



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

मार्च, 2019 की तिमाही समीक्षा हेतु राज्य स्तरीय बैंकर्स समिति की 145 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

145th SLBC MEETING FOR QUARTERLY REVIEW OF March, 2019

दिनांक/Date : 12.06.2019

स्थान: कोलकाता

समय / Time : 12:00 Noon

Venue: Kolkata

Flow of Events for 145th SLBC meeting

- Welcome address by Convener, SLBC, West Bengal
- Inaugural Address by Chairman, SLBC, West Bengal & MD & CEO, United Bank of India.
- Key Note Address by Hon'ble Finance Minister, GoWB with presentation of PPT by Convener, SLBC, West Bengal and Agenda-wise discussion/review
- Address by Director, Dept of Financial Services , MoF
- Address by Regional Director/ Chief General Manager, Reserve Bank of India
- Address by Chief General Manager, NABARD, Kolkata

Agenda items

1. Confirmation of minutes of the 144th SLBC meeting dated 12-03-2019.
 2. Action taken Report for the resolutions adopted in the 144th SLBC meeting.
 3. Review of credit disbursement by Banks as per ACP 2018-19
 4. Ratification of ACP for 2019-20
 5. Review of status of opening of Banking Outlets in unbanked centres
 6. CD Ratio & review of districts with CD Ratio below 40%
 7. Progress in Agriculture
 8. Doubling of farmers' income by 2022 & new initiatives (KCC Saturation,Animal Husbandry,Fishery etc)
 9. Progress in NRLM
 10. Progress in NULM
 11. Progress in Education Loan & Housing Loan
 12. Progress in MSME & new initiatives
 13. Progress in MUDRA & SUI loans
 14. Progress in Export Credit & MSME Clusters
 15. Progress on Data Management System as per Revamped Lead Bank Scheme
 16. Status of Recovery position, SARFAESI Action, etc.
 17. Financial Literacy Camps & Awareness Drive
 18. Review of functioning of RSETIs.
 19. Unresolved issues related to DCC & DLRC Meeting.
 20. Miscellaneous (PMEGP loans, SVSKP Loans, PMJDY, PMSBY, PMJJB, APY etc)
- Vote of Thanks and conclusion

**United Bank of India
Lead Bank Division
Head Office**

Convener: State Level Banker's Committee for West Bengal

Executive Summary for the 145th SLBC Meeting

Contents

Agenda No.	Particulars of Agenda Items	Page No.
1	Confirmation of the Proceedings of the 144 th meeting of SLBC, West Bengal held on 12.03.2019 and review of action points thereof.	1
2	Action taken report for the resolution adopted in the 144 th SLBC	1-2
3	Review of Credit Disbursement by Banks as per ACP 2018-19	3-4
4	Ratification of ACP for 2019-2020	5-7
5	Review of status of Opening of Banking Outlets in Unbanked Centres	8-9
6	CD Ratio & Review of Districts with CD Ratio below 40 %	10-12
7	Progress in Agriculture (Incl. KCC)	13-14
8	Doubling of farmers' income by 2022 & new initiatives	15-17
9	Progress in NRLM	18-20
10	Progress in NULM	20
11	Progress in Education Loan & Housing Loan	21
12	Deployment of Credit in MSME	22-23
13	Progress in MUDRA & Stand Up India Loans	24-25
14	Progress in Export Credit & MSME Clusters	26
15	Progress in Data Management System as per Revamped Lead Bank Scheme	27
16	Status of Recovery Position & SARFAESI Action etc.	28-29
17	Financial Literacy Camps & Awareness Drive	30
18	Review of functioning of RSETIs	31
19	Unresolved issue related to DCC/DLRC meeting & Calendar of SLBC	32
20	Miscellaneous (PMEGP, SVSKP Loans, PMJDY, PMSBY, PMJJBY, APY etc.)	33-35

EXECUTIVE SUMMARY OF AGENDA FOR 145th SLBC

AGENDA- 1

Confirmation of minutes of the 144th SLBC meeting dated 12-03-2019.

The proceedings and action points of 144thSLBC Meeting for West Bengal held in Kolkata on 12th March, 2019 was circulated under cover of Convener Bank's letter to the members on 18-03-2019. The same may please be confirmed by the House.

Agenda: 2

Action Taken Report for the Resolutions adopted in the 144th SLBC meeting dt 12-03-19

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	CD Ratio :LDMs of the 5 districts, namely, Birbhum, Howrah, Hooghly, Paschim Burdwan and 24 Paraganas (North) are to prepare an action plan for improvement in CD Ration under the guidance of DCC.	Necessary measures have been initiated by the LDMs. Except for 24 Parganas North & Hooghly , the other 3 districts have crossed 40% on March,19. Huge institutional deposit is posing hindrance in 24 Paraganas North. However, improvement has been observed. In Hooghly CD Ratio has increased from 26.41% to 30.05%.
2	Krishak Bandhu :Member banks are to complete the task of compiling the land records related data of the existing KCC loanees and submit the reports to SLBC for onward reporting to GoWB.	The process has not been completed despite SLBC taking up the matter with the Controlling Offices as well as the Nodal Officers (last on 17-05-2019) . Information has been received for 5.17 lacs accounts till now. SLBC has informed the banks to complete the process latest by 30-06-2019.
3	Agri Allied activities advances : SLBC is to form Special Committee for formulating strategy towards increasing advances for Dairy & Fishery loans with support from NABARD & respective Line Departments	Decision has been taken in the Sub Committee meeting on 27-05-2019 to form the Sub Committee. It will comprise representative from Fishery Deptt, Animal Resources Deptt, SBI, 3 PSU banks having HQ at Kolkata & WBSCBL in addition to RBI & NABARD. Ratified by Steering Committee on its meeting dated 04-05-2019.
4	Dairy & Fishery Loans :LDMs are to arrange for finalization / approval of the Scale of Finance for Dairy and Fishery loans under KCC scheme by respective District Level Task force Committees.	Process has been started by LDMs. Reports received from Hooghly, Howrah & 24 Paraganas South districts till 31-05-2019. LDMs have been advised to complete the process at the earliest.
5	NLM-EDGE & DEDS : Banks to expedite sanction/disbursement and immediately lodge subsidy through the portal.	The banks which could not sanction the loans due to Poll process are to complete the process by 30-06-2019. SLBC sent the operational guidelines on 08-02-2019.

6	FPO :Agri Marketing Dept and NABARD will provide details to SLBC and facilitate the process for increased credit to FPOs.	Banks have started the process. SBI has adopted 12 FPOs with 1 credit linkage while UBI and BOB have adopted 1 FPO each. Agri Marketing Dept sent the list of 66 FPOs on 30-05-2019.
7	SHG : Meeting on SHG finance for increasing credit in the segment.	Meeting was held on 28-03-2019. Against the target of 13024 crore disbursement , achievement was at Rs.11369 crore in 523235 SHGs which depicts a coverage percentage of 91% of target group.
8	Bank Sakhis/Mitras : SRLM sponsored IIBF certified persons may be enrolled as Bank Mitras by the banks.	List of 125 certified Bank Sakhis received from SRLM has been shared with the member banks by SLBC on for probable enrolment by nearby base branches of respective banks.
9	MSME : SLBC & MSME Dept to adopt MSME clusters for accelerated credit growth with bankable plans	15 MSME clusters have been adopted for credit linkage in 2019-20 onwards. SLBC shared the list with details of activities & nearby banks vide letter dated 25-03-2019. GMs of the 12 DICs participated in MSME Sub Committee meeting on 27-05-2019.
10	Restructuring of MSME loans :Provisions of RBI circular dt 01-01-2019 to be implemented by the banks.	Banks are attending to the task. On last count 2389 a/cs for Rs.98.46 crore has been restructured.
11	Data Management system :SLBC is to develop the portal for online reporting of MIS data by banks.	SLBC has successfully conducted the UAT. From June,19 the member banks will have to report through the portal. However, a uniform Data Flow Format is now separately devised by RBI Working Group in which UBI as Convener of SLBC is one of the 5 members and the same is to be adopted by all SLBCs and the banks after introduction shortly.
12	Banking Outlets :The process for opening 72 DFS identified URCs to be completed by March,2019 and 204 RBI identified URCs by Sept,2019.	Survey for 662 GPHQs completed by the LDMS. SLBC will convene a special meeting of the banks and Govt officials and other Stakeholders for identification of centres for allocation among the banks for opening Banking Outlets. DFS list : Out of 72 URCs, Banking Outlets have been opened in 61 Centres. RBI list : Out of 204 identified centres ,Banking Outlets have been opened in 57 Centres.
13	Calender of meetings : LDMS are to furnish the details of branches along with date of meetings which will be uploaded in the portal to be developed by Institutional Finance Dept, GoWB	Calendar of meetings finalized by all the LDMS. Block-wise list of branches with contact details have been furnished by 21 LDMS. Kalimpong & Paschim Burdwan LDMS are to complete the exercise after taking charge. GoWB may consider the applicability of mobile numbers of Branch Heads as it may create hurdles due to transfers/retirement issues.

AGENDA - 3

Review of Credit Disbursement by Banks as per ACP 2018-2019:

All the banks operating in the State put together disbursed Rs. 136205 crore i.e. 93% of the Annual Target for Rs. 146461 crore during the period April to March of the financial year 2018-19. The percentage of achievement was 92 % in 2018-19.

While achievement under Agriculture sector is 71%, the achievement in MSME and Other Prisec (OPS) are 112% and 106% of the ACP Targets respectively as on 31-03-2019. While the volume has increased on absolute terms, the percentage has slowed down, mainly due to lesser credit off take in Other Prisec & Non-Prisec component in Jan-March, 2019 quarter in comparison to the previous quarter.

A comparative position of achievement in disbursement under ACP 2018-19 as on 31.03.2019 with the corresponding period of last 2 years is as under:

Sectors	2016-17 (April-March)			2017-18 (April-March)			2018-19 (April-March)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
Agriculture	52551	34175	65	59098	42232	71	64071	45585	71
MSE/MSME	26000	29186	112	38000	44059	115	50000	56458	112
OPS	9315	22684	244	11191	12519	112	15890	16919	106
Prisec	87866	86045	98	108289	92568	89	129961	118962	92
Non-Prisec	9000	12009	133	11250	14031	125	16500	17243	104
Total	96866	98054	101	119539	106599	92	146461	136205	93

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

Sector	Disb. in June,18	Disb. in Sept,18	Disb. in Dec,18	Disb. In March, Q4	Total Disb. in 2018-19
Agriculture	11846	11545	10175	12019	45585
MSE/MSME	10217	10070	17611	18560	56458
OPS	4562	1856	6513	3988	16919
Prisec	26625	23471	34299	34567	118962
Non-Prisec	3552	993	4207	8491	17243
Total	30177	24464	38506	43058	136205

Bank-wise achievement position is annexed herewith as reported by banks.

Statement showing disbursement under PRISEC & NON-PRISEC during FY 2018-2019														
(Amount in Crore)														
Bank	Farm Credit	Agri Infra.	Agri Ancillary	Total Agri	MSME	EXPORT	Education	Housing	Social Infra	Ren. Energy	Others	Prisec	NPS	Total
Allahabad Bank	1192	13	904	2109	1998	187	23	582	29	0	0	4929	3392	8321
Andhra Bank	4	1	48	53	1178	101	2	16	0	0	0	1349	113	1462
Bank of Baroda	190	19	257	466	483	0	12	675	35	0	682	2354	533	2887
Bank of India	1291	54	62	1407	2407	105	24	610	0	0	660	5212	45	5257
Bank of Maharashtra	0	0	0	0	4	0	0	0	0	0	0	5	102	107
Canara Bank	170	170	170	511	256	0	25	177	0	0	0	969	116	1085
Central Bank of India	770	2	168	940	1325	0	12	121	0	0	629	3028	248	3275
Corporation Bank	3	0	0	3	71	0	0	21	0	0	684	779	11	791
Dena Bank	4	9	24	36	205	0	4	11	0	0	0	256	39	295
Indian Bank	102	0	2	104	378	0	6	34	0	0	0	522	59	581
Indian Overseas Bank	8	0	0	8	197	0	3	46	0	0	0	254	200	454
Oriental Bank of Commerce	15	2	35	52	468	0	9	95	0	0	0	624	41	665
Punjab National Bank	679	23	366	1068	1920	43	76	105	34	0	423	3669	607	4276
Punjab & Sind Bank	18	0	8	26	235	0	1	82	0	0	30	373	32	405
Syndicate Bank	54	88	16	157	1443	0	8	127	0	0	123	1858	0	1858
State Bank of India	2647	5107	2095	9849	5454	0	44	2391	30	5	0	17772	3202	20974
Union Bank of India	9	11	31	51	64	0	3	27	10	0	0	155	421	576
United Bank of India	1927	247	80	2253	1309	696	0	673	39	5	438	5414	1621	7035
UCO Bank	324	0	5	328	1601	13	24	164	30	4	274	2437	278	2716
Vijaya Bank	40	9	78	126	521	10	14	165	0	0	717	1554	37	1591
IDBI Bank	441	0	17	457	939	0	6	406	12	0	0	1820	18	1839
Sub-Total of PSU Banks	9889	5754	4365	20008	22456	1156	295	6527	220	14	4660	55336	11160	66496
HDFC Bank	402	705	962	2068	6415	0	6	83	0	0	491	9063	362	9425
AXIS Bank Ltd.(UTI)	65	35	91	192	1614	0	28	51	12	0	497	2394	50	2444
ICICI Bank	569	0	0	568	5336	10	1	267	0	0	0	6183	153	6336
Kotak Mahindra Bank Ltd	71	0	127	198	198	0	0	5	8	0	23	432	3280	3712
Federal Bank	126	0	1027	1152	724	0	1	15	0	0	0	1891	76	1967
Indusind Bank	414	9	70	493	1216	0	0	0	0	0	423	2132	42	2174
Bandhan Bank	9875	0	45	9920	13521	0	0	26	0	0	384	23851	511	24362
Ratnakar Bank Ltd.	479	0	0	479	580	0	1	4	0	0	385	1448	66	1514
South Indian Bank	1	0	0	1	5	0	0	0	0	0	1	7	11	18
Tamilnad Mercantile Bank	0	0	0	0	0	0	0	0	0	0	0	0	20	20
Utkarsh Small Finance Bank	25	0	0	25	25	0	0	0	0	0	0	50	1	51
Ujivan Small Finance Bank	494	0	0	494	346	0	0	100	0	0	356	1296	225	1521
Yes Bank	0	90	854	944	2559	0	0	1	0	0	400	3904	124	4029
IDFC Bank	118	0	0	118	304	0	0	2	0	0	0	425	33	457
Jana Small Finance Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	15	15
Sub-Total of Pvt. Banks	12640	839	3177	16656	32842	10	37	554	20	0	2960	53080	4924	58003
BGVB (UBI)	2909	0	0	2909	284	0	0	13	0	0	34	3241	860	4101
PBGB (UCO)	1037	0	0	1037	815	0	0	24	0	0	11	1888	111	1998
UBKGB (CBI)	499	0	0	499	19	0	0	20	0	0	331	869	189	1058
RRBs Total	4445	0	0	4445	1118	0	1	57	0	0	377	5998	1159	7157
Total of Scheduled Comm. Bank	26974	6593	7542	41109	56416	1166	333	7139	241	14	7996	114414	17243	131657
W.B. St. Co-op.Bk	4231	0	0	4231	0	0	0	0	0	0	0	4231	0	4231
WBSCARD Bank Ltd.	246	0	0	246	15	0	0	30	0	0	0	291	0	291
WBFC	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total of Co-optv. Banks	4477	0	0	4477	15	0	0	30	0	0	0	4521	0	4521
SIDBI	0	0	0	0	28	0	0	0	0	0	0	28	0	28
Grand Total	31451	6593	7542	45586	56458	1166	333	7169	241	14	7996	118962	17243	136205
Yearly Target for 2018-19				64071	50000	401	1688	4191	933	113	8563	129960	16500	146460
% of Achievement				71	113	291	20	171	26	12	93	91	105	93

Agenda-4

Ratification of ACP for 2019-2020:

The segregated District wise Annual Credit Plan for the Districts is prepared by SLBC, based on the basis of Potential Linked Plan (PLP) given by NABARD for 2019-2020.

SLBC is now placing the following Annual Credit Outlay for 2019-2020 for adoption by the house in the 145th SLBC meeting for implementation from 01.04.2019 onwards.

Synopsis of the ACP for 2019-20

Particulars	Agriculture	MSME	Other Prisec	Total Prisec	Non- Prisec	Total Advance
ACP for 2018-19	64071	50000	15889	129960	16500	146460
Status on 31-03-19	45586	56458	16919	118963	17243	136205
Achievement %	71.15%	112.91%	106.48%	91.58%	104.50%	93.00%
PLP for 2019-20	69448	59663	28387 *	157498	N.A.	157498
ACP for 2019-20	69425	59931	28057	157413	15662	173075

- As per Potential Linked Plan for 2019-20, NABARD is envisaging Rs.13283 crore under Informal Credit Delivery System separately. Since there is no provision for such classification under Lead Bank Scheme for reporting through LBS-MIS Returns, it is incorporated under Others category in the ACP.
- However, SLBC also envisages Non-Prisec credit at Rs.15662 crore which will result in overall credit deployment at Rs.173075 crore in 2019-20. It is observed that there is 18.17% increase in ACP vis a vis last year's ACP. However, against the actual achievement of Rs.136205 crore in 2018-19, the YOY growth will be 27.06 %.
- The share of Agriculture in the credit outlay for 2019-20 is 40.11%, MSME 34.62% while other PRISEC account for 16.21%. At Rs.45251 crore, the share of Crop Loan in total agriculture is as high as 65.18%. Also, the Non-Prisec exposure is kept at 9% of the total credit.
- The ambitious target as per ACP 2019-20 is due to improvement in economy after the stabilization of effects of Demonetization and stabilization of GST process. Also, noteworthy is the number of initiatives taken at various levels by Authorities for accelerated growth in MSME (Outreach & Support program), Agriculture (Doubling of Farmers Income & Intt Subvention Schemes), Housing (CLSS under PMAY), etc .
- **SHG** : SHG credit linkage will continue to be driving force particularly in rural areas with accelerated credit to the performing groups with inclusion of new groups. The outlay under DAY-NRLM has been settled at Rs.13679 crore.
- **Housing** :Banks will have to look beyond the urban areas to achieve the desired result under the Housing for All campaign. The target is fixed at Rs.8382 crore covering 61491 with primary focus on PMAY loans under Prisec for 2019-20

- **Agriculture:** Under KCC saturation campaign, all the farmers with cultivable lands are to be covered with adequate credit as per Scale of Finance. RuPay credit card is to be provided in all KCC loans along with coverage under Bangla ShasyaBima Scheme. Banks will have to focus more on Investment Credit with emphasis on Farm Mechanization, Agri Infrastructure & Food Processing units.

Financing through JLG/FPO/Custom Hiring Centre/Agri Clinics are to be undertaken in a big way along with increased exposure to Animal Husbandry and Fishery loans with extension of working capital finance.

- **MSME :** With improvement in the manufacturing sector, the sector will remain in focus with thrust on MUDRA loans. Adoption of identified MSME clusters for extensive credit linkage will be a major agenda for the Banks. Special attention will also be paid to export oriented MSME units.

With majority of the banks coming out of the restrictions under Prompt Corrective Actions of RBI, it is only logical to anticipate that the Banks will strive to attain the targets as accepted in the ACP and continue to contribute significantly to the growth of economy in the State of West Bengal.

District wise Annual Credit Outlay in Prisec & Non-Prisec for 2019-20															
(Amount in Crore)															
Sr. No.	District	Farm Credit	Agri Infra.	Agri Ancillary	Total Agri	MSME	Export	Education	Housing	Social Infra	Ren. Energy	Others	Total Prisec	NPS	Total
1	Alipurduar	874	55	43	973	370	1	36	25	10	0	246	1661	208	1869
2	Bankura	3320	205	250	3775	2343	0	41	106	12	5	678	6960	738	7698
3	Birbhum	3583	293	220	4096	3459	5	44	257	7	6	905	8778	855	9634
4	Cooch Behar	2721	140	80	2942	1400	0	156	159	26	1	681	5365	637	6002
5	Dakshin Dinajpur	2498	210	199	2907	2081	4	81	154	6	2	327	5561	560	6120
6	Darjeeling	1162	13	31	1206	933	32	9	87	40	6	27	2340	226	2566
7	Hooghly	3527	626	131	4284	3204	27	81	405	12	1	580	8595	867	9462
8	Howrah	1207	133	608	1948	7321	0	57	401	3	4	435	10169	458	10627
9	Jalpaiguri	1404	77	163	1644	538	3	3	126	8	7	548	2877	376	3253
10	Jhargram	1475	135	40	1650	473	2	13	72	14	5	326	2555	335	2890
11	Kalimpong	226	5	1	233	175	2	10	29	4	1	8	460	46	506
12	Kolkata	0	0	500	500	10000	1000	1000	2500	767	500	0	16268	1003	17271
13	Malda	2798	120	503	3420	1592	81	451	504	403	4	1333	7788	995	8783
14	Murshidabad	5117	261	281	5659	3882	0	71	282	72	5	534	10504	1065	11570
15	N-24 PARGANAS	1716	52	614	2382	6276	0	55	1007	34	3	724	10482	675	11157
16	Nadia	4769	155	447	5372	1109	128	133	249	120	23	745	7878	1088	8966
17	Paschim Bardwan	224	4	4	231	913	0	22	76	30	0	196	1468	89	1557
18	Paschim Medinipur	5869	735	336	6939	2017	20	44	273	100	16	974	10383	1346	11729
19	Purba Bardwan	6551	285	45	6881	2101	2	52	239	49	1	990	10316	1321	11637
20	Purba Medinipur	4324	135	31	4491	3108	8	26	589	15	1	922	9160	973	10133
21	Purulia	1969	125	61	2155	1395	0	40	208	13	5	684	4500	499	4999
22	S-24 Parganas	3374	105	48	3527	4915	7	286	393	12	3	787	9931	806	10738
23	Uttar Dinajpur	1809	290	114	2212	327	13	4	238	10	3	603	3411	496	3906
Total		60516	4159	4750	69425	59932	1335	2714	8382	1769	604	13253	157413	15662	173075

Bank wise Annual Credit Outlay in Prisec & Non-Prisec for 2019-20

(Amount in Crore)

Sr. No.	Bank Name	Farm Credit	Agri Infra.	Agri Ancillia	Total Agri	MSME	Export	Education	Housing	Social Infra	Ren. Energy	Others	Total Prisec	NPS	Total
1	Allahabad Bank	3831	279	294	4404	4201	78	164	531	101	35	736	10250	1020	11270
2	Andhra Bank	202	20	32	255	443	13	21	54	15	6	55	861	86	947
3	Bank of Baroda Group	1490	131	191	1812	2563	88	145	354	103	41	331	5438	541	5979
4	Bank of India	2279	157	179	2616	2604	48	101	333	63	22	487	6272	624	6896
5	Bank of Maharashtra	191	4	13	208	237	11	16	42	13	5	14	547	54	601
6	Canara Bank	2064	154	150	2368	2066	47	113	275	64	21	455	5409	538	5947
7	Central Bank of India	2526	168	178	2871	2133	44	113	292	67	21	561	6103	607	6710
8	Corporation Bank	230	17	41	289	483	11	19	56	14	5	64	942	94	1036
9	Indian Bank	478	38	42	558	658	23	33	94	26	12	84	1489	148	1637
10	Indian Overseas Bank	625	57	110	791	1275	48	66	177	50	24	144	2575	256	2832
11	Oriental Bank of Commerce	634	44	50	727	800	21	34	162	24	10	128	1905	190	2095
12	Punjab National Bank	2149	180	164	2493	1967	40	72	295	56	20	529	5472	545	6017
13	Punjab & Sind Bank	101	12	32	145	352	8	13	43	8	4	113	685	68	754
14	Syndicate Bank	644	52	88	783	1127	26	48	133	31	13	244	2406	749	3156
15	State Bank of India	9609	692	683	10984	9715	221	448	1546	318	95	2270	25596	2037	27633
16	Union Bank of India	1263	93	168	1524	1887	46	78	218	49	22	244	4067	303	4370
17	United Bank of India	6738	479	481	7698	5364	135	265	723	194	61	1387	15828	1627	17455
18	UCO Bank	2637	196	202	3035	2853	61	134	389	70	30	552	7124	709	7832
19	IDBI Bank	566	74	75	716	1175	21	45	145	25	10	221	2358	235	2593
Sub-Total (PSU Bank)		38257	2846	3175	44277	41903	990	1927	5862	1292	457	8620	105328	10432	115759
20	HDFC Bank	939	54	103	1097	1442	59	72	204	45	25	198	3141	913	4054
21	Axis Bank LTD.(UTI)	1029	112	143	1284	1836	54	77	219	48	22	249	3790	1378	5168
22	ICICI Bank	868	69	114	1052	1920	72	87	506	59	31	210	3937	892	4829
23	Kotak Mahindra Bank Ltd	16	2	14	32	252	19	20	52	15	10	4	403	240	643
24	Federal Bank	77	11	5	93	86	0	1	5	2	0	29	218	222	440
25	Indusind Bank	93	11	18	121	319	16	20	53	16	8	34	589	59	647
26	SIDBI	2	0	3	5	39	0	0	6	0	0	1	53	5	58
27	Bandhan Bank	3371	183	279	3832	2608	41	111	266	57	16	503	7435	40	7475
28	Ratnakar Bank Ltd	39	2	3	45	61	5	5	14	5	3	6	144	14	158
29	South Indian Bank	10	1	8	19	140	11	11	27	8	5	2	222	22	244
30	Tamilnad Mercantile Bank	0	0	0	0	6	0	0	2	1	0	0	9	1	10
31	Utkarsh Small Finance Bank	0	0	0	0	3	0	0	2	1	0	0	6	1	7
32	Ujivan Small Finance Bank	350	17	8	375	163	1	7	19	3	1	78	647	63	710
33	Yes Bank	41	2	5	48	421	0	1	103	1	1	11	585	9	593
34	IDFC Bank	0	0	0	0	38	0	0	2	3	0	0	43	1	44
35	Jana Small Finance Bank Ltd	0	0	0	0	15	0	0	3	2	0	0	20	2	22
Sub-Total (Pvt Bank)		6836	465	702	8003	9348	280	411	1484	265	122	1327	21241	3861	25102
36	BGVB (UBI)	5916	375	407	6698	3606	42	203	500	133	12	1287	12481	142	12623
37	PBGB (UCO)	1740	122	131	1993	2369	4	32	163	7	2	437	5007	98	5105
38	UBKGB	1344	64	61	1469	552	0	41	60	10	2	345	2478	47	2525
Sub Total (RRB)		9000	561	599	10160	6527	46	276	724	149	16	2069	19966	287	20253
39	W.B.State. Co-Op Bank	5771	241	232	6244	1936	16	80	266	51	7	1034	9634	958	10592
40	WBSCARD Bank Ltd	653	46	42	741	217	3	20	47	12	2	203	1244	124	1367
Sub Total (Co Op Bank)		6424	287	274	6985	2153	19	100	313	63	8	1237	10878	1082	11960
Grand Total		60516	4159	4750	69425	59932	1335	2714	8382	1769	604	13253	157413	15662	173075

NB: Targets envisaged for erstwhile Dena Bank & Vijaya Bank have been clubbed with Bank of Baroda for 2019-2020.

1	Bank of Baroda	1244	95	126	1465	1887	56	108	245	73	25	259	4118	410	4527
2	Dena Bank	123	26	34	184	311	12	15	42	13	6	46	630	63	693
3	Vijaya Bank	123	10	30	163	365	20	22	67	17	10	26	690	69	758
Bank of Baroda Group		1490	131	191	1812	2563	88	145	354	103	41	331	5438	541	5979

Agenda:5

Review of status of Opening of Banking Outlets in Unbanked Centres:

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 61 Outlets have been opened. The allottee banks must complete the exercise by 31-06-2019. 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	2
Canara Bank	1	0
Central Bank of India	8	8
Punjab National Bank	5	5
State Bank of India	17	17
United bank of India	16	16
UCO Bank	1	1
HDFC Bank	1	1
Bandhan Bank	6	0
BGVB	9	8
UBKGB	1	1
Total	72	61

B)SLBC previously allocated 204 unbanked centres with population of 5000 & above (as identified by RBI from a list of 717 centres) for opening of B & M branches on 20-09-2017. RBI & SLBC reiterates that the opening of Banking Outlets in the said 204 centres is binding on the allottee banks. SLBC has asked for status report from the 27 banks in this regard and has received information. So far 57 Banking Outlets have been opened in 91 centres allocated to these 12 banks. The remaining 15 banks are to send the status immediately and all the allottee banks should ensure opening of Banking Outlets within the September,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	2
Canara	7	1
Dena Bank	2	1
Indian Bank	4	3
PBGB	1	0
Punjab National Bank	9	9
State Bank of India	16	14
Syndicate Bank	9	7
United Bank of India	14	4
Total	91	57

Banks yet to Report: Andhra Bank, Bandhan Bank, BOB, Bank of Maharashtra, CBI, BOI, Corporation Bank, HDFC Bank, ICICI Bank, IDBI Bank, IOB, OBC, UBKGB ,UCO Bank, Union Bank of India, Vijaya Bank.

C)SLBC received a list of 661(Revised) GPHQ centres from GoWB in Dec,19 , which are reportedly without banking facilities. SLBC has entrusted the concerned LDMs on 15-12-2018 to conduct a detailed survey in co-ordination with the Block functionaries and submit a report to SLBC. Survey reports have been received from all the LDMs. SLBC has since identified 209 Centres beyond 5 KM distance out of which 138 Centres have a population above 5000 . This group needs to be taken up in the 1st phase.

SLBC will call for a meeting of the stakeholders and the member banks in June,2019 for allocation of the eligible centres and preparing the roadmap so that the banks will be in a position to complete the process during the1st half of FY 2019-20.

Survey of GP HQs for Opening of Banking Outlets in 2019-2020																	
District	Total GP	5 KM-7.5 KM			7.5 KM-10 KM			10 KM to 20 KM			above 20 KM			Total of GP HQs above 5 KM			
		<2000	2000-5000	>5000	<2000	2000-5000	>5000	<2000	2000-5000	>5000	<2000	2000-5000	>5000	<2000	2000-5000	>5000	Total
Alipurduar	17			3			3			2			2			10	10
Bankura	46	2	6	2	4	7		4	4					10	17	2	29
Birbhum	22	5			2									7			7
Coochbehar	34			3			1									4	4
Dakshin Dinajpur	8			2												2	2
Darjeeling	37		3	5		2	2		1	4		2	1		8	12	20
Hooghly	26	1	5	1		2	2			1				1	7	4	12
Howrah	30			1												1	1
Jalpaiguri	18	1	1							1				1	1	1	3
Jhargram																	
Kalimpong	1			1												1	1
Kolkata																	
Malda	23			4			4			1						9	9
Murshidabad	27			5			1									6	6
Nadia	37			2			3									5	5
Paschim Burdwan	10																
Purba Burdwan	29	2	3	1							1			3	3	1	7
Paschim Medinipur	40																
Purba Medinipur	57	2	1	3	3	2								5	3	3	11
Purulia	79			24			17			3						44	44
Uttar Dinajpur	32			5			6			9						20	20
24 Parganas (North)																	
24 Parganas(South)	89	1	1	3		2	7		1	3				1	4	13	18
Total	662	14	20	65	9	15	46	4	6	24	1	2	3	28	43	138	209

AGENDA- 6

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

CD Ratio of the State stood at 64.57% as on 31-03-2019 whereas it was 64.48% on 31-12-2018. For calculation of CD Ratio of the State as on 31st March, 2019, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Total Deposit (A)	762840
Total Advance utilized in the State (B=C+D)	482110
Out of which outstanding of credit sanctioned from the State (C)	427666
Credit sanctioned from outside State but utilized in West Bengal (D)	54444
RIDF Support (E)	10470
Total Advance to be reckoned (F=B+E)	492580
CD Ratio (F*100 / A)	64.57%

Position of districts with less than 40 % CD Ratio

CD Ratio on	Howrah	Birbhum	Hooghly	Paschim Burdwan	24 Parganas(N)
31-12-2018	38.56	35.27	26.41	39.22	24.00
31-03-2019	40.19	40.47	30.05	40.07	24.75

(N.B. Howrah, Birbhum and Paschim Burdwan crossed the barrier during March,19 and to ensure that the position further improves hereafter)

Big ticket recovery in NPA & NCLT recovery, limited credit expansion due to PCA by RBI on some of the bankers as well as high institutional deposit are the contributing factors in the remaining 2 districts. However, they has shown improved performance.

SLBC desk is taking proactive steps by way of regular follow up with the LDMs of the the districts to overcome the obstacles to increase the CD ratio beyond 40%.

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.

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

District Wise CD Ratio of West Bengal as on 31.03.2019						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on March 2018	CD Ratio as on March 2019		
				Deposit	Advance	CD Ratio as on March 2019
1	24 Pgs (South)	UBI	40	23421.00	10612.00	45.31
2	24Pgs.(North)	AB	22	113324.44	28046.05	24.75
3	Alipurduar	CBI	41	4225.44	1714.74	40.58
4	Bankura	UBI	41	9646.90	4071.17	42.20
5	Birbhum	UCO	35	14234.64	5761.03	40.47
6	Cooch Behar	CBI	60	6852.76	4955.45	72.31
7	Dakshin Dinajpur	UBI	51	3914.88	2053.08	52.44
8	Darjeeling	CBI	45	17124.93	8080.40	47.19
9	Hooghly	UCO	26	38978.17	11712.05	30.05
10	Howrah	UCO	39	35180.29	14140.23	40.19
11	Jalpaiguri	CBI	42	9805.64	4231.12	43.15
12	Jhargram	UBI	41	3231.98	1302.78	40.31
13	Kalimpong	SBI	37	1070.74	433.35	40.47
14	Kolkata Metro	SBI	87	325318.76	257289.96	79.09
15	Malda	UBI	50	11196.63	6037.87	53.93
16	Murshidabad	UBI	50	12239.98	6482.13	52.96
17	Nadia	UBI	46	28827.16	14157.02	49.11
18	Paschim Burdwan	SBI	41	26237.29	10512.21	40.07
19	Paschim Medinipur	UBI	43	19401.22	8564.88	44.15
20	Purba Burdwan	UCO	41	22412.40	10632.45	47.44
21	Purba Medinipur	UBI	43	22209.86	9884.98	44.51
22	Purulia	UBI	41	7542.34	3295.45	43.69
23	Uttar Dinajpur	UBI	58	6443.20	3695.96	57.36
CD Ratio as on March 2018			58	762840.65	427666.36	56.06
Amount sanctioned from outside State but fund utilised in the State of West Bengal					54444.12	
RIDF Support					10470.02	
Total Advances in the State					492580.50	
Credit Deposit Ratio			65			64.57

BANK-WISE CREDIT DEPOSIT RATIO (CD RATIO) AS ON MARCH 2019				
(Amt. in Crore)				
Sl No.	Name of Banks	Deposit	Advance	Credit Deposit Ratio (%)
1	Allahabad Bank	50029.57	23013.76	46.00
2	Andhra Bank	5811.12	6498.91	111.84
3	Bank of Baroda	23653.00	13974.00	59.08
4	Bank of India	32742.60	15540.62	47.46
5	Bank of Maharashtra	2090.50	1766.45	84.50
6	Canara Bank	14935.68	8304.30	55.60
7	Central Bank of India	22648.62	8793.26	38.82
8	Corporation Bank	6443.77	5754.89	89.31
9	Dena Bank	2890.32	2345.92	81.16
10	Indian Bank	9741.55	4469.55	45.88
11	Indian Overseas Bank	13189.79	6905.58	52.36
12	Oriental Bank of Commerce	9466.71	7829.45	82.71
13	Punjab National Bank	27942.91	17069.06	61.09
14	Punjab & Sind Bank	2777.16	3332.01	119.98
15	Syndicate Bank	6925.92	7299.83	105.40
16	State Bank of India	187136.12	68128.15	36.41
17	UCO Bank	36181.00	14312.00	39.56
18	United Bank of India	73870.43	35012.69	47.40
19	Union Bank of India	3809.84	744.19	19.53
20	Vijaya Bank	5157.27	5419.75	105.09
21	IDBI Bank	16523.35	9648.33	58.39
Total of PSU Banks		553967.23	266162.70	48.05
22	Axis	37334.83	23709.74	63.51
23	Bandhan Bank	18405.44	19383.10	105.31
24	Federal Bank	3311.14	2516.19	75.99
25	HDFC	37527.73	25213.86	67.19
26	ICICI	33405.45	25555.72	76.50
27	Indusind Bank	5714.09	9744.86	170.54
28	IDFC	556.33	3762.03	676.22
29	Kotak Mahindra Bank	6048.65	5411.57	89.47
30	Jana Small Finance Bank	434.38	394.08	90.72
31	Ratnakar Bank Ltd	3561.36	7788.72	218.70
32	South Indian Bank Ltd.	1126.09	1979.86	175.82
33	Tamilnad Mercantile Bank	663.65	164.99	24.86
34	Ujjivan Small Finance Bank	503.71	1418.07	281.53
35	Utkarsh Small Finance Bank	61.78	43.71	70.75
36	YES Bank	8761.36	6699.75	76.47
37	SIDBI	0.00	72.51	#DIV/0!
Total of PVT Banks		157415.99	133858.76	85.04
38	BGVB (UBI)	15481.19	6313.70	40.78
39	PBGB (UCO)	5181.30	2739.53	52.87
40	UBKGB (CBI)	3014.95	1713.45	56.83
Total of RRBs		23677.44	10766.68	45.47
41	W.B. St. Co-op.Bk	27565.78	15772.77	57.22
42	WBSCARD Bank Ltd.	214.21	1105.45	516.06
Total of Co-Optv Banks		27779.99	16878.22	60.76
Grand Total		762840.65	427666.36	56.06
Amount sanctioned from outside State but fund utilised in the State of West Bengal			54444.12	
RIDF Support			10470.02	
Total Credit in the State			492580.50	
Credit Deposit Ratio				64.57

Agenda-7

Progress in Agriculture (including KCC)

The progress in last 4 years is as follows,

Financial Year	Target (Cr.)	Achievement (Cr.)	% of Achievement
2015-2016	43536	30930	71
2016-2017	52551	34175	65
2017-2018	59098	42232	71
2018-2019	64071	45586	71

Quarterly progress in 2018-2019 is as given hereunder:

June-2018		Sept.-2018		Dec.-2018		March-2019		Total FY 18-19	
Target	Achiev.	Target	Achiev.	Target	Achiev.	Target	Achiev.	Target	Achiev.
64071	11846	64071	23391	64071	33566	64071	45586	64071	45586

It is evident that the percentage of achievement has remained around 70%. However, the credit deployment in absolute terms has increased substantially in the last 4 years.

KCC: It is an important agenda of SLBC to cover all eligible farmers of the State under KCC .Agriculture Dept, GoWB was requested to identify left over farmers, so that the target can be achieved within 31.03.2019. With Kharif 2019 season in full swing it is expected that the banks need to act proactively with renewal of limits with enhancement as per revised guidelines on KCC .The urgent need is to add new farmers into the fold.

Target & Achievement under Kisan Credit Card in West Bengal in last 4 years)

Year	Target (No.)	Achievement (No.)	% of Achievement
2015-16	20,00,000	1753590	88
2016-17	17,00,000	1634533	96
2017-18	17,00,000	1989626	117
2018-19	20,00,000	2165443	109

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

Target	June,2018	Sept,2018	Dec,2018	Mar,2019
20,00,000	765246	962418	1658632	2165443
% of Achv.	38	48	83	109

All the banks operating in the State have issued 2165443 KCCs during the year at 109% of annual target of 20.00 lacs. Total amount for KCC stood at Rs. 9636.73 crore as on 31.03.2019 which account for 31% of the farm credit.

The Average ticket size of Rs.37,648/- as on 31.12.2018 has increased to Rs.42596/- on 31.03.2019. Average credit per KCC of all the banks excluding WB State Co-operative Bank is Rs.56680/- while it is Rs.25813/- for WB State Co-operative Bank.

It has been observed that there is decrease in number of accounts which is attributed to write off in some cases and the data cleaning exercise undertaken by the banks. WBSCBL has reported decrease of 309620 accounts which were reportedly financed under term loan category and since closed.

Bank wise KCC position as on 31.03.2019						
(Amount in Crore)						
Sr. No.	Bank Name	Target	Total KCC issued during 01.04.2018 to 31.03.2019 (Fresh + Renewal)		Outstanding Position as on 31.03.2019 (Including NPA)	
		No.	NO.	Amount	NO.	Amount
1	Allahabad Bank	71000	59660	359.66	89016	528.54
2	Andhra Bank	600	50	0.27	67	0.33
3	Bank of Baroda	7000	2758	22.85	16288	114.96
4	Bank of India	53000	36424	132.27	164505	723.26
5	Bank of Maharashtra	500	136	1.51	272	2.84
6	Canara Bank	9400	13452	92.05	19693	149.51
7	Central Bank of India	41000	27337	151.15	74951	415.01
8	Corporation Bank	900	672	4.83	1429	13.81
9	Dena Bank	900	254	3.55	537	5.61
10	Indian Bank	9400	204	1.54	4044	23.15
11	Indian Overseas Bank	7000	1268	3.76	6251	31.86
12	Oriental Bank of Commerce	7000	362	3.04	2811	17.14
13	Punjab National Bank	21000	56621	1148.12	180552	1441.37
14	Punjab & Sind Bank	900	5	0.06	13	0.25
15	Syndicate Bank	7000	4174	29.67	8388	56.07
16	State Bank of India	87000	142237	1414.12	211487	1328.17
17	UCO Bank	65000	16649	93.64	58480	284.45
18	United Bank of India	104500	114612	477.18	311190	1612.67
19	Union Bank of India	17600	6925	61.71	17164	130.72
20	Vijaya Bank	1100	133	0.84	573	3.56
21	IDBI Bank	4700	6986	63.97	12293	141.99
Total of PSU Banks		516500	490919	4065.79	1180004	7025.27
22	Axis	3000.00	40509	192.04	43930	497.92
23	Bandhan Bank	0	0	0.00	0	0.00
24	Federal Bank	300	439	33.75	458	39.23
25	HDFC	7000	95117	359.76	145350	465.67
26	ICICI	7000	3085	36.43	5920	92.41
27	Indusind Bank	0	0	0.00	0	0.00
28	IDFC	0	0	0.00	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	0	0.00
30	Jana Small Finance Bank	0	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0	0.00	0	0.00
32	South Indian Bank Ltd.	0	0	0.00	0	0.00
33	Tamilnad Mercantile Bank	0	0	0.00	0	0.00
34	Ujjivan Small Finance Bank	0	0	0.00	0	0.00
35	Utkarsh Small Finance Bank	0	0	0.00	0	0.00
36	YES Bank	0	0	0.00	0	0.00
Total of PVT Banks		17300	139150	621.98	195658	1095.23
37	BGVB (UBI)	47000	153537	384.15	193331	544.62
38	PBGB (UCO)	41000	29650	274.48	72528	455.69
39	UBKGB (CBI)	24000	17222	216.84	63375	542.63
Total of RRBs		112000	200409	875.47	329234	1542.94
40	W.B. St. Co-op.Bk	1353000	1334965	3695.98	1430805	3693.36
41	WBSCARD Bank Ltd.	1200	0	0.00	0	0.00
Total of Co-Optv Banks		1354200	1334965	3695.98	1430805	3693.36
Grand Total		2000000	2165443	9259.22	3135701	13356.80

AGENDA – 8

Doubling of Farmers' Income by 2022 & new initiatives:

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

- Out of total 52 lakh (approx) farmers having own cultivable land in the State 32 lakh (approx) farmers has already been covered under KCC as revisited by SLBC w.r.t. the position post data cleaning by the Banks ,particularly WBSCBL and the remaining uncovered 20 lakh farmers are to be brought under institutional credit system in a mission mode.KCC Saturation Campaign is the right direction
- Proper entrepreneurship skill among the rural youths is to be developed emphasizing cultivation of high value commodities such as fruits, vegetables, flowers, fisheries, sericulture, animal husbandry, poultry etc. Institutions like RSETIs are expected to be the catalyst in this respect.
- Qualified and trained youths are to be encouraged to set up Agri-Clinics and Custom Hiring centres. More thrust to be given on Investment credit component.
- NABARD sponsored DEDS & NLM-EDGE schemes where credit linked subsidy is also available, are to be prioritized for accelerated growth by the banks.

SLBC is now tracking the development in Dairy, Animal Husbandry & Fisheries and a Special Committee was formed on 04-06-19 to formulate strategy & monitor the process

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

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

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

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

Disaggregated data on Dairy,Poultry,Pig Rearing,Fishery,etc is annexed

Data on Crop Loan & Allied Activities under Farm Credit Sector:

Sub Sector	Sub Sector wise Disbursement in FY 2018-2019 (Amount in Crore)									
	PSU Banks		PVT. Banks		RRBs		Co-Op Banks		Total Disb.	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Crop Loan	603829	4824	398677	1291	231791	992	1304041	3695	2538338	10802
Dairy	5900	139	173199	1050	10009	194	2289	34	191397	1417
Fishery	1866	32	45590	296	1563	55	525	4	49544	387
Poultry	1468	87	30692	213	1220	66	529	27	33909	393
Goat-Pig rearing	978	9	119152	725	4428	63	1	1	124559	798
Horticulture/Plantation	357	17	7033	17	5876	12	3	1	13269	47
Farm Mechanization	1888	688	34281	287	683	17	220	13	37072	1005
Others	272412	3790	1862723	9605	238592	3046	3359	160	2377086	16601
Total	888698	9586	2671347	13484	494162	4445	1310967	3935	5365174	31450

Sub Sector	Sub Sector wise Outstanding in FY 2018-2019 (Amount in Crore)									
	PSU Banks		PVT. Banks		RRBs		Co-Op Banks		Total Otg.	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Crop Loan	1370303	12025	742489	4705	329819	1544	1430805	3693	3873416	21967
Dairy	54403	462	181291	707	16070	237	2289	31	254053	1437
Fishery	4193	464	49261	230	1429	36	719	4	55602	734
Poultry	7527	489	32649	167	915	48	553	27	41644	731
Goat-Pig rearing	8144	100	116277	366	7313	81	0	0	131734	547
Horticulture/Plantation	2748	450	7790	14	1144	10	97	1	11779	475
Farm Mechanization	2286	491	41970	531	1121	20	369	12	45746	1054
Others	278341	3656	2878054	11350	342741	3305	5732	196	3504868	18507
Total	1727945	18137	4049781	18070	700552	5281	1440564	3964	7918842	45452

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.

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 with both forward and backward linkage opportunities has provision for back-ended capital subsidy for the beneficiaries. SLBC furnished the operational guidelines of the Scheme to member banks on 08-02-2019.

Farmer Produce Organizations: SLBC has 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. SLBC has since received the list of 66 FPOs under Agri Marketing Department on 29-05-2019. Same has been shared with the banks. 12 FPOs have been adopted by SBI, 1 each by UBI & BOB.

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

Bangla Shasya Bima Scheme:

Keeping in mind the interest of the farmers in the State, GoWB has launched the Bangla Shasya Bima (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.

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.

Notification for Kharif-2019 crop coverage under BSBS was issued on 24-05-2019 and shared accordingly with the member banks by SLBC on the same date. A workshop for the banks was organized by the Department on 03-06-2019.

Agenda-9

Progress in NRLM :

The positions of Savings and Credit Linked SHGs for the State of West Bengal for last 5 years as per WBSRLM data base 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
2018-2019	150000	572874	153765	523235	11368.90

Quarterly Progress for 2018-19:

Linked Category	June, 2018		Sept, 2018		Dec, 2018		March, 2019		Total FY 18-19	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Deposit	44911	48.99	18176	27.46	12570	129.59	78108	52.34	153765	258.38
Credit	71078	1196.72	89058	2277.36	208561	4048.93	176441	3845.89	523235	11368.90

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

As per data provided by WBSRLM Dept., GoWB, at the end of March 2019, sanctioned credit linkage of SHG stood at Rs. 11368.90 crore (87% of financial target) covering 5,23,235 nos. of groups (91% of physical target) as against Credit Linkage of Rs. 8155.97 crore covering 4,44,327 no of groups at the end of March 2018.

(As per NRLM portal data , the average outstanding balance per SHG for the banks operating in the State for the quarter ended 31.03.2019 stood at Rs. 1,63264/- It is expected that full disbursement in subsequent quarters will result in increase of the ticket size as anticipated).

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 authorizing 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.

Bank wise performance DAY-NRLM for 2018-19 is furnished in Annexure.

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE AS ON March 2019 AS PER WBSRLM DATABASE								
(Amount in Lakh)								
SL	Name of the Bank	Target for 2018-19		Achievement as on March 19 (Sanction)		% of achievement		Average in lakh
		No	Amt	No	Amt	No	Amt	
1	Allahabad Bank	44370	105070.66	41451	90664.49	93	86	2.19
2	Andhra Bank	360	758.00	178	418.90	49	55	2.35
3	Bank of Baroda	6558	15249.35	5619	11833.64	86	78	2.11
4	Bank of India	18218	42113.38	15727	33051.64	86	78	2.10
5	Canara Bank	7205	15943.94	6718	12700.38	93	80	1.89
6	Central Bank of India	33114	79725.31	29007	65477.14	88	82	2.26
7	Dena Bank	111	234.65	24	27.00	22	12	1.13
8	Indian Bank	1520	3687.55	1335	3137.25	88	85	2.35
9	Indian Overseas Bank	2337	5611.79	2028	4279.17	87	76	2.11
10	Oriental Bank of Commerce	523	1197.50	659	1284.07	126	107	1.95
11	Punjab National Bank	19014	47256.79	17989	41921.41	95	89	2.33
12	State Bank of India	75720	177330.41	67966	143778.37	90	81	2.12
13	Syndicate Bank	3464	8175.36	3162	6758.60	91	83	2.14
14	Union Bank of India	5641	12710.16	5134	10155.90	91	80	1.98
15	United Bank of India	81657	196527.82	72880	158672.08	89	81	2.18
16	Uco Bank	19866	46709.81	19940	44922.18	100	96	2.25
17	Vijaya Bank	280	668.00	0	0.00	0	0	#DIV/0!
18	IDBI	181	314.50	215	338.50	119	108	1.57
19	Corporation Bank	41	76.50	22	34.50	54	45	1.57
PSB total		320180	759361.48	290054	629455.22	91	83	2.17
20	BGVB	111866	273764.47	102804	237478.20	92	87	2.31
21	PBGB	50124	129448.50	49126	136844.21	98	106	2.79
22	UBKGB	29704	74903.68	30489	72293.52	103	97	2.37
RRB Total		191694	478116.65	182419	446615.93	95	93	2.45
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	50762	60819.23	83	94	1.20
Co-Op Bank total		61000	65000.00	50762	60819.23	83	94	1.20
Grand Total		572874	1302478.13	523235	1136890.38	91	87	2.17

Bank Sakhis :WBSRLM arranged for training of SHG / Federation members at RSETIs. 125 such members have since passed the IIBF certificate course. The list has been shared by SLBC on 13-05-2019 with member banks for probable engagement by adjoining branches as BC/BF which will further strengthen the SHG movement.

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. 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,

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

E- Shakti portal of NABARD

E-Shakti project 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 & transactions on real time basis and accord sanction through portal

It is reported that the scheme will be extended to 10 other districts and the member banks are to ensure putting in place an effective IT based platform at the branches for effective utilization of the portal which will strengthen the SHG eco system.

Agenda – 10:

Progress in NULM:

Physical target of credit linkage under National Urban Livelihood Mission for the State was 22360 beneficiaries (both Individual, Groups & SHGs) for the FY 2018-19.

At the end of March 2019, 3058 SEP-Individual proposals are sponsored to banks, out of which only 911 cases have so far been sanctioned & disbursed. 74 proposals under SEP- Groups are sponsored to the banks, out of which 23 cases have so far been sanctioned & disbursed and 11336 proposals have been sponsored under SHG Credit Linkage, out of which 6721 cases have been sanctioned & disbursed by Member banks.

April to March , FY 2018-2019			
Target 2018-19 (No.)	Proposals sponsored (No.)	Proposals Sanction	
		No.	Amount (Rs. In Lac)
22360			
April to June	9733	985	1303.33
June to September	112	1702	2376.02
September to December	817	2909	4267.24
January to March	3806	2059	2540.23
Total	14468	7655	10486.82

Agenda no-11

A) Progress in Education Loan

A report on Bank wise outstanding balance under Education loan scheme as on March 2015, March 2016, March 2017, March 2018 and March 2019 is annexed for comparative review by the House.

(Amount Rs in crore)

31.03.2015	31.03.2016	31.03.2017	31.03.2018	31.03.2019
1758.28	2017.98	2281.92	2407.36	2627.60

Disbursement Position during FY 2018-2019:

June, 2018		Sept, 2018		Dec, 2018		March, 2019		Total in FY 18-19	
No.	Amt.	No.	Amt	No.	Amt.	No.	Amt.	No.	Amt.
3972	129.76	3478	130.05	8229	396.03	3133	219.09	18812	874.93

The increase in 3rd quarter is due to seasonal disbursement of existing loans as well as first time loans during the commencement of academic year.

B) Housing Loan:

The quarter wise break up of disbursement during the period from 01.04.2018 to 31.03.2019 and outstanding balance at the end of March 2019, March 2018, March 2017, March 2016 and March 2015 is appended. All Banks have collectively disbursed Rs. 11290.62 crore in 20019 accounts during the period April 2018 to March 2019.

Outstanding Position:

(Amount Rs in crore)

31.03.2015	31.03.2016	31.03.2017	31.03.2018	31.03.2019
21925.23	25485.36	30960.30	40803.99	44194.27

Disbursement Position during FY 2018-2019:

June, 2018		Sept, 2018		Dec, 2018		March, 2019		Total in FY 18-19	
No.	Amt.	No.	Amt	No.	Amt.	No.	Amt.	No.	Amt.
22407	1233.49	18239	1071.53	43577	2963.06	35796	6022.54	120019	11290.62

It is expected that the momentum that has picked up in the last half year 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.

The deployment of 11290 crore in Housing loans amounts to 8.28% of overall credit and points to the importance of this very potential segment of advances for the banks. It is imperative that banks should explore tie-up arrangement with reputed dealers / developers of repute and also sharing of pooled assets of reputed NBFCs.

Agenda-12

A) Deployment of Credit in MSME

Considering the potential in the State in the avenues of manufacturing and trading activities etc .the target for MSME sector was raised from Rs. 38000/- crore to Rs. 45000/- & finally to Rs.50000/- crore (including Rs. 10000/- crore of NPS) for 2018-19.

All member Banks put together in the State disbursed Rs. 56458/- crore under MSME as against the target of Rs. 50000/- crore i.e. 112 % of the total target up to March during the financial year 2018-19. Sustained effort by MSME & Textiles Department coupled with concerted action on the part of the banks contributed a lot.It is also evident that the economy has been able to cope up with the challenges posed by Demonetization & GST. This augurs well for the coming days.

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

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
2015-2016	21762	22887	105
2016-2017	26000	29186	112
2017-2018	38000	44059	116
2018-2019	50000	56458	112

Quarterly progress in 2018-19 is as given hereunder.

June, 2018		Sept, 2018		Dec, 2018		March, 2019		Total in FY 18-19	
Target	Achiev	Target	Achiev	Target	Achiev	Target	Achiev	Target	Achiev.
50000	10217	50000	10070	50000	17615	50000	18560	50000	56458

The disbursement during the period April to March of financial year 2018-19 is Rs.56458 crore recording an increase of 28% over the disbursement of Rs.44059 crore made during the last F.Y. 2017-18.

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 turnover which is expected to reach 70000 crore as targeted by GoWB . The export credit also crossed Rs.1166 crore with achievement 290 % against the target of Rs.401 crore.

B) New development in MSME sector

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 total exposure, to the borrower should not exceed Rs.25 crore as on 01-01-2019.

The borrower's account may be in default but is a 'standard asset' as on 01-01-19 and continues to classify as Standard Asset till the date of implementation of restructuring.

The borrowing entity should be GST-registered on the date of implementation of the restructuring. However, this will not apply to MSMEs exempted from GST-registration.

The restructuring of the account is to be implemented on or before 31-03-2020. As on 31-03-19, total 2389 accounts have been restructured amounting to Rs.98.46 Cr.

❖ Interest Subvention to Weavers

GoWB 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 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.

The objective was on access to credit, ease of cash flow, access to the market, coverage under social security schemes, quality certification & interventions in the identified deliverables like 59 minutes loan sanction, on-bording on TReDS, GeM, etc.

All the three (3) Aspirational Districts of Nadia, Murshidabad and Bankura did exceptionally well in the campaign particularly in sanction & disbursement under MUDRA loans which contributed a lot to the MSME movement.

Agenda – 13

Progress in MUDRA & Stand-Up-India Loans

A. MUDRA Loans :

In the financial year 2018-19, all the Financial Institutions together disbursed Rs. 25877 crore up to March 2019 against sanction amount of Rs. 26446 crore.

Performances of the Banks in the State of West Bengal from 01.04.2018 to 31.03.2019 are furnished hereunder:

Achievement of Mudra Loan in 2018-19 on 31-03-2019

(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	163762	379.36	111479	2306.22	17168	1388.16	292409	4073.74
Pvt. Bank	1501264	5539.87	506248	3488.98	5422	371.12	2012934	9399.97
RRB	9428	37.69	40892	972.03	1347	122.65	51667	1132.38
Non-NBFC MFI	40701	40.94	X	X	X	X	40701	40.94
NBFC (MFI)	2535473	6365.00	112	.66	67879	181.65	2603464	6547.31
NBFC	198823	658.93	46925	888.84	10851	691.26	256599	2239.03
Small Finance Bank	333091	1062.96	21774	222.71	102	6.01	354967	1291.69
As on 31.03.19	5009461	14698.03	745479	8400.52	110269	3348.36	5865209	26446.91

Copmarative study for last 3 years

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.
31.03.2017	4525670	10763.97	119877	2456.82	24452	1928.27	4669999	15149.06
31.03.2018	4445601	11642.79	413207	5199.12	731080	2307.90	5589888	19149.81
31.03.2019	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07

It is noteworthy that in the current FY there is an increase of 275321 number of Mudra beneficiaries with increase in sanction of Rs. 6697.15 and that of disburse amount of Rs. 6727.26 crore in comparison to last FY 2017-18 crore which has contributed to the overall achievement of 112 % MSME target up to 31.03.2019.

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. SUI Loans have been extended to 7019 such SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1143.96 crore as on 31.03.2019. LDMs are also advised to pursue the progress of SUI as usual in DCC/DLRC and initiate necessary steps to promote the growth in this regard.

Summarized progress report under Stand Up India scheme for West Bengal as on 31.03.2019 is given hereunder along with comparative figure for 3 years

Cumulative position

As on	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	
31.03.17	762	1822	2584	115.84	287.22	403.06
31.03.18	1282	2900	4182	280.82	707.40	988.22
31.03.19	1806	5213	7019	238.52	905.44	1143.96

With MSME being the thrust area of credit, it is only logical that the banks would play a pivotal role in extension of need based credit to the target group. However fresh loans has decreased due to limited scope for locating target group with mandatory condition of Greenfield projects. Limited business opportunity in rural area 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 report (Since Inception) as on March 2019						
Name of the Bank	Loans given to		Total No.	Loan Otg. (Rs. in Crore)		Total Amt. (Cr)
	No. of SC/ST	No. of Women		SC/ST	Women	
Allahabad Bank	71	291	362	13.82	62.22	76.04
Andhra Bank	9	94	103	0.97	10.15	11.12
Bank of Baroda	126	236	362	10.63	37.06	47.69
Bank of India	945	1157	2102	127.71	191.56	319.27
Central Bank of India	16	97	113	2.28	10.05	12.33
Indian Bank	13	100	113	3.06	43.84	46.90
IOB	76	52	128	6.38	7.65	14.03
PNB	37	433	470	4.07	53.49	57.56
SBI	58	420	478	8.53	65.62	74.15
UCO	61	237	298	9.34	36.27	45.61
UBI	186	1125	1311	25.27	208.78	234.05
Others	165	603	768	17.24	103.98	121.22
Total PSU	1763	4845	6608	229.30	830.67	1059.97
Total PVT	16	330	346	3.31	67.78	71.09
Total RRB	27	38	65	5.91	6.99	12.90
Grand Total	1806	5213	7019	238.52	905.44	1143.96

Agenda – 14

Progress in Export Credit & MSME Clusters

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 was on the banks to pay focused attention on improving the exposure to Exports. It is noteworthy that there is substantial improvement in credit deployment in exports with the amount touching Rs.1166 crore up to March 2019 quarter as against the annual target of Rs.401 crore.

❖ Adoption of MSME Clusters

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

In terms of the resolution in the subsequent SLBC Sub-Committee on MSME meeting on 04-02-2019, SLBC has identified 15 MSME Clusters in 12 districts for adopting and providing credit linkage to the core activities as assessed by SLBC. The same has been ratified by the MSME Department on 28-02-2019 and shared with the member banks for initiating a focused approach in developing the clusters through accelerated need based credit. The General Managers of the 12 DICs took part in the SLBC Sub Committee meeting on 27-05-2019 and shared inputs/strategies for cluster development.

The list is appended hereunder,

Clusters adopted by SLBC for Credit Linkage (Ref : SLBC-WB/MSME/ 842 /2019 dated 25-03-2019							
Sr	District	Cluster Name	Block/Municipality	Cluster Activity	Units	Employed	Banks around the Clusters
1	Bankura	Saltora	Saltora	Roofing tiles making	198	1600	UBI & SBI
2	Jaipauri	Kawakhali	Matigora	Bag,Garment,Pickles	152	530	SBI ,IOB & UBKGB
3	Howrah	Domjur	Makardah I & II	Imitation jewellery	1100	8000	SBI,BOI,BOB,Canara Bank, PNB, AXIS Bank
4		Bargachia	Bargachia II	Metal spare parts	900	5000	SBI,UCO Bank,PBGP & Bandhan Bank
5	Malda	Old Malda	Old Malda	Honey processing	660	1400	UBI,Allahabad Bank & BGVP
6	Murshidabad	Raninagar	Raninagar I & II	Diversified Jute items	1500	3000	BOI,BOB & Canara Bank
7	Nadia	Jafarnagar	Ranaghat II	Silver ornaments	200	550	UBI & SBI
8	Purba Burdwan	Seherabazar	Raina I	Zari Jardouji works	1350	2000	SBI, UCO Bank & Andhra Bank
9	Purba Medinipur	Contai	Contai I	Cashew processing	700	50000	UBI,SBI,BGVP,UCO Bank,Allahabad Bank
10	Uttar Dinajpur	Mudafat Buridangi	Mudafat Buridangi	Diversified Jute items	450	1000	SBI & BGVP
11		Kaliaganj	Kaliaganj Municipality	Mustard Oil	150	1500	UBI,CBI & HDFC Bank
12	Purulia	Balarampur	Balarampur	Shellac manufacture	125	1500	UBI,CBI & Canara Bank
13	24 Paraganas North	Naihati	Naihati Municipality	Bori making	500	2500	SBI,BOI,PNB,IOB
14	24 Paraganas South	Mograhat	Mograhat II	Silver Filigree	650	1650	SBI,UBI,Allahabad Bank & Dena Bank
15		Budge Budge	Budge Budge II	Zari works	450	12000	SBI,Union Bank,UBI & Bandhan Bank

NB: The List of Banks is indicative only. Other Banks located in the periphery of the Clusters are also to participate in the program.

AGENDA-15

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

In the 144th SLBC agenda no. 5 the position with regard to the development of the portal by SLBC, West Bengal was informed based on which it was suggested that the system should be made live immediately along with demonstration to the members. SLBC has successfully conducted the UAT for the developed portal and a demonstration was arranged before the members of the Steering Committee during its meeting on 04-06-2019. However, in a separate development RBI Central Office has also been developing a uniform Standardized Data System. It is logical that all the Banks will have to switch to this uniform system when launched.

Data Flow & Management System by UBI

- SLBC has developed a portal for Uniform Data Flow and Data Management System.
- The basis of data entry will be on Block/Urban Local Body basis.
- The Census/Local Govt Directory codes have been accepted for mapping the Blocks/ULBs.
- All the bank branches (SOL wise) are to be mapped with the assigned Block/LBD codes.
- All the member banks will upload the MIS data directly in the portal.
- The system envisages uploading of LBS-I,II& III reports along with Outstanding Positions.
- Output records will be available in Excel format and used for review/analysis by SLBC.
- SLBC has successfully conducted the UAT.(with data for 4 categories of Bank)
- Data as required by SLBC for performance review is available in view format.
- The downloaded reports will be accessed by LDMs for DCC/DLRC meetings.
- The system will eliminate separate reporting by LDMs to SLBC as well by DCOs to LDMs.
- SLBC proposes to implement the online reporting system effective from June, 19 onwards.

New Development on Uniform Data Flow & Management System by RBI

- In order to bring commonality in SLBC review mechanism covering all the SLBCs/UTLBCs, RBI has decided to introduce a uniform standardized data reporting & management system.
- A Working Group of 5 Banks (SBI/PNB/BOB/CBI/UBI)formed to develop the system
- 1st meeting of the WG was held on 27-02-19 at Mumbai. After 3 sittings (last on 27-05-19) & sharing/ updation of inputs by the WG members , the process is in final stages and expected to be made live shortly for enabling the banks to upload the data from June,19 onwards
- SOP devised for the standardized system has been received on 24-05-2019. Main features of the SOP are in conformity with the Portal developed by SLBC,West Bengal ,like
 - ✓ Head offices all the Banks must ensure mapping of the branches with the State/District and Blocks/ULBs as per Census 2011 data in the system.
 - ✓ Head Office will generate the Block/ULB wise data and send it to the respective controlling offices at State level.
 - ✓ State level controlling offices will upload the data in the SLBC portal of respective States.
 - ✓ Respective SLBCs will make provision for State specific data (not related to CBS)
 - ✓ The target data for banks on Block/ULB basis is to be uploaded by the LDMs.
 - ✓ The cut off date for data uploading by banks is f 20th of next month from the quarter end.

Important : The New Uniform Standardized System data uploading centrally at Head offices presupposes complete mapping of all the branches with Census/LGD codes along with updation of ACP targets by LDMs. All the Banks are to arrange for mapping of the branches accordingly at the very earliest as has been communicated by SLBC,West Bengal for last couple of quarters.

AGENDA- 16

Status of Recovery position, SARFAESI Action ,etc.

While monitoring the position of NPA, The percentage of Gross NPA stood at 12.63% as on March 2019 in the State of West Bengal. Amount in absolute terms reached to Rs. 54012.04 crore as on March 2019.

NPA Position for last 6 years of West Bengal is furnished here under:(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
March'2018	427666.36	54012.04	12.63

Significantly the NPA level has been reduced from March 2018 to March 2019 by Rs. 10093.15 crore which augurs well for the industry saddled with increasing trend of NPA generation for last 5 years .It is due to big ticket recovery in NCLT/DRT cases in the State as well as loans sanctioned outside the State but utilized in the State as well as recovery proceedings initiated under SARFAESI Act, 2002. Going forward we expect further reduction in NPA level.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.03.2019 stood at 64.12%.

Recovery Status of PRISEC loans as on 31.03.2019: (Amt. Rs. in crore)

Sector	March 2018			March 2019		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	12833	6589	55	13199	8347	63
MSE	10023	5501	55	14594	9334	63
OPS	4753	2571	54	6380	4229	66
TOTAL	27609	14661	53	34173	21910	64

Observation: The year to year comparison clearly reflects improvement in recovery scenario from 53% to 64% which is in conformity with the reduction in gross NPA to 12.62 % on 31-03-2019 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 Demonetization improvement in economy have contributed to the reduction in NPA.

STATUS OF PDR CASES AS ON 31.03.2019:

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.03.2019 there are 9508 PDR cases pending and the Certificate Officers may be advised to dispose of the cases.

Status on	Cases filed		Cases settled	
	No	Amt (in Cr)	No	Amt (in Cr)
31-03-2018	13695	169.27	4937	34.48
31-03-2019	14429	226.57	4921	47.96

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 pendency list to SLBC.

District wise pending DM's permission under SARFAESI as on 31.03.2019						
Sr. NO.	District Name	Pending below 60 days	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total pending as on 31.03.2019
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

Agenda .17

Financial Literacy Camps & Awareness Drive

Financial Inclusion and Education are two important elements in the Reserve Bank of India's developmental role. The aim of this initiative is to create awareness about financial products and services, good financial practices, going digital, consumer protection, etc. The objective is to promote awareness in these areas through a focused campaign, particularly in rural area.

Financial Literacy Week is being observed every year. In 2018 the theme was on digital banking with focus on safe practices for customer protection. This year Financial Literacy Week will be held from June 3-7th with "Farmers" as the main theme and focusing on the benefits accrued by being a part of the formal banking system. The message to be spread during the Week is Responsible Borrowing & Agricultural Credit.

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 progress for the year 2018-19 is given hereunder.

Quarter	No of Special camps	Number of participants	No of target specific camp	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
Mar'19	351	24285	461	29031	812	53316

Observation: It is observed that the performance in the 1st half of the year 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

District with most camps : Birbhum (307) , Nadia (86), Purba Burdwan (82)

AGENDA-18

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 Credit 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	487	13149	13496	102.64	3997
Since inception	4138	109598	80237	73.21	45643

RSETIs with above 80% settlement: Jalpaiguri (CBI), West Medinipur (Allahabad Bank), North 24 Parganas (BOI), Howrah (UCO)

RSETIs with below 65% settlement: Nadia (SBI), Purulia (UBI), 24 Parganas-S (UBI)

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

- RSETI Directors will focus for more settlement through MUDRA loans.
- Possession should be immediately effected where land has been allocated as requested by SBI(2) /Allahabad Bank(1) and encroachers be evicted for Koochbehar
- SLBC also requests State Govt to expedite the process for allotment of land for the RSETIs to enable them to construct the institution buildings with MoRD support.

AGENDA- 19

Unresolved issues related to DCC/DLRC meeting & Calender of SLBC:

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

Quarter ended March, 2019	13.05.2019 (Monday)
Quarter ended June, 2019	13.08.2019 (Tuesday)
Quarter ended September, 2019	15.11.2019 (Friday)
Quarter ended December, 2019	12.02.2020(Wednesday)

The meeting for the March,19 quarter has been deferred due to L S Election .

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

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

BLBC forum is to be strengthened with participation of all the banks & regular holding of meeting under supervision of LDMs. GoWB is developing a Portal as suggested in 144th SLBC meeting for intimating and reporting for the meetings. Except for Kalimpong & Paschim Burdwan (due to transfer/retirement of previous LDMs) the contact details of the branches on Block basis has been furnished.

GoWB has since advised for furnishing the Mobile Numbers of the Branch Heads. SLBC requests that GoWB may consider the applicability of mobile numbers of Branch Heads as it may create hurdles in subsequent period due to large scale rotational transfers/retirement related issues.

Agenda-20

Miscellaneous (PMEGP Loans, SVSKP Loans, PMJDY, PMSBY, PMJJBY etc.)

A.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. The existing PMEGP beneficiaries from 2008-2009 to 30.06.2018 will be eligible for availing this finance.

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 Udyog Aadhar 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 of 2019-20.

Position of PMEGP for the last 3 program years is given hereunder: (Amount in Crore)

As on	Sponsor		Sanction		Disburse	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.2017	9825	253.05	598	17.82	226	6.40
31.03.2018	18497	471.11	2326	69.71	1095	34.52
31.03.2019	11886	368.69	1912	66.90	2238	72.93

Banks will have to ensure that all pending proposals are disposed in time with completion of the EDP training and lodging of claim for Margin Money. A proactive approach will improve the MSME portfolio as well. It is also one of the deliverables by Banks under the ongoing Strengthening of Ecosystem for MSME.

B. SVSKP loans

It is observed that large numbers 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/Bank from next financial year.
- All the pending SVSKP proposals must be disposed of at the earliest and disbursement must commence immediately after receipt of Subsidy.
- 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 at the earliest and disbursement must commence immediately after receipt of Subsidy.
- The branch-wise & Block-wise details of pending SVSKP loan applications are to be submitted 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.

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
2018-19	100684	44305	120001.18	41575	32760.33	8119	6219.84

C. Digitization and Social Security Schemes.

PMJDY Report as on 31.03.2019 (Cumulative)

Bank Type	Total A/c	Deposit (in Crore)	Zero Balance A/c
PSU Bank	33424073	16873.87	3012607
PVT. Bank	309726	29.36	72106
RRB	5038423	1378.52	1026399
Co-Op Bank	1632	0.54	747
Total	38773854	18282.29	4111859

Bank Type	No. of Rupay Debit card Issued	Aadhar Seeding
PSU Bank	27065010	24936258
PVT. Bank	217760	100848
RRB	2555610	3500148
Co-Op Bank	1250	1637
Total	29839630	28538891

PMSBY, PMJJBY, APY Progress Status

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2017	1095440	4937081	238361	6270882
31.03.2018	5585206	1253089	472248	7310543
31.03.2019	5517547	1178923	1040846	7737316

(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
31.03.2017	PMSBY	634	481	130	23
	PMJJBY	2215	2052	149	14
31.03.2018	PMSBY	2863	2636	160	67
	PMJJBY	2608	2313	236	59
31.03.2019	PMSBY	3008	2456	292	261
	PMJJBY	4901	4274	417	204

APY Performance :

In order to give a boost to the Atal Pension Yojana (APY), targeting mainly the self-employed and persons in unorganized sectors, Pension Fund Regulatory & Development Authority (PFRDA) instituted a campaign named “**Perform For Pride**” for enrolment of new subscribers during the year 2018-19. The branches in the State performed satisfactorily in the campaign and 21 branches in all has received the appreciation trophy from PFRDA. The list of the branches is,

United Bank of India (10) : Bhangur ,Bhalas,Damogoria, Ghordourchatti, Kulpi, Kultali,
Mathurapur, Sainthia, Simurali & Tantipara

Paschim Bangiya Gramin Bank (4) :Kalyaneswari, Manikpur, Narit & Salap

State Bank of India (3) : Chanchal, Gajole & Harit

Punjab National Bank (2) : Deuli & Kharuberia

Uttar Banga Khstriya Rural Bank(1): Naxalbari

Tamilnadu Mercantile Bank (1) : Kolkata