



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

पश्चिम बंगाल हेतु राज्य स्तरीय बैंकर्स समिति

कार्यसूची की कार्यकारी सारांश

दिसम्बर, 2018 की तिमाही समीक्षा हेतु राज्य स्तरीय बैंकर्स समिति की 144 वीं बैठक

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

State Level Bankers' Committee for West Bengal

Executive Summary of Agenda

144th SLBC MEETING FOR QUARTERLY REVIEW OF December, 2018

दिनांक/Date : 11.03.2019

स्थान: कोलकाता

समय / Time : 11:30 A.M.

Venue: Kolkata

EXECUTIVE SUMMARY OF AGENDA FOR 144th SLBC

AGENDA – 1

Confirmation of Proceedings of 143rd SLBC meeting

The proceedings and action points of 143rd SLBC Meeting for West Bengal held on 11th December, 2018 was circulated under cover of Convener Bank's letter to the members on 24-12-2018. The same may please be confirmed by the House.

AGENDA : 2

Action Taken Report for the Resolutions adopted in the 143rd SLBC meeting dt 11-12-18

The ATR for the major action points as emerged in the last SLBC meeting is given below.

Sr	Action Points	Action taken for compliance
1	Banking Outlet: SLBC allocated 72 Unbanked Rural Centres among 12 member banks for opening of Banking Outlets by 31-12-2018. Bandhan Bank was advised during the meeting to open B & M branches in case they are not following the Fixed Point BC model.	As on date, 51 Banking Outlets have been opened. The allottee banks are to complete the process in current quarter. Also, they are to upload the status in Financial Inclusion portal .
2	Investment Credit: Banks are to focus on farm mechanization, dairy, poultry, fishery loans etc besides promoting Custom Hiring Centres.	SLBC has emphasized on the same at various fora and also has forwarded the recent NABARD guidelines on Agri Marketing Infrastructure, National Livestock Mission-EDGE, Agri Clinic-Agri Business loans to the member banks on 31-01-2019 for necessary actions.
3	Fasal Bima Yojana: Banks and Agriculture Deptt are to take necessary steps for increasing the coverage of non-loanee farmers under the Scheme. Insurance Companies are to ensure timely settlement of claim.	SLBC took up the matter with the Banks at various fora including Agri Sub-Committee meeting on 04-02-19. Further, it is expected that with completion of the compilation of land record details under KrishakBandhu scheme, the left out farmers can be identified easily for necessary coverage accordingly.

4	MSME: Banks should follow the cluster approach for strengthening the MSME sector. SLBC and MSME & Textiles Deptt to work out a strategy (for adopting an activity per district)	Necessary information has already been shared. In the MSME Sub-Committee meeting on 04-02-18. It was decided to adopt 10 core activities in the first phase. MSME & T Deptt has assigned the Industry Development Officers as Block Level Nodal Officers. One Brainstorming Session on Export was also held by MSME & T Deptt on 20-12-2018 with emphasis on MSME. SLBC has identified & compiled a list of 24 activities/clusters for adoption.
5	Sponsored Proposal: Renewal of SHG loans with immediate grading and disposal of pending SVSKP loans is to be completed at an early date.	Sub Committee on SLBC has already taken the decision in the meeting dated 14-02-2019 for completion of the renewal of eligible SHGs and disposal of SVSKP proposals by 28-02-2019.
6	SHG Renewal: Banks are to stress on adequate drawl by the SHGs in the sanctioned account for improvement in the outstanding amount as ticket size is still on lower side. Banks are also to avail the facilities in E-Shakti portal of NABARD for quick disposal/assessment of SHG proposal in designated districts	Ticket size of outstanding NRLM-SHG accounts have increased from Rs.0.99 lacs on 30-09-18 to Rs.1.15 lacs per SHG on 31-12-18 covering the 5.70 lacs SHGs. Banks in Paschim Midnapore district has been accessing the E-Shakti portal of NABARD.

AGENDA - 3

CD RATIO AND REVIEW OF DISTRICTS WITH CD RATIO BELOW 40%

CD Ratio of the State stood at 64.48% as on 31-12-2018 whereas it was 64.12% on 30-09-2018. For calculation of CD Ratio of the State as on 31st December, 2018, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Total Deposit (A)	737074
Total Advance utilized in the State (B=C+D)	464826
Out of which outstanding of credit sanctioned from the State (C)	417631
Credit sanctioned from outside State but utilized in West Bengal (D)	47195
RIDF Support (E)	10452
Total Advance to be reckoned (F=B+E)	475278
CD Ratio (F*100 / A)	64.48%

Districts with CD Ration below 40%

CD Ratio on	Howrah	Birbhum	Hooghly	PaschimBurdwan	24 Parganas(N)
30-09-2018	38.55	33.86	27.05	39.98	26.08
31-12-2018	38.56	35.27	26.41	39.22	24.00

Big ticket recovery in NPA & NCLT recovery, limited credit expansion due to PCA by RBI on some of the banks as well as high institutional deposit are contributing factors in these districts.

The Sub-Committees of DCC on CD Ratio would function actively and draw action plan for improving the CD ratio within short time. SLBC suggests that proactive exposure in potential MSME clusters with targeting of big ticket loans would give the desired result.

BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)/D RATIO AS ON DECEMBER 2018						
(Amt.in Rs. Lac)						
SI No	Banks	Deposit (Rs.in lac)	Advance (Rs.in lac)	Credit Deposit Ratio (%)	Investment (Rs.in lac)	Credit+Investment Deposit Ratio (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUBLIC SECTOR BANKS						
1	Allahabad Bank	4918030.99	2279409.21	46.35	165807.23	49.72
2	Andhra Bank	577625.54	466944.82	80.84	0.00	80.84
3	Bank of Baroda	2355400.00	1411900.00	60.36	0.00	59.94
4	Bank of India	3219228.00	1562831.00	48.55	0.00	48.55
5	Bank of Maharashtra	200537.85	187468.06	93.48	0.00	93.48
6	Canara Bank	1518646.91	829369.66	54.61	0.00	54.61
7	Central Bank of India	2217791.92	900576.35	40.61	0.00	40.61
8	Corporation Bank	564127.00	477628.00	84.67	0.00	84.67
9	Dena Bank	288061.00	249182.00	86.50	0.00	86.50
10	Indian Bank	965491.70	392618.01	40.67	0.00	40.67
11	Indian Overseas Bank	1282605.00	685900.00	53.48	0.00	53.48
12	Oriental Bank of Commerce	846853.00	813363.00	96.05	0.00	96.05
13	Punjab National Bank	2745689.00	1643622.00	59.86	0.00	59.86
14	Punjab & Sind Bank	270036.00	272741.00	101.00	0.00	101.00
15	Syndicate Bank	820539.00	814543.00	99.27	0.00	99.27
16	State Bank of India	18498400.00	7252700.00	39.21	1776000.00	48.81
17	Union Bank of India	45765.92	22815.22	49.85	0.00	49.85
18	United Bank of India	8148673.03	3883815.99	47.66	3055800.00	85.16
19	UCO Bank	3570500.00	1420100.00	39.77	0.00	39.77
20	Vijaya Bank	491471.00	605171.00	123.13	0.00	123.13
21	IDBI Bank	1638337.48	714865.98	43.63	0.00	43.63
A	Sub-Total	55183810.34	26887564.30	48.72	4997607.23	57.78
PRIVATE SECTOR BANKS						
22	HDFC Bank	3465942.46	2400663.21	69.26	0.00	69.26
23	AXIS Bank Ltd.(UTI)	3409221.00	2229721.00	65.40	15402.00	65.85
24	ICICI Bank	2868839.31	2469583.24	86.08	0.00	86.08
25	Kotak Mahindra Bank Ltd	561239.66	476314.55	84.87	0.00	84.87
26	Federal Bank	316320.63	262377.92	82.95	0.00	82.95
27	Indusind Bank	400277.89	781699.07	195.29	0.00	195.29
28	SIDBI	0.00	60521.23	0.00	0.00	0.00
29	Bandhan Bank	1651712.86	1561802.29	94.56	0.00	94.56
30	Ratnakar Bank Ltd.	231886.00	671706.00	289.67	0.00	289.67
31	South Indian Bank	110302.00	178816.00	162.11	0.00	162.11
32	Tamilnad Mercantile Bank	66364.71	16499.26	24.86	0.00	24.86
33	Utkarsh Small Finance Bank	4267.00	4931.00	115.56	0.00	115.56
34	Ujjivan Small Finance Bank	38670.69	116528.18	301.33	0.00	301.33
35	Yes Bank	786076.00	678883.00	86.36	0.00	86.36
36	IDFC Bank	27301.53	306241.69	1121.70	0.00	1121.70
37	Jana Small Finance Bank Ltd.	25345.00	49239.00	194.28	0.00	194.28
B	Sub-Total	13963766.74	12265526.64	87.84	15402.00	87.95
(A+B)	Total	69147577.08	39153090.94	56.62	5013009.23	63.87
REGIONAL RURAL BANKS						
38	BGVB (UBI)	1499167.53	588962.87	39.29	915595.02	100.36
39	PBGB (UCO)	499404.00	253350.00	50.73	145628.00	79.89
40	UBKGB	292767.00	162306.00	55.44	0.00	55.44
C	RRBs Total	2291338.53	1004618.87	43.84	1061223.02	90.16
D	W.B. St. Co-op.Bk	2247060.66	1495629.86	66.56	1368275.54	127.45
E	WBCARD Bank Ltd.	21512.75	109846.13	510.61	9320.28	553.93
Grand Total (A+B+C+D+E)		73707489.02	41763185.80	56.66	7451828.07	66.77
Amount sanctioned from outside State but fund utilised in the State of West Bengal			4719570.21			
RIDF Support			1045268.00			
Total Advances in the State			47528024.01			
Credit Deposit Ratio				64.48		
Total Credit + Investment			54979852.08			
Total Credit + Investment Deposit Ratio				74.59		

District Wise CD Ratio of West Bengal as on 31.12.2018						
S No.	Name of District	Lead Bank	CD Ratio as on Dec. 2017	CD Ratio Dec. 2018		
				(Amount in Rs. crore)		
				Deposit	Advance	CD Ratio as on Dec. 2018
1	24 Pgs (South)	UBI	41	22811.25	9956.22	43.65
2	24Pgs.(North)	AB	22	107425.61	25785.39	24.00
3	Alipurduar	CBI	41	4116.59	1654.66	40.19
4	Bankura	UBI	40	9540.61	4077.93	42.74
5	Birbhum	UCO	37	13924.06	4911.16	35.27
6	Cooch Behar	CBI	65	6709.81	4544.17	67.72
7	Dakshin Dinajpur	UBI	55	4006.51	2027.21	50.60
8	Darjeeling	CBI	48	16979.01	9660.91	56.90
9	Hooghly	UCO	23	37315.28	9853.51	26.41
10	Howrah	UCO	38	33891.47	13067.55	38.56
11	Jalpaiguri	CBI	43	9640.05	3914.97	40.61
12	Jhargram	UBI	93	3111.20	1265.29	40.67
13	Kalimpong	SBI	37	1070.74	433.35	40.47
14	Kolkata Metro	SBI	89	315430.47	257255.37	81.56
15	Malda	UBI	51	11318.70	5917.96	52.28
16	Murshidabad	UBI	50	12239.98	6482.13	52.96
17	Nadia	UBI	45	23829.18	11468.98	48.13
18	Paschim Burdwan	UCO	41	29660.52	11631.96	39.22
19	Paschim Medinipur	UBI	40	19066.60	8258.49	43.31
20	Purba Burdwan	UCO	40	21052.87	10107.17	48.01
21	Purba Medinipur	UBI	43	21177.05	9212.30	43.50
22	Purulia	UBI	43	7442.51	3223.93	43.32
23	Uttar Dinajpur	UBI	57	5314.82	2921.24	54.96
	CD Ratio		60	737074.89	417631.85	56.66
Amount sanctioned from outside State but fund utilised in the State of West					47195.70	
RIDF Support					10452.68	
Total Advances in the State					475280.23	
Credit Deposit Ratio			65			64.48

AGENDA - 4

Opening of Banking Outlets

A)As against the allocation of 72 URCs (out of 284 URCS as per list sent by DFS) to 12 banks on 31-10-2018, so far 45 Outlets have been opened. The allottee banks must complete the exercise by 31-03-2019. Also, after opening of the Outlets, the respective banks must update the status thereof in the DFS portal through their designated officers. It is to be noted that no changes in URCs on the ground of non-viability is permitted by DFS as the basic objective is to cover the populace with banking facilities.

Bank Name	Banking Outlet Allotted	Banking Outlet Opened
Allahabad Bank	2	2
Bank of Baroda	5	0
Canara Bank	1	0
Central Bank of India	8	8
Punjab National Bank	5	4
State Bank of India	17	15
United bank of India	16	14
UCO Bank	1	0
HDFC Bank	1	0
Bandhan Bank	6	0
BGVB	9	8
UBKGB	1	0
Total	72	51

B)SLBC also previously allocated 204 unbanked centres with population of 5000 & above (as identified by RBI from a list of 717 centres) on 20-09-2017 for opening of B & M branches. It is gathered that due to PCA imposed on majority of the banks further expansion of branches was impacted. RBI andSLBC 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 on 08-02-2019 and has received information from 9 banks. As gathered 48 Banking Outlets have been opened so far in 71 centres allocated to these 9 banks. The remaining 18 banks are to send the status immediately and all the allottee banks should ensure opening of Banking Outlets within the March,2019 quarter.

Bank Name	Banking Outlet Allotted	Banking Outlet Opened
Allahabad Bank	9	9
Axis bank	12	2
BGVB	5	5
Bank of India	3	3
Dena Bank	2	1
PBGB	1	1
State Bank of India	16	15
Syndicate Bank	9	9
United Bank of India	14	3
Total	71	48

Banks yet to Report: Andhra Bank,Bandhan Bank,Bank of Baroda,Bank of Maharastra Central Bank of India, Corporation Bank, HDFC Bank, ICICI Bank, IDBI Bank, Indian Bank, Indian Overseas Bank, Oriental Bank of Commerce, Punjab national Bank, UBKGB ,UCO Bank, Union Bank of India, Vijaya Bank

C)SLBC has received a list of 651 GP Hd Quarter centres from GoWB, 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 12 LDMs and on receipt of remaining districts survey reports, SLBC will table the consolidated report to the Committee for preparation of the roadmap for allocation of the eligible centres for opening of Banking Outlets . SLBC proposes to finalize the process at an early date, latest by April,2019 so that the banks will be in a position to complete the process during the 1st half of FY 2019-20.

Reports received from : Alipurduar,Dakshin Dinajpur, Darjeeling, Howrah, Jalpaiguri, Kalimpong,Malda,Murshidabad,Nadia,Purba Medinipur, 24 Parganas(S),Uttar Dinajpur

AGENDA- 5

DATA MANAGEMENT SYSTEM AS PER REVAMPED LEAD BANK SCHEME

Data Management :It is observed that the Reports/Data received from some of the member banks with considerable delay , that too after repeated follow-up through mails/calls , resulting in delay of the consolidation process at SLBC. Further, inconsistencies are observed in the data submitted by Banks which also requires further clarification/correction of data. Inconsistencies are also observed in the reports sent by LDMs which implies that the data furnished to them by DCOs of the banks are not uniform. Controlling Heads of Banks are requested to sensitize the staff responsible for preparation and submission of data as scheduled to enable SLBC to submit the data to all concerned as scheduled and conduct the SLBC meeting as per calendar.

Standardization of Data Flow and development of Uniform interface for SLBC.

SLBC has completed the development of the portal and after the UAT is in a position to make it live. From next quarter onward, the submission of the quarterly data will also be through online basis. A workshop will be conducted by the SLBC in the 3rd/4th week of March, 2019 for acquainting the user member banks with the various facets of the data uploading process.

As stated / previously the objective of the process is to ensure sanctity of MIS based data in a timely manner and as suggested by RBI the data should be on Block/Sub-district basis only. SLBC reiterates that all the banks must arrange for mapping of the Blocks/Urban Local Bodies, if not done already, as per list provided by SLBC for seamless transition to the online system.

Recently RBI has constituted one Working Group for Developing a Uniform System for Standardized Data Flow & Management. SLBC, West Bengal being one of the six members of the Group participated in the 1st meeting on 27-02-2019 at Mumbai and shared necessary inputs. The process for working out a uniform system has commenced and will be shared with banks from time to time for their necessary action.

AGENDA- 6

REVIEW OF CREDIT DISBURSEMENT

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

All the banks operating in the State put together disbursed Rs. 93147crore i.e. 64% of the Annual Target for Rs. 146461crore during the period April to December of the financial year 2018-19.

While achievement under Agriculture sector is 52 % ,the achievement in MSME and OPS are 75% and 81% of the ACP Targets respectively as on 31-12-2018.

A comparative position of achievement in disbursement under ACP 2018-19 as on 30.12.2018 with the corresponding period of last 2 years is as under:

Sectors	2016-17			2017-18			2018-19		
	Yearly Target	<u>Achv</u> April to Dec.	% of Achv	Yearly Target	<u>Achv</u> April to Dec.	% of Achv	Yearly Target	<u>Achv</u> April to Dec.	% of Achv
Agriculture	52551	25113	48	59098	29991	51	64071	33566	52
MSE/MSME	26000	21936	84	38000	26576	70	50000	37898	75
OPS	9315	9025	97	11191	9698	87	15890	12931	81
Prisec	87866	56074	64	108289	66265	61	129961	84395	65
Non-Prisec	9000	11302	126	11250	10092	90	16500	8752	53
Total	96866	67376	70	119539	76357	64	146461	93147	64

Comparison of quarterly progress in 2018-19:(Amt. Rs. in crore)

Sector	Disb. during June,18 Qtr.	Disb. during Sept,18 Qtr.	Disb. during Dec,18 Qtr.	Total Disb. in 2018-19
Agriculture	11846	11545	10175	33566
MSE/MSME	10217	10070	17611	37898
OPS	4562	1856	6513	12931
Prisec	26625	23471	34299	84395
Non-Prisec	3552	993	4207	8752
Total	30177	24464	38506	93147

Agenda-7

Progress in Kisan Credit Card (KCC) & Fasal Bima Yojana

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

Target & Achievement under Kisan Credit Card in the last 4 years

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

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

Target	Issued upto June,2018	Issued upto Sept,2018	Issued upto Dec,2018	% of yearly achievement
20,00,000	765246	962418	1658632	82.93

All the banks operating in the State have issued 1658632 KCCs during the period April to December 2018 of F.Y. 2018-19 i.e. 83% of annual target of 20.00 lac. Total financial outlay for KCC stood at Rs.6244.44crore as on 31.12.2018 which account for 31% of the farm credit.

Average per ticket KCC disbursement of Rs.51,016/- as on 30.09.2018 has decreased to Rs.37,648/- on 31-12-2018. Average credit per KCC of all the banks excluding West Bengal State Co-operative Bank is Rs.44,673/- while the average credit per KCC of West Bengal State Co-operative Bank is Rs.26,513/-.Also, the average disbursement per KCC decreased from Rs.37,858/- on 31-12-2017 to Rs.37,648/- as on 31-12-2018.

The decrease in ticket size of KCC and its share in Farm Credit is due to reclassification of data in case of Bandhan Bank wherein 1.70 lakh of accounts amounting to Rs.1731.29 crore are now categorized as non-KCC loans under Farm Credit.

In West Bengal 81 % of farmers belong to marginal farmer's category while 14 % farmers belongs to small farmer's category. This high mix of SF & MF with fragmented land – holding pattern has been one of the major reasons. With the revised guidelines on KCC for Animal Husbandry & Fishery activities it is expected that the position will improve in the coming months.

Disbursement & Outstanding position of Kisan Credit card (KCC)							
(Rs.in lac)							
S No.	Bank	Target	Disbursement (01.04.18-31.12.18)			Outstanding as on 31.12.18	
			No	No.	Amt.	Achievement (No) in %	No.
		Public Sector Banks					
1	Allahabad Bank	71000	26944	19265.23	38	89109	52403.56
2	Andhra Bank	600	44	21.65	7	307	292.40
3	Bank of Baroda	7000	5744	4500.84	82	26562	20312.99
4	Bank of India	53000	43753	19272.00	83	161278	70918.00
5	Bank of Maharashtra	500	272	151.00	54	236	284.16
6	Canara Bank	9400	9387	6459.75	100	30640	23869.46
7	Central Bank of India	41000	19399	7479.99	47	75008	39863.37
8	Corporation Bank	900	85	55.19	9	3214	3440.61
9	Dena Bank	900	99	111.00	11	513	427.00
10	Indian Bank	9400	1727	1189.06	18	4975	2668.47
11	Indian Overseas Bank	7000	6455	2831.06	92	8363	3714.92
12	Oriental Bank of Commerce	7000	13047	11237.30	186	2801	1538.00
13	Punjab National Bank	21000	35388	22378.00	169	191175	134815.82
14	Punjab & Sind Bank	900	2	5.00	0	12	21.97
15	Syndicate Bank	7000	2992	2140.00	43	8174	5371.00
16	State Bank of India	87000	90197	88844.00	104	269689	167305.00
17	Union Bank of India	17600	789	499.28	4	5165	3614.00
18	United Bank of India	76500	47020	29816.20	61	303849	157333.54
19	UCO Bank	65000	5282	3252.10	8	63519	40810.00
20	Vijaya Bank	1100	456	277.72	41	2615	1895.75
21	IDBI Bank	4700	5438	5261.45	116	12195	13686.05
A	Total	488500	314520	225047.82	64	1259399	744586.07
Private Sector Banks							
22	HDFC Bank	7000	67307	21757.50	962	144479	40724.92
23	ICICI Bank	7000	2874	2904.20	41	6251	9002.13
24	AXIS Bank (UTI)	3000	39769	19016.00	1326	43190	49604.00
25	Federal Bank	300	330	3444.11	110	647	4458.13
26	Bandhan Bank	28000	0	0.00	0	0	0.00
27	Yes Bank	0	0	0.00	#DIV/0!	5401	262.00
B	Total	45300	110280	47121.81	243	199968	104051.18
(A+B)	Total of Comm.Bks.	533800	424800	272169.63	80	1459367	848637.25
Regional Rural Banks							
28	BGVB (UBI)	47000	102839	24257.00	219	192672	151854.77
29	PBGB (UCO)	41000	22330	21270.36	54	100480	57914.58
30	UBKGB (CBI)	24000	13254	16311.00	55	70241	55104.00
C	RRBs Total	112000	138423	61838.36	124	363393	264873.35
D	W.B. St. Co-op.Bk	1353000	1095409	290435.64	81	1740425	434437.47
E	WBSCARD Bank Ltd.	1200	0	0.00	0	0	0.00
Grand Total (A+B+C+D+E)		2000000	1658632	624443.63	83	3563185	1547948.07

New development in KCC : Working Capital for Animal Husbandry and Fisheries:

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

RBI, FIDD, Central Office vide letter no. RBI/2018-19/118 dated 07.02.2019 has increased the limit for collateral free agricultural loans from the existing level of Rs.1 lakh to Rs.1.60 lakh.

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.

Recently, Government of India has also directed the Banks to ensure saturation of KCC with proper awareness campaign followed by identification of the left out farmers and sanction/ disbursement of loans in co-ordination with the State Govt machinery. SLBC has intimated the LDMs and member banks vide its letter dated 05-02-2019.

Kisan Samman Nidhi:

The Kisan Yojana has been launched by GOI on 1.12.2018. Under the scheme an income support of Rs.6000/- per year in three equal installments will be provided to Small and Marginal Farmers having combined land holding/ownership upto 2 hectares. Definition of family for the scheme is husband, wife and minor children. State Government and UT Administration will identify the farmer families which are eligible for support as per scheme guidelines. The fund will be directly transferred to the bank accounts of the beneficiaries commencing from 24-02-2019. This will enable the farmers to cope up with the demanding situation in which there has been fall in market prices .

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 & 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.

Non-loanee farmers will be identified after completion of the enrolment exercise. This process of identification will help the Banks to cover all eligible farmers under KCC and other Agri credit. This will in turn help the Banks to comply with national targets by boosting up Agri credit with enhanced lending to Small & Marginal farmers.

Report of KRISHAK BANDHU Scheme data submission as on 28.02.18

Bank Name	Total No. of Accounts	No. of Submitted Accounts
PUBLIC SECTOR BANKS		
Allahabad Bank	89109	
Andhra Bank	307	48
Bank of Baroda	26562	9974
Bank of India	161278	
Bank of Maharashtra	236	
Canara Bank	30640	
Central Bank of India	75008	34403
Corporation Bank	3214	
Dena Bank	513	509
Indian Bank	4975	
Indian Overseas Bank	8363	
Oriental Bank of Commerce	2801	
Punjab National Bank	191175	
Punjab & Sind Bank	12	
Syndicate Bank	8174	6079
State Bank of India	269689	
Union Bank of India	5165	
United Bank of India	303849	79192
UCO Bank	63519	
Vijaya Bank	2615	
IDBI Bank	12195	9038
Sub-Total of Comm. Banks	1259399	139243
PRIVATE SECTOR BANKS		
HDFC Bank	144479	105
AXIS Bank Ltd.(UTI)	43190	3770
ICICI Bank	6251	3770
Federal Bank	647	636
YES Bank	5401	
Sub-Total	199968	8281
Total Commercial Banks	1459367	147524
REGIONAL RURAL BANKS		
BGVB (UBI)	192672	183982
PBGB (UCO)	100480	66271
UBKGB	70241	3661
RRBs Total	363393	253914
W.B. St. Co-op.Bk	1740425	13285
GRAND TOTAL	3563185	414723

Pradhan Mantri Fasal Bima Yojana (PMFBY)

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

The enrolment in 2018 Kharif and Rabi season is appended below..

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

Loanee farmers (No.)		Non-Loanee Farmers (No.)	
Rabi 2017	Rabi 2018	Rabi 2017	Rabi 2018
1187908	1338348	1891	191

Noticeable improvement has been observed in enrolment process for loanee farmers while the same cannot be said of the non-loanee farmers.

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

However with notification of Bangla Shasya BimaScheme , the PMFBY will cease to be functional in West Bengal.

Bangla Shasya Bima Scheme

Keeping in mind the interest of the farmers in the State,GoWB has launched the Bangla ShasyaBima (BSB) scheme, a 100% State Govt funded scheme with the objective of ensuring hassle free crop insurance facility to all the farmers along with timely claim settlement process through a transparent and simplified procedure. BSB is a replacement scheme of PMFBY.

The Operational Guidelines (Memo no .304-AG/O/ Crop Ins/7C-06/2018 dated 15-02-2019) have already been circulated among the member banks. All the farmers availing seasonal agricultural operational loans from financial institutions from financial institutions for the Notified Crops will be covered compulsorily under the scheme while it will be optional for the non-loanee farmers.

The State Govt will bear 100% of the premium for all field crops which will be notified. However a token amount of Rs.1/=(Rupees One only) may be charged from the registered bank account of the farmers to facilitate electronic updation of farmers' bank account details and rule out delay in claim settlement issues, if any.

For potato and sugarcane, the premium rate payable by the farmer will be capped at 4.85%. The Scheme will be Yield based and will be implemented on Area Approach.

A State Crop Insurance Portal will be developed by Agricultural Department to automate the whole process of crop insurance. The claim calculation will also be automated and disbursement of insurance claim will be done through DBT.

AGENDA - 8

Doubling of Farmers' Income by 2022

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

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

1) Out of total 52 lakh (approx) farmers having own cultivable land in the State 39 lakh (approx) farmers has already been covered under KCC and the remaining uncovered 13 lakh farmers to be brought under institutional credit system in a mission mode.

2) Increasing the KCC coverage with saturation and thereby protecting the poor farmers from unorganized sector lending at higher interest rate, by bringing them under institutional lending system

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

4) Qualified and trained youths are to be encouraged to set up AgriClinics and Customer Hiring centres

5) 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.

6) Approximately 5.0 lakh KCC loans are still under dormant status. The process of renewal of dormant KCCs with need based finance may be looked after by the Bank with support from the different Govt. machineries which will also contribute to increase in agricultural income through revival of production credit.

Major Avenues for increasing Investment Credit

New Agricultural Marketing Infrastructure Scheme:

The new scheme is effective from 22-10-2018 and presently valid upto 31-03-2020. The Scheme focuses on finance for construction of Rural Godowns and developing the Grameen Hats with active participation of the FPOs. The scheme provides ample scope for both forward and backward linkage opportunities. The Scheme has provision for back-ended capital subsidy for the beneficiaries. Refinance facility is also available for the banks. SLBC has furnished the operational guidelines of the Scheme to member banks on 08-02-2019.

National Livestock Mission - Entrepreneurship Development & Employment Generation:

NABARD is the implementing Agency for the Scheme which is extended upto 2018-19. The Scheme includes Poultry Venture Capital Fund, Pig Development, Integrated Development of Ruminants & Rabbit, and Salvaging of Male Buffalo Calves. The dedicated EDGE portal is to be accessed for uploading sanction & blocking the subsidy. Subsidy is back ended with a lock-in period of 3 years. Margin Money will be as per RBI guidelines. For West Bengal, an outlay of Rs.3.52 crore is earmarked for 2018-19. Banks are to scout for viable projects and ensure sanction/disbursement at the earliest. SLBC furnished the operational guidelines among the member banks vide letter dated 08-02-19.

Farmer Produce Organizations:

302 FPOs are promoted by NABARD. It was also informed by SLBC that they have shared the list of the 79 registered FPOs to the member banks. It was advocated that for quantitative as well as qualitative growth in agri advances, credit linkage to FPOs is to be accelerated.

In view of both forward & backward linkage opportunity, advances to FPOs will automatically contribute to Doubling of Farmers Income by 2022 Mission as well. 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.

Launching of "Operation Greens" for onion, potato and tomato crops on the lines of Operation Flood with an allocation of Rs. 500 crores. The initiative aims to address price fluctuation in vegetables for the benefit of farmers and consumers. It will promote FPOs, agri-logistics, processing facilities and professional management.

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.

AGENDA - 9

SHG/NRLM performance

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

(Amt.Rs. in crore)

Financial Year	Target (No)		Achievement- Deposit Linked Number only	Achievement Credit Linked (Sanctioned)	
	Deposit Link	Credit Link		No.	Amt.
2012-2013	150000	150000	126398	108924	674.41
2013-2014	150000	150000	137222	129333	925.91
2014-2015	150000	158000	63384	114041	1026.03
2015-2016	150000	178515	96309	200967	2084.08
2016-2017	150000	250018	102392	224884	3329.81
2017-2018	150000	400000	134715	444327	8155.97
2017-2018 (April- Dec,17)	150000	400000	69953	292082	5048.13
2018-2019 (April- Dec,18)	150000	572874	75657	368697	7523.01

NB: Disbursed amount is Rs. 4672.30 Crore against the sanctioned loans.

Quarterly Progress for 2018-19:

Category	April – June,2018		June – Sept,18		Sept – Dec,18		Total (April-Sept)	
	No.	Amount (Rs. In Cr.)	No.	Amount (Rs. In Cr.)	No.	Amount (Rs. In Cr.)	No.	Amount (Rs. In Cr.)
Deposit Linked	44911	48.99	18176	27.46	12570	129.59	75657	206.04
Credit Linked	71078	1196.72	89058	2277.36	208561	4048.93	346794	7523.01

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

As per data provided by WBSRLM Dept., GoWB, at the end of December 2018, sanctioned credit linkage of SHG stood at Rs. 7523.01 crore (58 % of financial target) covering 3,46,794 nos. of groups (61% of physical target) as against Credit Linkage of Rs. 5048.13 crore covering 2,92,082 no of groups during the corresponding period of the last year.

As per NRLM portal average outstanding balance per SHG for the banks operating in the State for the quarter ended 31.12.2018 stood at Rs. 1,15,282/- with 5,70,559 SHGs amounting to Rs. 6577.57 crore. It is expected that full disbursement in current quarter will result in increase of the ticket size as anticipated.

During the Sub Committee meeting on SHG dated 14.02.19 it was reported that some of the Banks are not allowing the limit of Rs. 1.50 Lakh after first grading. It is to be noted that SLBC have already adopted the resolution in this regard as stated below.

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

Rationale for benchmark:

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

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

During the meeting the following action points have been earmarked for the Banks.

- ☆ Claim for WBSSP Subsidy upto 31.03.2018 must be lodged by 28-02-2019 and for the half-year ending on Sept, 2018 by 31-03-2019.
- ☆ It is reiterated that all the pending proposals are to be disposed off by the banks within 28-02-2019 to avoid complication arising out of probable poll notification in the first part of March,19.
- ☆ Also all the SHGs are to be allowed to draw the funds as per requirement without any restriction which will result in increase of ticket size.
- ☆ In hilly and sparsely populated remote areas SHGs may be formed with minimum 5 members as per guidelines and Banks should extend need based finance to this 5 member SHGs.
- ☆ RSETI trained SHG members may be inducted as Bank Mitras which will further strengthen the SHG movement.

Details of the performance of Banks regarding Credit linkage to SHGs as on 30.12.2018 have been given in the Annexure.

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE AS ON 31.12.2018 Report submitted by WBSRLM								
SL	Name of the Bank	Target for 2018-19		Achievement as on DEC 18		% of achievement		Average
		No	Amt in Lakh	No	Amt in Lakh	No	Amt in Lakh	
1	Allahabad Bank	44370	105070.66	29012	62447.45	65	59	2.15
2	Andhra Bank	360	758.00	121	235.70	34	31	1.95
3	Bank of Baroda	6558	15249.35	3677	7688.08	56	50	2.09
4	Bank of India	18218	42113.38	10263	20247.57	56	48	1.97
5	Canara Bank	7205	15943.94	4781	8633.70	66	54	1.81
6	Central Bank of India	33114	79725.31	20072	44637.99	61	56	2.22
7	Dena Bank	111	234.65	12	13.50	11	6	1.13
8	Indian Bank	1520	3687.55	817	1885.30	54	51	2.31
9	Indian Overseas Bank	2337	5611.79	1481	3135.42	63	56	2.12
10	Oriental Bank of Commerce	523	1197.50	318	641.67	61	54	2.02
11	Punjab National Bank	19014	47256.79	12682	28904.50	67	61	2.28
12	State Bank of India	75720	177330.41	48353	99516.97	64	56	2.06
13	Syndicate Bank	3464	8175.36	2466	5227.35	71	64	2.12
14	Union Bank of India	5641	12710.16	3270	6245.11	58	49	1.91
15	United Bank of India	81657	196527.82	50991	108481.88	62	55	2.13
16	Uco Bank	19866	46709.81	13656	30224.85	69	65	2.21
17	Vijaya Bank	280	668.00	150	285.55	54	43	1.90
18	IDBI	181	314.50	174	254.50	96	81	1.46
19	Corporation Bank	41	76.50	16	25.50	39	33	1.59
PSB total		320180	759361.48	202312	428732.59	63	56	2.12
20	BGVB	111866	273764.47	71672	162269.45	64	59	2.26
21	PBGB	50124	129448.50	31315	85960.02	62	66	2.75
22	UBKGB	29704	74903.68	22643	53343.26	76	71	2.36
RRB Total		191694	478116.65	125630	301572.73	66	63	2.40
23	Bandhan Bank	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
24	HDFC	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
25	ICICI	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
Pvt. Bank total		0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
26	Co-Operative Bank	61000	65000.00	18852	21995.69	31	34	1.17
Co-Op Bank total		61000	65000.00	18852	21995.69	31	34	1.17
Grand Total		572874	1302478.13	346794	752301.01	61	58	2.17

Dual Authentication status

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

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

Challenges for smooth implementation:

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

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

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

E- Shakti portal of NABARD

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

It is reported that the scheme will be extended to other districts and the member banks are to ensure putting in place an effective IT based platform at respective branches for effectively utilization of the portal which will strengthen the SHG eco system.

Progress in NULM

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

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

At the end of December 2018, 2150 SEP-Individual proposals are sponsored to banks, out of which only 634 cases have so far been sanctioned & disbursed. 52 proposals under SEP- Groups are sponsored to the banks, out of which 15 cases have so far been sanctioned & disbursed and 8460 proposals have been sponsored under SHG Credit Linkage, out of which 4947 cases have been sanctioned & disbursed by banks

April to December , 2018			
Target 2018-19 (No.)	Proposals sponsored (No.)	Proposals Disbursed	
17164		No.	Amount (Rs. in Lac)
April to June	9733	985	1303.33
June to September	112	1702	2376.02
September to December	817	2909	4267.24
Total	10662	5596	7946.59

In the SLBC Sub-Committee meeting dated 14.02.2019 the following action points have been emerged for DAY-NULM.

- The proposals lying pending with the Banks should be disposed off by 28th February 2019 followed by disbursement within March 2019.
- The Municipal Committee Chairman / Executive Officer should be invited for participation in DCC / DLRC meeting.

Bank wise performance of Self Employment Programme under DAY-NULM as on 31st December 2018 for the financial year 2018-19 furnished in Annexure.

NULM - Bank wise performance as on 31.12.2018

Sl. No.	Name of the Bank	SEP-I					SEP-G					SHG Credit Linkage					
		SEP-I Target in FY 2018-19	SEP-I Loan applications are sponsored in FY 2018-19	Number of SEP-I cases Disbursed in FY 18-19	Amount of SEP-I loan disbursed	Total Number of SEP-I cases Pending	SEP-G Target in FY 2018-19	SEP-G Loan applications are sponsored in FY 2018-19	Number of SEP-G cases Disbursed in FY 18-19	Amount of SEP-G loan disbursed	Total Number of SEP-G cases Pending	Active Groups (TCG+SHG)	SEP-SHG (Credit Linkage) Target in FY 2018-19	No. of SHG loan applications are sponsored in FY 18-19	Number of SHGs are Credit Linked in FY 18-19	Amount of SEP-SHG loan disbursed	Total Number of Credit Linkage cases pending
1	Allahabad Bank	548	330	82	86.82	503	89	6	1	1.53	5	5593	1752	1172	658	964.64	951
2	Andhra Bank	43	16	9	9.53	67	0	0	0	0.00	0	732	91	42	21	30.79	91
3	Bank of Baroda	223	113	26	27.53	131	13	3	0	0.00	2	1463	441	257	162	237.49	186
4	Bank of India	296	160	57	60.35	313	21	1	0	0.00	111	2989	875	543	281	411.93	566
5	Bank of Maharashtra	1	0	0	0.00	3	0	0	0	0.00	0	1	0	0	0	0	0
6	Canara Bank	120	64	16	16.94	93	5	0	0	0.00	0	889	336	194	141	206.71	128
7	Central Bank of India	145	63	20	21.18	160	6	1	0	0.00	1	1296	349	288	102	149.53	370
8	Corporation Bank	1	1	0	0.00	13	0	0	0	0.00	0	136	31	21	2	2.93	19
9	Dena Bank	34	10	0	0.00	24	2	0	0	0.00	0	292	100	57	7	10.26	56
10	IDBI	72	42	7	7.41	49	5	0	0	0.00	0	517	164	127	26	38.12	103
11	Indian Bank	53	25	5	5.29	93	1	3	1	1.30	5	492	134	83	42	61.57	132
12	Indian Overseas Bank	71	38	23	24.35	101	2	0	0	0.00	0	881	242	146	48	70.37	137
13	Oriental Bank of Commerce	38	19	4	4.24	24	2	0	0	0.00	0	420	126	23	19	27.85	89
14	Punjab & Sind Bank	9	9	3	3.18	4	0	0	0	0.00	0	333	78	55	20	29.32	85
15	Punjab National Bank	157	78	25	26.47	117	23	1	0	0.00	1	1836	489	264	191	280.01	138
16	State Bank of India	596	225	46	48.71	524	30	5	0	0.00	6	5647	1458	1230	578	847.36	1380
17	Syndicate Bank	66	26	13	13.76	41	3	1	0	0.00	0	445	147	119	119	174.46	49
18	UCO	393	240	97	102.70	211	23	4	1	1.73	5	3188	979	673	305	447.13	686
19	Union Bank of India	192	80	21	22.24	132	9	3	0	0.00	6	1303	298	287	154	225.77	337
20	United Bank of India	921	439	163	172.59	698	69	11	5	7.64	29	9616	2727	1578	1076	1577.43	1522
21	Vijaya Bank	16	1	1	1.06	7	0	0	0	0.00	0	280	43	39	19	27.85	54
Total of PSU Banks		3995	1979	618	654.35	3308	303	39	8	12.23	171	38349	10860	7198	3971	5821.54	7079
22	Axis Bank	0	0	0	0.00	6	0	0	0	0.00	0	40	5	5	0	0	5
23	Bandhan Bank	11	0	0	0.00	0	0	0	0	0.00	0	13	20	0	0	0	5
24	HDFC Bank	8	0	0	0.00	12	0	0	0	0.00	0	14	8	0	0	0	0
25	ICICI	8	0	0	0.00	3	1	0	0	0.00	0	0	5	0	0	0	0
Total of PVT. Banks		27	0	0	0.00	21	1	0	0	0.00	0	67	38	5	0	0	10
26	BGVB	200	153	14	14.82	169	17	0	0	0.00	2	2065	878	726	603	884.01	258
27	PGBV	47	11	1	1.06	10	6	2	2	3.06	0	267	92	95	67	98.22	79
28	UBKGB	24	5	1	1.06	18	5	1	0	0.00	4	852	175	181	126	184.72	249
Total of RRBs		271	169	16	16.94	197	28	3	2	3.06	6	3184	1145	1002	796	1166.95	586
29	WB St. Co-optv. Bank	27	2	0	0.00	76	7	10	5	7.64	5	1823	462	255	180	263.88	91
Grand Total		4320	2150	634	671.29	3602	339	52	15	22.93	182	43423	12505	8460	4947	7252.37	7766

Agenda no-10

Education Loan and Housing Loan

1. Education Loan:

A report on Bank wise outstanding balance under Education loan scheme as on March 2017, March, June, September and December 2018 is annexed for review by the House. The summary position is as under:

Outstanding Position: (Amount Rs in crore)

31.03.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
2281.92	2407.36	2361.40	2331.23	2368.65

Disbursement Position:

April to June 2019		June to Sept. 19		Sept. to Dec. 19		Total Disb. Upto Dec.19	
No.	Amt.	No.	Amt	No.	Amt.	No.	Amt.
3972	129.76	3478	130.05	8229	396.03	15679	655.84

The increase is due to seasonal disbursement of existing loans as well as first time loans during the commencement of academic year.

2. Housing Loan:

The Bank wise break up of disbursement during the period from 01.04.2018 to 31.12.2018 and outstanding balance at the end of December 2018 is annexed. All Banks have collectively disbursed Rs. 3105.08 crore against 34302 accounts during the period April to September 2018.

Outstanding Position: (Amount Rs in crore)

31.03.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
30960.60	40803.99	36652.31	38210.02	39253.76

Disbursement Position:

April to June, 19		June to Sept, 19		Sept. to Dec, 19		Total Disbupto Dec.19	
No.	Amt.	No.	Amt	No.	Amt.	No.	Amt.
22407	1233.49	18239	1071.53	43577	2963.06	84223	5268.08

It is expected that the momentum that has pick up in the last quarter will continue in the current quarter. The benefit under PMAY and the pickup of demand in Housing sector after streamlining through RERA Act will galvanize this segment.

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

Agenda-11

Deployment of credit in MSME

Considering the potential in the State in the avenues of manufacturing units, trading activities etc. the target for MSME sector was raised from Rs. 38000/- crore to Rs. 50000/- crore (including Rs. 10000/- crore of Non-Prisec) for the FY 2018-19.

All member Banks put together in the State disbursed Rs. 37898/- crore under MSME as against the target of Rs. 50000/- crore i.e.75.80 % of the total target upto December during the financial year 2018-19. As anticipated there was good pick up in credit deployment in the Dec,18 quarter. Sustained effort by MSME & Textiles Department coupled with concerted action on the part of the banks contributed a lot. This augers well for the coming days. It is also logical to expect that with MSME sector being the mainstay of Exports from the State , there will be corresponding increase in exports which is expected to reach 70000 crore as targeted by GoWB

Achievement of MSME under ACP for the last 3 financial years along with this year is given below.

(Amt. Rs. in crore)

Plan Year	Target	Achievement	% of Achievement
2015-2016	21762	22887	105
2016-2017	26000	29186	112
2017-2018	38000	44059	116
(April-Dec.2017)	38000	29033	76
(April-Dec.2018)	50000	37899	75

Quarterly progress in 2018-19

April - June		June - September		September - December		Total	Achievement
Target	Achiev.	Target	Achiev.	Target	Achiev.		
50000	10217	50000	10070	50000	17615	37899	75

The disbursement during the period April to December of financial year 2018-19 is Rs.37899 crore , thus recording an increase of 30% over the disbursement of Rs.29033 crore made during the corresponding period of last F.Y. 2017-18.

Exports & MSME

MSME constitute the bulk of the export business (around 75-80%) in West Bengal. As suggested by the Hon'ble Finance Minister ,SLBC has conducted a series of meetings for awareness and also a workshop for bankers on 16-11-2018. Thereafter another promotional Brainstorming Session was held by MSME & Textiles Deptt on 20-12-2018. The onus is now on the banks to pay focused attention on improving the exposure to Exports.

It is observed that there is substantial improvement in credit deployment in exports with the amount touching Rs.776 crore upto Dec,2018 quarter against the annual target of Rs.401 crore.

Bank - wise Targets and Achievement in MSME for 2018-19							
for the State of West Bengal under ACP 2018-19 as on December 2018							
(Rs.in crore)							
Sl.No.	Name of Bank	MSME					
		2017-18			2018-19		
		Target	Achievement (April- Dec.)	% of Achievement	Target	Achievement (April-Dec.)	% of Achievement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Allahabad Bank	2708.95	1553.51	57	3195.22	1001.55	31.35
2	Andhra Bank	208.22	128.59	62	224.74	88.85	39.53
3	Bank of Baroda	756.65	486.42	64	854.82	431.11	50.43
4	Bank of India	1805.54	767.88	43	2007.02	1265.32	63.04
5	Bank of Maharashtra	74.32	40.15	54	83.54	4.12	4.93
6	Canara Bank	1433.60	316.45	22	1585.08	966.79	60.99
7	Central Bank of India	1482.53	986.83	67	1595.04	1243.70	77.97
8	Corporation Bank	249.23	172.52	69	273.95	59.27	21.64
9	Dena Bank	196.51	148.16	75	217.13	0.96	0.44
10	Indian Bank	280.43	190.47	68	309.05	46.72	15.12
11	Indian Overseas Bank	603.72	335.76	56	667.50	197.70	29.62
12	Oriental Bank of Commerce	416.35	276.35	66	460.00	203.93	44.33
13	Punjab National Bank	1315.34	1399.56	106	1441.15	1633.45	113.34
14	Punjab & Sind Bank	88.85	78.65	89	101.04	235.00	232.58
15	Syndicate Bank	514.18	930.86	181	575.87	1062.66	184.53
16	State Bank of India	5930.20	3767.43	64	7260.36	4260.59	58.68
17	Union Bank of India	839.41	491.56	59	924.69	43.17	4.67
18	United Bank of India	4132.06	2286.56	55	3658.95	465.21	12.71
19	UCO Bank	1970.80	614.81	31	2148.71	1077.71	50.16
20	Vijaya Bank	117.64	68.65	58	132.75	521.41	392.78
21	IDBI Bank Ltd.	453.27	199.86	44	505.60	780.31	154.33
A	Total of PSUs	25577.80	15241.03	1390.14	28222.21	15589.53	
23	AXIS Bank	841.85	1503.67	179	3060.20	734.41	24.00
24	HDFC Bank	669.11	1620.79	242	2974.36	3364.91	113.13
25	ICICI Bank	618.59	2834.65	458	2917.25	4100.78	140.57
26	Bandhan Bank	1963.56	5250.84	267	6957.98	8923.03	128.24
27	South Indian Bank	150.66	14.54	10	47.05	513.49	1091.37
28	Yes Bank	0.00	63.74	#DIV/0!	0.87	1302.64	149728.74
29	Federal Bank	61.90	27.59	45	117.02	4.64	3.97
30	Indusind Bank	150.45	22.82	15	490.12	809.53	165.17
31	Ratnakar Bank Ltd.	0.00	0.00	#DIV/0!	0.00	261.47	#DIV/0!
32	Kotak Bank Ltd.	0.00	0.00	#DIV/0!	500.21	635.96	127.14
33	IDFC Bank	0.00	0.00	#DIV/0!	0.00	218.74	#DIV/0!
34	Utkarsh Small Finance Bank	0.00	0.00	#DIV/0!	0.00	14.61	#DIV/0!
35	Ujjivan Small Finance Bank	0.00	0.00	#DIV/0!	0.00	196.58	#DIV/0!
B	Total of PVTs	4456.12	11338.64	#DIV/0!	17065.06	21080.79	123.53
34	BGVB	3700.00	1487.51	40	520.35	206.72	39.73
35	PBGB	1025.04	285.02	28	563.03	554.42	98.47
36	UBKGB	661.10	218.16	33	450.50	15.51	3.44
B	Total of RRBs	5386.14	1990.69	101.01	1533.88	776.65	50.63
C	WB St.Coop.Bk.	2036.80	407.48	20	1646.30	433.77	26.35
D	WBFC & Others	65.21	21.48	33	252.55	5.26	0.00
E	WBSCARDB	477.93	32.15	7	0.00	9.96	#DIV/0!
F	SIDBI	0.00	1.52	#DIV/0!	1280.00	3.02	0.00
Grand Total (A+B+C+D+E+F)		38000.00	29032.99	76	50000.00	37898.98	75.80

New development in MSME sector

Interest Subvention Scheme for MSMEs:

Government of India, on November 2, 2018, announced the Interest Subvention Scheme for MSMEs, 2018. SIDBI is the nodal implementation agency for the scheme. Ministry of MSME (MoMSME) has decided that “Interest Subvention Scheme for Incremental credit to MSMEs 2018” will be implemented over 2018-19 and 2019-20. With relief by way of Interest Subvention of 2% it is expected to galvanize the MSME sector entrepreneurs.

All MSMEs who meet the following criteria shall be eligible as beneficiaries

- a. Valid UdyogAadhar Number [UAN]
- b. Valid GSTN Number

Incremental term loan or fresh term loan or incremental or fresh working capital extended during the current FY viz. from 2nd November 2018 and next FY would be eligible for coverage.

The term loan or working capital should have been extended by Scheduled Commercial Banks. In order to ensure maximum coverage and outreach, all working capital or term loan would be eligible for coverage to the extent of ₹100 lakh only during the period of the Scheme.

MSMEs already availing interest subvention under any of the Schemes of the State / Central Govt. will not be eligible under the proposed Scheme.

RBI Guidelines on restructuring of advances to MSMEs:

It is a fact that MSMEs are contributing significantly to the country's GDP, exports, employment generation, etc. However, the sector witnessed a slowdown due to Demonetization & GST to an extent. As such, it is considered necessary to provide some relief measures for the affected entities. Accordingly RBI has permitted 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 lingering issues.

The aggregate exposure, including non-fund based facilities to the borrower should not exceed Rs.25 crore as on January 1, 2019.

The borrower's account is in default but is a 'standard asset' as on 01-01-2019 and the account continues to be classified as a Standard Asset till the date of restructuring.

The borrowing entity is GST-registered on the date of implementation of the restructuring. However, this condition will not apply to MSMEs that are exempt from GST-registration.

The restructuring of the borrower account is implemented on or before March 31, 2020.

Intt Subvention to Weavers

GoWB has recently issued the notification on 08-02-2019 for providing Interest Subvention to the weavers of the State. Banks are presently providing loans with maximum of Rs.5.00 lacs @ 6% rate of interest .The Interest Subvention scheme proposes providing 4% additional interest subvention over and above the existing maximum of 7% p.a. interest subvention on working capital loan to handloom weavers.

This will result in effective ROI of 2% p.a. to be borne by the borrowers and expected to be a game changer in the local economy as Handloom & Textiles constitute a sizeable portion in MSME. Banks will also reap the benefit through accelerated finance to the identified weavers who will be sponsored by Handloom Department.

The details and the operational guidelines will be circulated among the member banks after receipt from the Department by SLBC.

MSME Support & Outreach Program

A 100 day campaign was launched in 104 Aspirational Districts throughout the country on 02-11-2018 for strengthening and supporting the MSMEs and reaching out to them through various credit plus services by banks as well as number of ministries with leveraging of the technology and connection to the platforms in a targeted manner.

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

The three (3) Aspirational Districts of Nadia,Murshidabad & Bankura districts ,

MSME Support & Outreach Campaign: As on 28.02.2018													(Amount in Lakh)		
West Bengal	Aspirational District	Target (No.)	59-Min Loan sanctioned in Camp				Restructure of MSME		MUDRA (PMMY) sanctioned		CGTSME Cover		PMJDY	PMJJBY	PMSBY
			In principal approval	No. of Loans Sanctioned	Amount Sanctioned	Amount Disbursed	No.	Amount	No.	Amount	No.	Amount			
	MURSHIDABAD	23000	81	47	1411.20	486.21			145513	54711.00	72	518.70	2420	3247	10472
	NADIA	26000	70	50	1182.71	278.21	636	1663.00	106145	42104.00	100	679.74	5558	853	2230
	BANKURA	15000	25	21	641.56	220.00			24942	11336.00	86	374.81	6533	882	1533
	TOTAL	64000	176	118	3235.47	984.42	636	1663.00	276600	108151.00	258	1573.25	14511	4982	14235

AGENDA-12

Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans:

A. MUDRA

In the financial year 2018-19, all the Financial Institutions together disbursed Rs. 12037 crore up to Dec- 2018.

Performances of the Banks in the State of West Bengal from 01.04.2018 to 31.12.2018 are furnished hereunder:

Achievement of Mudra Loan in 2018-19 on 31-12-2018

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No. of A/Cs	Sanction	No. of A/Cs	Sanction	No. of A/Cs	Sanction	No. of A/Cs	Sanction
PSU Bank	36250	124.39	79444	1715.71	14643	1182.77	130337	3022.87
Pvt. Bank	907579	3298.23	13604	211.26	3505	239.03	924588	3748.52
RRB	6379	26.60	22098	514.29	775	74.02	29252	614.91
Non-NBFC MFI	11976	11.47	X	X	X	X	11976	11.47
NBFC (MFI)	1582246	3944.67	20	0.12	X	X	1582266	3944.79
NBFC	23395	69.79	21176	227.01	1059	68.77	45630	365.57
Small Finance Bank	193449	638.64	9783	119.36	24	1.88	203256	759.88
Total	2761174	8113.79	146125	2787.75	20006	1566.47	2927305	12468.01

Position as on	SISHU		KISHORE		TARUN		TOTAL	
	No. of A/Cs	Disb.	No. of A/Cs	Disb.	No. of A/Cs	Disb.	No. of A/Cs	Disb.
30.06.2018	689090	1587.87	40550	710.36	5798	414.90	735438	2713.13
30.09.2018	1521245	5272.57	80533	1550.29	14436	1064.24	1616214	7887.10
31.12.2018	2761174	8113.79	146125	2787.75	20006	1566.47	2927305	12468.01

It is noteworthy that in the current there is an increase of 1311091 number of Mudra beneficiaries with sanction of Rs. 4580.91 crore which has contributed to the overall achievement of 75 % MSME target up to 31.12.2018.

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

BANK WISE ACHIEVEMENT UNDER MUDRA AS ON 31.12.2018 AS PER PORTAL

[Amount Rs. in Crore]

Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total		
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
		1	Allahabad Bank	1562	5.51	5.47	15455	284.08	280.7	1378	101.25	100.62	18395
2	Andhra Bank	608	2.78	2.74	620	14.19	13.62	194	16.52	15.99	1422	33.49	32.35
3	Bank of Baroda	1016	3.77	3.59	3031	74.34	71.9	903	76.73	75.97	4950	154.84	151.46
4	Bank of India	3450	14.39	14.06	7220	151.34	143.78	849	66.34	59.47	11519	232.07	217.31
5	Bank of Maharashtra	30	0.13	0.12	183	5.83	4.66	163	14.3	12.7	376	20.26	17.48
6	Canara Bank	4173	13.3	13.23	5043	106.24	100.23	1105	89.8	83.54	10321	209.34	197
7	Central Bank of India	1683	6.87	4.52	3428	78.22	62.39	415	33.55	27.36	5526	118.64	94.27
8	Corporation Bank	211	0.8	0.61	228	5.94	5.73	99	8.29	8.2	538	15.03	14.54
9	Dena Bank	11	0.05	0.05	36	0.73	0.68	8	0.65	0.65	55	1.43	1.38
10	Indian Bank	114	0.28	0.28	550	12.95	12.49	97	7.13	6.85	761	20.36	19.62
11	Indian Overseas Bank	1203	4.14	4.08	1723	32.7	31.53	186	14.42	13.86	3112	51.26	49.47
12	Oriental Bank of Commerce	1671	5.36	4.42	1770	44.72	42.36	686	57.04	56.87	4127	107.12	103.65
13	Punjab National Bank	2820	11.85	7.02	5260	116.76	91.11	1132	94.86	80.01	9212	223.47	178.14
14	Syndicate Bank	262	1.1	0.88	1070	28.51	21.42	225	19.73	13.22	1557	49.34	35.52
15	State Bank of India	2247	7.81	7.7	10874	295.34	291.41	3983	326.03	325.79	17104	629.18	624.9
16	Union Bank of India	438	1.87	1.68	2843	63.1	54.46	489	36.4	31.34	3770	101.37	87.48
17	United Bank of India	2856	9.97	9.52	12847	248.91	232.71	1258	100.33	97.12	16961	359.21	339.35
18	Punjab & Sind Bank	131	0.42	0.36	316	7.55	6.49	131	10.75	10.35	578	18.72	17.49
19	UCO Bank	9179	24.99	19.8	5539	108.39	88.6	788	65.33	51.17	15506	198.71	159.57
20	Vijaya Bank	363	1.68	1.68	280	7.24	7.07	144	10.82	10.75	787	19.74	19.5
21	IDBI Bank Limited	2222	7.32	7.32	1128	28.63	28.63	410	32.5	32.5	3760	68.45	68.45
Sub Total Public Sector Commercial Banks		36250	124.39	109.13	79444	1715.71	1591.97	14643	1182.77	1114.33	130337	3022.87	2815.43
22	Federal Bank	3	0.01	0.01	1	0.03	0.02	0	0	0	4	0.04	0.03
23	Jammu & Kashmir Bank	2	0	0	7	0.29	0.29	2	0.13	0.13	11	0.42	0.42
24	Karnataka Bank	7	0.02	0	26	0.76	0.27	13	0.85	0.46	46	1.63	0.73
25	Karur Vysya Bank	0	0	0	7	0.27	0.26	4	0.25	0.19	11	0.52	0.45
26	Ratnakar Bank	1743	3.57	3.57	0	0	0	0	0	0	1743	3.57	3.57
27	South Indian Bank	0	0	0	7	0.3	0.3	9	0.65	0.65	16	0.95	0.95
28	Tamilnad Mercantile Bank	0	0	0	0	0	0	0	0	0	0	0	0
29	ICICI Bank	4546	13.14	13.14	1948	55.89	55.82	1160	86.04	86.01	7654	155.07	154.97
30	Axis Bank	83286	203.42	203.42	557	21.71	21.71	886	66.23	66.23	84729	291.36	291.36
31	IndusInd Bank	36803	110.55	110.55	3963	69.14	69.14	705	41.36	41.36	41471	221.05	221.05
32	Yes Bank	0	0	0	1	0.05	0.05	6	0.53	0.53	7	0.58	0.58
33	HDFC Bank	100387	225.44	225.44	2377	37.89	37.89	643	37.02	37.02	103407	300.35	300.35
34	DCB Bank	2	0	0	0	0	0	1	0.06	0.06	3	0.06	0.06
35	Kotak Mahindra Bank	0	0	0	33	1.21	1.21	54	4.13	4.13	87	5.34	5.34
36	Bandhan Bank	624696	2584.49	2584.49	0	0	0	0	0	0	624696	2584.49	2584.49
37	IDFC Bank Limited	56004	157.59	157.59	4660	23.3	23.3	0	0	0	60664	180.89	180.89
38	CitiBank	0	0	0	17	0.42	0.42	22	1.78	1.78	39	2.2	2.2
Sub Total Private Sector Commercial Banks		907479	3298.23	3298.21	13604	211.26	210.68	3505	239.03	238.55	924588	3748.52	3747.44
39	Bangiya Gramin Vikash Bank	2309	6.01	5.61	5915	111.97	103.69	93	7.44	6.92	8317	125.42	116.22
40	Paschim Banga Gramin Bank	3858	19.55	19.55	14084	371.12	371.12	682	66.58	61.1	18624	457.25	451.77
41	Uttarabanga Kshetriya Gramin Bank	212	1.04	1.04	2099	31.2	31.2	0	0	0	2311	32.24	32.24
Sub Total Regional Rural Banks		6379	26.6	26.2	22098	514.29	506.01	775	74.02	68.02	29252	614.91	600.23
42	NON NBFC-Micro Finance Institutions	11976	11.47	11.44	0	0	0	0	0	0	11976	11.47	11.44
Sub Total Micro Finance Institutions		11976	11.47	11.44	0	0	0	0	0	0	11976	11.47	11.44
43	VEDIKA CREDIT CAPITAL LTD	55223	134.92	134.92	0	0	0	0	0	0	55223	134.92	134.92
44	Annapurna Microfinance Pvt. Ltd.	280	0.65	0.65	0	0	0	0	0	0	280	0.65	0.65
45	Village Financial Services Pvt Ltd	142230	425.65	425.65	0	0	0	0	0	0	142230	425.65	425.65
46	Muthoot Microfin Ltd	543	1.21	1.21	0	0	0	0	0	0	543	1.21	1.21
47	ASA International India Microfinance Pvt.	32873	96.39	96.39	6	0.03	0.03	0	0	0	32879	96.42	96.42
48	JAGARAN MICROFIN PVT LTD.	16496	33.05	33.05	0	0	0	0	0	0	16496	33.05	33.05
49	Spandana Sphoorty Financial Limited	10951	26.46	26.46	0	0	0	0	0	0	10951	26.46	26.46
50	SHARE MICROFIN LIMITED	5376	13.38	13.38	0	0	0	0	0	0	5376	13.38	13.38
51	Satin Creditcare Network Limited	83110	229.36	229.36	0	0	0	0	0	0	83110	229.36	229.36
52	Asirvad Microfinance Pvt. Ltd	72009	127.96	127.96	0	0	0	0	0	0	72009	127.96	127.96
53	Fusion Microfinance Pvt. Ltd.	16855	40.16	39.24	0	0	0	0	0	0	16855	40.16	39.24
54	Arohan Financial Services Pvt. Ltd.	262479	669.39	669.39	14	0.09	0.09	0	0	0	262493	669.48	669.48
55	SKS Microfinance Limited	883821	2146.09	1939.98	0	0	0	0	0	0	883821	2146.09	1939.98
Sub Total NBFC-Micro Finance Institutions		1582246	3944.67	3737.64	20	0.12	0.12	0	0	0	1582266	3944.79	3737.76
56	Reliance Capital Ltd	16803	42.24	42.24	753	5.54	5.54	30	2.2	2.2	17586	49.98	49.98
57	CAPITAL FIRST LIMITED	6592	27.55	27.3	18558	156.81	156.81	287	18.31	18.31	25437	202.67	202.42
58	Magma Fincorp Limited	0	0	0	1865	64.66	64.66	742	48.26	48.26	2607	112.92	112.92
Sub Total Non Banking Financial Companies		23395	69.79	69.54	21176	227.01	227.01	1059	68.77	68.77	45630	365.57	365.32
59	Utkarsh Small Finance Bank	2611	7.85	7.8	28	1.14	1.14	8	0.58	0.58	2647	9.57	9.52
60	Fincare Small Finance Bank	3	0.16	0.12	0	0	0	0	0	0	3	0.16	0.12
61	Ujivan Small Finance Bank	131016	437.34	437.34	6298	52.63	52.63	0	0	0	137314	489.97	489.97
62	JANALAKSHMI FINANCIAL SERVICES LIMITED	53962	187.88	187.85	3457	65.59	65.59	16	1.3	1.3	57435	254.77	254.74
63	North East Small Finance Bank Limited	5857	5.41	5.41	0	0	0	0	0	0	5857	5.41	5.41
Sub Total Small Finance Banks		193449	638.64	638.52	9783	119.36	119.36	24	1.88	1.88	203256	759.88	759.76
Grand Total		2761174	8113.79	7890.68	146125	2787.75	2655.15	20006	1566.47	1491.55	2927305	12468.01	12037.38

B. STAND-UP INDIA (SUI)

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

Loans under the scheme have been extended to 4918 such SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.879.95 crores as on 31.12.2018.

Summarized progress report under Stand Up India scheme for the State of West Bengal as on 31.12.2018 is given hereunder.

Cumulative position

Loan given to		Total no of beneficiary	Loan Outstanding under the scheme (Rs.in crore)		Total Outstanding (Rs. in crore)
No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women	
1227	3691	4918	172.89	707.06	879.95

Progress report for 2018-19

Loan sanctioned upto Dec. 18		Total no of beneficiary	Sanctioned Amount (Rs.in crore)	
No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women
512	425	937	75.26	57.41

With MSME being the thrust area of credit, it is only logical that the banks would play a pivotal role in extension of need based credit to the target group .Banks are requested to achieve targets as given under Stand Up India programme during the current financial year i.e. 2018-19.

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

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

STAND UP INDIA PROGRESS REPORT OF WEST BENGAL AS ON DECEMBER 2018

S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Loans given to		Total	Loan Outstanding under the Scheme		Total
				No. of SC/ST	No. of Women		SC/ST	Women	
1	Allahabad Bank	543	261	56	202	258	663.40	3437.47	4100.87
2	Andhra Bank	61	158	94	66	160	1052.63	749.72	1802.35
3	BOB	216	187	91	280	371	1209.00	4641.00	5850.00
4	BOI	372	393	261	390	651	3275.50	6371.55	9647.05
5	Bank of Maharashtra	33	17	3	21	24	63.12	443.33	506.45
6	Canara Bank	301	10	1	9	10	22.00	165.66	187.66
7	CBI	328	6	3	4	7	20.86	68.50	89.36
8	Corp. Bank	58	10	6	4	10	35.09	80.59	115.68
9	Dena Bank	54	10	7	3	10	80.00	45.00	125.00
10	IDBI Bank	97	43	20	58	78	221.01	649.90	870.91
11	Indian Bank	87	14	12	93	105	147.00	1414.09	1561.09
12	IOB	156	61	81	36	117	962.61	362.74	1325.35
13	OBC	107	6	10	6	16	80.00	64.00	144.00
14	Punjab & Sind Bank	39	27	0	29	29	0.00	439.00	439.00
15	PNB	274	57	5	71	76	78.00	2161.73	2239.73
16	SBI	1233	701	212	455	667	4158.00	11451.80	15609.80
17	Syndicate Bank	140	59	85	425	510	998.00	8125.00	9123.00
18	UCO Bank	386	116	29	131	160	622.96	2954.12	3577.08
19	Union Bank of India	132	34	14	43	57	288.72	1048.78	1337.50
20	United Bank of India	873	851	171	1125	1296	2527.46	20818.65	23346.11
21	Vijaya Bank	58	26	22	20	42	313.42	307.03	620.45
TOTAL PSB		5548	3047	1183	3471	4654	16818.78	65799.66	82618.44
22	Axis Bank	278	3	0	2	2	0.00	38.78	38.78
23	Federal Bk.	31	0	0	0	0	0.00	0.00	0.00
24	HDFC Bank	192	21	12	33	45	21.41	1055.90	1077.31
25	Indusind BK	64	1	16	117	133	289.98	2433.31	2723.29
26	Kotak Mahindra Bank	36	0	0	0	0	0.00	0.00	0.00
27	ICICI Bank	234	27	0	38	38	0.00	870.02	870.02
30	Bandhan Bank	619	0	0		0	0.00	0.00	0.00
TOTAL PVT. BK.		1454	52	28	190	218	311.39	4398.01	4709.40
31	BGVB	587	33	10	23	33	57.48	373.91	431.39
32	PBGB	230	11	6	7	13	101.83	134.40	236.23
33	UBKGB	142	0	0	0	0	0.00	0.00	0.00
TOTAL RRB		959	44	16	30	46	159.31	508.31	667.62
GRAND TOTAL		7961	3143	1227	3691	4918	17289.48	70705.98	87995.46

C) PMEGP Loans

2nd dose loan for performing PMEGP loanees:

In order to incentivize successful PMEGP beneficiaries, Ministry of MSME has implemented the 2nd dose loan under PMEGP scheme vide circular no. PMEGP/Policy/2018-19 dated 07.06.2018 which has been already circulated by SLBC to all the member Banks vide mail dated 17.09.2018. Total number of 80 units amounting to Rs. 3.87 crore has been set aside for assistance under 2nd dose loan in West Bengal. The existing PMEGP beneficiaries from 2008-2009 to 30.06.2018 will be eligible for availing this finance. The objective

- To fulfill the need of additional financial assistance for upgrading and expansion to the successful / well-performing units .
- To cater to the need of the entrepreneurs for bringing new technology/ automation so as to modernize the existing unit.
- To enhance the productivity of the existing units with the inclusion of additional dose of funding.
- To enhance the capacity of the existing unit with the additional financial assistance assuring additional wage employment.

Eligible amount - Upto Rs. 1 Crore for manufacturing unit
Upto Rs. 25 lakh for Service / trading unit.

Margin - 10 %

Subsidy - 15 % of project cost (20 % for Hill states)

Other condition - Eligible unit must be making profit for last 3 years.
Registration of UdyogAadhar Memorandum is mandatory.
Separate application/disposal/sanction details link through PMEGP e-portal.

Banks are to scout the existing profile of successful PMEGP beneficiaries and ensure success of the programme with sanction and disbursement.

Exemption of EDP Training to disburse the loan under PMEGP:

As a special dispensation for accelerating the pace of deployment of credit , Ministry of MSME vide circular dated 17-01-2019 has exempted the stipulated regarding EDP training criteria to disburse loan under PMEGP till 31.03.2019. The said exemption will facilitate the financial bank to commence disbursement of loan and claim/upload Margin Money subsidy on the PMEGP online portal without waiting for completion of EDP training and to achieve the enhanced targets for the year 2018-19. However Department will ensure completion of the EDP training for these cases during the first quarter in the next financial year. 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.

PMEGP Disbursement in West Bengal from 01.04.2018 to 31.12.2018

(MM / Amount in Lakh)

Sr. No.	Bank Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		MM Disbursed		Rejected by Bank		Pending at bank		Pending for MM Disbursement	
		No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM Involve	No of Prj.	MM
1	ALLAHABAD BANK	862	2504.09	176	554.78	135	381.91	156	444.13	364	1045.4	386	1113.31	2	5.07
2	ANDHRA BANK	43	92.02	2	4.25	1	3.49	2	10.49	30	62.97	11	24.8	0	0
3	BANK OF BARODA	272	950.43	52	268.98	44	229.46	44	246.41	158	478.64	77	249.9	1	0.51
4	BANK OF INDIA	440	1260.52	96	243.61	78	190.4	84	201.61	75	221.73	321	899.03	4	8.4
5	BANK OF MAHARASHTRA	9	34.59	2	8.62	0	0	0	0	3	13.06	5	20.29	0	0
6	CANARA BANK	280	704.84	44	118.72	31	72.19	37	91.62	27	77.52	225	534.63	1	3.75
7	CENTRAL BANK OF INDIA	354	865.83	31	111.12	47	127.93	48	134.84	65	143.11	270	651.41	3	9.65
8	CORPORATION BANK	27	62.63	1	3.85	0	0	0	0	1	0.5	25	58.28	0	0
9	DENA BANK	30	124.05	2	13.91	1	0.84	3	5.33	25	109.53	5	14.52	0	0
10	IDBI BANK	86	435.63	27	190.74	5	36.95	7	46.72	27	134.84	37	123.29	1	8.75
11	INDIAN BANK	63	209.42	8	25.43	11	60.74	15	77.24	4	15.67	54	180.37	0	0
12	INDIAN OVERSEAS BANK	102	272.73	28	65.31	25	64.41	29	84.63	25	51.8	62	181.66	0	0
13	OBC	47	136.81	27	91.93	16	70.04	17	72.14	38	108.17	5	20.62	0	0
14	PUNJAB AND SIND BANK	19	56.96	4	11.44	5	18.42	4	17.37	3	14	10	26.97	1	1.05
15	PUNJAB NATIONAL BANK	424	1351.46	108	379.48	81	272.58	106	376.11	236	651.59	119	461.31	5	13.54
16	STATE BANK OF INDIA	1400	3446.42	61	142.53	63	151.37	76	188.19	1046	2479.2	332	879.09	3	4.18
17	SYNDICATE BANK	104	289.27	23	54.43	16	34.02	22	45.86	16	50.3	73	193.35	1	1.2
18	UCO BANK	253	673.49	35	69.74	31	52.47	37	59.24	77	202.52	158	433.43	1	1.25
19	UNION BANK OF INDIA	150	405.82	25	58.28	22	46.46	27	56.85	16	41.16	127	337.93	1	1.75
20	UNITED BANK OF INDIA	1300	3838.27	210	745.86	238	778.65	257	867.9	167	507.38	1012	2822.41	9	18.61
21	VJAYA BANK	24	120.44	7	31.25	4	19.99	6	34.28	1	3.46	16	84.12	0	0
TOTAL OF PSU BANK		6289	17835.72	969	3194.26	854	2612.32	977	3060.96	2404	6412.55	3330	9310.72	33	77.71
22	AXIS BANK LTD	22	78.4	0	0	0	0	0	0	0	0	22	78.4	0	0
23	BANDHAN BANK LTD	23	47.26	0	0	0	0	0	0	0	0	23	47.26	0	0
24	CITY UNION BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	DBS BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	FEDERAL BANK	1	1.26	0	0	0	0	0	0	0	0	1	1.26	0	0
27	HDFC BANK	7	31.68	1	8.75	0	0	0	0	0	0	6	22.93	0	0
28	ICICI BANK LTD	3	15.54	0	0	0	0	0	0	0	0	3	15.54	0	0
29	IDFC BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	INDUSIND BANK	1	3.49	0	0	0	0	0	0	0	0	1	3.49	0	0
31	ING VVSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	KARNATAKA BANK LTD	2	7.48	0	0	0	0	0	0	0	0	2	7.48	0	0
33	KOTAK MAHINDRA BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	LAXMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	UJIVAN SMALL FIN. BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL OF PVT. BANK		59	185.11	1	8.75	0	0	0	0	0	0	58	176.36	0	0
37	BGVB	507	1216.31	52	120.38	103	206.48	137	304.05	77	187.37	392	926.68	1	1.75
38	PBGB	3	7.58	0	0	0	0	0	0	0	0	3	7.58	0	0
39	UBKGB	104	209.28	9	14.81	8	14.05	8	14.05	21	39.8	79	155.09	0	0
TOTAL OF RRBs		614	1433.17	61	135.19	111	220.53	145	318.1	98	227.17	474	1089.35	1	1.75
40	WBSCARD	1	7.7	0	0	0	0	0	0	0	0	1	7.7	0	0
41	WBSCB LTD	750	3481.25	163	813.85	128	566.53	141	626.41	11	60.94	687	3111.18	2	9.46
GRAND TOTAL		7713	22942.95	1194	4152.05	1093	3399.38	1263	4005.5	2513	6700.66	4550	13695.31	36	88.92

D. SVSKP loans

It is observed that large number of loan proposals are pending with the branches though some acceleration in disposal process was observed of late. The Sub-Committee meeting dated 14.02.2019 dealt with initiatives taken by SHG & SE Department and the steps taken by SLBC regarding SVSKP loans. Some of the action points as emerged in the meeting is given below.

- Checklist for SVSKP loans, devised by SLBC has been ratified and will be used as part of the loan application/proposal disposal process by PICs/ Banks w.e.f. from next financial year.
- All the pending SVSKP proposals must be disposed of by 28-02-2019 and disbursement must commence immediately after receipt of Subsidy to avert probable Poll implications.
- Banks are to extensively utilize the services of the Motivators engaged at Block Offices for recovery in SVSKP loans.
- All the pending SVSKP proposals must be disposed of by 28-02-2019 and disbursement must commence immediately after receipt of Subsidy.
- The branch-wise & district/block-wise details of pending SVSKP loan applications are to sent by the department at an early date for following up by controlling offices.
- The pending subsidy released for the loans before 2016-17 but not yet disbursed , must be returned to WBSCL immediately.
- No proposals should be returned to the sponsoring agency on vague & flimsy ground.
- A SVSKP Committee has been formed by Department for close monitoring of the Scheme & sorting out the issues.

Performance of SVSKP Year-wise for past 3 years

(Amount in Lakh)

F Y	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
2016-17	68527	30965	82549.05	30646	24751.91	319	224.79
2017-18	95049	47944	125548.05	42474	33098.93	3316	2420.48
Upto Sept-18	55818	21140	58246.96	7156	5680.16	8765	6767.27
Upto Dec-18	80114	31283	85384.08	13444	10623.79	7637	5937.48

Bank wise pending cases under SVSKP as on 31.03.2018 are annexed below:

(Amount in Lakh)					
SL.	BANKNAME	Upto 31.03.2017		From 01.04.17 to 31.03.18	
		CASES	AMOUNT	CASES	AMOUNT
1	ALLAHABAD BANK	43	29.74	792	538.75
2	ANDHRA BANK	0	0.00	8	6.45
3	BANK OF BARODA	9	6.39	40	39.47
4	BANK OF INDIA	24	14.04	91	73.77
5	BANK OF MAHARASHTRA	1	1.05	4	2.94
6	CANARA BANK	18	12.02	77	54.37
7	CENTRAL BANK OF INDIA	12	10.83	233	175.44
8	CORPORATION BANK	1	0.60	1	1.35
9	DENA BANK	0	0.00	23	13.03
10	IDBI BANK	1	0.23	2	1.47
11	INDIAN BANK	7	5.86	47	34.06
12	INDIAN OVERSEAS BANK	2	1.50	5	3.84
13	ORIENTAL BANK OF COMMERCE	2	1.95	26	20.68
14	PUNJAB & SINDBANK	1	0.16	1	1.50
15	PNB	18	15.51	139	116.07
16	SBI	233	132.78	693	472.68
17	SBIBIKANEER & JAIPUR	1	1.50	0	0.00
18	SYNDICATE BANK	7	3.30	38	23.54
19	UBI	52	33.60	333	267.33
20	UCO BANK	20	6.71	63	28.20
21	UNION BANK OF INDIA	10	6.29	37	27.52
22	VJAYA BANK	0	0.00	4	4.95
Total of PSU Banks		462	284.07	2657	1907.40
23	BGVB	61	46.04	323	218.66
24	PBGB	4	2.36	129	105.18
25	UBKGB	46	26.84	165	147.11
Total of RRBs		111	75.25	617	470.96
26	ARDB	19	14.82	11	7.80
27	BDCCB	0	0.00	15	13.77
28	MCCB	0	0.00	1	0.61
29	RCCB	1	0.30	0	0.00
30	SCDB	0	0.00	12	18.00
31	WBFC	0	0.00	1	0.90
32	WBSCB	0	0.00	2	1.04
Total of Co-Optv. Banks		20	15.12	42	42.12
Grand Total		593	374.44	3316	2420.48

AGENDA-13:

Adoption of MSME Clusters

In the SLBC Sub-Committee of MSME meeting on 20-11-2018, it has been decided to work in tandem with MSME & Textile Department for linkage of the MSME clusters branches during the Synergies/Clinics held by the Department in the State .

The identified branches will take a focused approach in line with the Specialized MSME branches for better interaction with the MSME entrepreneurs in collaboration with Department for attending to the credit needs in respective clusters. Branches with more than 60% MSME advances may be categorized as Specialized MSME branch.

It was suggested that per district a major activity could be taken up for promotion during the process. The Banks and LDMs are to play a pivotal role in accelerating the credit linkage in these clusters.

In terms of the resolution in the subsequent SLBC Sub-Committee on MSME meeting on 04-02-2019, SLBC has identified the potential MSME Clusters in select districts for adopting and providing credit linkage to the core activities as assessed by SLBC . The same has been shared with the MSME Department on 28-02-2019 for ratification. On confirmation the same will be shared with the member banks for initiating a focused approach in developing the clusters through accelerated need based credit. The list is appended hereunder,

Sr	District	Cluster area	Activity	Units (no)	Employed persons
1	24 Parganas (North)	Basirhat	Gauge & Bandage making	300	18000
		Naihati	Bori Manufacturing	500	2500
2	24 Parganas (South)	Mograhata	Silver filigree works	600	1500
		Budge Budge	Zari works	3000	10000
3	Bankura	Kenjakura	Brass & Bell metal works	250	2000
		Saltora	Roofing tiles making	200	2000
4	Darjeeling	Kawakhali	Bags, Garments & Pickle making	150	600
5	Howrah	Liluah	Metal Casting	900	40000
		Domjur	Imitation jewellery	3000	24000
		Bargachia	Metal spare parts	900	5000
6	Jalpaiguri	Rajganj	Plastic processing & Steel works	200	1200
7	Malda	Harichandrapur	Food Processing	250	1000
		Old Malda	Honey making	600	1500
8	Murshidabad	Ramnagar	Diversified Jute products	1500	3000
		Beldanga	Light Gold work	500	1000
9	Nadia	Krishnanagar	Garments	600	4000
		Jafarnagar	Silver works	1000	3000
10	Paschim Burdwan	Salapur	Bricks making	135	4500
11	Purba Burdwan	Jardouji Sehera GP	Silver works	1350	2000
12	Purba Medinipur	Ramnagar	Sea Shell products	500	2000
		Contai	Cashew processing	700	50000
13	Purulia	Balarampur	Shellac making	125	1500
14	Uttar Dinajpur	Mudaghat	Diversified Jute products	450	1000
		Kaliaganj	Mustard Oil & Dal mills	250	3000

Below is the list of total 281 MSME Clusters in West Bengal with major activities.

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

AGENDA- 14

Recovery Position & Status of SARFAESI, CERTIFICATE CASES, etc.

While monitoring the position of NPA, The percentage of Gross NPA stood at 15.44% as on March 2018 in the State of West Bengal. Amount in absolute terms decreased to Rs. 56483.59 crore as on Dec, 2018.

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

(Rs. in crore)

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
March'2013	262662.01	16972.56	6.46
March'2014	311876.09	23216.99	7.44
March'2015	356925.06	33086.71	9.27
March'2016	356011.00	43904.14	12.33
March'2017	367642.87	55049.25	14.97
March'2018	415115.06	64105.19	15.44
Sept' 2018	423049.65	56773.18	13.42
Dec, 2018	417631.85	56483.59	13.52

Though there is marginal increase of NPA in the last quarter, the NPA level has been reduced from March 2018 to December 2018 by Rs.7621.60 crore which augurs well for the industry saddled with increasing trend of NPA generation for the last 5 years .It is due to big ticket recovery in NCLT/DRT cases in the State as well as recovery proceedings initiated under SARFAESI Act,2002.

Going forward we expect further reduction in NPA level along with resolution in some of the NCLT cases.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.12.2018 stood at 60%.

Recovery Status of PRISEC loans as on 31.12.2018 (Amt. Rs. in crore)

Sector	Dec, 2017			Dec, 2018		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	12422.44	6438.67	51.83	13196.25	7479.24	56.68
MSE	10104.14	5561.27	55.03	14414.92	9051.51	62.79
OPS	4555.28	2452.96	53.84	7049.08	4330.61	61.44
TOTAL	27081.86	14452.90	53.36	34660.25	20861.36	60.19

Observation: The year to year comparison clearly reflects improvement in recovery scenario from 53% to 60% which is in conformity with the reduction in gross NPA to 13.52% on 31-12-2018 from the high of 15.44% on 31-03-2018. The effects of NCLT process, strengthening of internal recovery mechanism by banks coupled with post Demonetisation improvement in economy have contributed to the reduction in NPA.

❖ STATUS OF PDR CASES AS ON 31.12.2018

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.12.2018 there are 9882 PDR cases pending and the Certificate Officers may be advised to dispose of the cases.

Status on	Cases filed		Cases settled	
	No	Amt (in Cr)	No	Amt (in Cr)
30-03-2018	13695	169.27	4937	34.48
31.12.2018	14856	189.70	4970	34.97

DISPOSAL OF CERTIFICATE CASES AS ON 31.12.2018					
(Rs.in lac)					
SI No	Bank	Cases filed		Cases Settled	
		No	Amount	No	Amount
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	1911	373.88	169	67.69
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	0	0.00	0	0.00
4	Bank of India	456	448.00	241	301.00
5	Bank of Maharashtra	0	0.00	0	0.00
6	Canara Bank	0	0.00	0	0.00
7	Central Bank of India	985	2174.56	265	189.95
8	Corporation Bank	0	0.00	0	0.00
9	Dena Bank	0	0.00	0	0.00
10	Indian Bank	62	130.54	30	98.26
11	Indian Overseas Bank	248	174.26	62	80.02
12	Oriental Bank of Commerce	0	0.00	0	0.00
13	Punjab National Bank	0	0.00	0	0.00
14	Punjab & Sind Bank	0	0.00	0	0.00
15	Syndicate Bank	0	0.00	0	0.00
16	State Bank of India	1675	5275.15	125	284.16
17	Union Bank of India	0	0.00	0	0.00
18	United Bank of India	4918	5872.97	1182	1525.38
19	UCO Bank	3852	544.02	2754	340.96
20	Vijaya Bank	0	0.00	0	0.00
A	Total	14107	14993.38	4828	2887.42
PRIVATE SECTOR BANKS					
21	HDFC Bank	0	0.00	0	0.00
22	AXIS Bank (UTI)	0	0.00	0	0.00
23	ICICI Bank	0	0.00	0	0.00
B	Total	0	0	0	0
REGIONAL RURAL BANKS					
24	BGVB (UBI)	0	0.00	0	0.00
25	PBGB (UCO)	0	0.00	0	0.00
26	UBKGB	0	0.00	0	0.00
C	RRBs Total	0	0.00	0	0
D	W.B. St. Co-op.Bk	749	3976.63	142	609.83
E	WBSCARD Bank Ltd.	0	0.00	0	0.00
Grand Total (A+B+C+D+E)		14856	18970.01	4970	3497.25

❖ Recovery under SARFAESI Act,2002

It is observed that over 1645 cases as reported by the banks are pending at various offices of District Magistrates for varying period. Speedy disposal for DM Permission will enable the banks to take possession of the securities and enforce the sale process for recovery. All the Banks are again advised to send the updated list of pendency to SLBC. Posit

< 60 Days	> 60 days & < 6 months	> 6 months & < 1 year	above 1 year	Total
120	270	300	955	1645

Pending position of SARFAESI cases due for DLM Permission

District wise pending of DM's permission under SARFAESI as on 31.12.18						
Sr. No.	District Name	Pending below 60 dyas	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total Pending as on 31.12.18
1	24 Pgs. (N)	23	118	20	62	223
2	24 Pgs. (S)	13	27	56	282	378
3	Bankura	0	2	2	10	14
4	Birbhum	5	8	0	9	22
5	Dakshin Dinajpur	0	1	13	16	30
6	Darjeeling	1	5	1	7	14
7	Hooghly	24	17	15	75	131
8	Howrah	20	14	10	45	89
9	Jalpaiguri	2	4	11	8	25
10	Jhargram	0	0	5	0	5
11	Kolkata	2	1	4	25	32
12	Malda	2	5	14	44	65
13	Murshidabad	18	2	82	128	230
14	Nadia	0	10	19	54	83
15	Paschim Bardhaman	3	10	11	16	40
16	Paschim Medinipur	1	9	6	24	40
17	Purba Bardhaman	6	17	11	21	55
18	Purba Medinipur	0	4	12	83	99
19	Purulia	0	0	0	4	4
20	Uttar Dinajpur	0	2	9	22	33
21	Alipurduar	0	0	0	6	6
22	Coochbehar	0	12	0	15	27
23	Kalimpong	0	0	0	0	0
Total		120	268	301	956	1645

Status of Applications with DM office for permission under SARFAESI Act, 2002						
Sr. No.	Bank Name	Pending below 60 dyas	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total Pending as on 30.09.18
1	Allahabad Bank	40	124	40	127	331
2	Bank of Baroda	6	5	40	76	127
3	IOB	2	4	6	6	18
4	IDBI Bank	0	3	13	65	81
5	Indian Bank	0	0	5	1	6
6	United Bank of India	26	52	134	457	669
7	Syndicate Bank	4	1	1	36	42
8	State Bank of India	15	18	24	68	125
9	Union Bank of India	2	2	6	32	42
10	BGVB	1	12	22	68	103
11	PBGB	23	38	3	6	70
12	UBKGB	1	11	6	13	31
Total		120	270	300	956	1645

AGENDA .15

FINANCIAL LITERACY CAMPS & AWARENESS DRIVES

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

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

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

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

Quarter	No of General camps	Number of participants	No of camps for specific target group	Number of participants	Total Camps	Total Participants
June,18	1080	25112	712	19046	1792	44158
Sept,18	885	27793	868	26307	1753	50100
Dec,18	670	16836	257	7808	927	24644

Observation :It is observed that the performance in the last quarter was not upto the mark.While FLCs will hold minimum of one (1) FLC in a month , the Rural Branches will also hold an FLC per month. SLBC has directed the LDMs vide letter dt 18-02-2019.

Performing districts in terms of number of camps during the last quarter

Murshidabad (117) ,PurbaMedinipur (97) &PaschimBurdwan (95)

Districts with below 10 Camps :Birbhum,Coochbehar,Darjeeling,Kalimpong&Jalpaiguri

AGENDA- 16

REVIEW OF FUNCTIONING OF RSETIs

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

Bank wise sponsorship of RSETIs are as under:

Sl.	Sponsoring Bank	No. of RSETIs	District covered
1	United Bank of India	6	Bankura, 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 counseling and providing hand holding support in accessing institutional credit.

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

Period	Number of programs	Number of candidates	Total no of Settlement	percentage of Settlement	Credit linkage out of settlement
For 2018-19	331	8923	2906	32.57 %	1698
Since inception	3982	105372	76367	72.47 %	43065

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

RSETIs with below 65% settlement: Purulia , 24 Parganas (South):UBI

N.B. The Sub-Committee meeting on RSETI was held on 14-02-19. The action points,

- RSETI Directors will focus for more settlement through MUDRA loans.
- Possession should be immediately effected where land has been allocated .

Agenda 17

Digitisation and Social security Scheme

PMJDY Report as on 31.12.2018 (Cumulative)

Bank Type	Total A/c	Deposit (in lakh)	Zero Balance A/c
PSU Bank	26712032	1279632	2195646
PVT. Bank	172700	2445	61376
RRB	4907504	130931	1022562
Co-Op Bank	1637	54	747
Total	31793873	1413062	3280331

Bank Type	No. of Rupay Debit card Issued	Aadhar Seeding
PSU Bank	23616833	21113304
PVT. Bank	167478	73532
RRB	2458212	3381515
Co-Op Bank	1250	1637
Total	26243773	24569988

PMSBY, PMJJBY, APY Progress Status

Status as on	PMSBY	PMJJBY	APY
31.03.2018	5585206	1253089	472248
30.06.2018	5267407	1199305	522226
30.09.2018	6499195	1704341	482235
31.12.2018	2423860	708298	1865160

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

Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.2018	PMSBY	2863	2636	160	67
	PMJJBY	2608	2313	236	59
30.06.2018	PMSBY	3014	2747	179	88
	PMJJBY	2821	2535	199	87
30.09.2018	PMSBY	803	500	249	54
	PMJJBY	4045	3580	334	131
31.12.2018	PMSBY	2730	2229	259	259
	PMJJBY	3273	2893	268	178

AGENDA- 18:

Calendar of SLBC Meetings & issues related to DCC/DLRC

Quarter ended March, 19 :13.05.2019 (Monday)

Quarter ended June, 19 :13.08.2019 (Tuesday)

Quarter ended September, 19 : 15.11.2019 (Friday)

Quarter ended December, 19 :12.02.2020 (Wednesday)

The member banks and line departments are requested to take note of the proposed Calendar of Meetings for SLBC in order to prepare & participate with necessary preparedness.

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.

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 to be strengthened with participation of all the banks & regular holding of meeting under supervision of LDMs