



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

जून, 2019 की तिमाही समीक्षा हेतु राज्य स्तरीय बैंकर्स समिति की 146 वीं बैठक

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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 Notes

**146<sup>th</sup> SLBC MEETING FOR QUARTERLY REVIEW OF June, 2019**

दिनांक/Date : 17.09.2019

स्थान: कोलकाता

समय / Time : 12.00 Noon.

Venue: Kolkata

### **Flow of Events for 146<sup>th</sup> 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 of India.
- Address by Chief General Manager, NABARD, Kolkata

### **Agenda items for 146<sup>th</sup> SLBC, West Bengal scheduled on 17<sup>th</sup> September, 2019.**

1. Confirmation of minutes of the 145<sup>th</sup> SLBC meeting dated 12-06-2019.
2. Action taken Report for the resolutions adopted in the last SLBC meeting.
3. Review of credit disbursement by Banks as per ACP 2019-20 for June, 19 quarter.
4. CD Ratio & review of districts with CD Ratio below 40%.
5. Progress in Agriculture Credit.
6. Progress in KCC saturation, BSBS coverage and Progress in Animal Husbandry & Fishery.
7. Doubling of Farmers' Income by 2022.
8. Deployment of credit in MSME.
9. Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans.
10. Adoption of MSME Clusters & Credit Linkage.
11. Progress in SHG-NRLM & Progress in NULM & Progress in JLG Finance.
12. Financial Literacy Camps & Awareness Drive.
13. Review of functioning of RSETIs.
14. Progress on Data Management System as per Revamped Lead Bank Scheme.
15. Digitization and Digital District.
16. Review of status of opening of Banking Outlets in unbanked centres / GP Hd quarters.
17. Progress in Education Loan & Housing Loan
18. Recovery position and Status of SARFAESI cases & Certificate cases etc.
19. Social Security Scheme & GPDP (Gram Panchayet Development Plan).
20. Market Intelligence Issues.
21. Calendar of SLBC Meeting/Events & issues related to DCC/DLRC.

- 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 146<sup>th</sup> SLBC Meeting**

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# **EXECUTIVE SUMMARY OF AGENDA FOR 146<sup>th</sup> SLBC**

## **AGENDA- 1 (Confirmation of the minutes for 145<sup>th</sup> SLBC dt 12-06-2019)**

The proceedings and action points of 145<sup>th</sup>SLBC Meeting for West Bengal held in Kolkata on 12th June, 2019 was circulated under cover of Convener Bank's letter to the members on 20-06-2019. The same may please be confirmed by the House.

## **AGENDA: 2**

### **Action Taken Report for the Resolutions adopted in the 145<sup>th</sup> SLBC meeting dt 12-06-19**

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

<b>Sr.</b>	<b>Action Points</b>	<b>Action taken for compliance</b>
1	Appropriate measures should be initiated by Govt authorities for speedy disposal of PDR cases & DM's permission on SARFAESI Cases.	DM permission is pending for more than 1 year in 1264 cases out of total 2370 cases reported by 20 banks as on 30-06-2019.
2	Opening of Banking Outlets in the 72 (DFS list) and 204 URCs (RBI list) allocated by SLBC in Oct, 2018 and Nov, 2017 respectively, should be completed by Sept, 2019.	67 Outlets opened out of 72 DFS identified list while only 57 Outlets have been opened out of 204 URCs identified by RBI.
3	Banks are to initiate measures for increasing CD Ratio from the present level of 64%.	For June19 quarter it is 63%. In absolute terms otsg advances increased from Rs.427666 crore to Rs.438551, excluding RIDF & amount sanctioned outside but utilized in the State.
4	Land related data as required by GoWB under Krishak Bandhu program is to be completed at an early date.	Data received for 5.17 lakh out of 31.25 lakh (as on 31-03-2019) KCC beneficiaries.
5	Flow of credit to Agriculture is to be accelerated with thrust on KCC saturation.	In Q1, Rs.11110 crore was disbursed against yearly ACP target of Rs.50000 crore at 20.19%. KCC enrolment stood at 6.52 lakh against the target of 35.00 lakh including 81480 fresh KCCs.
6	Bankers are to lend proactively to the MSME sector.	In Q1, Rs.19541 was disbursed against yearly ACP target of Rs.70000 crore at 27.91%
7	District wise Credit plans should be properly aligned with the State Plan.	LDMs have since finalized the DCPs under guidance of SLBC.
8	Special drive for DAY-NULM loans to be undertaken.	SUDA conducted drives in Hooghly & Howrah
9	Subsidy linked Schemes under the National Livestock Mission and Dairy Entrepreneurship Development Scheme are to be taken up for lending by banks.	368 loans under DEDS sanctioned for June19 quarter. 45 Poultry loans & 113 Piggery loans sanctioned under NLM for June, 19 quarter.
10	Pending proposals under PMEGP/SVSKP schemes are to be cleared.	During Q1, 3623 proposals have been sanctioned out of 8997 SVSKP loan proposals. For PMEGP loans, 267 proposals have been sanctioned out of 1551 proposals with rejection of 562 no proposals.

### **AGENDA - 3**

#### **Review of Credit Disbursement by Banks as per ACP 2019-20 for June 19 quarter:**

All the banks operating in the State put together disbursed Rs. 35122 crore in Priority Sector i.e. 24% of the Annual Target for Rs. 148000 crore during the period April to June of the financial year 2019-20. The percentage of achievement was 24% during the June quarter of 2018-19 in PRISEC and is line with yearly target.

While achievement under Agriculture sector is 20%, the achievement in MSME and Other Prisec (OPS) are 27% and 20% of the ACP respectively as on 30-06-2019.

Disbursement in Non-Priority sector is Rs. 42201 crore i.e. 234% of the Annual Target of Rs. 18000 crore which results in overall disbursement of Rs. 77323 core i.e. 47% of annual target of Rs.166000 crore.

**A comparative position of achievement in disbursement under ACP 2019-20 as on 30.06.2019 with the corresponding quarter of last 2 years is as under:**

Sectors	2017-18 (April-June)			2018-19 (April-June)			2019-20 (April-June)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
<b>AGRI</b>	59098	8066	14	64071	11846	18	55000	11110	20
<b>MSME</b>	38000	8995	24	50000	10217	20	70000	19541	27
<b>OPS</b>	11191	5586	50	15890	4562	29	23000	4471	20
<b>Prisec</b>	<b>108289</b>	<b>22647</b>	<b>22</b>	<b>129961</b>	<b>26625</b>	<b>20</b>	<b>148000</b>	<b>35122</b>	<b>24</b>

Bank wise achievement position is given under respective sectors, e.g. Agri, MSME, OPS etc. in the detailed Agenda Notes.

## AGENDA- 4

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

CD Ratio of the State stood at 63.12% as on 30-06-2019 whereas it was 64.57% on 31-03-19. For calculation of CD Ratio of the State as on 30<sup>th</sup> June, 2019, the RBI guidelines is followed which is furnished below: **(Amt. Rs. in crore)**

Total Deposit (A)	772748
Total Advance utilized in the State (B=C+D)	473211
Out of which outstanding of credit sanctioned from the State (C )	438551
Credit sanctioned from outside State but utilized in West Bengal (D)	34660
RIDF Support (E)	14537
Total Advance to be reckoned (F=B+E)	487748
CD Ratio (F*100 / A)	<b>63.12%</b>

The decrease in CD Ratio appears to be mainly related to Election related issues persisting to the greater part of April & May, 2019 to some extent impacting fresh credit delivery. Further the MSME sector is also showing signs of recession with slowdown in economy. It is expected that demand for credit will pick up from the Sept-Dec busy season and the State will be able to reclaim the previous position.

### Position of districts with less than 40 % CD Ratio

CD Ratio on	Birbhum	Hooghly	Kalimpong	24 Parganas(N)
31-03-2019	40.47	30.05	40.47	24.75
30-06-2019	38.83	27.61	32.29	23.70

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 , seasonal deposit in cold storage units, unutilized amount in SHG accounts are the contributing factors in these 4 districts along with recessionary trends observed in last couple of quarters

SLBC desk is taking proactive steps by way of regular follow up with the LDMs of the districts to overcome the obstacles to increase the CD ratio beyond 40%. A special meet is being organized by 24 Parganas (North) LDM Office with the stakeholders and banks in Sept, 19.

The Sub-Committees of DCC on CD Ratio would function actively and draw action plan for improving the CD ratio. SLBC suggested proactive exposure in potential MSME clusters with targeting of big ticket loans. 15 Clusters have been adopted & another 25 clusters have been identified.

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

District Wise CD Ratio of West Bengal as on 30.06.2019						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on June 2018	CD Ratio as on June 2019		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	41.01	4395.22	1781.20	40.53
2	Bankura	UBI	42.13	10173.00	4293.90	42.21
3	Birbhum	UCO	35.41	14378.11	5582.58	38.83
4	Coochbehar	CBI	65.91	7015.10	4423.03	63.05
5	Dakshin Dinajpur	UBI	51.03	4028.86	2096.46	52.04
6	Darjeeling	CBI	51.98	15350.85	8851.96	57.66
7	Hooghly	UCO	25.88	40502.08	11181.43	27.61
8	Howrah	UCO	38.43	32576.39	13965.97	42.87
9	Jalpaiguri	CBI	26.56	9655.66	5096.63	52.78
10	Jhargram	UBI	40.24	3499.02	1403.61	40.11
11	Kalimpong	SBI	0.00	1462.62	472.25	32.29
12	Kolkata	SBI	85.44	324186.61	265090.72	81.77
13	Malda	UBI	51.00	11577.52	6263.17	54.10
14	Murshidabad	UBI	49.08	11974.89	6738.11	56.27
15	Nadia	UBI	46.89	29131.13	14278.96	49.02
16	Paschim Burdwan	SBI	40.77	27231.19	10997.16	40.38
17	Purba Burdwan	UCO	41.45	24581.33	10145.79	41.27
18	Paschim Medinipur	UBI	43.50	19323.03	8687.76	44.96
19	Purba Medinipur	UBI	43.50	23260.16	9901.68	42.57
20	Purulia	UBI	43.28	7686.72	3287.81	42.77
21	Uttar Dinajpur	UBI	55.70	6535.00	3895.00	59.60
22	24 Pgs. (N)	AB	22.27	115071.03	27275.06	23.70
23	24 Pgs. (S)	UBI	40.82	29153.43	12840.78	44.05
<b>CD Ratio as on June 2018</b>			<b>57.28</b>	<b>772748.95</b>	<b>438551.02</b>	<b>56.75</b>
<b>Amount sanctioned from outside State but fund utilised in the State of West</b>					<b>34660.05</b>	
<b>RIDF Support</b>					<b>14537.76</b>	
<b>Total Advances in the State</b>					<b>487748.83</b>	
<b>Credit Deposit Ratio</b>			<b>63.97</b>			<b>63.12</b>

BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)/D RATIO AS ON June 2019							
(Amt. in Crore)							
SI No.	Name of Banks	CD Ratio as on June 2018	As on June 2019				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Allahabad bank	48.02	49953.54	22777.20	45.60	0.00	45.60
2	Andhra Bank	78.28	5935.78	6574.52	110.76	0.00	110.76
3	Bank of Baroda	58.57	32664.00	21736.00	66.54	0.00	66.54
4	Bank of India	46.52	32762.12	15663.63	47.81	0.00	47.81
5	Bank of Maharashtra	90.62	1992.21	1753.87	88.04	0.00	88.04
6	Canara Bank	57.36	16000.47	8265.40	51.66	0.00	51.66
7	Central Bank of India	42.01	20849.76	8828.74	42.34	0.00	42.34
8	Corporation Bank	85.46	5658.74	5142.91	90.88	0.00	90.88
9	Indian Bank	38.77	9736.72	4388.68	45.07	0.00	45.07
10	IOB	55.38	13038.32	6935.24	53.19	0.00	53.19
11	OBC	110.48	8859.71	7921.59	89.41	0.00	89.41
12	PNB	61.80	28185.01	17225.84	61.12	0.00	61.12
13	Punjab & Sind Bank	128.63	2559.00	3929.00	153.54	0.00	153.54
14	SBI	40.04	186899.00	67550.00	36.14	17103.00	45.29
15	Syndicate Bank	89.45	6814.66	7153.43	104.97	0.00	104.97
16	UBI	52.54	68039.53	33736.23	49.58	34083.00	99.68
17	UCO	37.99	35240.00	15272.41	43.34	0.00	43.34
18	Union Bank of India	62.16	19421.35	12284.58	63.25	0.00	63.25
<b>Total PSU</b>		<b>50.14</b>	<b>544609.92</b>	<b>267139.27</b>	<b>49.05</b>	<b>51186.00</b>	<b>58.45</b>
19	Axis Bank	63.20	37147.00	23730.00	63.88	104.00	64.16
20	Bandhan Bank	104.68	19036.90	19656.93	103.26	0.00	103.26
21	Catholic Syrian Bank Ltd.	0.00	57.44	15.87	27.63	0.00	27.63
22	Dhanlaxmi Bank Ltd.	0.00	74.30	137.77	185.42	0.00	185.42
23	Federal Bank	77.88	3301.47	2439.68	73.90	0.00	73.90
24	HDFC Bank	69.77	39480.48	25436.63	64.43	0.00	64.43
25	ICICI	86.05	31248.32	24845.87	79.51	0.00	79.51
26	IDBI	41.87	15528.71	7098.73	45.71	0.00	45.71
27	IDFC	438.32	421.56	3752.10	890.05	0.00	890.05
28	Indusind Bank	218.75	5246.73	9826.61	187.29	0.00	187.29
29	Jana Small Finance Bank	2157.82	617.86	482.83	78.15	0.00	78.15
30	Karnataka Bank Ltd.	0.00	1205.10	1327.77	110.18	0.00	110.18
31	Karur Vysya Bank	0.00	1188.93	1336.29	112.39	0.00	112.39
32	Kotak Mahindra Bank	94.22	6219.33	5770.50	92.78	0.00	92.78
33	Ratnakar Bank Ltd	334.60	5802.41	7152.72	123.27	0.00	123.27
34	South Indian Bank Ltd.	199.88	1224.09	1965.17	160.54	0.00	160.54
35	SIDBI	0.00	0.00	62.29	#DIV/0!	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	20.76	698.28	123.16	17.64	0.00	17.64
37	Ujjivan Small Finance Bank	1269.68	547.31	1483.16	270.99	0.00	270.99
38	Utkarsh Small Finance Bank	183.98	57.11	49.87	87.32	0.00	87.32
39	YES Bank	103.98	8273.00	6552.00	79.20	0.00	79.20
<b>Total PVT</b>		<b>90.10</b>	<b>177376.33</b>	<b>143245.95</b>	<b>80.76</b>	<b>104.00</b>	<b>80.82</b>
40	BGVB	39.21	15314.42	5839.30	38.13	9378.31	99.37
41	PBGB	49.39	5232.56	2758.18	52.71	1374.77	78.99
42	UBKGB	50.55	3056.81	1711.31	55.98	1206.16	95.44
<b>Total RRB</b>		<b>42.87</b>	<b>23603.79</b>	<b>10308.79</b>	<b>43.67</b>	<b>11959.24</b>	<b>94.34</b>
43	WB State Co-Op Bank Ltd.	63.12	26938.92	16713.33	62.04	15137.10	118.23
44	WBSCARD Bank Ltd.	538.71	219.99	1143.68	519.88	5746.20	3131.91
<b>Total Co-Optv</b>		<b>67.64</b>	<b>27158.91</b>	<b>17857.01</b>	<b>65.75</b>	<b>20883.30</b>	<b>142.64</b>
<b>Grand Total</b>		<b>57.28</b>	<b>772748.95</b>	<b>438551.02</b>	<b>56.75</b>	<b>84132.54</b>	<b>67.64</b>
<b>Amount sanctioned from outside State but fund utilised in the State</b>				<b>34660.05</b>			
<b>RIDF Support</b>				<b>14537.76</b>			
<b>Total Credit in the State</b>				<b>487748.83</b>			
<b>Credit Deposit Ratio</b>					<b>63.12</b>		
<b>Total Credit + Investment</b>				<b>571881.37</b>			
<b>Total Credit + Investment Deposit</b>		<b>63.97</b>			<b>74.01</b>		



## Agenda-5

### Progress in Agriculture Credit:

The progress in last 7 financial years and disbursement in the June quarter of the corresponding financial years are as follows,

Financial Year	Yearly Target (Cr.)	Achievement (Cr.)	% of Achievement
31.03.2013	23500	15935	68
<b>(30.06.2013)</b>	<b>38390</b>	<b>5646</b>	<b>15</b>
31.03.2014	38390	20662	54
<b>(30.06.2014)</b>	<b>39800</b>	<b>6049</b>	<b>15</b>
31.03.2015	39800	23327	59
<b>(30.06.2015)</b>	<b>43535</b>	<b>6192</b>	<b>14</b>
31.03.2016	43536	30930	71
<b>(30.06.2016)</b>	<b>52551</b>	<b>8474</b>	<b>16</b>
31.03.2017	52551	34175	65
<b>(30.06.2017)</b>	<b>59098</b>	<b>8066</b>	<b>14</b>
31.03.2018	59098	42232	71
<b>(30.06.2018)</b>	<b>64071</b>	<b>11846</b>	<b>18</b>
31.03.2019	64071	45586	71
<b>(30.06.2019)</b>	<b>55000</b>	<b>11110</b>	<b>20</b>

The disbursement during the period April to June of financial year 2019-20 is Rs. 11110 crore, showing a decrease of 6.21% over disbursement of Rs.11846 crore made during the corresponding period of last financial year 2018-2019. However, with attainment of 20% in deployment of credit for the 1<sup>st</sup> quarter which generally happens to be a lean period, it is anticipated that the banks will be able to achieve the yearly target of Rs.55000/- which was realistically set as decided during 145<sup>th</sup> SLBC meeting..

However, consolidated agriculture disbursement including non-priority sector rise to Rs. 11402 crore against target of Rs.60163 crore with achievement of 19%.The credit deployment in absolute terms has increased substantially in the last 4 years also.

With Rs.8712 crore deployment in Farm Credit at 78% and 96% of farmers in SF/MF category, it is obvious that the banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors. SLBC has been sensitizing the member banks to focus on other areas like pledge finance through Negotiable Warehouse Receipts, FPO/FPC finance etc. Large scale acquisition of the uncovered farmers for KCC loans under Animal Husbandry ( Dairy, Poultry,Pig and Goat rearing) and Fishery activities must be taken up on urgent basis along with Farm Mechanisation schemes.

## Agenda-6

### Progress in KCC Saturation, BSBS Coverage

**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 31.03.2020. 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 financial years and disbursement during June quarter of the corresponding financial years.**

Year	Annual Target (No.)	Achievement (No.)	% of Achievement
31.03.2016	20,00,000	17,53,590	88
<b>30.06.2016</b>	<b>17,00,000</b>	<b>5,26,097</b>	<b>31</b>
31.03.2017	17,00,000	16,34,533	96
<b>30.06.2017</b>	<b>17,00,000</b>	<b>4,97,070</b>	<b>29</b>
31.03.2018	17,00,000	19,89,626	117
<b>30.06.2018</b>	<b>17,00,000</b>	<b>7,65,246</b>	<b>38</b>
31.03.2019	20,00,000	21,65,443	109
<b>30.06.2019</b>	<b>35,00,000</b>	<b>6,52,853</b>	<b>19</b>

**N.B.** As far information gathered from the 15 major participating banks under KCC, further 3.98 lakh number of farmers have been enrolled in July and August from where it can be inferred that banks will be covering around 14-15 lakh farmers under KCC by Sept,2019 which will be marked improvement from last year's enrolment of lakh for first 6 months.

All the banks operating in the State have issued 6,52,853 KCCs during the June 19 quarter at 19% of annual target of 35.00 lacs. Total amount for KCC stood at Rs. 2050 crore as on 30.06.2019 which account for 24% of the farm credit.

The Average ticket size of Rs.42,596/- as on 31.03.2019 has increased marginally to Rs.43,512/- on 30.06.2019. Average credit per KCC of all the banks excluding WB State Co-operative Bank is Rs.55,776/- while it is Rs.29,692/- 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. All the banks has reported 36931 accounts amounting Rs.200 crore which are written off KCC accounts.

Bank wise KCC position as on 30.06.2019															
(Amount in Crore)															
Sr. No.	Bank Name	Target (No.)	" Disbursement " during (01.04.2019 to 30.06.2019)				Total KCC issued during 01.04.2019 to 30.06.2019 (Fresh + Renewal)		% of Achievement	Outstanding Position (excluding written off a/cs) as on 30.06.2019		Written-Off KCC a/cs as on 30.06.2019			
			Fresh Sanction (01.04.2019 to 30.06.2019)		Renewal cases (01.04.2019 to 30.06.2019)		NO.	Amount		NO.	Amount	NO.	Amount	NO.	Amount
			NO.	Amount	NO.	Amount									
1	Allahabad bank	207500	1222	7.36	8069	49.41	9291	56.77	4.48	88581	515.99	0	0.00		
2	Andhra Bank	13000	4	0.04	4	0.02	8	0.06	0.06	8	0.04	0	0.00		
3	Bank of Baroda	95000	1074	10.00	1925	14.00	2999	24.00	3.16	17471	117.00	0	0.00		
4	Bank of India	150000	4452	25.11	4995	21.16	9447	46.27	6.30	221423	1062.81	4506	13.55		
5	Bank of Maharashtra	5000	0	0.00	0	0.00	0	0.00	0.00	354	5.99	0	0.00		
6	Canara Bank	150000	1475	8.93	1015	10.53	2490	19.46	1.66	19890	156.50	0	0.00		
7	Central Bank of India	180000	409	1.74	2517	14.08	2926	15.82	1.63	74917	406.91	0	0.00		
8	Corporation Bank	15000	71	0.23	70	0.35	141	0.58	0.94	1420	13.81	0	0.00		
9	Indian Bank	20000	33	0.34	7	0.06	40	0.40	0.20	4029	22.89	0	0.00		
10	IOB	40000	661	2.20	217	1.30	878	3.50	2.20	6101	30.45	0	0.00		
11	OBC	30000	471	1.95	613	8.19	1084	10.14	3.61	3675	37.06	0	0.00		
12	PNB	150000	2571	16.31	8657	53.06	11228	69.37	7.49	143045	932.88	23212	142.65		
13	Punjab & Sind Bank	5000	5	0.30	5	0.20	10	0.50	0.20	70	4.00	0	0.00		
14	SBI	480000	18938	120.00	28709	179.00	47647	299.00	9.93	206236	1255.00	0	0.00		
15	Syndicate Bank	60000	411	2.87	319	2.13	730	5.00	1.22	8338	57.00	0	0.00		
16	UBI	410000	841	5.47	29007	188.14	29848	193.61	7.28	311874	1633.99	0	0.00		
17	UCO	107500	1741	8.64	4761	23.81	6502	32.45	6.05	57074	305.30	0	0.00		
18	Union Bank of India	62500	1965	14.34	4835	47.36	6800	61.70	10.88	17164	130.73	840	7.79		
<b>Total PSU</b>		<b>2180500</b>	<b>36344</b>	<b>225.83</b>	<b>95725</b>	<b>612.80</b>	<b>132069</b>	<b>838.63</b>	<b>6.06</b>	<b>1181670</b>	<b>6688.35</b>	<b>28558</b>	<b>163.99</b>		
19	Axis Bank	75000	860	24.00	0	0.00	860	24.00	1.15	8781	603.00	248	9.00		
20	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
21	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
22	Dhanlaxmi bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
23	Federal Bank	1000	126	1.82	0	0.00	126	1.82	12.60	408	13.22	0	0.00		
24	HDFC Bank	50000	21937	86.05	35	3.20	21972	89.25	43.94	144243	470.76	0	0.00		
25	ICICI	45000	770	11.07	0	0.00	770	11.07	1.71	5393	92.63	0	0.00		
26	IDBI	40000	47	0.44	1933	15.29	1980	15.73	4.95	12103	141.61	0	0.00		
27	IDFC	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
28	Indusind Bank	1000	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00		
29	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
31	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
32	Kotak Mahindra Bank	1000	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00		
33	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
34	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
35	SIDBI	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
36	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
37	Ujivan Small Finance Bank	5000	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00		
38	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
39	YES Bank	0	0	0.00	0	0.00	0	0.00	#DM/0!	0	0.00	0	0.00		
<b>Total PVT</b>		<b>218000</b>	<b>23740</b>	<b>123.38</b>	<b>1968</b>	<b>18.49</b>	<b>25708</b>	<b>141.87</b>	<b>11.79</b>	<b>170928</b>	<b>1321.22</b>	<b>248</b>	<b>9</b>		
40	BGVB	330000	965	1.60	15509	38.65	16474	40.25	4.99	193658	523.09	0	0.00		
41	PBGB	155000	88	0.84	4238	31.60	4326	32.44	2.79	72613	307.28	0	0.00		
42	UBKGB	90000	271	2.20	6664	40.74	6935	42.94	7.71	63392	542.98	5675	27.04		
<b>Total RRB</b>		<b>575000</b>	<b>1324</b>	<b>4.64</b>	<b>26411</b>	<b>110.99</b>	<b>27735</b>	<b>115.63</b>	<b>4.82</b>	<b>329663</b>	<b>1373.35</b>	<b>5675</b>	<b>27.04</b>		
43	WB State Co-Op Bank Ltd.	525000	20072	30.89	447269	923.00	467341	953.89	89.02	1492850	4432.52	2450	0.04		
44	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00		
<b>Total Co-Optv</b>		<b>526500</b>	<b>20072</b>	<b>30.89</b>	<b>447269</b>	<b>923</b>	<b>467341</b>	<b>953.89</b>	<b>88.76</b>	<b>1492850</b>	<b>4432.52</b>	<b>2450</b>	<b>0.04</b>		
<b>Grand Total</b>		<b>3500000</b>	<b>81480</b>	<b>384.74</b>	<b>571373</b>	<b>1665.28</b>	<b>652853</b>	<b>2050.02</b>	<b>18.65</b>	<b>3175111</b>	<b>13815.44</b>	<b>36931</b>	<b>200.07</b>		

District wise KCC position as on 30.06.2019					
(Amount in Crore)					
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2019 to 30.06.2019 (Fresh+Renewal)		% of Achievement
			NO.	Amount	NO.
1	Alipurduar	50000	3036	19.69	6.07
2	Bankura	140000	25262	62.16	18.04
3	Birbhum	165000	8072	52.80	4.89
4	Coochbehar	100000	5740	44.97	5.74
5	Dakshin Dinajpur	110000	8539	55.76	7.76
6	Darjeeling	70000	1325	3.13	1.89
7	Hooghly	245000	19091	99.20	7.79
8	Howrah	70000	13852	72.94	19.79
9	Jalpaiguri	60000	5647	30.68	9.41
10	Jhargram	95000	34384	83.27	36.19
11	Kalimpong	20000	183	0.19	0.92
12	Kolkata	0	0	0.00	#DIV/0!
13	Malda	210000	30005	101.66	14.29
14	Murshidabad	250000	14677	62.83	5.87
15	Nadia	280000	11884	57.58	4.24
16	Paschim Burdwan	100000	13855	19.92	13.86
17	Purba burdwan	270000	51331	169.04	19.01
18	Paschim Medinipur	310000	139120	324.00	44.88
19	Purba Medinipur	290000	191192	486.57	65.93
20	Purulia	150000	8321	27.91	5.55
21	Uttar Dinajpur	110000	5007	34.91	4.55
22	24 Pgs. (N)	240000	18243	116.85	7.60
23	24 Pgs. (S)	165000	44087	123.96	26.72
<b>Grand Total</b>		<b>3500000</b>	<b>652853</b>	<b>2050.02</b>	<b>18.65</b>

### **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. Workshops for the banks was organized by the Department on 03-06-2019 and also on 17-07-19.

As per BSBS portal data on 01-09-2019 the enrolment position under Kharif,2019 is ,

Loanee farmers	Non-Loanee farmers
10.37 lakh	28.63 lakh

It is expected the final enrolment will be around 45 lakh or so which shows a marked improvement over total 18.66 lakh enrolments made in 2018 Kharif season under PMFBY scheme .All the member banks are requested again to ensure coverage of the farmers and complete the portal data up-dation within the stipulated date.

<b>Bank wise Coverage under Bangiya Shasya Bima Scheme (Kharif 2019) as on 30.06.2019</b>		
<b>S No.</b>	<b>Bank</b>	<b>Loanee Farmers</b>
1	Allahabad Bank	6391
2	Andhra Bank	22
3	Bank of Baroda	1553
4	Bank of India	2345
5	Bank of Maharashtra	0
6	Canara Bank	1160
7	Central Bank of India	744
8	Corporation Bank	578
9	Indian Bank	0
10	Indian Overseas Bank	922
11	Oriental Bank of Commerce	0
12	Punjab National Bank	6458
13	Punjab & Sind Bank	0
14	Syndicate Bank	60
15	State Bank of India	7221
16	Union Bank of India	33
17	United Bank of India	7122
18	UCO Bank	2632
<b>Total of Public Sector Bank</b>		<b>37241</b>
19	ICICI Bank	0
20	Axis Bank	1
21	HDFC Bank	0
22	IDBI Bank	1355
23	Federal Bank	187
24	South Indian Bank	0
25	Indusind Bank	0
26	Bandhan Bank	0
27	Yes Bank	0
28	Standard Chartered Bank	0
<b>Total of Private Sector Bank</b>		<b>1543</b>
29	UBKGB	17869
30	BGVB	26424
31	PBGB	40129
<b>Total of Regional Rural Banks</b>		<b>84422</b>
<b>32</b>	<b>Wb St Co-Op Banks</b>	<b>914390</b>
<b>Grand Total</b>		<b>1037596</b>

<b>District wise Coverage under Bangiya Shasya Bima Scheme (Kharif 2019) as on 30.06.2019</b>			
<b>S No.</b>	<b>District</b>	<b>Loanee</b>	<b>Non- Loanee</b>
1	Malda	16940	195562
2	Purba Burdwan	171706	300882
3	Paschim Burdwan	1675	26550
4	Purulia	16288	131185
5	Dakshin Dinajpur	29370	55943
6	Murshidabad	16799	130353
7	Darjeeling	527	6491
8	Hooghly	108152	99011
9	Nadia	35981	139677
10	Kalimpong	2	2028
11	Coochbehar	15716	138511
12	Purba Mednipur	265515	300626
13	Birbhum	45780	133873
14	24 Pgs North	18364	218434
15	24 Pgs South	41702	307864
16	Jalpaiguri	3665	37406
17	Alipurduar	3998	30946
18	Bankura	68466	198559
19	Paschim Medinipur	135152	205200
20	Jhargram	7365	28090
21	Howrah	19691	62009
22	Uttar Dinajpur	14742	114337
<b>Total</b>		<b>1037596</b>	<b>2863537</b>

## **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, 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. 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.

New acquisitions in KCC	81480 No.	384.74 Cr.
Out of which for AH & Fishery activities in KCC	4071 No.	17.56 Cr.

### **Sub Committee on Animal Husbandry & Fishery**

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

SLBC has sent a list of potential Blocks in 20 Districts on 12-07-2019 for ratification by Animal Resource Development Department and Fishery Department. ARD Department has since approved 23 centres for adoption and subsequent credit linkage in Dairy, Poultry, Goatery & Piggery activities by banks henceforth.

The outstanding in Dairy,Poultry, Pig-Sheep rearing & Fishery loans amounting to Rs.3187 crore which account for 8% of total Agri Sector outstanding balance of Rs.40146 crore. There is an urgent need to improve on this score in view of the potential in these segments. New KCC loan of 4071 in the quarter is also far short of the 4.00 lakh target earmarked for 2019-20.

## **AGENDA – 7**

### **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.

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

- 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 is to be given on Investment credit like farm mechanization, dairy farming, Poultry, fishery, etc for improving farmers' non-farm income in potential areas targeting the medium and large farmers.
- Approximately 6.0 lakh KCC loans are still reportedly under dormant/written off status. The process of renewal of dormant KCCs with need based finance may be looked after by the Bank with support from the different Govt. machineries which will also contribute to increase in agricultural income through revival of production credit.

### **Krishak Bandhu**

Hon'ble Chief Minister, Govt. of West Bengal has announced the launching of Krishak Bandhu- a flagship scheme for the benefit of farmers.The scheme is effective from 1<sup>st</sup> 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.

NABARD may also share the list of FPOs adopted by them for enabling the banks to explore the possibility of extending credit to the FPOs.

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

### **Finance against Negotiable Warehouse Receipts**

SLBC has also been advocating for extension of credit by way of pledge finance against crops through Negotiable Warehouse Receipts. However, no banks have reportedly financed against NWRs as yet in the State. In the Steering Committee meeting dated 03-09-2019, the matter was discussed at length. It was gathered that unlike in Western & Northern part of the country, lack of Collateral Managers in West Bengal is the main reason along with unavailability of accredited warehouse for the said type of finance. Besides, on-lending of potato farmers through Cold Storages financed by banks also take care of the financial need of most of the potato farmers. It is desired that an ecosystem conducive for NWR finance may be created with suitable marketing initiative by the stakeholders for bringing Collateral Managers into the State.



## Agenda-8

### Deployment of Credit in MSME

Considering the potential in the State in the avenues of manufacturing and trading activities etc. target for MSME sector was raised from Rs. 50000/- crore to Rs. 59931/- & finally to Rs.70000/- crore for 2019-20.

All member Banks put together in the State disbursed Rs. 19541/- crore under MSME as against the target of Rs. 70000/- crore i.e. 28 % of the total target up to June quarter during the financial year 2019-20. 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 4 financial years along disbursement during June quarter of the corresponding financial years is given below:**

<b>Plan Year</b>	<b>Target (Cr)</b>	<b>Achievement (Cr)</b>	<b>% of Achievement</b>
31.03.2016	21762	22887	105
<b>30.06.2016</b>	<b>26000</b>	<b>10076</b>	<b>39</b>
31.03.2017	26000	29186	112
<b>30.06.2017</b>	<b>38000</b>	<b>8995</b>	<b>24</b>
31.03.2018	38000	44059	116
<b>30.06.2018</b>	<b>50000</b>	<b>10217</b>	<b>20</b>
31.03.2019	50000	56458	112
<b>30.06.2019</b>	<b>70000</b>	<b>19541</b>	<b>28</b>

The disbursement during the period April to June of financial year 2019-20 is Rs.19541 crore recording a remarkable increase of 91% over the disbursement of Rs.10217 crore made during the corresponding quarter of the last financial year 2018-19.

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 disbursements also crossed Rs.415 crore with achievement 31 % against the target of Rs.1325 crore. In year 2018-19, total deployment was Rs.1166 crore only.

SLBC anticipates pick-up in the MUDRA portfolio after implementation of the Interest Subvention Scheme of GoWB which will open the avenue for tapping more than 3 lakh active weavers in the State. Similarly adoption of 25 more MSME Clusters will also contribute to accelerated growth in the MSME sector as a whole.

## **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 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.

The progress during the quarter ended June, 19 is as follows.

As on 31-03-2019	2389 No.	98.46 Cr.
As on 30-06-2019	9616 No.	399.91 Cr.

### **❖ GoWB 4% Interest Subvention scheme for Handloom Weavers**

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

In the initial phase it is expected that all the weavers who have been assisted under Tanti Sathi Scheme would be covered under the Scheme. SLBC expects that this will give an impetus to the MUDRA loan portfolio with provision for maximum of Rs.2.00 lakh limit per weaver. The Scheme is expected to be rolled out in the December, 19 quarter with development of the Portal by the authorities.

### **❖ MSME Support & Outreach Program**

A 100 day campaign was launched in 104 Aspiration Districts throughout the country on 02-11-2018 for strengthening and supporting the MSMEs and reaching out to them through various credit plus services. It is advised by the authorities that similar activities will be continued in other districts for current fiscal also.

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.

## Agenda – 9

### Review of MUDRA, Stand up India, PMPGP & SVSKP Loans:

#### A. MUDRA Loans :

In the financial year 2019-20, all the Financial Institutions together disbursed Rs. 2656 crore during June 2019 quarter against sanction amount of Rs. 2852 crore.

Performances of the Banks in the State of West Bengal from 01.04.2019 to 30.06.2019 are furnished hereunder:

#### Achievement (Sanction) of Mudra Loan in 2019-20 on 30-06-2019 (Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanction	No.	Sanction	No.	Sanction	No.	Sanction
PSU Bank	56180	98.06	20445	457.18	4360	359.77	80985	914.99
Pvt. Bank	86388	234.96	13450	136.38	998	66.94	100836	438.26
RRB	1720	4.93	5899	135.53	290	22.56	7909	163.03
NBFC MFI	389311	980.47	X	X	11008	30.92	400319	1011.39
Non-NBFC (MFI)	X	X	283	8.55	156	10.98	439	19.54
Small Fin. Bank	72495	235.31	8216	67.80	65	2.63	80776	305.75
<b>Total</b>	<b>606094</b>	<b>1553.73</b>	<b>48293</b>	<b>805.44</b>	<b>16877</b>	<b>493.80</b>	<b>671264</b>	<b>2852.96</b>

#### **Comparative study for last 3 years and disbursement during June quarter**

Position as on	SISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.03.17	4525670	10763.97	119877	2456.82	24452	1928.27	4669999	15149.06
<b>30.06.17</b>	<b>504234</b>	<b>981.20</b>	<b>27997</b>	<b>532.38</b>	<b>5299</b>	<b>388.55</b>	<b>537530</b>	<b>1902.14</b>
31.03.18	4445601	11642.79	413207	5199.12	731080	2307.90	5589888	19149.81
<b>30.06.18</b>	<b>689090</b>	<b>1587.87</b>	<b>40550</b>	<b>710.36</b>	<b>5798</b>	<b>414.90</b>	<b>735438</b>	<b>2713.14</b>
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
<b>30.06.19</b>	<b>606094</b>	<b>1524.25</b>	<b>48293</b>	<b>703.11</b>	<b>16877</b>	<b>428.88</b>	<b>671264</b>	<b>2656.23</b>

It is noted that in the current FY there is a decrease of 64174 number of Mudra beneficiaries with decrease in sanction of Rs.73.20 crore and that of disbursed amount of Rs.56.91 crore in comparison to June quarter of the last FY 2018-19. The slump in MUDRA loans is observed to be due to current economic slowdown with manufacturing sector registering the lowest output growth in last six (6) years.

## **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 7216 such SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1218.26 crore as on 30.06.2019.

Summarized progress report under Stand up India scheme for West Bengal as on 30.06.2019 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 Outg. (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
<b>30.06.17</b>	<b>992</b>	<b>2147</b>	<b>3139</b>	<b>128.55</b>	<b>366.02</b>	<b>494.58</b>
31.03.18	1282	2900	4182	180.82	707.40	888.22
<b>30.06.18</b>	<b>996</b>	<b>3391</b>	<b>4387</b>	<b>185.47</b>	<b>716.29</b>	<b>901.77</b>
31.03.19	1806	5213	7019	238.52	905.44	1143.96
<b>30.06.19</b>	<b>1985</b>	<b>5231</b>	<b>7216</b>	<b>319.53</b>	<b>898.73</b>	<b>1218.26</b>

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 opportunities 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.

### **C. PMEGP loans**

#### **2<sup>nd</sup> dose loan for performing PMEGP loanees:**

The existing PMEGP beneficiaries from 2008-2009 to 30.06.2018 will be eligible for availing 2<sup>nd</sup> dose finance as per PMEGP/Policy/2018-19 dated 07.06.2018

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.

Except 1 loan accepted for disposal no development on this score as 30 odd proposals are placed in portal marketplace. Banks are to scout the existing profile of successful PMEGP beneficiaries proceed with 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 20-08-2019 has exempted the stipulated regarding EDP training criteria to disburse loan under PMEGP till 30.09.2019. 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 by 31-12-2019.

#### **Position of PMEGP for the last 3 program years and during June quarter in the corresponding financial years are 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
<b>30.06.2017</b>	<b>3777</b>	<b>85.70</b>	<b>441</b>	<b>12.92</b>	<b>257</b>	<b>8.56</b>
31.03.2018	18497	471.11	2326	69.71	1095	34.52
<b>30.06.2018</b>	<b>981</b>	<b>24.67</b>	<b>271</b>	<b>8.77</b>	<b>489</b>	<b>14.93</b>
31.03.2019	11886	368.69	1912	66.90	2238	72.93
<b>30.06.2019</b>	<b>1551</b>	<b>48.21</b>	<b>267</b>	<b>10.64</b>	<b>258</b>	<b>10.60</b>

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.

N.B. Central office of KVIC has since provided one more opportunity to the banks by extending the cut - off date for settlement to 30-09-2019. So member banks to scrutinize the records and lodge the claim with full details with Directorate of KVIC, Kolkata by 25-09-2019.

## **D. 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 for past 3 years and during June quarter of the corresponding financial years: (Amount in Crore)**

F Y	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
31.03.17	68527	30965	825.49	30646	247.51	319	2.24
<b>30.06.17</b>	<b>684360</b>	<b>301289</b>	<b>6941.28</b>	<b>250896</b>	<b>1355.79</b>	<b>8670</b>	<b>61.01</b>
31.03.18	95049	47944	1255.48	42474	330.98	3316	24.20
<b>30.06.18</b>	<b>778431</b>	<b>348924</b>	<b>8185.99</b>	<b>294492</b>	<b>1698.66</b>	<b>13298</b>	<b>94.71</b>
31.03.19	100684	44305	1200.01	41575	327.60	8119	62.19
<b>30.06.19</b>	<b>8997</b>	<b>3623</b>	<b>97.62</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

## **Agenda – 10**

### **Adoption of MSME Clusters & Credit Linkage:**

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.

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	Jalpaiguri	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	Balrampur	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.

In terms of the advice of Hon'ble finance Minister of GoWB during the 145<sup>th</sup> SLBC meeting it has since been decided to adopt 25 more clusters in the State of West Bengal. The matter was also discussed on the Sub-Committee meeting on MSME held on 14-08-2019.

SLBC has since identified the 25 new clusters mentioned below and forwarded the list to MSME department for ratification. On approval of the same member banks accelerated credit deployment will be the thrust area and development in this regard will be tracked regularly both at DCC and DLRC level.

**Suggested list of MSME Clusters (2<sup>nd</sup> lot) to be adopted for credit linkage by banks**

(15 clusters already adopted in 12 districts on 25-03-2019)

Sr	District	Cluster Name	Cluster Activity
1	Alipurduar	Ethelbari	Chemical products
2	Birbhum	Tentunlia	Handloom
3		Santiniketan	Leatherwork
4	Coochbehar	Tuphanganj	Sitalpati
5		Baisaguri	Jute & Fibre-based products
6	Dakshin Dinajpur	Gangarampur	Rice Mill
7		Kadihat	Clay & Ceramic products
8	Darjeeling	Bijanbari	Bee Keeping
9	Jhargram	Gopiballavpur-I	Wooden Furniture
10	Hooghly	Begumpur	Handloom
11		Dankuni	HDPE & PP ropes
12	Paschim Burdwan	Dakshin Srirampur	Handloom
13		Salanpur	Refractory bricks
14	Paschim Midnapur	Medinipur	Conchshell carving
15		Narayanpur	Metal fabrication
16	Kolkata	Topsia	Leather products
17		Metiaburz	Readymade garments

**Following 8 clusters are suggested to be added to the 1<sup>st</sup> list adopted on 25-03-19**

Sr	District	Cluster Name	Cluster Activity
1	Bankura	Kenjakura	Brass & Bell Metal
2	Jalpaiguri	Rajganj	Gate Grill & Plastic products
3	Malda	Harischandrapur	Food products processing
4	Murshidabad	Bajitpur	Conchshell & Ceramic items
5	Nadia	Krishnanagar	Garments
6	Purba Burdwan	Natungram	Wood carving
7	Purba Medinipur	Basulia	Embroidery works
8	24 Parganas North	Daspara	Leather Sandal & other items

N.B. Adoption of the clusters is subject to ratification.

(With adoption of these 25 clusters, total number of adopted clusters will be 40)



## Agenda-11

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

#### Progress in SHG-NRLM:

The positions of Savings and Credit Linked SHGs for the State of West Bengal for last 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.
31.03.15	150000	158000	63384	114041	1026.03
<b>30.06.15</b>	<b>150000</b>	<b>178515</b>	<b>19197</b>	<b>32136</b>	<b>295.65</b>
31.03.16	150000	178515	96309	200967	2084.08
<b>30.06.16</b>	<b>150000</b>	<b>250018</b>	<b>19488</b>	<b>29573</b>	<b>363.47</b>
31.03.17	150000	250018	102392	224884	3329.81
<b>30.06.17</b>	<b>150000</b>	<b>400000</b>	<b>13627</b>	<b>51692</b>	<b>798.92</b>
31.03.18	150000	400000	134715	444327	8155.97
<b>30.06.18</b>	<b>150000</b>	<b>572874</b>	<b>44911</b>	<b>71078</b>	<b>1196.72</b>
31.03.19	150000	572874	153765	523235	11368.90
<b>30.06.19</b>	<b>150000</b>	<b>578652</b>	<b>42099</b>	<b>55925</b>	<b>1269.80</b>

The total physical target of credit linkage for the State as a whole was 578652 SHGs with targeted amount of Rs. 13679 crore disbursement for FY 2019-20 (as per ACP).

As per data provided by WBSRLM Dept., GoWB, at the end of June 2019, disbursed credit linkage of SHG stood at Rs. 1269.80 crore (9.28% of financial target) covering 55925 nos. of groups ( 9.66% of physical target) as against Credit Linkage of Rs. 1196.72 crore covering 71078 no of groups at the end of June 2018.

(As per NRLM portal data, the average outstanding balance per SHG for the banks operating in the State for the quarter ended 30.06.2019 stood at Rs. 7438.14 crore covering 610838 no of groups. It is expected that full disbursement in subsequent quarters will result in increase of the ticket size as anticipated.

However, it has been revealed that close to Rs.3900 crore is the undrawn amount in the CC accounts of the SHGs which is impacting the overall CD Ratio as well. It is expected that field level functionaries from both banks and SRLM would sensitize the SHG members for utilization of the fund to the maximum extent and encourage them for capacity building so that they may aspire to become large enterprises.

Also, It was informed that renewal of the limit with enhancement of limit can be made by the banks after completion of the grading exercise without the requirement of re-sponsoring of proposals by submitting the entire sets of documents by SRLM. Banks are to ensure completion of the grading exercise with due diligence in co-ordination with SRLM and execute fresh set of documents only for enhanced limits

Bank wise performance DAY-NRLM for 2019-20 is furnished in Annexure.

<b>BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER DAY-NRLM AS ON JUNE 19</b>								
(Amount in Crore)								
Sr. No.	Bank Name	Target		Achievement		% of Achievement		Avg. Tkt Size
		No.	Amount	No.	Amount	No.	Amount	
1	Allahabad Bank	46804	1175.81	5038	114.04	10.76	9.70	2.26
2	Andhra Bank	366	7.32	18	0.33	4.92	4.44	1.81
3	Bank of Baroda	6667	155.93	697	15.24	10.45	9.77	2.19
4	Bank of India	18693	459.50	1900	37.46	10.16	8.15	1.97
5	Canara Bank	8209	191.08	826	15.71	10.06	8.22	1.90
6	Central Bank of India	30853	783.28	3612	82.76	11.71	10.57	2.29
7	Dena Bank	0	0.00	6	0.09			1.50
8	Indian Bank	1542	41.36	160	3.22	10.38	7.78	2.01
9	Indian Overseas Bank	2396	59.40	230	5.00	9.60	8.41	2.17
10	Oriental Bank of Commerce	800	16.76	26	0.50	3.25	2.98	1.92
11	Punjab National Bank	20277	521.96	2626	59.70	12.95	11.44	2.27
12	State Bank of India	80911	1992.71	10159	216.84	12.56	10.88	2.13
13	Syndicate Bank	3806	93.55	458	9.35	12.03	9.99	2.04
14	Union Bank of India	7174	163.93	508	11.15	7.08	6.80	2.20
15	United Bank of India	84226	2121.33	8483	188.76	10.07	8.90	2.23
16	Uco Bank	21870	537.85	2167	46.89	9.91	8.72	2.16
17	Vijaya Bank	0	0.00	9	0.27			3.00
18	IDBI	270	5.67	33	0.68	12.22	11.90	2.05
19	Corporation Bank	19	0.34	9	0.14	47.37	40.30	1.50
<b>PSB total</b>		<b>334883</b>	<b>8327.78</b>	<b>36965</b>	<b>808.12</b>	<b>11.04</b>	<b>9.70</b>	<b>2.19</b>
20	BGVB	109392	2767.88	10561	245.59	9.65	8.87	2.33
21	PBGB	46609	1221.74	5304	145.28	11.38	11.89	2.74
22	UBKGB	26752	711.38	3048	69.94	11.39	9.83	2.29
<b>RRB Total</b>		<b>182753</b>	<b>4700.99</b>	<b>18913</b>	<b>460.81</b>	<b>10.35</b>	<b>9.80</b>	<b>2.44</b>
23	Bandhan Bank	16	0.24	0	0.00	0.00	0.00	
24	HDFC	0	0.00	0	0.00			
25	ICICI	0	0.00	0	0.00			
<b>Pvt. Bank total</b>		<b>16</b>	<b>0.24</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
26	Co-Operative Bank	61000	650.00	47	0.87	0.08	0.13	1.84
<b>Co-Op Bank total</b>		<b>61000</b>	<b>650.00</b>	<b>47</b>	<b>0.87</b>	<b>0.08</b>	<b>0.13</b>	<b>1.84</b>
<b>Grand Total</b>		<b>578652</b>	<b>13679.01</b>	<b>55925</b>	<b>1269.80</b>	<b>9.66</b>	<b>9.28</b>	<b>2.27</b>

Bank Wise Loan Outstanding & NPA Report as on 30.06.2019 as per NRLM Portal								
S.No	Bank	Outstanding		NPA		%(Amount in Crore) of NPA		
		No.	Amount	No.	Amount	No.	Amount	
		1	ALLAHABAD BANK	51006	570.46	759	7.37	1.49
2	ANDHRA BANK	244	2.00	0	0.00	0.00	0.00	
3	BANK OF BARODA	6090	53.84	171	0.85	2.81	1.58	
4	BANK OF INDIA	15891	141.96	543	2.28	3.42	1.61	
5	BANK OF MAHARASHTRA	7	0.06	0	0.00	0.00	0.00	
6	CANARA BANK	6286	69.88	161	1.18	2.56	1.68	
7	CENTRAL BANK OF INDIA	32974	348.61	961	3.87	2.91	1.11	
8	CORPORATION BANK	61	0.30	3	0.01	4.92	2.74	
9	DENA BANK	42	0.12	1	0.01	2.38	4.48	
10	IDBI	2562	23.69	3	0.03	0.12	0.13	
11	INDIAN BANK	2101	23.36	220	2.64	10.47	11.32	
12	INDIAN OVERSEAS BANK	2772	17.86	8	0.02	0.29	0.12	
13	ORIENTAL BANK OF COMMER	331	2.42	6	0.02	1.81	0.77	
14	PUNJAB AND SIND BANK	38	0.29	5	0.01	13.16	2.87	
15	PUNJAB NATIONAL BANK	17584	221.40	124	0.80	0.71	0.36	
16	STATE BANK OF INDIA	74453	869.42	4901	26.23	6.58	3.02	
17	SYNDICATE BANK	3902	41.33	68	0.45	1.74	1.10	
18	UCO BANK	26246	285.07	197	1.99	0.75	0.70	
19	UNION BANK OF INDIA	8609	71.41	552	1.61	6.41	2.26	
20	UNITED BANK OF INDIA	104563	961.89	2183	11.94	2.09	1.24	
21	VJAYA BANK	291	2.09	1	0.00	0.34	0.18	
<b>SubTotal of PSU</b>		<b>356053</b>	<b>3707.46</b>	<b>10867</b>	<b>61.31</b>	<b>3.05</b>	<b>1.65</b>	
22	BGVB	149484	1957.32	8158	63.18	5.46	3.23	
23	PBGB	66354	1272.40	3275	31.83	4.94	2.50	
24	UBKGB	38927	500.73	702	3.52	1.80	0.70	
<b>SubTotal of RRBs</b>		<b>254765</b>	<b>3730.45</b>	<b>12135</b>	<b>98.53</b>	<b>4.76</b>	<b>2.64</b>	
25	HDFC BANK	14	0.15	0	0.00	0.00	0.00	
26	ICICI BANK	2	0.01	1	0.00	50.00	3.82	
<b>SubTotal of PVT</b>		<b>16</b>	<b>0.16</b>	<b>1</b>	<b>0.00</b>	<b>6.25</b>	<b>0.31</b>	
27	DAKSHIN DINAJPUR DCCB	4	0.06	0	0.00	0.00	0.00	
<b>SubTotal of Co-Op</b>		<b>4</b>	<b>0.06</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>Grand Total</b>		<b>610838</b>	<b>7438.14</b>	<b>23003</b>	<b>159.84</b>	<b>3.77</b>	<b>2.15</b>	

**Bank Sakhis:** WBSRLM arranged for training of SHG / Federation members at RSETIs. 125 such members have since passed the IIBF certificate course. The list was 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.

## Progress in NULM:

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

At the end of June 2019, 700 SEP-Individual proposals are sponsored to banks, out of which only 157 cases have so far been sanctioned & 130 cases have been disbursed. 1 proposals under SEP- Groups are sponsored to the banks, and the proposal have been sanctioned & disbursed and 2667 proposals have been sponsored under SHG Credit Linkage, out of which 1289 cases have been sanctioned & 1163 cases have been disbursed by Member banks.

### Comparison of DAY-NULM performance during the June quarter of the last 3 FY:

During the Quarter	Target	Proposals sponsored (No.)	Proposals Sanction	
			No.	Amount (Rs. In Lac)
01.04.17-30.06.17	21411	6930	577	407.82
01.04.18-30.06.18	21532	9733	985	1303.33
01.04.19-30.06.19	22390	3368	1447	2127.56

In the Sub Committee meeting dt 20-08-2019 it was informed by SUDA that about 1/3<sup>rd</sup> of the beneficiaries are yet to receive the benefit of interest subvention available under the Scheme. Banks are to complete the process and ensure lodgement of claim in the designated portal by 30-09-2019 covering the period upto March, 2019.

Also the common loan application form (as per IBA approved format) will be used by the Deptt from September, 19 onwards. It was also decided that District Magistrates would also write to the ULBs for ensuring their presence in DCC/DLRC meetings.

It was also discussed earlier that the Department would undertake joint campaigns/camps for disposal of proposals in pockets with long pendency. Further Common Loan Application form as prescribed by IBA will be used for sponsoring the beneficiaries to the Banks and the same is to be accepted by the banks.

## Finance to Joint Liability Groups (JLGs):

Progress of JLG as on June-2019 in FY 2019-2020								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2019-20 (01.04.19 to 30.06.2019)		JLGs Credit Linked (Disbursed) during the year 2019-20 (01.04.19 to 30.06.2019)		Outstanding position of JLGs as on June-2019	
			No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	4000	0	0.00	0	0.00	24	0.19
2	Andhra Bank	200	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	1300	0	0.00	0	0.00	0	0.00
4	Bank of India	2800	46	0.12	46	0.12	401	0.68
5	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
6	Canara Bank	2000	111	0.90	58	0.73	795	7.16
7	Central Bank of India	2400	19	0.19	19	0.05	219	1.08
8	Corporation Bank	200	0	0.00	0	0.00	0	0.00
9	Indian Bank	300	0	0.00	0	0.00	0	0.00
10	IOB	600	0	0.00	0	0.00	0	0.00
11	OBC	400	0	0.00	0	0.00	0	0.00
12	PNB	2000	0	0.00	0	0.00	0	0.00
13	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
14	SBI	9000	612	1.53	612	1.50	10888	44.04
15	Syndicate Bank	1000	0	0.00	0	0.00	21	0.26
16	UBI	7000	7604	26.45	6743	23.51	62848	123.49
17	UCO	2700	0	0.00	0	0.00	663	7.82
18	Union Bank of India	1000	0	0.00	0	0.00	16	0.80
<b>Total PSU</b>		<b>37100</b>	<b>8392</b>	<b>29.19</b>	<b>7478</b>	<b>25.91</b>	<b>75875</b>	<b>185.52</b>
19	Axis Bank	1000	1347	3.49	1347	3.49	1340	3.37
20	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
21	Catholic Syrian Bank	0	0	0.00	0	0.00	0	0.00
22	Dhanalaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0	0.00	0	0.00	0	0.00
24	HDFC Bank	1800	9120	148.40	9120	148.40	63469	543.29
25	ICICI	800	0	0.00	0	0.00	0	0.00
26	IDBI	500	1	0.01	1	0.01	31	0.17
27	IDFC	0	7304	86.02	7304	86.02	27875	212.65
28	Indusind Bank	0	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	3042	48.15	3042	48.15	24703	211.26
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	1600	15435	228.93	15435	228.93	155754	1082.11
34	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
35	SIDBI	0	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	3000	0	0.00	41288	267.59	105455	968.89
38	Utkarsh Small Finance Bank	1000	3583	11.69	3583	11.69	18050	43.90
39	YES Bank	0	0	0.00	0	0.00	0	0.00
<b>Total PVT</b>		<b>9700</b>	<b>39832</b>	<b>526.69</b>	<b>81120</b>	<b>794.28</b>	<b>396677</b>	<b>3065.63</b>
40	BGVB	6000	276	0.35	276	0.35	38262	18.73
41	PBGB	2600	19	0.18	19	0.18	2276	32.32
42	UBKGB	1600	27	0.13	27	0.13	3651	12.07
<b>Total RRB</b>		<b>10200</b>	<b>322</b>	<b>0.66</b>	<b>322</b>	<b>0.66</b>	<b>44189</b>	<b>63.12</b>
43	WB State Co-Op Bank Ltd.	3000	957	6.31	957	6.31	8687	38.11
44	WBSCARD Bank Ltd.	0	2	0.02	2	0.02	1087	0.76
<b>Total Co-Optv</b>		<b>3000</b>	<b>959</b>	<b>6.33</b>	<b>959</b>	<b>6.33</b>	<b>9774</b>	<b>38.87</b>
<b>Grand Total</b>		<b>60000</b>	<b>49505</b>	<b>562.87</b>	<b>89879</b>	<b>827.18</b>	<b>526515</b>	<b>3353.14</b>

## **Agenda-12**

### **Financial Literacy Camps & Awareness Drive**

Financial Inclusion and Education are two important elements in the Reserve Bank of India's developmental role. The aim of this initiative is to create awareness about financial products and services, good financial practices, going digital, consumer protection, etc.

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 3-7<sup>th</sup> with "Farmers" as the main theme and focusing on the benefits accrued by being a part of the formal banking system. The messages 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 2019-20 is given hereunder.**

Quarter	No of Special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
June,19	1134	29802	1265	37553	2399	67355

**Observation:** It is observed that the performance in the 1<sup>st</sup> 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 (7337), Paschim Medinipur (7152) Nadia (3108).

## **AGENDA-13**

### **Review of functioning of RSETIs**

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

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

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

**The position of Settlement and 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
April-June ,19	92	2468	459	18.60	72.33
Since inception	4230	112066	81489	72.72	59.00

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

- RSETI Directors will focus for more settlement through MUDRA loans.
- Possession should be immediately effected where land has been allocated.
- 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.
- RSETIs are to follow up with the concern authorities for early allocation.

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

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

## **AGENDA-14**

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

In the 144<sup>th</sup> 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.

#### **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 20<sup>th</sup> of next month from the quarter end.

#### **Present Status**

- ✓ SLBC has shared the RBI devised SOP and Input /Output formats with the member banks.
- ✓ SLBC is developing the portal (on uniform basis at par with other SLBCs).
- ✓ The portal is expected to be ready for uploading by member for business position data pertaining to Sept, 2019 quarter by mid-October after UAT.
- ✓ Next SLBC (147<sup>th</sup>) Review data will be processed through data uploaded by banks through online basis only.

**Important: The New Uniform Standardized System data uploading through centralized report generation at Head offices presupposes complete mapping of all the branches with Census/LGD codes along with 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 (last on 06-07-2019 and 05-08-2019). An Implementation Committee will be formed shortly.**



## **Agenda- 15**

### **Digitization and Digital District:**

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

Accordingly IBA has come out with an action plan in terms of which the Conveners of SLBCs are entrusted with the task of identifying one district in each state to make it 100% digitally enabled within a time frame of one year in a collaborative manner involving the stakeholders, including the Banks, State Government , RBI, etc.

### **SOP for the Digital Districts (as suggested by IBA)**

- ❖ The SLBC will convene a meeting of the bankers & stakeholders and finalize the way forward for making the said District 100 % digitally enabled.
- ❖ The digital landscape in the District is to be evaluated and data collated including those of the merchant establishments, and to decide the targets for all entities going forward. The targets may be allocated based on the number of bank branches in the identified district or any other parameter as deemed suitable.
- ❖ The specific issues enabling or inhibiting the delivery of service like poor internet connectivity, data drops, etc. may be consolidated and flagged to the authorities concerned and followed up to its logical conclusion.
- ❖ The MIS regarding the progress of the allocated targets may be collated will be made available on the SLBC's website.
- ❖ Awareness and Training Programmes
  - Customer awareness programmes to be conducted by way of meetings / advertisement in local media/ society meetings etc.
  - Staff education In- house training need on multi product and cross platform usage by staff need to be conducted.
- ❖ Services of RSETIs may be leveraged wherever they are present.

### **SLBC suggestions for Digital Districts**

- ❖ A Core Committee with members from RBI, UBI, SBI, HDFC Bank and State Govt may be constituted to formulate the course of action & assist SLBC in proper implementation. The District will be identified accordingly for adoption.
- ❖ The Committee will be merged with the Sub-Committee on Digital Payments for which modalities are being prepared.
- ❖ Bank-wise progress data will be collected on quarterly basis from Sept,2019 quarter reporting onwards and will form part of the regular items for SLBC agenda notes .

### **Sub-Committee for Digital Payment & Agenda Item**

The High-Level Committee on Deepening of Digital Payments, headed by Sri Nandan Nilekani, has made recommendations for leveraging of the SLBC mechanism for improved financial inclusion increasing digitization of payments. RBI has since advised all the SLBCs/UTLBCs to form a Sub-Committee on Digital Payments, preferably by December, 2019. An indicative list of agenda items has also been suggested as given hereunder.

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

SLBC accordingly proposes to set up the Committee by October, 2019 and prepare the roadmap for next course of action.

### **Payment Banks operations**

#### **Indian Post Payment Bank**

In terms of the suggestions of RBI, SLBC is including Indian Post payment Bank in SLBC forum. IPPB has an extensive network of 25 branches with 6479 banking access points (Post Offices) located in the State of West Bengal. Around 13000 trained and certified banking service provider are extending accessible and affordable banking solutions through their technology driven system which inter-alia provides following products.

- ❖ On Real time online banking through CBS.
- ❖ Mobile Banking.
- ❖ Integration with PFMS, NACH, Bharat Bill payment System, UPI etc.
- ❖ It also provides IMPS, NEFT, RTGS facilities.
- ❖ Provisions for mobile & DTH recharge and utility bill payment is available.
- ❖ DBT transactions is also routed through their system.

In addition to the abovementioned solutions and products the IPPB is also aligned with Indian Post for selling their various products. It is expected that with these vast network of facilities and recent decisions to become a small finance bank Indian post payment Bank will impetus to the financial inclusion through their last mile outreach capacity.

Bank	Savings Accounts		Current Accounts	
	No.	Amount (in Cr.)	No.	Amount (in Cr.)
IPPB	296546	4.74	1381	0.07

## Agenda: 16

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

**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 67 Outlets have been opened. The allottee banks must complete the exercise by 30-06-2019. 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.

<b>Bank Name</b>	<b>Banking Outlet Allotted</b>	<b>Banking Outlet Opened</b>
Allahabad Bank	2	2
Bank of Baroda	5	5
Canara Bank	1	1
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	2
BGVB	9	8
UBKGB	1	1
<b>Total</b>	<b>72</b>	<b>67</b>

(Bandhan Bank has not complied with the SLBC allotments. 2 URCs allocated to them have already been opened by other banks).

**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 63 Banking Outlets have been opened in 91 centres allocated to these 12 banks. All the allottee banks should ensure opening of Banking Outlets within the September, 2019 quarter.

<b>Bank Name</b>	<b>Banking Outlet Allotted</b>	<b>Banking Outlet Opened</b>
Allahabad Bank	9	9
Axis bank	12	2
BGVB	5	5
Bank of India	3	3
Canara Bank	7	6
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
<b>Total</b>	<b>91</b>	<b>63</b>

**Banks yet to Report:** Andhra Bank (2), Bandhan Bank (17), BOB (8), Bank of Maharashtra (2), CBI (5), Corporation Bank (11), HDFC Bank (6), ICICI Bank (6), IDBI Bank (8), IOB (9), OBC (9), UBKGB (7), UCO Bank (14), Union Bank (4), Vijaya Bank now BOB (5).

**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 1<sup>st</sup> phase.

The matter formed the part of the back ground papers for the SLBC Steering Committee meeting held on 03-09-2019. Subsequently details of the 138 centres have been shared with the member banks vide letter dated 05-09-2019 with a request to the member banks for submitting Letter of Intent by banks interested in opening banking outlets in those centres. This will enable SLBC in finalizing and executing the process for allocation of the centres on merit.

### **Identified GP HQs for extension of Banking Services through opening of Banking Outlets**

District	Total GP	< 1KM	1KM-3KM	3KM-5KM	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	2	2			3			3			2			2			10	10	
Bankura	46	1	2	14	2	6	2	4	7		4	4						10	17	2	29
Birbhum	22	5	6	4	5			2										7			7
Coochbehar	34	8	13	8			3			1										4	4
Dakshin Dinajpur	8		1	5			2													2	2
Darjeeling	37	1	8	8		3	5		2	2		1	4		2	1			8	12	20
Hooghly	26	4	4	6	1	5	1		2	2			1					1	7	4	12
Howrah	30	2	18	9			1													1	1
Jalpaiguri	18	9	5	1	1	1							1					1	1	1	3
Jhargram																					
Kalimpong	1						1													1	1
Kolkata																					
Malda	23	3	5	6			4			4			1							9	9
Murshidabad	27		4	17			5			1										6	6
Nadia	37	5	18	9			2			3										5	5
Paschim Burdwan	10		8	2																	
Purba Burdwan	29		9	13	2	3	1							1				3	3	1	7
Paschim Medinipur	40		19	21																	
Purba Medinipur	57	3	30	13	2	1	3	3	2									5	3	3	11
Purulia	79		19	16			24			17			3							44	44
Uttar Dinajpur	32		4	8			5			6			9							20	20
24 Parganas (North)																					
24 Parganas(South)	89	14	39	18	1	1	3		2	7		1	3					1	4	13	18
<b>Total</b>	<b>662</b>	<b>58</b>	<b>214</b>	<b>180</b>	<b>14</b>	<b>20</b>	<b>65</b>	<b>9</b>	<b>15</b>	<b>46</b>	<b>4</b>	<b>6</b>	<b>24</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>28</b>	<b>43</b>	<b>138</b>	<b>209</b>	

## Agenda no-17

### Progress in Education Loan & Housing Loan:

#### ❖ Education Loan:

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

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

<b>30.06.2017</b>	<b>31.03.2018</b>	<b>30.06.2018</b>	<b>31.03.2019</b>	<b>30.06.2019</b>
2375.85	2396.00	2361.00	2527.60	2348.07

**Comparison of disbursement position during June quarter of the last 4 FY.**

<b>June, 2016</b>		<b>June,2017</b>		<b>June,2018</b>		<b>June,2019</b>	
No.	Amt	No.	Amt.	No.	Amt.	No.	Amt.
3194	82.26	6281	109.36	3972	129.76	6244	221.68

The increase in 1<sup>st</sup> quarter is due to seasonal disbursement of existing loans as well as first time loans during the commencement of academic year.

#### Housing Loan:

The quarter wise break up of disbursement during the period from 01.04.2019 to 30.06.2019 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 120019 accounts during the period April 2018 to March 2019.

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

<b>30.06.2017</b>	<b>31.03.2018</b>	<b>30.06.2018</b>	<b>31.03.2019</b>	<b>30.06.2019</b>
32733.05	40804.00	36652.00	44194.27	45466.49

**Comparison of disbursement position during June quarter of the last 4 FY.**

<b>June,2016</b>		<b>June,2017</b>		<b>June,2018</b>		<b>June,2019</b>	
No.	Amt	No.	Amt.	No.	Amt.	No.	Amt.
14947	1002.13	24915	1851.76	22407	2133.49	36977	3694.18

It is expected that the momentum that has picked up in the last year should continue in the current year. The benefit under PMAY and the pickup of demand in Housing sector after streamlining through RERA Act will galvanize this segment. However, demand for big ticket housing loans is yet to be generated to make a large impact.

The deployment of Rs. 3694.18 crore in Housing loans amounts to 4.78% 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- 18

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

While monitoring the position of NPA, The percentage of Gross NPA stood at 11.91% as on June 2019 in the State of West Bengal. Amount in absolute terms reached Rs. 52240 crore as on June 2019.

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

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
March'2016	356011.00	43904.14	12.33
<b>June,2016</b>	<b>351565.93</b>	<b>51528.44</b>	<b>14.66</b>
March'2017	367642.87	55049.25	14.97
<b>June, 2017</b>	<b>383696.77</b>	<b>57080.19</b>	<b>14.88</b>
March'2018	415115.06	64105.19	15.44
<b>June,2018</b>	<b>409481.30</b>	<b>60574.35</b>	<b>14.79</b>
March'2019	427666.36	54012.04	12.63
<b>June,2019</b>	<b>438551.19</b>	<b>52240.37</b>	<b>11.91</b>

Significantly the NPA level has been reduced from March 2019 to June 2019 by Rs. 1771.67 crore which augurs well for the industry saddled with increasing trend of NPA generation for last 4 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.

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

N.B. It is to be noted that ICICI Bank is not sharing the positions of NPA in the State, despite rejoinders from SLBC.

## Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.06.2019 stood at 66.40%.

### Recovery Status of PRISEC loans as on 30.06.2019: (Amt. Rs. in crore)

Sector	March 2019			June 2019		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	13199	8347	63	16500	10608	64
MSME	14594	9334	63	19104	13223	69
OPS	6380	4229	66	9005	5792	64
<b>Total Prisec</b>	<b>34173</b>	<b>21910</b>	<b>64</b>	<b>44611</b>	<b>29624</b>	<b>66</b>
NPS	24656	14597	59	29601	16863	57
<b>Total</b>	<b>58830</b>	<b>36808</b>	<b>62</b>	<b>74213</b>	<b>46487</b>	<b>63</b>

**Observation:** The quarter to quarter comparison clearly reflects improvement in recovery scenario from 62% to 63% which is in conformity with the reduction in gross NPA to 3.53 % on 30-06-2019 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 30.06.2019:

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 139<sup>th</sup> SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 30.06.2019 there are 8412 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
30-06-2018	14840	189.56	4959	34.84
31-03-2019	14429	226.57	4921	47.96
30-06-2019	8412	175.10	2071	27.78

## Recovery under SARFAESI Act, 2002

It is observed that over 2370 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 30.06.2019						
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 31.06.2019
1	Alipurduar	2	3	0	12	17
2	Bankura	7	5	4	17	33
3	Birbhum	7	12	2	11	32
4	Coochbehar	0	1	3	55	59
5	Dakshin Dinajpur	2	0	3	77	82
6	Darjeeling	2	6	1	10	19
7	Hooghly	4	69	16	88	177
8	Howrah	9	77	12	77	175
9	Jalpaiguri	1	6	6	19	32
10	Jhargram	3	1	0	3	7
11	Kalimpong	0	0	0	0	0
12	Kolkata	31	160	65	229	485
13	Malda	18	7	27	42	94
14	Murshidabad	31	2	76	126	235
15	Nadia	4	7	37	34	82
16	Paschim Burdwan	3	31	19	38	91
17	Purba burdwan	8	12	14	29	63
18	Paschim Medinipur	1	2	25	15	43
19	Purba Medinipur	0	5	9	94	108
20	Purulia	0	5	5	9	19
21	Uttar Dinajpur	9	7	1	14	31
22	24 Pgs. (N)	16	80	35	91	222
23	24 Pgs. (S)	15	22	53	174	264
<b>Total</b>		<b>173</b>	<b>520</b>	<b>413</b>	<b>1264</b>	<b>2370</b>

Bank wise pending DM's permission under SARFAESI as on 31.06.2019						
Sr. NO.	Bank Name	Pending below 60 days	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total pending as on 31.06.2019
1	Allahabad Bank	19	86	98	123	326
2	Andhra Bank	0	6	2	20	28
3	BOB	6	5	16	65	92
4	BOI	0	21	6	46	73
5	Canara Bank	12	51	46	40	149
6	CBI	0	5	17	101	123
7	Indian Bank	1	0	13	18	32
8	IOB	0	0	0	25	25
9	PNB	8	22	18	87	135
10	SBI	21	16	11	65	113
11	Syndicate	64	4	1	18	87
12	UBI	26	52	134	457	669
13	UCO	2	98	0	25	125
14	Union Bank	3	1	3	3	10
	<b>PSUs Total</b>	<b>162</b>	<b>367</b>	<b>365</b>	<b>1093</b>	<b>1987</b>
15	Catholic Syrian Bank	0	1	0	0	1
16	HDFC	2	1	1	17	21
17	IDBI	0	3	2	15	20
18	Karur Vysya Bank	0	0	2	0	2
	<b>PVTs Total</b>	<b>2</b>	<b>5</b>	<b>5</b>	<b>32</b>	<b>44</b>
19	BGVB	9	7	43	78	137
20	PBGB	0	141	0	0	141
21	UBKGB	0	0	0	61	61
	<b>RRBs Total</b>	<b>9</b>	<b>148</b>	<b>43</b>	<b>139</b>	<b>339</b>
<b>Total</b>		<b>173</b>	<b>520</b>	<b>413</b>	<b>1264</b>	<b>2370</b>



## AGENDA- 19

### Social Security Scheme & GDPD

#### PMJDY Report as on 30.06.2019 (Cumulative)

Bank Type	Total A/c	Deposit (in Crore)	Zero Balance A/c
PSU Bank	29180933	10892.81	2150585
PVT. Bank	264916	40.10	82296
RRB	5105514	1374.91	1284799
<b>Total</b>	<b>34551363</b>	<b>12307.81</b>	<b>3517680</b>

Bank Type	No. of Rupay Debit card Issued	Aadhar Seeding
PSU Bank	24052359	23263731
PVT. Bank	249779	140136
RRB	3713752	3573131
<b>Total</b>	<b>28015890</b>	<b>26976998</b>

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2017	1095440	4937081	238361	6270882
<b>30.06.2017</b>	<b>3793909</b>	<b>902181</b>	<b>265161</b>	<b>4961251</b>
31.03.2018	5585206	1253089	472248	7310543
<b>30.06.2018</b>	<b>5267407</b>	<b>1199305</b>	<b>522226</b>	<b>6988938</b>
31.03.2019	5517547	1178923	1040846	7737316
<b>30.06.2019</b>	<b>3807496</b>	<b>800797</b>	<b>1236414</b>	<b>5844707</b>

#### 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
<b>30.06.2017</b>	<b>PMSBY</b>	<b>707</b>	<b>524</b>	<b>153</b>	<b>30</b>
	<b>PMJJBY</b>	<b>2308</b>	<b>2111</b>	<b>181</b>	<b>16</b>
31.03.2018	PMSBY	2863	2636	160	67
	PMJJBY	2608	2313	236	59
<b>30.06.2018</b>	<b>PMSBY</b>	<b>3014</b>	<b>2747</b>	<b>179</b>	<b>88</b>
	<b>PMJJBY</b>	<b>2821</b>	<b>2535</b>	<b>199</b>	<b>87</b>
31.03.2019	PMSBY	3008	2456	292	261
	PMJJBY	4901	4274	417	204
<b>30.06.2019</b>	<b>PMSBY</b>	<b>3815</b>	<b>3169</b>	<b>273</b>	<b>385</b>
	<b>PMJJBY</b>	<b>5133</b>	<b>4606</b>	<b>347</b>	<b>179</b>

**APY Citizen's Campaign 2019:** PFRDA organise a national level APY enrolment competition named "APY Citizen's Choice 2019" among all the States / UTs with an allocation of targets of 43000. As directed by PFRDA Town hall meetings were conducted in 5 districts namely Kolkata, 24 Pgs. (North), 24 Pgs. (South), Hooghly and Murshidabad with proper publicity, awareness and participation by the stake holders as well as the target group members. SLBC mentioned the performance of the LDM of 24 Pgs. (North) in successfully organising the town hall meeting with participation of more than 900 persons.

## **Gram Panchayat Development Plan (GPDP)**

The major deliverables under GPDP as per DFS guidelines are as follows:

- A) Full coverage under Suraksha Bima Yojana
- B) Full coverage under Atal Pension Yojana
- C) Full coverage under Pradhan Mantri Jeevan Jyoti Beema Yojana
- D) Banking correspondents with micro ATMs

To ensure achievements of the deliverables, SLBC Conveners are to initiate & implement the following actions:-

i) General Manager, SLBC Convener or his representative would be the State Nodal Officer for the Campaign and will work in tandem with Nodal Officers of State Panchayati Raj Departments (PRDs) to sensitize the people about the above mentioned schemes. He should also ensure to appoint the Frontline Workers through the Lead Bank Manager (LDM) and Block Level Bankers' Committees (BLBCs) to be deputed for special Gram Sabha meetings on the designated days.

ii) Frontline Workers as deputed by GM, SLBC Convener or his representatives would make presentations before Gram Sabha providing information about the salient features and benefits of the schemes with the aim of saturating the enrolment process.

iii) Specific modules having information on these four schemes (including the eligibility and claim procedure under the Rupay insurance programme, PMJJBY, PMSBY and overdraft under PMJDY) and suggested questions/ information in respect of the four schemes of this department in the major deliverables under GPDP will be provided to the Frontline Workers for necessary action.

iv) It is suggested that GP Head Quarters bank Branch-Heads would act as frontline workers accordingly.

## **AGENDA- 20**

### **Market Intelligence Issues:**

- ❖ Ponzi schemes / Illegal activities of Un-incorporated bodies / Firms / Companies soliciting deposits from the public.
- ❖ Banking related cyber frauds, phishing etc.
- ❖ Instances of usurious activities by lending entities in the area, cases of over indebtedness.
- ❖ Credit related frauds by borrower groups etc.

In the Steering Committee meeting dt 03-09-2019 it was decided that banks would report regarding incidence of Ponzi schemes, illegal financial activities by individual/firms , if any, to SLBC for onward reporting to authorities.

Also, threats of cyber frauds, phishing, etc should be highlighted during financial literacy drives conducted by banks.

## AGENDA- 21

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

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

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 June19 quarter has been deferred due to the Intra-Bank & Inter Bank Consultation & Ideation process held at all the Branch/Regional Offices and SLBC level from 18-08-2019 to 24-08-2019 and State Assembly Session thereafter.

**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.

**Uniform Time Zone :** As advised by IBA under EASE.2 for fixation of Uniform Banking Hours for Public Sector Banks in West Bengal , based on recommendation of the LDMs the following Time Zone has been fixed for PSBs in the State.

10.00 a.m. – 4.00 p.m.

## **Events (Campaign for generation of ideas and consultation through Bankers' Meets)**

A State-level inter-bank consultative meeting involving Public Sector Banks was held on 22-23<sup>rd</sup> August, 2019. The objective is to align the National as well as State priorities with banking through generation of ideas and streamlining the business process. It also envisages synchronization of area specific issues with growth potential thereof to enable the banking sector to contribute significantly for making India a \$ 5 trillion economy by 2024.

The eight (8) themes that were broadly covered during the consultative process are,

1. Increasing Digital Payments
2. Corporate Governance in PSBs
3. Credit for MSMEs
4. Use of Technology in PSBs
5. Opportunity in Retail Lending
6. Agriculture Lending
7. Challenges in Export Credit
8. PMFDY for Financial

Based on the consultations at Branch/Regional and State level, the alignment of banking with national priorities are being taken up for assessment & initiating necessary steps in the following major areas,

- 1) Credit support for economic growth
- 2) Credit support for infrastructure
- 3) Doubling farmers income
- 4) Jal Shakti
- 5) Green economy
- 6) Housing for All
- 7) Swachh Bharat
- 8) Women empowerment
- 9) MSME & MUDRA loans
- 10) Stand Up India
- 11) Education loan
- 12) Blue economy
- 13) Export credit
- 14) Digital economy
- 15) Technology
- 16) Financial Inclusion
- 17) Direct Benefit Transfer
- 18) Ease of Living
- 19) Alignment with local priorities
- 20) Corporate Social Responsibility

The suggestions generated during the process are collated/received during the process and shall be presented in National level meeting for policy decision and preparing the next course of action. It is expected that requisite steps vis a vis the structural & cyclical issues faced by the banks will be initiated in the coming days which will give an impetus to the thrust area of advance in the State – Agriculture, MSME and Retail Credit in the coming days.