-2020.
2. Action taken Report for the resolutions adopted in the last SLBC meeting.
3. (A) Review of credit disbursement by Banks as per ACP 2019-20 for March, 2020 quarter.
   (B) Broad Sector wise Annual Credit Plan for FY 2020-2021.
4. CD Ratio & review of Districts with CD Ratio below 40%.
5. (A) Progress in Agriculture Credit.
   (B) Progress in KCC saturation, BSBS coverage & Progress in Animal Husbandry & Fishery.
   (C) Doubling of Farmers' Income by 2022.
6. (A) Deployment of credit in MSME.
   (B) Adoption of MSME Clusters & Credit Linkage.
   (C) Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans.
7. Progress in SHG-NRLM & Progress in NULM and Progress in JLG Finance.
8. Progress in Education Loan & Housing Loan.
9. Progress on Data Management System as per Revamped Lead Bank Scheme.
10. Expanding and Deepening of Digital Payment Ecosystem (Including Payment Banks etc.)
11. NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.
12. Financial Literacy Camps & Awareness Drive.
13. Review of functioning of RSETIs.
14. Review of status of opening of Banking Outlets in unbanked centres / Tea Garden Areas.
15. Social Security Schemes (Including PMJDY A/c's, PMSBY, PMJJBY & APY etc.)
16. Calendar of SLBC Meeting/Events & issues related to DCC/DLRC.
17. Miscellaneous (Market Intelligence Issues & Status of SLBC reports submitted by Banks.)

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Punjab National Bank : Kolkata Zone
Convener: State Level Banker's Committee for West Bengal

Agenda items listed for 149th SLBC meeting of March, 2020 business position)

Agenda	Agenda Particulars	Page
1.	Confirmation of the Proceedings of the 148th meeting of SLBC, West Bengal held on 11.03.2020 and review of action points thereof.	1
2.	Action taken report for the resolution adopted in the 148th SLBC	1-2
3.	Review of Credit Disbursement by Banks as per ACP 2019-20 for March, 2020 quarter	2
	Broad Sector wise Annual Credit Plan for FY 2020-21	3
4.	CD Ratio and Review of Districts with CD Ratio below 40%	3-6
5.	Progress in Agriculture Credit	7
	Progress in KCC Saturation, BSBS Coverage	7-12
	Doubling of Farmers' Income by 2022 & new initiatives	12-14
6.	Deployment of Credit in MSME	14-17
	Adoption of MSME Clusters & Credit Linkage	17
	Review of MUDRA, Stand up India, PMEGP & SVSKP Loans	18-20
7.	Progress in SHG-NRLM, DAY-NULM & JLG Finance	21-24
8.	Progress in Education Loan & Housing Loan	25
9.	Progress on Data management System as per Revamped Lead Bank Scheme	26
10.	Expanding and Deepening of Digital Payment Ecosystem (Incl. Payment Banks)	27-29
11.	NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.	30-31
12.	Financial Literacy Camps & Awareness Drive	32
13.	Review of functioning of RSETIs	33
14.	Review of status of Opening of Banking Outlets in URCs / Tea Garden	34
15.	Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY)	36
16.	Calendar of SLBC Meeting/Events & issues related to DCC/DLRC	37
17.	Miscellaneous (Market Intelligence Issues & Status of SLBC report submitted by Member Banks	36-37

EXECUTIVE SUMMARY OF AGENDA FOR 149th SLBC Meeting

AGENDA- 1 : Confirmation of the minutes for 148th SLBC dt11-03-2020

The proceedings and action points of 148th SLBC Meeting for West Bengal held in Kolkata on 11th Dec, 2020 was circulated under cover of Convener Bank's letter to the members on 13-03-2020. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 148th SLBC dt 11-03-2020

The ATR for the major action points as emerged in the 148th SLBC is given below.

Sr.	Action Points	Action taken for compliance
1.	Rs.34127 crore was disbursed upto Dec, 2019, which was 62% of the yearly target of Rs.55000 crore. Banks should achieve the target.	Rs.49066 was disbursed upto March, 20. It is 90% of the yearly target of Rs.55000 crore. In FY 2018-19, disbursement was Rs.33566 crore only (YOY growth is 46%)
2.	21.12 lakh enrolment was made in KCC upto 28-02-20 against the target of 35 lakh in FY 19-20.SLBC is to convene a meeting of the major banks for accelerating the process.	The total enrolment under KCC for FY 19-20 stood at 23.74 lakh In FY 18-19, total enrolment was 21.65 lakh. YOY growth is 9.65%.
3.	Agriculture Deptt to share the details of non-loanee farmers with the banks immediately and banks are to enrol the farmers with support from Agriculture Deptt for achieving the saturation accordingly.	Details of the non-loanee farmers have been received on 27-05-2020 and 01-06-2020 and shared with member banks on 02-06-2020. Bank-wise & district-wise target has been sent along with the SOP for KCC saturation.
4.	Insurance claims for crop damage under Kharif, 2018 and Rabi, 18-19 are to be settled by the Insurance Companies by 31-03-2020.	Bulk of the claim already settled as informed by AICL. Crop Insurance Deptt, GoWB may follow up the pending cases, if any, under intimation to SLBC.
5.	For claims received upto 31-03-19 the banks are to submit the Utilization Certificates to Insurance Companies by 31-03-2020.	The banks reportedly could not complete the process by March, 20 due to COVID 19 Pandemic, are to ensure completion by June, 2020.
6.	Fishery Department is to share the information of Fishery Co-Op Societies along with member details with SLBC/member banks for targeting this group for KCC loans in 1st phase through Cluster Approach.	Details of fish farmers from the Department are awaited. However, during the Sub Committee meeting on 13-05-20, the target of 1.00 lakh fishery loans under KCC was fixed. The Department will sponsor the proposals to the banks.
7.	Registration of branches under SVSKP program is to be stepped up. Banks are also to complete the disposal of proposals at the earliest.	772 branches have been registered. SLBC shared the SOP again to the banks on 05-06-20 for completion by 30-06-2020.
8.	The banks are to complete lodging of the arrear claims for Interest Subvention under WBSSP scheme	Except UCO Bank, the other participating banks have lodged half yearly claims upto March, 2019.
9.	The achievement was 60% till Feb, 2020 against the target of Rs.13679 crore as set for NRLM in FY 19-20.	With Rs.9191 crore disbursement, the banks could attain 68% of the disbursement target.

10.	Hon'ble Finance Minister urged the banks to achieve the MSME target of Rs. 75000 crore for FY 19-20.	With Rs.69408 disbursement, the banks could achieve 99% of the yearly target of Rs.70000 crore as per ACP.
11.	MSME target of Rs.90000 crore was suggested against Rs.81089 crore set by NABARD in PLP for FY 20-21	The target of Rs.90000 crore has been adopted by SLBC. District-wise target has since been allocated by SLBC to the LDMs for onward allocation to the member banks.
12.	GoWB Line Departments should be suitably represented by Secretary level officials in the SLBC meetings	The Heads of the Govt Line Department should ensure representation at appropriate levels for SLBC meetings.

AGENDA – 3

(A) Review of Credit Disbursement by Banks during FY 2019-2020 as per ACP:

All the banks operating in the State put together disbursed Rs. 130610crore in Priority Sector, i.e. 88% of the Annual Target of Rs.148000 crore during the period April to March of the financial year 2019-20. The percentage of achievement was 92% during April-March, 19 quarter of 2018-19 in Prisec.
While achievement under Agriculture sector is 89%, the achievement in MSME and Other Prisec (OPS) are 99% and 53% of the ACP respectively as on 31.03.2020.

Disbursement in Non-Priority sector is Rs. 142121 crore i.e. 789% of the Annual Target of Rs. 18000 crore which results in overall disbursement of Rs. 272731crore i.e. 164% of annual target of Rs.166000 crore. Banks may revisit the sector classification made in the system to rule out the possibility of wrong sector classification.

A comparative position of achievement in disbursement under ACP 19-20during FY 2019-2020 with the corresponding quarter of last 2 years is as under:

Sector	2017-18 (April-March)			2018-19 (April-March)			2019-20 (April-March)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	59098	42232	71	64071	45585	71	55000	49066	89
MSME	38000	44059	115	50000	56458	112	70000	69408	99
OPS	11191	12519	112	15890	16919	106	23000	12136	53
PRISEC	108289	92568	89	129961	118962	92	148000	130610	88

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

(B) Broad Sector wise Annual Credit Plan for FY 2020-2021.

Sr. No.	Broad Sector	Target for FY 2020-2021
1.	Agriculture	77236 Crore
2.	MSME	90237 Crore
3.	Export Credit	1610 Crore
4.	Education	3383 Crore
5.	Housing	9628 Crore
6.	Social Infrastructure	2006 Crore
7.	Renewal Energy	690 Crore
8.	Informal Credit Delivery System	15807 Crore
Total		**200597 Crore**

- **Allocation for major Schematic lending for FY 2020-2021.**

NRLM		NULM		PMEGP	
No.	Amount (Cr)	No.	Amount (Cr)	No.	Amount (MM in Cr)
613960	15006.94	17700	256.40	2985	256.40

Animal Husbandry & Fishery (No.) under KCC	Dairy	Goatery	Poultry	Fishery
	100000	15000	10000	100000

AGENDA- 4

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

CD Ratio of the State stood at 60.21% as on 31.03.2020 whereas it was 61.95 % on 31.12.2019. For calculation of CD Ratio of the State as on 31st march, 2020, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Total Deposit (A)	839812
Total Advance utilized in the State (B=C+D)	491512
Out of which outstanding of credit sanctioned from the State (C)	465134
Credit sanctioned from outside State but utilized in West Bengal (D)	26378
RIDF Support (E)	14168
Total Advance to be reckoned (F=B+E)	505680
CD Ratio (F*100 / A)	**60.21%**

The decline in CD Ratio is in line with the trend as observed on national basis where the CD Ratio has come down from the high of 78.20 % on 31-03-2019 to 75.70% as on 24-03-2020. In West Bengal the reduction on YOY basis was from 64.57% on March, 2019 to 60.21% on March, 2020.

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

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

Position of districts with less than 40 % CD Ratio

CD Ratio on	Hooghly	Kalimpong	24 Parganas (N)
30.06.2019	27.61	32.28	23.70
30.09.2019	29.69	32.28	24.35
31.12.2019	28.08	35.40	32.38
31.03.2020	29.22	39.26	33.86

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

District Wise CD Ratio of West Bengal as on 31.03.2020						
						(Amount in Crore)
Sr. No.	Name of District	Lead Bank	CD Ratio as on March, 2019	CD Ratio as on March, 2020		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	40.58	5265.80	2193.51	41.66
2	Bankura	UBI	42.20	11966.00	5164.00	43.16
3	Birbhum	UCO	40.47	15284.09	6153.82	40.26
4	Coochbehar	CBI	72.31	8054.00	5634.00	69.95
5	Dakshin Dinajpur	UBI	52.44	4389.74	2521.39	57.44
6	Darjeeling	CBI	47.19	17572.46	10594.35	60.29
7	Hooghly	UCO	30.05	40682.67	11888.25	29.22
8	Howrah	UCO	40.19	38614.80	16062.55	41.60
9	Jalpaiguri	CBI	43.15	8534.82	4426.17	51.86
10	Jhargram	UBI	40.31	3795.72	1520.16	40.05
11	Kalimpong	SBI	40.47	1392.25	546.66	39.26
12	Kolkata	SBI	79.09	340836.88	254962.36	74.80
13	Malda	UBI	53.93	11564.91	6192.55	53.55
14	Murshidabad	UBI	52.96	16323.45	8773.10	53.75
15	Nadia	UBI	49.11	27921.13	13724.67	49.16
16	Paschim Burdwan	SBI	40.07	39224.04	15802.29	40.29
17	Paschim Medinipur	UBI	44.15	20057.07	9487.67	47.30
18	Purba Burdwan	UCO	47.44	24775.64	10902.99	44.01
19	Purba Medinipur	UBI	44.51	25810.08	11258.27	43.62
20	Purulia	UBI	43.69	8118.00	3567.00	43.94
21	Uttar Dinajpur	UBI	57.36	7017.00	4197.00	59.81
22	24 Pgs. (N)	AB	24.75	124383.62	42118.42	33.86
23	24 Pgs. (S)	UBI	45.31	38228.16	17442.41	45.63
CD Ratio as on March, 2019			**56.06**	**839812.33**	**465133.59**	**55.39**
Amount sanctioned from outside State but fund utilised in the State of West					26378.21	
RIDF Support					14167.92	
Total Advances in the State					505679.72	
Credit Deposit Ratio			**64.57**			**60.21**

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 31.03.2020							
							(Amt. in Crore)
Sl No.	Name of Banks	CD Ratio as on March, 2019	As on March, 2020				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Allahabad bank	46.00	51455.89	23558.98	45.78	0.00	45.78
2	Andhra Bank	111.84	6271.73	4866.31	77.59	0.00	77.59
3	Bank of Baroda	59.08	33782.00	22185.00	65.67	0.00	65.67
4	Bank of India	47.46	33659.00	16374.17	48.65	0.00	48.65
5	Bank of Maharastra	84.50	2085.28	2194.33	105.23	0.00	105.23
6	Canara Bank	55.60	16611.55	8560.39	51.53	0.00	51.53
7	Central Bank of India	38.82	23719.73	7784.86	32.82	0.00	32.82
8	Corporation Bank	89.31	7757.18	6158.45	79.39	0.00	79.39
9	Indian Bank	45.88	11260.05	4905.67	43.57	0.00	43.57
10	IOB	52.36	13361.74	6569.76	49.17	0.00	49.17
11	OBC	82.71	8445.98	7689.81	91.05	0.00	91.05
12	PNB	61.09	30905.69	19281.12	62.39	0.00	62.39
13	Punjab & Sind Bank	119.98	2667.00	3937.00	147.62	0.00	147.62
14	SBI	36.41	202230.00	71465.00	35.34	26013.23	48.20
15	Syndicate Bank	105.40	8977.06	7862.25	87.58	0.00	87.58
16	UBI	47.40	79485.73	36800.15	46.30	35876.00	91.43
17	UCO	39.56	33245.98	15169.78	45.63	0.00	45.63
18	Union Bank of India	19.53	18576.50	13666.74	73.57	178.05	74.53
Total PSU		**48.05**	**584498.09**	**279029.77**	**47.74**	**62067.28**	**58.36**
19	Axis Bank	63.51	41806.00	27487.00	65.75	0.00	65.75
20	Bandhan Bank	105.31	23951.93	23882.64	99.71	0.00	99.71
21	Catholic Syrian Bank Ltd.	0.00	58.01	18.11	31.22	0.00	31.22
22	Dhanlaxmi Bank Ltd.	0.00	74.30	137.77	185.42	0.00	185.42
23	Federal Bank	75.99	3495.97	2938.87	84.06	0.00	84.06
24	HDFC Bank	67.19	46538.01	25839.75	55.52	0.00	55.52
25	ICICI	76.50	36813.55	27202.52	73.89	0.00	73.89
26	IDBI	58.39	14942.31	7548.12	50.52	0.00	50.52
27	IDFC	676.22	1187.20	3540.68	298.24	0.00	298.24
28	Indusind Bank	170.54	5059.76	11477.50	226.84	0.00	226.84
29	Jana Small Finance Bank	90.72	1015.89	715.86	70.47	0.00	70.47
30	Karnataka Bank Ltd.	105.09	1257.19	1547.23	123.07	0.00	123.07
31	Karur Vysya Bank	81.16	1088.32	1248.90	114.75	0.00	114.75
32	Kotak Mahindra Bank	89.47	7377.17	6449.57	87.43	0.00	87.43
33	Ratnakar Bank Ltd	218.70	4549.83	5693.40	125.13	0.00	125.13
34	South Indian Bank Ltd.	175.82	1181.99	1848.94	156.43	0.00	156.43
35	SIDBI	#DIV/0!	0.00	65.03	#DIV/0!	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	24.86	740.44	216.37	29.22	0.00	29.22
37	Ujjivan Small Finance Bank	281.53	802.63	1950.59	243.02	0.00	243.02
38	Utkarsh Small Finance Bank	70.75	90.21	59.54	66.00	0.00	66.00
39	YES Bank	76.47	4798.00	5224.00	108.88	0.00	108.88
Total PVT		**85.04**	**196828.72**	**155092.39**	**78.80**	**0.00**	**78.80**
40	BGVB (UBI)	40.78	16406.66	6331.71	38.59	9961.01	99.31
41	PBGB (UCO)	52.87	5531.74	2954.88	53.42	1288.23	76.70
42	UBKGB (CBI)	56.83	3296.39	1974.58	59.90	697.11	81.05
Total RRB		**45.47**	**25234.79**	**11261.17**	**44.63**	**11946.35**	**91.97**
43	WB State Co-Op Bank Ltd.	57.22	33004.03	18511.20	56.09	21474.40	121.15
44	WBSCARD Bank Ltd.	516.06	246.70	1239.06	502.25	96.05	541.19
Total Co-Optv		**60.76**	**33250.73**	**19750.26**	**59.40**	**21570.45**	**124.27**
Grand Total		**56.06**	**839812.33**	**465133.59**	**55.39**	**95584.08**	**66.77**
Amount sanctioned from outside State but fund utilised in the State of West				26378.21			
RIDF Support				14167.92			
Total Credit in the State				**505679.72**			
Credit Deposit Ratio					**60.21**		
Total Credit + Investment				**601263.80**			
Total Credit + Investment Deposit		**64.57**			**71.60**		

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

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

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

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

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

While the negative trend in 8 Districts (Jhargram, Malda, Murshidabad, Purba Medinipur, 24 Pgs. (S), Howrah, Kolkata, Purulia) in March, 2020 quarter is in improvement over 13 Districts with negative growth for June, 19 quarter. Except for Kolkata district which was impacted due to slowdown in big ticket corporate loans, the negative growth in the other 7 districts is nominal and is expected to be reversed shortly. These districts must initiate remedial measures urgently to arrest the down trend with proper implementation of action plan.

Sr.	District	As on 31.12.2019	As on 31.03.2020	Increase/Decrease (+) (-)
1.	Alipurduar	40.88	41.66	+
2.	Coochbehar	68.36	69.95	+
3.	Dakshin Dinajpur	54.13	57.44	+
4.	Darjeeling	59.87	60.29	+
5.	Jalpaiguri	43.88	51.86	+
6.	Kalimpong	35.40	39.26	+
7.	Paschim Burdwan	34.75	40.29	+
8.	Paschim Medinipur	46.23	47.30	+
9.	Purba Burdwan	42.50	44.01	+
10.	Uttar Dinajpur	57.13	59.81	+
11.	24 Pgs. (N)	32.38	33.86	+
12.	Bankura	42.14	43.16	+
13.	Birbhum	40.07	40.26	+
14.	Hooghly	28.08	29.22	+
15.	Nadia	49.10	49.16	+
16.	Jhargram	41.01	40.05	-
17.	Malda	54.54	53.55	-
18.	Murshidabad	55.36	53.75	-
19.	PurbaMedinipur	44.61	43.62	-
20.	24 Pgs. (S)	45.88	45.63	-
21.	Howrah	42.80	41.60	-
22.	Kolkata	77.24	74.80	-
23.	Purulia	45.90	43.94	-

AGENDA-5

(A) Progress in Agriculture Credit:

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

Financial Year	Yearly Target (Cr.)	Achievement (Cr.)	% of Achievement
31.03.2016	43536	30930	71
31.03.2017	52551	34175	65
31.03.2018	59098	42232	71
31.03.2019	64071	45586	71
31.03.2020	55000	49066	89

The Agriculture disbursement during the period April to March of financial year 2019-2020 is Rs. 49066 crore, showing an increase of 7.63% over disbursement of Rs.45586 crore made during the last financial year 2018-2019. However, the attainment of 89% in deployment of credit during the financial year, is an encouraging sign and it is expected that the banks will be in a position to grow in a better way in credit delivery to agriculture sector which has gained primacy in the aftermath of the COVID 19 lockdown issues. The yearly target of Rs.77236/- which was set during 148th SLBC meeting and in line with NABARD PLP should therefore be pursued in right earnest by the banks.

With Rs.37901 crore deployments in Farm Credit at 77.25% of the total agriculture deployment and 96% of farmers in SF/MF category, it is obvious that the banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors. SLBC has been sensitizing the member banks to focus on other areas like pledge finance through Negotiable Warehouse Receipts, FPO/FPC finance. Custom Hiring Centre is also one area needing attention of the banks.

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

(B) Progress in KCC Saturation, and BSBS Coverage

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

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

The banks will proceed for saturation of the KCC loanees as per SOP prescribed by the authorities and would also target the landless labourers, namely, tenant farmers, share croppers ,oral lesses, etc. The basis for covering the landless labourers will be Area Sown Certificate to be issued by Asst Directors of agriculture or his authorized representative.

During the financial year 2019-2020 the achievement of target is 68% at 23.74 lakh against 35.00 lakh allocated under the Annual Credit Plan. The loanee base has also increased from 31.36 lakh loans as on March, 2019 to 37.55 lakh loans as on 31.03.2020 indicating addition of new enrolment of around 5.24 lakh new farmers and 0.72 lakh written off accounts during the year. The banks are to sustain the momentum for achieving the saturation as targeted by SLBC & GoWB.

Achievement under KCC in West Bengal in last 5 financial years are as follows,

Year	Target (No.)	Achievement (No.)	% of Achievement
31.03.2016	20,00,000	17,53,590	88
31.03.2017	17,00,000	16,34,533	96
31.03.2018	17,00,000	19,89,626	117
31.03.2019	20,00,000	21,65,443	109
31.03.2020	35,00,000	23,73,411	68

Bank wise KCC position as on 31.03.2020

(Amount in Crore)

Sr. No.	Bank Name	Target (No.)	" Disbursement " during (01.04.2019 to 31.03.2020)				Total KCC issued during 01.04.2019 to 31.03.2020 (Fresh + Renewal)		% of Achievement	Outstanding Position (exluding written off a/cs) as on 31.03.2020		Written-Off KCC a/cs as on 31.03.2020	
			Fresh Sanction (01.04.2019 to 31.03.2020)		Renewal cases (01.04.2019 to 31.03.2020)								
			No.	Amount	No.	Amount	No.	Amount	No.	No.	Amount	No.	Amount
1	Allahabad bank	207500	6699	46.48	35045	222.32	41744	268.80	20.12	85384	487.73	0	0.00
2	Andhra Bank	13000	37	0.20	59	0.34	96	0.54	0.74	84	0.42	0	0.00
3	Bank of Baroda	95000	1162	7.29	4409	46.07	5571	53.36	5.86	18200	135.80	150	0.81
4	Bank of India	150000	50752	464.09	54536	600.17	105288	1064.26	70.19	230241	1164.11	4806	14.15
5	Bank of Maharastra	5000	889	5.89	686	9.03	1575	14.92	31.50	1575	14.92	0	0.00
6	Canara Bank	150000	7113	41.59	9323	79.50	16436	121.09	10.96	27472	190.07	1056	5.67
7	Central Bank of India	180000	2715	13.08	15427	95.25	18142	108.33	10.08	75826	436.03	0	0.00
8	Corporation Bank	15000	202	1.10	421	2.32	623	3.42	4.15	1372	13.11	0	0.00
9	Indian Bank	20000	207	1.51	129	1.50	336	3.01	1.68	3985	23.48	0	0.00
10	IOB	40000	677	1.59	874	3.50	1551	5.09	3.88	5988	32.54	0	0.00
11	OBC	30000	156	1.07	1123	7.91	1279	8.98	4.26	2838	14.93	0	0.00
12	PNB	150000	3163	28.58	63473	354.32	66636	382.90	44.42	161326	975.86	0	0.00
13	Punjab & Sind Bank	5000	5	0.30	5	0.20	10	0.50	0.20	70	4.00	0	0.00
14	SBI	480000	32566	198.00	115529	788.34	148095	986.34	30.85	296452	2323.22	12224	67.23
15	Syndicate Bank	60000	1955	14.06	5305	20.83	7260	34.89	12.10	8370	60.09	0	0.00
16	UBI	410000	29854	199.85	144942	3385.28	174796	3585.13	42.63	314108	1698.68	40029	244.22
17	UCO	107500	7559	44.75	12802	80.45	20361	125.20	18.94	58849	299.35	5950	33.71
18	Union Bank of India	62500	891	26.26	2500	24.75	3391	51.01	5.43	17926	162.61	37	0.01
Total PSU		**2180500**	**146602**	**1095.69**	**466588**	**5722.08**	**613190**	**6817.77**	**28.12**	**1310066**	**8036.95**	**64252**	**365.80**
19	Axis Bank	75000	13008	320.51	0	0.00	13008	320.51	17.34	71557	3824.17	1116	22.31
20	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
21	Catholic Syrian Bank ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
22	Dhanlaxmi bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
23	Federal Bank	1000	156	35.92	0	0.00	156	35.92	15.60	222	7.23	0	0.00
24	HDFC Bank	50000	102570	359.34	127	14.92	102697	374.26	205.39	158645	486.24	0	0.00
25	ICICI	45000	3353	35.78	0	0.00	3353	35.78	7.45	4578	98.64	0	0.00
26	IDBI	40000	307	2.67	5695	42.41	6002	45.08	15.01	11685	136.86	0	0.00
27	IDFC	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
28	Indusind Bank	1000	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
31	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
32	Kotak Mahindra Bank	1000	1	0.04	0	0.00	1	0.04	0.10	1	0.04	0	0.00
33	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
35	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	5000	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
39	YES Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
Total PVT		**218000**	**119395**	**754.26**	**5822**	**57.33**	**125217**	**811.59**	**57.44**	**246688**	**4553.19**	**1116**	**22.31**
40	BGVB (UBI)	330000	19882	40.93	130371	289.56	150253	330.49	45.53	194415	550.37	4320	6.75
41	PBGB (UCO)	155000	3988	31.74	25734	309.39	29722	341.13	19.18	71756	302.16	1728	1.36
42	UBKGB (CBI)	90000	2944	28.79	26932	271.75	29876	300.54	33.20	64608	623.84	0	0.00
Total RRB		**575000**	**26814**	**101.46**	**183037**	**870.70**	**209851**	**972.16**	**36.50**	**330779**	**1476.37**	**6048**	**8.11**
43	WB State Co-Op Bank Ltd.	525000	97373	160.94	1327780	3890.82	1425153	4051.76	271.46	1795000	4103.02	480	14.10
44	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00
Total Co-Optv		**526500**	**97373**	**160.94**	**1327780**	**3890.82**	**1425153**	**4051.76**	**270.68**	**1795000**	**4103.02**	**480**	**14.10**
Grand Total		**3500000**	**390184**	**2112.35**	**1983227**	**10540.93**	**2373411**	**12653.28**	**67.81**	**3682533**	**18169.53**	**71896**	**410.32**

N.B. WBSCL has reported 15.00 lakh outstanding loans. The outstanding number of 1795000 lakh KCC loans shown for WBSCL is inclusive of 2.00 lakh farmers who have fully cleared their outstanding for Rabi, 19-20 as on 31-03-2020. As they are entitled for Kharif, 20 and the subsequent Rabi, 20-21 loans with renewal, the coverage of farmers have been kept intact.

All the banks operating in the State have issued 2373411 KCCs during the financial year 2019-2020 at 68% of annual target of 35.00 lakh. Total amount disbursed for KCC stood at Rs. 12653.28 cr as on 31.03.20 which account for 33% of the farm credit segment.

The Average ticket size of Rs.42596/- as on 31.03.2019 has increased to Rs.49,340/- as on 31.03.2020. Average credit per KCC of all the banks excluding WB State Co-operative Bank is Rs.74523/- while it is Rs.22858/- for WB State Co-Op Bank.

All the banks have reported 71896 accounts amounting Rs.410.32crore under the written off KCC loan category.

District wise KCC position as on 31.03.2020

(Amount in Crore)

Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2019 to 31.03.2020 (Fresh+Renewal)		% of Achievement
			No.	Amount	No.
1	Alipurduar	50000	22586	82.29	45.17
2	Bankura	140000	124907	843.24	89.22
3	Birbhum	165000	71896	273.51	43.57
4	Coochbehar	100000	91936	509.39	91.94
5	Dakshin Dinajpur	110000	77891	282.17	70.81
6	Darjeeling	70000	21879	78.08	31.26
7	Hooghly	245000	160180	1041.48	65.38
8	Howrah	70000	57809	260.49	82.58
9	Jalpaiguri	60000	35882	163.51	59.80
10	Jhargram	95000	59795	256.37	62.94
11	Kalimpong	20000	8580	25.96	42.90
12	Kolkata	0	0	0.00	#DIV/0!
13	Malda	210000	69829	357.80	33.25
14	Murshidabad	250000	76591	343.00	30.64
15	Nadia	280000	147655	1025.29	52.73
16	Paschim Burdwan	100000	35917	165.99	35.92
17	Purba burdwan	270000	253704	1441.24	93.96
18	Paschim Medinipur	310000	301412	1672.78	97.23
19	Purba Medinipur	290000	396954	1987.76	136.88
20	Purulia	150000	45722	138.91	30.48
21	Uttar Dinajpur	110000	50894	243.45	46.27
22	24 Pgs. (N)	240000	85703	402.16	35.71
23	24 Pgs. (S)	165000	175689	1058.41	106.48
Grand Total		**3500000**	**2373411**	**12653.28**	**67.81**

Bangla Shasya Bima Scheme: For mitigating the hardship of farmers in case of crop damage due to natural calamity, GoWB launched the Bangla Shasya Bima (BSB) Scheme, a 100% State Govt funded scheme with the objective of ensuring hassle free crop insurance facility to the farmers along with timely claim settlement process through a transparent & simplified procedure.
A token amount of Rs.1/=(Rupees One only) is to be charged from the registered bank account of the farmers to facilitate electronic updation & authentication of farmers' bank account details and rule out delay in claim settlement issues, if any.

Notification for Rabi-2019 crop coverage under BSBS was issued on 29-11-2019 and shared accordingly with the member banks by SLBC.
As per BSBS portal data on 31.03.2020 the enrolment position for Rabi, 2020 is,

As on	Loanee farmers	Non-Loanee farmers
31.12.2019	8.86 lakh	29.33 lakh
31.03.2020	11.68 lakh	32.70 lakh

The data showed a marked improvement over the enrolment made under PMFBY where for the Rabi, 2018 season a total no. of 13.38 lakh farmers & for the Rabi, 2017 season a total no. of 11.88 lakh were covered for crop insurance.

Status of enrolment of farmers under BSB scheme during during Rabi 2019-20 as on 31.03.2020

Sr. No.	District	Loanee	Non-Loanee	Total
1	Alipurduar	6921	17290	24211
2	Bankura	73571	208054	281625
3	Birbhum	60268	193834	254102
4	Coochbebar	52971	219538	272509
5	Dakshin Dinajpur	16630	78315	94945
6	Darjeeling	967	936	1903
7	Hooghly	185394	60071	245465
8	Howrah	13675	67847	81522
9	Jalpaiguri	19374	59459	78833
10	Jhargram	13405	15793	29198
11	Kalimpong	0	778	778
12	Kolkata	0	0	0
13	Maldah	21790	290185	311975
14	Murshidabad	13034	395073	408107
15	Nadia	37185	202217	239402
16	North 24 Pargs	17361	226649	244010
17	Paschim Bardhaman	1140	7623	8763
18	Paschim Medinipur	199432	151846	351278
19	Purba Bardhaman	213772	188263	402035
20	Purba Medinipur	174970	430189	605159
21	Purulia	5409	36144	41553
22	South 24 Parganas	29872	227895	257767
23	Uttar Dinajpur	11856	192161	204017
Total		**1168997**	**3270160**	**4439157**

New development in KCC:

Working Capital for Animal Husbandry and Fisheries:

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

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

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

All the DLTCs have finalized the Scale of Finance for Animal Husbandry and Fishery schemes and LDMs have shared the same with the DCOs/Dist Nodal officers of the member banks. Same should be referred by the member banks for extending working capital loans, Animal Resource Development Deptt has also provided model scheme for KCC loans relating to Dairy, Poultry & Pig-Goat rearing activities and the same has been shared with the member banks by SLBC on 09-06-2020.

Both ARD Department and Fishery Department are also to assist the banks in this regard by tracing the left out farmers and generate proposals for onward sponsoring to the banks as decided in the Sub Committee meeting.

As On	Parameters	No.	Amt. (in Cr.)
30.06.2019	New acquisitions in KCC	81480	384.74
	Out of which for AH & Fishery activities in KCC	4071	17.56
30.09.2019	New acquisitions in KCC	158832	846.44
	Out of which for AH & Fishery activities in KCC	4917	22.09
31.12.2019	New acquisitions in KCC	260394	1525.48
	Out of which for AH & Fishery activities in KCC	5328	23.45
31.03.2020	New acquisitions in KCC	390184	2112.35
	Out of which for AH & Fishery activities in KCC	5612	24.09

Sub Committee on Animal Husbandry & Fishery

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

SLBC sent a list of 50 odd potential Blocks in 20 Districts on 12-07-2019 for ratification by Animal Resource Development Department and Fishery Department. ARD Deptt has since ratified 117 Dairy, 67 Poultry and 80 Goatery and 49 Piggery Centres (annexed herewith) which has also been shared with the member banks. SLBC has also identified 22 Blocks in 5 district as fishery clusters.

As decided in the Special Sub Committee meeting held on 04-05-2020 under the Chairmanship of Dr Amit Mitra, Hon'ble Finance Minister of West Bengal, a Sub Committee meeting on Animal Husbandry & Fishery was held on 13-05-2020. A target of 100000 for Fishery KCC loan and 125000 Animal Husbandry & Fishery KCC loans were fixed in the State for FY 2020-21. It was informed that for Dairy loans, ARD Department will primarily target the 68000 odd members of the Milk Federations/ Unions while Fishery Department will target the 70000 thousand odd members under the Fishery Co-Operative Societies.

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

As on	Dairy		Poultry		Fishery		Farm Mechanization	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
30.06.19	30079	321.31	7875	77.89	10904	83.75	20663	745.61
30.09.19	64676	521.38	18385	289.37	23403	218.15	41130	1366.54
31.12.19	101194	852.99	27774	488.99	36714	411.54	66017	1588.07
31.03.20	149543	1335.44	36250	659.79	52188	641.00	95504	873.59

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

As on	Dairy		Poultry		Fishery		Farm Mechanization	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.06.19	194857	1590.46	43203	453.47	59728	403.80	110430	3288.66
30.09.19	195709	1563.98	45754	516.06	62408	476.34	128732	3982.28
31.12.19	205848	1428.67	49149	524.28	63933	524.78	141241	3539.33
31.03.20	220592	1649.77	50921	570.72	66939	533.26	149262	3608.45

Natural Calamity and Relief Measures as per RBI guidelines.

The State was devastated by the super cyclone Amphan which caused extensive damage to livestock and standing crops.

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

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

The list of Notification orders are furnished below:

Sr. No.	District Name	Notification No.	Date	No. of Block affected	No. of Mouza affected
1	24 Parganas North	992(61)/Agri	29.05.2020	22	1657
2	24 Parganas South	168/75/CON/DM	29.05.2020	30	2119
3	Hooghly	919/1(1)	26.05.2020	18	2019
4	Murshidabad	1788(21)/En	28.05.2020	8	542
5	Paschim Medinipur	337(36)/RP(NOT)-V/6/DMD	28.05.2020	21	5593
6	Purba Burdwam	290/DM	29.05.2020	15	2531
7.	Purba Medinipur	526(9)/XVII-109/17	28.05.2020	25	3100

(C) Doubling of Farmers' Income by 2022 & new initiatives:

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

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

- Out of total 52 lakh (approx) farmers having own cultivable land in the State 37 lakh (approx) farmers has already been covered under KCC as revisited by SLBC w.r.t. the position post data cleaning by the Banks, particularly WBSCBL and the remaining uncovered 15 lakh farmers are to be brought under institutional credit system in a mission mode. KCC Saturation Campaign is the right direction. Similarly the base of landless farmers comprising the tenant farmers, share croppers, oral lesses, etc are also to be brought under the ambit of KCC. As already decided, a target of 20 lakh new farmers enrolment has been envisaged under Kharif 20 season.

- Proper entrepreneurship skill among the rural youths is to be developed emphasizing cultivation of high value commodities such as fruits, vegetables, flowers, fisheries, sericulture, animal husbandry, poultry etc. Institutions like RSETIs are expected to be the catalyst in this respect.

- Qualified and trained youths are to be encouraged to set up Agri-Clinics and Custom Hiring centres. More thrust is to be given on Investment credit like farm mechanization, dairy farming, Poultry, fishery, etc for improving farmers' non-farm income in potential areas targeting the medium and large farmers.

- Approximately 6.0 lakh KCC loans are still reportedly under dormant/written off status. The process of renewal of dormant KCCs with need based finance may be looked after by the Bank with support from the different Govt. machineries which will also contribute to increase in agricultural income through revival of production credit.

Krishak Bandhu: Hon'ble Chief Minister, Govt. of West Bengal has announced the launching of Krishak Bandhu- a flagship scheme for the benefit of farmers. The scheme is effective from 1st January 2019.The scheme is expected to cover 72 lakh with farmland in the State, out of which 52 lakh people are directly associated with agricultural activities.
Investment support of Rs.5000 per year per acre will be provided by the State Government to the farmers in two equal instalments of Rs.2500 right at the onset of two crop seasons i.e. Kharif and Rabi. All the farmers in the age group (18-60 years) irrespective of their family income will be eligible under the scheme.
Details of said farmers including land holding will be captured in a chip based Smart Card along with Krishak Bandhu ID. It will assist the Banks in proper identification of farmers intending to avail KCC or any Agriculture loan in the state of West Bengal.

New Agricultural Marketing Infrastructure Scheme: The new scheme effective from 22-10-2018 is valid upto 31-03-2020.The Scheme focuses on finance for construction of Rural Godowns and developing the Grameen Hats with active participation of the FPOs. The scheme with both forward and backward linkage opportunities has provision for back-ended capital subsidy for the beneficiaries. Bankers must act on the same as the Scheme is stated to be validupto 31-03-2020.

Finance against Negotiable Warehouse Receipts: SLBC has also been advocating for extension of credit by way of pledge finance against crops through Negotiable Ware House Receipts. However, no banks have reportedly financed against NWRs as yet in the State. In the Steering Committee meeting dated 03-09-2019, the matter was discussed at length. It is desired that an ecosystem conducive for NWR finance may be created with suitable marketing initiative by the stakeholders for brining Collateral Managers into the State.

Farmer Produce Organizations: Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received the list of 66 FPOs under Agri Marketing Department and shared the same shared with the banks. 12 FPOs have so far been adopted by SBI, 2 by UBI and1 by BOB.
NABARD may also share the list of FPOs adopted by them for enabling the banks to explore the possibility of extending credit to the FPOs.

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

Dairy Entrepreneurship Development Scheme, National Livestock Mission Schemes:

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

Scheme	Bank Type	Sanctioned		Subsidy Claimed/received		Disbursed		Outstanding	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
DEDS-EDGE	30.06.19	368	10.80	262	2.27	243	3.97	1059	59.76
	30.09.19	473	10.95	222	1.57	285	5.52	2117	132.92
	31.12.19	510	11.52	436	3.68	487	7.92	2095	153.08
	31.03.20	**780**	**17.00**	**924**	**5.19**	**765**	**13.67**	**2494**	**165.86**
Poultry Venture Capital	30.06.19	45	1.36	54	0.57	58	0.81	156	4.41
	30.09.19	66	6.28	76	0.74	78	2.90	402	59.61
	31.12.19	68	6.32	76	0.76	78	3.00	404	58.62
	31.03.20	**123**	**8.97**	**133**	**1.46**	**136**	**5.52**	**495**	**68.73**
Pig and Buffalo rearing	30.06.19	113	0.74	149	0.53	113	0.74	149	4.80
	30.09.19	123	0.88	149	0.53	123	0.82	163	4.92
	31.12.19	126	0.92	149	0.53	126	0.84	168	3.45
	31.03.20	**294**	**3.08**	**317**	**1.21**	**294**	**2.31**	**224**	**2.89**

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

AGENDA-6

(A) Deployment of Credit in MSME

Considering the potential in the State in manufacturing and trading activities etc. the target for MSME sector was increased from Rs. 50000/- crore to Rs.70000/- crore for 2019-20 as advised by Hon'ble Finance Minister and was accepted by the SLBC & Bankers.

The member Banks in the State disbursed altogether Rs. 69408/- crore under MSME as against the said target of Rs. 70000/- crore with achievement of 99 % of the total target of the financial year 2019-20. The YOY growth at 22.93% amidst the economic slump is indeed satisfactory and bodes well for the bank to meet the challenges arising out of COVID 19 pandemic issues in FY 2020-21.

Sustained effort by MSME & Textiles Department coupled with concerted action on the part of the banks contributed to this performance. It is also evident that the economy has been able to cope up with the challenges posed by Demonetization & GST despite the current slump in economy and able to show a decent performance despite current slowdown shown in other parts of the country.

Achievement of MSME for the last 5 financial years is annexed herewith:

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2016	21762	22887	105
31.03.2017	26000	29186	112
31.03.2018	38000	44059	116
31.03.2019	50000	56458	112
31.03.2020	**70000**	**69408**	**99**

SLBC anticipates pick-up in the MUDRA portfolio after implementation of the Interest Subvention Scheme of GoWB for Handloom Weavers which will open the avenue for tapping more than 3 lakh active weavers in the State. Similarly adoption of 152 more MSME Clusters as identified by MSME Deptt, WBKVIB & Handloom Department will also contribute to accelerated growth in the MSME sector as a whole.

Export Credit

MSME sector being the mainstay of Exports from the State, it is inevitable that there will be corresponding increase in exports turnover which is expected to reach 70000-75000crore as targeted by GoWB. The current trend shows a marked improvement in this important segment and it is evident that the yearly target of Rs. crore as set for FY 2020-21 should be an attainable one for the banks.

2018-2019			2019-2020		
Target	Achievement	%	Target	Achievement	%
801 crore	1166 crore	146	1325 crore	1985 crore	150

New development in MSME sector

RBI Guidelines on restructuring of advances to MSMEs: RBI has permitted a one-time restructuring of existing loans in stressed MSMEs upto Rs.25.00 crore on 01-01-2019. This will enable the entrepreneurs to tide over the cash flow problem and manage their business without any issues faced by them post Demonetization and implementation of GST. The total exposure, to the borrower should not exceed Rs.25 crore as on 01-01-2019.
The borrowing entity should be GST-registered on the date of implementation of the restructuring. However, this will not apply to MSMEs exempted from GST-registration.
The progress during the financial year 2019-2020 is as follows.

As on	No.	Amount (in Cr.)
31.03.2019	2389	98.46
31.03.2020	70623	4194.10

The restructuring process is to be implemented on or before the original expiry date 31-03-2020 which is fast approaching and bankers should extend adequate support to the entrepreneurs beset with current economic slowdown.

Emergency Line of Credit Guarantee Scheme:

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

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

Details of MSME Loans restructure (upto Rs. 25 Crore) as per RBI guidelines w.e.f. 01.01.19 as on 31.03.2020

(Amount in Crore)

Sr. No.	Bank Name	Loans upto Rs. 10 Lakh		Rs. 10 Lakh to Rs. 1 crore		Rs. 1 Crore to Rs. 25 Crore		Total Restructured	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	8	0.33	10	5.16	21	120.82	39	126.31
2	Andhra Bank	490	21.67	17	7.36	2	2.83	509	31.86
3	Bank of Baroda	819	18.68	67	16.12	5	8.73	891	43.53
4	Bank of India	9303	121.54	309	76.41	0	0.00	9612	197.95
5	Bank of Maharastra	13	0.31	0	0.00	0	0.00	13	0.31
6	Canara Bank	2214	37.46	82	18.61	9	30.03	2305	86.10
7	Central Bank of India	749	13.58	68	15.45	1	2.82	818	31.85
8	Corporation Bank	91	2.10	18	4.10	1	2.25	110	8.45
9	Indian Bank	385	7.57	69	10.61	0	0.00	454	18.18
10	IOB	801	11.63	17	5.31	0	0.00	818	16.94
11	OBC	0	0.00	0	0.00	0	0.00	0	0.00
12	PNB	5823	94.80	227	49.50	3	13.3	6053	157.60
13	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	SBI	3350	44.63	126	23.36	10	57.44	3486	125.43
15	Syndicate Bank	407	10.01	18	4.10	0	0.00	425	14.11
16	UBI	1579	52.03	266	82.45	14	54.12	1859	188.60
17	UCO	279	14.58	177	15.08	26	71.33	482	100.99
18	Union Bank of India	978	750.41	11	2.86	3	307.25	992	1060.52
Total PSU		**27289**	**1201.33**	**1482**	**336.48**	**95**	**670.92**	**28866**	**2208.73**
19	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
26	IDBI	0	0.00	0	0.00	0	0.00	0	0.00
27	IDFC	0	0.00	0	0.00	0	0.00	0	0.00
28	Indusind Bank	40955	1965.96	0	0.00	0	0.00	40955	1965.96
29	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0.00	3	1.65	1	1.35	4	3.00
31	Karur Vysya Bank	0	0.00	1	1.00	1	3.20	2	4.20
32	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
39	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		**40955**	**1965.96**	**4**	**2.65**	**2**	**4.55**	**40961**	**1973.16**
40	BGVB (UBI)	0	0.00	0	0.00	0	0.00	0	0.00
41	PBGB (UCO)	0	0.00	0	0.00	0	0.00	0	0.00
42	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
43	WB State Co-Op Bank Ltd.	770	2.93	26	9.28	0	0.00	796	12.21
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		**770**	**2.93**	**26**	**9.28**	**0**	**0.00**	**796**	**12.21**
Grand Total		**69014**	**3170.22**	**1512**	**348.41**	**97**	**675.47**	**70623**	**4194.10**

GoWB 4% Interest Subvention scheme for Handloom Weavers

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

In the initial phase it is expected that all the weavers who have been assisted under Tanti Sathi Scheme would be covered under the Scheme. A series of Sensitization-cum-Oriental camps has commenced targeting the eligible weavers in 50 Handloom Clusters from November, 2019 onwards. Proposals generated in the camps will be sponsored by District Handloom Officers to the designated bank branches. A common application form in line with MUDRA Weavers Loan scheme has been devised and will be used for sponsoring to the branches along with requisite papers.

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

(B) Adoption of MSME Clusters & Credit Linkage:

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

In the special SLBC meeting dated 27-09-2019, 152 Clusters have been adopted by SLBC for focused credit delivery by the cluster based banks. Out of the lot, 82 clusters are identified by MSME Department, 50 by Handloom Department & 20 by W Bengal Khadi& Village Industries Board. Uncovered entrepreneurs will be targeted for credit linkage through Awareness /Credit camps will be conducted by LDMs/Banks & Line Departments. The District wise status of the 152 clusters is given in the Annexure.

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

As on	Sponsored	Sanctioned	Amount (in Cr.)
31.12.2019	558	64	0.60
31.03.2020	1524	976	23.41

The MSME Department is also preparing a portal for tracking the development with generation of online proposals which will be routed through the identified clusters.

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

- **MUDRA Loans:**

In the financial year 2019-20, all the Financial Institutions could disburse Rs. 26259crore upto March, 2020 against sanction amount of Rs. 26590crore. Performance of the Banks in the State of West Bengal from 01.04.19 to 31.03.2020 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2019-20 **(Rupees in Crore)**

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	551302	1440.76	133208	2843.18	25141	2031.92	709651	6315.86
PVT	2856771	9105.28	166551	1335.27	7489	529.24	3030811	10969.79
Foreign	0	0.00	21	0.63	4	0.35	25	0.98
RRB	11520	35.15	41302	1010.67	2032	151.11	54854	1196.83
Non NBFC	41004	47.14	0	0.00	0	0.00	41004	47.14
NBFC MFI	1758754	5121.78	14438	79.46	192	34.69	1773384	5235.93
NBFC	199515	693.41	10997	350.66	8187	629.75	218699	1673.82
Small Fin.	244190	820.12	40669	329.29	77	0.66	284936	1150.07
Total	**5663056**	**17263.64**	**407186**	**5949.16**	**43122**	**3377.72**	**6113364**	**26590.52**

Comparative study of disbursement for last 4 years:

Position as on	SISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.03.17	4525670	10763.97	119877	2456.82	24452	1928.27	4669999	15149.06
31.03.18	4445601	11642.79	413207	5199.12	731080	2307.90	5589888	19149.81
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
31.03.20	**5663056**	**17234.96**	**407186**	**5769.00**	**43122**	**3255.24**	**6113364**	**26259.20**

It is noted that in the current FY 19-20 there is an increase of 248155 number of Mudra beneficiaries with increase in disbursed amount by Rs. 382.13crore in comparison to the last FY 2018-19. The nominal increase in MUDRA loans is observed to be due to current economic slowdown with manufacturing sector registering the lowest output growth in last six (6) years. The NBFC woes also contributed to this recent downtrend.

- **STAND-UP INDIA (SUI)**

SUI Scheme facilitates bank loans between Rs.10 lakh and Rs.100 lakh to Scheduled Caste (SC) or Scheduled Tribe (ST) and woman beneficiary. Target of 2 loans per bank branch has been given for setting up Greenfield Enterprise.

SUI Loans have been extended to 7609 such SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1101.91crore as on 31.03.2020.

Summarized progress report under Stand up India scheme for West Bengal as on 31.03.2020 is given hereunder along with comparative figure for last 3 financial years. The addition of 1590 beneficiaries in the current fiscal against a base of 6019 loanees (as on 31.03.2019) is a positive development and the banks should carry forward the momentum.

Cumulative position

As on	Loan given to		Total no of beneficiary	Loan Outstanding under the scheme (Rs.in crore)		Total Otsg. (Rs.in crore)
	No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women	
31.03.17	762	1822	2584	115.84	287.22	403.06
31.03.18	1282	2900	4182	180.82	707.40	888.22
31.03.19	1806	4213	6019	238.52	905.44	1143.96
31.03.20	**2966**	**4643**	**7609**	**388.60**	**713.32**	**1101.91**

With MSME being the thrust area of credit, it is only logical that the banks would play a pivotal role in extension of need based credit to the target group. However new sanction loans is impacted due to limited scope for locating target group with mandatory condition of Greenfield projects. Limited business opportunities in rural area for credit absorption above Rs.10.00 lacs are also proving to a deterrent.
However, as per norms the banks are to focus on scouting proposals for SUI loans with proper counselling and hand holding support to the budding entrepreneurs and strive for attaining the target of 2 SUI loans per branch.

- **PMEGP loans**

Exemption of EDP Training to disburse the loan under PMEGP: As a special dispensation for accelerating the pace of deployment of credit, Ministry of MSME vide Circular No. PMEGP/Policy/2019-20 dated 23.01.2020 has exempted the stipulation regarding EDP training criteria to disburse loan under PMEGP till 31-03-2020. The said exemption will facilitate the financial bank to commence disbursement of loan and claim/upload Margin Money subsidy on the PMEGP online portal without waiting for completion of EDP training and to achieve the enhanced targets for the year 2019-20.However Department will ensure completion of the EDP training for these cases by 30.06.2020. The option of online EDP as already introduced by the KVIC may be continued to be encouraged and adequate publicity / awareness may be created.

Position of PMEGP for the last 4 financial years are given hereunder: (Amt in Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.17	9825	253.05	598	17.82	226	6.40
31.03.18	18497	471.11	2326	69.71	1095	34.52
31.03.19	11886	368.69	1912	66.90	2238	72.93
31.03.20	**15124**	**516.39**	**2280**	**91.00**	**2135**	**83.48**

Non-disposal of the proposals has resulted in piling up of pending proposals and has become a source of concern for the stakeholders. Banks have not responded positively to the 100 Days Campaign during the first half of the fiscal as well. Banks will have to ensure that all pending proposals are disposed in time with completion of the EDP training and lodging of claim for Margin Money. A proactive approach will improve the MSME portfolio as well. It is also one of the deliverables by Banks under the ongoing Strengthening of Ecosystem for MSME.

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

SVSKP loans

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

- Joint inspections with Block Supervisors/ Prakalpa Sahayaks should take place within 15 days of receipt of the proposals.
- Disposal of the proposal (sanction or rejection as the case may be) should be arranged within 15 days from the date of joint inspection.
- Subsidy claim & receipt should be arranged within 15 days from sanction, subject to availability of subsidy and remittance thereof by the Department.
- Updated position of Subsidy claimed and received but not disbursed should be reconciled by Banks with support from the Department.
- The Banks are to revisit the old pending cases where subsidy received and in case of viability of the sponsored schemes, sanction should be arranged under intimation to the Department.
- Non-viable proposals must be returned immediately to the Deptt with valid reasons.
- Disposal of pending cases with sanction or return of Subsidy is to be completed by March, 2020.
- A new online portal has been developed by the Department where all the member banks are required to claim the subsidy, report, repayment made etc through online mode only in order to track the development on real time basis. The User Manual of SVSKP portal version 1.0 has been shared among the member banks on 05.03.2020.
- State Nodal Officers must ensure that RO /ZO level user login credentials are created for onward authorization of branch users for effective implementation on priority basis so that online proposals can be assigned to the designated branches through the system immediately.

Performance of SVSKP for past 4 financial years are given below: (Amt in Crore)

F Y	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
31.03.17	68527	30965	825.49	30646	247.51	319	2.24
31.03.18	95049	47944	1255.48	42474	330.98	3316	24.20
31.03.19	100684	44305	1200.01	41575	327.60	8119	62.19
31.03.20	**32607**	**17180**	**467.59**	**19885**	**150.03**	**5110**	**37.05**

AGENDA-7

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

Progress in SHG-NRLM:

The positions of Savings and Credit Linked SHGs for the State of West Bengal for last 4 years as per WBSRLM data base are given below: - **(Amt. Rs. in Crore)**

Financial Year	Target (No)		Achievement-Deposit Linked Number only	Achiev. Credit Linked as on Dec, 2019 (Disbursement)	
	Deposit Link	Credit Link		No.	Amt.
31.03.16	150000	178515	96309	200967	2084.08
31.03.17	150000	250018	102392	224884	3329.81
31.03.18	150000	400000	134715	444327	8155.97
31.03.19	150000	572874	153765	523235	11368.90
31.03.20	**150000**	**578652**	**102442**	**538259**	**9191.07**

The total physical target of credit linkage for the State as a whole was 578652 SHGs with targeted amount of Rs.13679 crore disbursement for FY 2019-20 (as per ACP). At the end of March, 2020, disbursed credit linkage of SHG stood at Rs. 9191.07crore (67% of financial target) covering 538259 nos. of groups (93% of physical target) as against disbursed credit linkage of Rs. 11368.90 crore covering 523235 no of groups at the end of March, 2019.

As per NRLM portal data, the outstanding balance per SHG for the banks operating in the State for the quarter ended 31.03.2020 stood at Rs. 9643.67crore covering 690406 no of groups. The disbursement in the month of March, 20 was impacted by COVID 19 for which the YOY growth was affected as well. It is expected that full disbursement in subsequent quarters will result in increase of the ticket size as anticipated which was advocated several times at SLBC forum.

SLBC Sub Committee in its last meeting dated 28.02.2020 and also later on 04-06-2020 also advised the field level functionaries from both banks and SRLM would sensitize the SHG members for utilization of the fund to the maximum extent and encourage them for capacity building so that they may aspire to become large enterprises.

Banks were also advised not to insist on the requirement of re-sponsoring of proposals by submitting the entire sets of documents by SRLM. Banks are to ensure completion of the grading exercise with due diligence in co-ordination with SRLM and execute fresh set of documents only for enhanced limits.2 camps will also be conducted By WBSRLM. The proposals sent to merge PSU banks in FY 2019-20 but not disposed of during the year should be disposed of by the amalgamated bank after 01-04-2020 without returning to WBSRLM.

Bank wise performance DAY-NRLM for during FY 2019-20 is annexed herewith.

Bank wise achievement of Credit Linkage under NRLM during FY 2019-2020										
										(Amount in Crore)
SL No.	Name of the Bank	Target		Sanctioned		Disbursed		% of Achievement		Average
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
1	Allahabad Bank	46804	1175.81	40841	955.90	45992	666.93	98	57	2.34
2	Andhra Bank	366	7.32	288	5.81	286	4.21	78	58	2.02
3	Bank of Baroda	6667	155.93	5137	118.56	6999	99.93	105	64	2.31
4	Bank of India	18693	459.50	16968	375.03	13610	131.87	73	29	2.21
5	Canara Bank	8209	191.08	7294	147.51	5452	69.93	66	37	2.02
6	Central Bank of India	30853	783.28	27428	655.12	30743	461.63	100	59	2.39
7	Corporation Bank	19	0.34	17	0.29	53	0.50	279	150	1.68
8	Indian Bank	1542	41.36	1164	30.83	1196	14.93	78	36	2.65
9	Indian Overseas Bank	2396	59.40	1995	44.73	2039	28.85	85	49	2.24
10	Oriental Bank of Commerce	800	16.76	399	7.43	165	2.27	21	14	1.86
11	Punjab National Bank	20277	521.96	19141	479.90	18782	265.34	93	51	2.51
12	State Bank of India	80911	1992.71	67511	1554.52	64750	1160.31	80	58	2.30
13	Syndicate Bank	3806	93.55	3731	83.44	3846	56.69	101	61	2.24
14	Uco Bank	21870	537.85	21386	504.24	24677	313.73	113	58	2.36
15	Union Bank of India	7174	163.93	5727	127.68	5556	69.16	77	42	2.23
16	United Bank of India	84226	2121.33	71124	1661.00	101590	1049.55	121	49	2.34
PSB total		**334613**	**8322.11**	**290151**	**6751.97**	**325736**	**4395.83**	**97**	**53**	**2.33**
17	BGVB	109392	2767.88	91821	2283.83	121093	2246.18	111	81	2.49
18	PBGB	46609	1221.74	55867	1640.41	61404	1907.48	132	156	2.94
19	UBKGB	26752	711.38	25478	643.12	29547	634.02	110	89	2.52
RRB Total		**182753**	**4700.99**	**173166**	**4567.36**	**212044**	**4787.68**	**116**	**102**	**2.64**
20	Bandhan Bank	16	0.24	0	0.00	0	0.00	0	0	#DIV/0!
21	HDFC	0	0.00	0	0.00	3	0.10	#DIV/0!	#DIV/0!	#DIV/0!
22	ICICI	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
23	IDBI	270	5.67	272	4.91	394	5.36	146	94	1.81
PVT Bank total		**286**	**5.91**	**272**	**4.91**	**397**	**5.46**	**139**	**92**	**1.81**
24	Co-Operative Bank	61000	650.00	6860	101.82	82	2.10	0	0	1.48
Co-Op Bank total		**61000**	**650.00**	**6860**	**101.82**	**82**	**2.10**	0	0	**1.48**
Grand Total		**578652**	**13679.01**	**470449**	**11426.05**	**538259**	**9191.07**	**93**	**67**	**2.43**

Sanction Limit for SHGs under NRLMs

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

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

Dual Authentication status

Dual Authentication mode envisages transactions at BC point for enabling the SHGs to conduct their banking transactions locally in a convenient manner. CBS system is required to be to be configured for capturing all relevant KYC data and integration of all transactional data in both linked SB and Loan accounts.

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

E- Shakti portal of NABARD

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

It is now being extended to 10 other districts namely Bankura, Burdwan, Purba Medinipur, Dakshin Dinajpur, Uttar Dinajpur, Malda, Coochbehar, Nadia, Murshidabad & Birbhum and the member banks are arrange for an effective IT based platform at the branches for optimum utilization of the portal which will strengthen the SHG eco system with speedy credit delivery. The online portal has since become functional in these districts from 1st march, 2020 and bankers are requested to access the portal for deriving the maximum benefit from this user friendly interface.

Progress in NULM:

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

At the end of March, 2020, 2450 SEP-Individual proposals are sponsored to banks, out of which only 785 cases have so far been sanctioned &736 cases have been disbursed. Only 11proposals under SEP- Groups are sponsored to the banks and all the 11 proposals are sanctioned & disbursedwhile11506 proposals have been sponsored under SHG Credit Linkage, out of which 7584 cases have been sanctioned &7597 cases have been disbursed by Member banks including spill over cases from previous year.

Comparison of DAY-NULM performance as on Dec. quarter during the last 3 FY:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
2016-2017	21411	10423	4089	39.83
2017-2018	21532	10662	5596	79.47
2018-2019	22390	11859	6925	101.16
2019-2020	22390	13967	8344	120.30

In the Sub Committee meeting dated 28.02.2020 it was informed by SUDA that about 1/3rd of the beneficiaries are yet to receive the benefit of interest subvention available under the Scheme. It is reported that in 4700 accounts under NULM, the interest subsidy is yet to be claimed. Banks are to complete the process and ensure lodgement of pending claim in the designated portal immediately.

Also the common loan application form (as per IBA approved format) has been used by the Deptt from September, 19 onwards and the same is to be accepted by the banks as already communicated by SLBC.

LDMs are also to issue invitation letters to the ULBs for participation in DCC meetings. The Department would also undertake joint campaigns/camps for disposal of proposals in pockets with long pendency.

Finance to Joint Liability Groups (JLGs):

Performance of JLGs loan during April-December quarter of the FY 2019-2020: (Amt, in Cr)

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
2016-2017	80000	88170	1132.28	160745	2363.18
2017-2018	60000	49505	562.87	89879	827.18
2018-2019	60000	221371	2091.00	221371	2088.19
2019-2020	**60000**	**434749**	**4755.85**	**434617**	**4624.42**

The details Bank wise progress of JLGs as on 31.03.2020 is annexed.

Progress of JLG in FY 2019-2020 as on 31.03.2020

(Amount in Crore)

S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2019-20 (01.04.19 to 31.03.2020)		JLGs Credit Linked (Disbursed) during the year 2019-20 (01.04.19 to 31.03.2020)		Outstanding position of JLGs as on 31.03.2020	
			No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	4000	0	0.00	0	0.00	10	0.14
2	Andhra Bank	200	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	1300	0	0.00	0	0.00	0	0.00
4	Bank of India	2800	112	0.28	112	0.27	458	0.81
5	Bank of Maharastra	100	0	0.00	0	0.00	0	0.00
6	Canara Bank	2000	520	671.89	520	538.23	1144	10.63
7	Central Bank of India	2400	93	1.08	93	0.97	301	1.97
8	Corporation Bank	200	0	0.00	0	0.00	0	0.00
9	Indian Bank	300	0	0.00	0	0.00	0	0.00
10	IOB	600	0	0.00	0	0.00	0	0.00
11	OBC	400	0	0.00	0	0.00	0	0.00
12	PNB	2000	0	0.00	0	0.00	0	0.00
13	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
14	SBI	9000	945	3.56	945	3.28	12882	50.25
15	Syndicate Bank	1000	76	0.89	76	0.89	227	1.83
16	UBI	7000	49006	192.33	49006	191.00	63948	130.32
17	UCO	2700	234	3.42	234	3.42	530	5.70
18	Union Bank of India	1000	0	0.00	0	0.00	23	0.67
Total PSU		**37100**	**50986**	**873.45**	**50986**	**738.06**	**79523**	**202.32**
19	Axis Bank	1000	4470	11.91	4470	11.91	4023	8.45
20	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
21	Catholic Syrian Bank	0	0	0.00	0	0.00	0	0.00
22	Dhanalaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0	0.00	0	0.00	0	0.00
24	HDFC Bank	1800	41150	660.43	41150	660.43	70170	653.90
25	ICICI	800	0	0.00	0	0.00	0	0.00
26	IDBI	500	1	0.01	1	0.01	12	0.05
27	IDFC	0	129958	388.93	129958	388.93	145194	272.88
28	Indusind Bank	0	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	16917	293.61	16917	293.61	33201	329.43
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	1600	55909	838.13	55909	838.13	128827	917.64
34	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
35	SIDBI	0	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	3000	113687	1483.51	113687	1483.50	123485	1372.51
38	Utkarsh Small Finance Bank	1000	11391	37.85	11391	37.85	21274	47.61
39	YES Bank	0	1.83	3.00	183	3.00	183	2.00
Total PVT		**9700**	**373485**	**3717.38**	**373666**	**3717.37**	**526369**	**3604.47**
40	BGVB (UBI)	6000	489	0.88	489	0.88	33069	19.26
41	PBGB (UCO)	2600	81	1.02	81	1.02	2271	32.97
42	UBKGB (CBI)	1600	111	0.55	277	0.95	3229	10.61
Total RRB		**10200**	**681**	**2.45**	**847**	**2.85**	**38569**	**62.84**
43	WB State Co-Op Bank Ltd.	3000	9595	162.55	9116	166.12	11373	581.99
44	WBSCARD Bank Ltd.	0	2	0.02	2	0.02	1087	0.76
Total Co-Optv		**3000**	**9597**	**162.57**	**9118**	**166.14**	**12460**	**582.75**
Grand Total		**60000**	**434749**	**4755.85**	**434617**	**4624.42**	**656921**	**4452.37**

AGENDA-8

Progress in Education Loan & Housing Loan:

Education Loan

A report on Bank wise outstanding balance under Education loan scheme as on March 2016, 2017, 2018, 2019, 2020 is annexed for comparative review by the House.

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

31.03.2016	31.03.2017	31.03.2018	31.03.2019	31.03.2020
2017.98	2281.92	2396.00	2527.60	2525.20

Comparison of disbursement position during April to March of the last 2 FY.

For FY 2018-19	No.	Amount	For FY 2019-20	No.	Amount
March, 2019	18812	874.93	March, 2020	28719	686.57

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

Target	Achievement	% of Achievement
4262	687	17%

With disbursement of Rs. 687 crore against annual target of Rs. 4262 for FY 2019-20, the achievement is 17% which is very low. Banks are to scout for quality education loan proposals aggressively in the next FY 2020-21.

Housing Loan

The outstanding balance at the end March 2016, 2017, 2018, 2019 and 2020 and the quarter wise break up of disbursement during the last 2 financial year are appended below. All Banks have collectively disbursed Rs. 14495.29 crore in 163058 no of accounts during the period April, 2019 to March, 2020.

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

31.03.2016	31.03.2017	31.03.2018	31.03.2019	31.03.2020
25485.36	30960.30	40804.00	44194.24	51079.89

Comparison of quarterly disbursement position during the last 2 FY.

For FY 2018-19	No.	Amount	For FY 2019-20	No.	Amount
Mar, 2019	120019	11290.62	Mar, 2020	163058	14495.29

It is observed that the momentum has picked up after the sector witnessed a slump in previous 2 quarters due to corresponding downturn in overall economy. The benefit under PMAY and the pickup of demand in Housing sector after streamlining through RERA Act are expected to galvanize this segment. Demand for big ticket housing loans is also expected to be generated which is essential for growth in volumes.

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

Target	Achievement	% of Achievement
12754	14495	113%

With disbursement of Rs. 14495 crore against annual target of Rs. 12754 crore for FY 19-20, the achievement is 113% which is very satisfactory. Banks should sustain the progress in the next FY.

The deployment of Rs. 14495.29 crore in Housing loans amounts to 5.31% of overall credit deployment and points to the importance of this very potential segment of advances for the banks. It is imperative that all banks should explore tie-up arrangement with reputed dealers /developers in tier I & II towns in addition to Kolkata.

AGENDA-9

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

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

Uniform Data Flow & Management System by RBI:

• In order to bring commonality in SLBC review mechanism covering all the SLBCs/UTLBCs, RBI has decided to introduce a uniform standardized data reporting & management system.
• Head offices all the Banks must ensure mapping of the branches with the State/District and Blocks/ULBs as per Census 2011 data in the system.
• Head Offices will generate the Block/ULB wise data and send it to the respective controlling offices at State level.
• State controlling offices will upload the data in the SLBC portal of respective States.
• The target data for banks on Block/ULB basis is to be uploaded by the LDMs.
• The cut-off date for data uploading by banks is 20th of next month from quarter end.

Present Status:

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

Important:

The New Uniform Standardized System data uploading through centralized report generation at Head offices presupposes complete mapping of all the branches with Census/LGD codes along with updating of ACP targets by LDMs. All the Banks are again requested to arrange for the compulsory task of mapping of the branches accordingly at the very earliest as has been communicated by SLBC, West Bengal for last couple of quarters.
It is to be noted that while SLBC is proceeding with parallel run for March,20 quarter reporting, from June,20 quarter onwards only online reporting will be applicable. The banks must ensure compliance for the same as per RBI directive on this regard.

Govt of West Bengal portal for BLBC meetings:

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

AGENDA - 10

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

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

Sub-Committee for Digital Payment & Agenda Item:

RBI has also advised all the SLBCs/UTLBCs to form a Sub-Committee on Digital Payments, December, 2019 for leveraging of the SLBC mechanism for improved financial inclusion increasing digitization of payments. An indicative list of agenda items has also been suggested as given hereunder.

• Mapping of financial institutions and streaming of bank accounts for facilitating direct benefit transfer.
• Identification of shadow areas and realignment of Banking Correspondents.
• Dedicated financial literacy initiatives to promote digital payments.
• Leveraging of reach and technical expertise of Payments Banks to cover the gap of provision of basic banking facilities.
• Monitoring of P2P points debit card floats. Point of Sale positioning etc. to enhance effectiveness of digital financial architecture.
• Monitoring of Government to Merchant (G2M), Government to Person (G2P), Person to Government (P2G) and Merchant to Government (M2G) transactions and assets levels of digitization and find solutions to increase the same.

Adoption of Digital District & Sub Committee formation by SLBC:

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

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

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

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

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

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

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

Performance of Digital Coverage & Provision of Digital Infrastructure as on 31.03.2020.

Expanding and Deepening of Digital Payments Ecosystem - Review Format																		
District: Nadia																		
Quarter: March, 2020																		
Sr. No.	Bank Name	For Bank Customers													For non-customers			
		1. Digital coverage for individuals (Savings Accounts)								2. Digital coverage for business (Current Accounts)					3. Provision of Digital infrastructure			
		Total No. of Operative SB Accs.	No. of Debit cards/ RuPay cards issued to Operative SB Accs.	%Debit/ RuPay cards coverage	No. of net banking issued	%Net banking coverage	No.of Mobilie Banking + UPI + USSD ^	% of MB/ UPI/ USSD coverage	% of such Accounts Out of total Operative Accounts	Total No. of Operative Current Accounts	No. of net banking to CAs	%Net banking coverage	No. of POS/ QR availed by CA accounts*	% of POS/ QR coverage	A. POS/ QR issued to shopkeepers (other than CA holders)**	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others***	Total POS/ QR (A+B+C) other than CA holders
1	Allahabad Bank	500103	48240	9.65	9319	1.86	11107	2.22	10.45	8535	788	9.23	705	8.26	1037	0	0	1037
2	Bank of Baroda	9650	7235	74.97	768	7.96	2310	23.94	81.81	259	29	11.20	36	13.90	0	0	0	0
3	Bank of India	328869	213801	65.01	47964	14.58	14791	4.50	84.09	7598	5020	66.07	378	4.97	1876	469	938	3283
4	Canara Bank	125497	29334	23.37	8962	7.14	3716	2.96	23.37	764	227	29.71	327	42.80	0	0	0	0
5	Central Bank of India	52140	38586	74.00	29651	56.87	31256	59.95	61.61	1820	658	36.15	358	19.67	0	0	0	0
6	Corporation Bank	6376	4058	63.64	1854	29.08	4058	63.64	63.64	150	90	60.00	47	31.33	0	0	0	0
7	Indian Bank	715	655	91.61	218	30.49	165	23.08	94.41	28	25	89.29	0	0.00	0	0	0	0
8	Indian Overseas Bank	95963	51722	53.90	7559	7.88	7577	7.90	39.16	2874	701	24.39	109	3.79	23	1	19	43
9	Punjab National Bank	30203	11308	37.44	1437	4.76	1312	4.34	5.68	448	1	0.22	0	0.00	0	0	0	0
10	State Bank of India	2242611	1300019	57.97	170979	7.62	259202	11.56	58.36	17876	4623	25.86	1809	10.12	612	131	69	812
11	Syndicate Bank	11255	7735	68.73	3865	34.34	4411	39.19	42.67	496	310	62.50	9	1.81	5	0	2	7
12	UCO Bank	92161	24624	26.72	2240	2.43	5528	6.00	6.00	1435	147	10.24	17	1.18	0	0	0	0
13	United bank of India	1206788	303612	25.16	16900	1.40	23968	1.99	46.60	3502	2302	65.73	121	3.46	23	0	0	23
14	Union Bank of India	2139	1239	57.92	108	5.05	1935	90.46	90.46	81	46	56.79	12	14.81	12	0	0	12
15	Axis Bank	50403	45678	90.63	12117	24.04	21853	43.36	92.77	7337	323	4.40	57	0.78	0	0	0	0
16	Bandhan Bank	508359	267942	52.71	3020	0.59	6399	1.26	54.22	12252	650	5.31	13	0.11	0	0	0	0
17	Federal Bank	2220	2068	93.15	687	30.95	1550	69.82	95.36	100	52	52.00	0	0.00	0	0	0	0
18	HDFC Bank Ltd.	65685	59722	90.92	7386	11.24	8303	12.64	73.44	2734	1029	37.64	592	21.65	148	0	0	148
19	ICICI Bank Ltd.	31589	25903	82.00	16263	51.48	17024	53.89	79.79	6124	2443	39.89	1133	18.50	0	0	0	0
20	IDBI	7488	7223	96.46	4501	60.11	3311	44.22	96.46	421	202	47.98	41	9.74	0	0	0	0
21	IDFC First Bank	13298	6347	47.73	1000	7.52	1696	12.75	12.75	203	140	68.97	0	0.00	0	0	1	1
22	Ratnakar Bank Ltd.	1032	843	81.69	375	36.34	688	66.67	87.89	202	50	24.75	60	29.70	560	5	0	565
23	Ujjivan SF Bank	20642	3866	18.73	20168	97.70	13099	63.46	63.46	71	0	0.00	0	0.00	0	0	0	0
24	Yes Bank	1151	164	14.25	0	0.00	0	0.00	14.25	88	0	0.00	44	50.00	77	0	0	77
25	BGVB	748011	312513	41.78	0	0.00	0	0.00	41.78	1668	0	0.00	0	0.00	0	0	0	0
26	Nadia DCCB Ltd.	546328	11837	2.17	0	0.00	0	0.00	2.17	2369	0	0.00	0	0.00	0	0	0	0
27	IPPB	25234	0	0.00	0	0.00	6759	26.79	26.79	55	55	100.00	8	14.55	0	0	0	0
28	Airtel Payment Bank	94294	0	0.00	0	0.00	94294	100.00	100.00	0	0	#DIV/0!	0	#DIV/0!	11676	0	0	11676
	Total	**6820204**	**2786274**	**40.85**	**367341**	**5.39**	**546312**	**8.01**	**46.51**	**79490**	**19911**	**25.05**	**5876**	**7.39**	**16049**	**606**	**1029**	**17684**

Payment Banks operations:

Indian Post Payment Bank & Airtel Payments Banks:

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

IPPB has an extensive network of 25 branches with 6479 banking access points (Post Offices) located in the State of West Bengal. Around 13000 trained and certified banking service providers are extending financial services including door step banking through this outlets.

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

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

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

Basic Data of Payment Banks as on 31.03.2020: **(Amount in Crore)**

Bank	Savings Accounts		Current Accounts	
	No.	Amount	No.	Amount
IPPB	913100	25.83	2946	0.29
Airtel Payment Bank	1465000	30.32	0	0.00

Bank	DBT Transactions		Bills & Utility Payment	
	No.	Amount	No.	Amount
IPPB	117440	5.28	194138	3.46
Airtel Payment Bank	189000	29.47	1013416	165.15

AGENDA- 11

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

While monitoring the position of NPA, The percentage of Gross NPA stood at 12.32% as of March, 2020 in the State of West Bengal. Amount came up to Rs. 57301.61crore as on March, 2020 in comparison to Rs. 54012.04 as on March, 2019.

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

Year	Gross Advance	Gross NPA	% to Gross NPA
March, 2016	356011.00	43904.14	12.33
March, 2017	367642.87	55049.25	14.97
March, 2018	415115.06	64105.19	15.44
March, 2019	427666.36	54012.04	12.63
March, 2020	465133.58	57301.61	12.32

Significantly the NPA level has been reduced from March 2018 to March 2020 by Rs. 6803.58crore which is significant in view of the high level of NPA witnessed in past which reached as high as 15.44% in march 2018. It is attributed to big ticket recovery in NCLT/DRT cases in the State as well as loans sanctioned outside the State but utilized in the State as well as recovery proceedings initiated under SARFAESI Act, 2002. NPA reduction being the thrust area for banks further reduction in NPA level is expected in the coming days.

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

N.B. NIL NPA reporting Banks: Bandhan Bank, Dhanalaxmi Bank and WBSCARD Bank Ltd.

Recovery Mechanism & Performance:

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

Recovery Status of PRISEC loans as on 31.03.2020: **(Amt. Rs. in crore)**

Sector	March, 2019			March, 2020		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	13199	8347	63	14708	8178	56
MSME	14594	9334	63	15947	10411	65
OPS	6380	4229	66	6226	3739	60
Total Prisec	**34173**	**21910**	**64**	**36881**	**22328**	**61**
NPS	24656	14597	59	38937	24165	62
Total	**58830**	**36808**	**62**	**75818**	**46493**	**61**

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

STATUS OF PDR CASES AS ON 31.03.2020:

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.03.2020 there are 5967 PDR cases pending and the Certificate Officers may be advised to dispose of the cases.

Status on	Cases filed		Cases settled	
	No	Amt (in Cr)	No	Amt (in Cr)
31.03.2017	12703	180.29	4387	31.26
31.03.2018	13695	169.27	4937	34.48
31.03.2019	14429	226.57	4921	47.96
31.03.2020	**8101**	**379.57**	**2134**	**29.17**

Recovery under SARFAESI Act, 2002

During 146th SLBC meeting and the Sub Committee/Steering Committee meetings, the member banks have raised the issue of delay in obtaining permission and necessary support as per provision of SARFAESI Act, 2002 for possession of secured asset. It was decided to send the list of long pending cases (where DM permission is pending) to the State Govt authorities with details for necessary action. 21 banks have sent the details of 1755 such pending cases which is being shared by SLBC with GoWB. Authorities are requested kindly to look into the matter and assist the banks in the recovery process accordingly.

Overall recovery actions under SARFAESI Acts, 2002 have been initiated by banks in 2331 loan accounts as reported as on march, 2020.

The details are as given hereunder.

District wise pending DM's permission under SARFAESI as on 31.03.2020						
Sr. No.	**District Name**	**Pending below 60 days**	**Above 60 days below 6 months**	**6 months to 1 year**	**1 year and above**	**Total pending as on 31.03.2020**
1	Alipurduar	0	0	0	0	0
2	Bankura	1	1	1	11	14
3	Birbhum	0	16	5	9	30
4	Coochbehar	2	5	2	4	13
5	Dakshin Dinajpur	0	6	17	58	81
6	Darjeeling	1	6	1	10	18
7	Hooghly	1	59	14	116	190
8	Howrah	2	69	7	59	137
9	Jalpaiguri	2	8	6	9	25
10	Jhargram	0	0	3	4	7
11	Kalimpong	0	0	0	0	0
12	Kolkata	7	51	81	158	297
13	Malda	0	3	31	55	89
14	Murshidabad	18	9	71	145	243
15	Nadia	1	8	9	46	64
16	Paschim Burdwan	4	38	11	70	123
17	Purba Burdwan	3	16	10	63	92
18	Paschim Medinipur	2	0	12	39	53
19	Purba Medinipur	1	4	9	99	113
20	Purulia	4	0	0	9	13
21	Uttar Dinajpur	0	10	6	40	56
22	24 Pgs. (N)	30	53	53	68	204
23	24 Pgs. (S)	20	53	122	274	469
Total		**99**	**415**	**471**	**1346**	**2331**

AGENDA-12

Financial Literacy Camps & Awareness Drive

Financial Inclusion and Education are two important elements in the Reserve Bank of India's developmental role. The aim of this initiative is to create awareness about financial products and services, good financial practices, going digital, consumer protection, responsible lending practices, etc.
As to the Financial Literacy, all the Lead District Managers and the RSETIs are designated centres for promotion Financial Literacy and are regularly holding Camps covering general population as well as specific targets like students, farmers, senior citizens, SHGs, small entrepreneurs, etc.

During the Quarter	No of Special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
June,19	1134	29802	1265	37553	2399	67355
Sept,19	550	22741	786	31947	1336	54688
Dec, 19	477	20641	736	30141	1213	50782
Mar, 20	418	16831	578	21483	996	38314

The progress for the year 2019-20 is given hereunder.

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS							
State	West Bengal						
Quarter ended	March						
Year	2020						
Sr. No.	District	No of rural branches in district	No of special camps conducted during the quarter	No. of participants	No of target specific camps conducted during the quarter	No. of participants	Target Group Addressed
1	24 Pgs (N)	246	3	101	18	898	1,4
2	24 Pgs (S)	304	2	166	13	1105	1,2,3
3	Alipurduar	51	1	32	5	344	1,2,3,4,5,6
4	Bankura	225	6	349	7	526	1,4
5	Birbhum	212	97	5898	99	5984	1,2,3,4,5,6
6	Coochbehar	124	1	32	12	705	1,3,4
7	Darjeeling	76	7	444	13	521	1,3,5
8	Dakhin Dinajpur	79	61	1574	94	1974	1,2,4,6
9	Hooghly	237	33	212	39	291	1,2,4,5,6
10	Howrah	181	27	1019	55	1643	1,3
11	Jalpaiguri	77	7	134	13	198	1,3,5
12	Jhargram	82	1	17	1	23	1,2
13	Kalimpong	14	1	17	2	45	1,3
14	Kolkata	0	0	0	0	0	NA
15	Malda	184	3	76	14	513	1,2,3,4,5,6
16	Murshidabad	293	6	247	12	523	1,4,5,6
17	Nadia	212	24	2342	24	2002	1,3,5,6
18	Paschim Bardhaman	106	50	1322	75	1400	1,2,5,6
19	Paschim Medinipur	248	2	55	3	65	1,2,3,4,5,6
20	Purba Bardhaman	302	35	1576	42	1576	1,3,4
21	Purba Medinipur	177	2	302	9	579	1,5,6
22	Purulia	114	27	458	14	247	1,2,6
23	Uttar Dinajpur	92	22	458	14	321	1,2,4,5,6
Total		**3636**	**418**	**16831**	**578**	**21483**	
1. Farmers 2. Small entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others							

Observation: While FLCs will hold minimum of one (1) FLC in a month, the Rural Branches will also hold an FLC per month. SLBC has directed the LDMs vide letter dated 18-02-2019 that the FLCs which have become defunct should be revived with posting of Financial Literacy Counsellors by the Lead Banks. Sponsoring banks may look into the matter.

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

Birbhum (196), DakshinDinajpur (155),PaschimBurdwan (125),

AGENDA-13

Review of functioning of RSETIs

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

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

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

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

Period	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage out of settlement
April-June,19	92	2468	459	18.60	72.66
April-Sept,19	221	5992	1373	22.91	63.87
April-Dec,19	360	9730	4370	44.91	61.77
April-Mar, 20	465	12576	5551	44.14	64.50
Cumulative	4603	122174	88962	72.82	59.51

RSETIs with above 80% settlement: West Midnapur, 24 Pgs. (South), Hooghly, Howrah.

- RSETI Directors will focus for more settlement through MUDRA loans.
- RSETIs are to comply with the provisions of the Common Norms notified by MoRD.
- SLBC also requests State Govt to expedite the process for allotment of land for the RSETIs to enable them to construct the institution buildings with MoRD support.
- Possession of land should be immediately effected where land has been allocated.
- RESTI Directors will involve MSME Federations/Associations & other reputed bodies for interaction with the trainees for guidance & entrepreneurship skills.
- RSETIs are to follow up with the concern authorities for early allocation.

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

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

AGENDA: 14

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

(A) Department of Financial Services has identified 11278 villages across the country which have remained uncovered out of which list of 81 URCs in the State of West Bengal was sent to SLBC. We have scrutinized the same through Jan DhanDarshak App, it has been found that 41 centres have already been covered by Banks / IPPB in the state. Now, we have allocated the remaining 40 URCs among 8 member banks whose branches are found to be operating in the immediate vicinity of the centres beyond 5 KM. We are now attaching the list of uncovered villages not having (Branch / BC / IPPB) within k km distance on JDD App as on 11.02.2020.

Bank	District	Village	No. of URCs
State Bank of India	Dakshin Dinajpur	Goranda	1
Total			**1**

B) SLBC previously allocated 204 unbanked centres with population of 5000 & above (as identified by RBI from a list of 717 centres) for opening of B & M branches on 20-09-2017. RBI & SLBC reiterates that the opening of Banking Outlets in the said 204 centres is binding on the allottee banks. SLBC has asked for status report from the 27 banks in this regard and has received information. So far 146 Banking Outlets have been found to be opened in out of 204 allocated villages (Bank data & Jan Dhan Darshak App).

The Status report of the same is annexed below.

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

C) SLBC received a list of 661 GPHQ centres from GoWB in Dec 19, which are reportedly without banking facilities. SLBC has entrusted the concerned LDMs on 15-12-2018 to conduct a detailed survey in co-ordination with the Block functionaries and submit a report to SLBC. Survey reports have been received from all the LDMs. SLBC has since identified 209 Centres beyond 5 KM distance out of which 138 centres with population above 5000 needs to be taken up in the 1st phase. The matter formed the part of the back ground papers for the SLBC Steering Committee meeting held on 03-09-20109. Subsequently details of the 138 centres have been shared with the member banks vide letter dated 05-09-2019 with a request to the member banks for submitting Letter of Intent by banks interested in opening banking outlets in those centers This will enable SLBC in finalizing and executing the process for allocation of the centers on merit.

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

SLBC held a meeting with Tea Garden Owners and Tea Garden Associations on 21.02.2020 regarding extension of banking facilities in Tea gardens area. Based on the preliminary findings SLBC has since decided to open Banking Outlets in 36 Tea garden centres and allocated them to 6 member banks (copy enclosed). The allottee banks are requested to ensure opening of the outlets latest by 31.03.2020.

Allottee Bank	No. of Allotment	Allottee Bank	No. of Allotment
State Bank of India	4	Central Bank of India	8
UCO Bank	3	UBKGB	8
Allahabad Bank	4	United Bank of India	9

AGENDA- 15

Social Security Schemes

Comparison of PMJDY Accounts as on 31.03.2020 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2019	38773854	18282.29	4111859
30.06.2019	34551363	12307.81	3517680
30.09.2019	35317080	12427.08	3277170
31.12.2019	35908845	12950.83	3218810
31.03.2020	36646275	13473.64	3190693

As on	No. of Rupay Debit card Issued	Aadhar Seeding
31.03.2019	29839630	28538891
30.06.2019	28015890	26976998
30.09.2019	29066291	27376067
31.12.2019	29280296	28295405
31.03.2020	**25019200**	**28627762**

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2017	1095440	4937081	238361	6270882
31.03.2018	5585206	1253089	472248	7310543
31.03.2019	5517547	1178923	1040846	7737316
31.03.2020	**10227585**	**2686728**	**1509104**	**13481007**

Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.17	PMSBY	634	481	130	23
	PMJJBY	2215	2052	149	14
31.03.18	PMSBY	2863	2636	160	67
	PMJJBY	2608	2313	236	59
31.03.19	PMSBY	3008	2456	292	261
	PMJJBY	4901	4274	417	204
31.03.20	**PMSBY**	**1888**	**1344**	**266**	**281**
	PMJJBY	**6278**	**5642**	**398**	**240**

APY Campaign 2020:

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

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

AGENDA- 16

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

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

Reporting Quarter	Date of Proposed Meeting	Day
March, 2020	15-05-2020	Friday
June, 2020	13-08-2020	Thursday
September, 2020	12-11-2020	Tuesday
December, 2020	16-02-2021	Tuesday

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

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

LDMs: LDMs are to prepare the annual calendar of meetings (DCC/DLRC) in consultation with the District Magistrates under intimation of RBI officials in charge of respective districts. The said meetings are to be held with 30 days from the end of the quarter and minutes be forwarded to SLBC within 1 week for necessary action, if any. LDM's must intimate all DCOs well in advance for attending the meetings.

Action Points emerging in the DCC/DLRC are to be acted upon by concerned banks/ Departments and action taken reports should be discussed in next meeting.

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

AGENDA- 17

Miscellaneous:

Market Intelligence Issues:

In the Steering Committee meeting dt 03-09-2019 it was decided that banks would report regarding incidence of Ponzi schemes, illegal financial activities by individual/firms , if any, to SLBC for onward reporting to authorities. Controlling Offices may advise the branch-heads accordingly. SLBC reiterates the following areas,

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

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

Status of SLBC report submitted by Banks for March, 2020			
Sr. No.	**Bank**	**Status**	**Received On**
1	Allahabad bank	Submitted	15.05.2020
2	Andhra Bank	Submitted	06.05.2020
3	Bank of Baroda	Submitted	18.05.2020
4	Bank of India	Submitted	12.05.2020
5	Bank of Maharastra	Submitted	13.05.2020
6	Canara Bank	Submitted	06.05.2020
7	Central Bank of India	Submitted	11.05.2020
8	Corporation Bank	Submitted	22.04.2020
9	Indian Bank	Submitted	24.04.2020
10	IOB	Submitted	14.05.2020
11	OBC	Submitted	27.05.2020
12	PNB	Submitted	15.05.2020
13	Punjab & Sind Bank	Submitted	28.05.2020
14	SBI	Submitted	19.05.2020
15	Syndicate Bank	Submitted	21.04.2020
16	UBI	Submitted	20.04.2020
17	UCO	Submitted	29.04.2020
18	Union Bank of India	Submitted	06.05.2020
19	Axis Bank	Submitted	26.04.2020
20	Bandhan Bank	Submitted	19.05.2020
21	Catholic Syrian Bank Ltd.	Submitted	19.05.2020
22	Dhanlaxmi Bank Ltd.	Not Submitted	
23	Federal Bank	Submitted	16.05.2020
24	HDFC Bank	Submitted	27.04.2020
25	ICICI	Submitted	21.04.2020
26	IDBI	Submitted	24.04.2020
27	IDFC	Submitted	27.05.2020
28	Indusind Bank	Submitted	05.05.2020
29	Jana Small Finance Bank	Submitted	20.04.2020
30	Karnataka Bank Ltd.	Submitted	30.04.2020
31	Karur Vysya Bank	Submitted	30.05.2020
32	Kotak Mahindra Bank	Submitted	19.04.2020
33	Ratnakar Bank Ltd	Submitted	18.05.2020
34	South Indian Bank Ltd.	Submitted	29.04.2020
35	SIDBI		
36	Tamilnad Mercantile Bank	Submitted	18.05.2020
37	Ujjivan Small Finance Bank	Submitted	14.05.2020
38	Utkarsh Small Finance Bank	Submitted	20.04.2020
39	YES Bank	Submitted	17.04.2020
40	BGVB (UBI)	Submitted	20.04.2020
41	PBGB (UCO)	Submitted	27.04.2020
42	UBKGB (CBI)	Submitted	11.05.2020
43	WB State Co-Op Bank Ltd.	Submitted	15.05.2020
44	WBSCARD Bank Ltd.	Submitted	14.05.2020

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