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सितंबर, 2019 की तिमाही समीक्षा हेतु राज्य स्तरीय बंकस समिति की 147 वीं बैठक

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

State Level Bankers' Committee for West Bengal

Executive Summary of Agenda Notes

147th SLBC MEETING FOR QUARTERLY REVIEW OF Sept, 2019

f /Date : 20.12.2019

र :

/ Time : 12.00 Noon.

Venue: Kolkata

Flow of Events for 147th SLBC Meeting

- Welcome address by Convener, SLBC, West Bengal.
 - Inaugural Address by Chairman, SLBC, West Bengal & MD & CEO, United Bank of India.
 - Address by Chief Secretary, GoWB
 - Address by Regional Director/Chief General Manager, Reserve of India.
 - Key Note Address by Hon'ble Finance Minister, GoWB and Agenda-wise discussion/review.
 - Address by Chief General Manager, NABARD, Kolkata.
 - Address by Director, Dept of Financial Services, Ministry of Finance.
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Agenda items for 147th SLBC, West Bengal.

1. Confirmation of minutes of the 146th SLBC meeting dated 17-09-2019.
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 Sept, 19 quarter.
4. CD Ratio & review of districts with CD Ratio below 40%.
5. (A) Progress in Agriculture Credit.
(B) Progress in KCC saturation, BSBS coverage & Progress in Animal Husbandry & Fishery.
(C) Doubling of Farmers' Income by 2022.
6. (A) Deployment of credit in MSME.
(B) Adoption of MSME Clusters & Credit Linkage.
(C) Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans.
7. Progress in SHG-NRLM & Progress in NULM & Progress in JLG Finance.
8. Progress in Education Loan & Housing Loan.
9. Progress on Data Management System as per Revamped Lead Bank Scheme.
10. Digitization and Digital District.
11. Recovery position and Status of SARFAESI cases & Certificate cases etc.
12. Financial Literacy Camps & Awareness Drive.
13. Review of functioning of RSETIs.
14. Review of status of opening of Banking Outlets in unbanked centres / GP Hd quarters.
15. Social Security Schemes, Payments Banks etc.
16. Market Intelligence Issues & others.
17. 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 147th SLBC Meeting

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EXECUTIVE SUMMARY OF AGENDA FOR 147th SLBC Meeting

AGENDA- 1 (Confirmation of the minutes for 146th SLBC dt 17-09-2019)

The proceedings and action points of 146th SLBC Meeting for West Bengal held in Kolkata on 17th Sept, 2019 was circulated under cover of Convener Bank's letter to the members on 23-09-2019. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 146th SLBC dt 17-09-19

The ATR for the major action points as emerged in the last 146th SLBC is given below.

Sr.	Action Points	Action taken for compliance
1	The sanction & disbursement process must be stepped up for attaining the target of Rs.55000 crore in Agriculture sector which was realistically set by SLBC.	Banks have disbursed 21524 crore upto Sept,19 at 40% yearly target. Banks are to accelerate the credit outflow in the busy season to achieve the target. Focus should be on Agri Infrastructure and Agri Ancillary sectors.
2	Banks are to target the 28 lakh non-loanee farmers registered under Bangla Shasya Bima Scheme of GoWB based on the available land records.	Decision has been taken in the meeting dated 25-09-2019 to extract the non-loanee farmers' details from the BSBS data base for sharing with LDMs/ADAs for generating proposals for onward sponsoring to the banks.
3	The momentum in credit deployment for MSME sector is to be sustained for achieving the yearly target of Rs.70000 crore.	Banks have already achieved 50% of the target with disbursement of Rs.35089 Crore upto Sept, 2019 and are in course to attain the target.
4	The negative trend observed in CD Ratio of 13 districts is to be contained and the banks must step up the delivery of credit across the State & improve on this score.	Regarding the negative growth in CD Ratio the position has improved with 7 districts showing negative growth trend in Sept, 19 quarter vis-à-vis the previous quarter. The Districts are Darjeeling, Jalpaiguri, Murshidabad, Paschim Burdwan, Purba Burdwan, Purba Medinipur & Uttar Dinajpur.
5	SLBC to convene a meeting of bankers & stakeholders for preparing the roadmap w.r.t the identification of 100 MSME clusters as suggested by Hon'ble Finance Minister.	A special meeting for MSME was held on 27-09-2019 where 152 clusters (82 MSME.50 Handloom and 20 WBKVIB) have been adopted. Strategy for identification & coverage of target group through Orientation-cum-Sensitization camps has been prepared.

6	Credit to Animal Husbandry & Fishery sector is to be accelerated with group approach.	Clusters identified by SLBC have been ratified by ARD Dept. Number of sanction in Dairy loans increased from 3079 to 63814, Poultry loans from 7875 to 18376, Fishery loans from 10904 to 23354 during Sept, 19.
7	A special meeting is to be immediately convened by SLBC for improvement in enrolment and better convergence of action plans among the stakeholders & banks for saturation in KCC loans.	A special meeting was held on 25-09-19. It was decided to identify the left out farmers from the data base of non-loanee farmers in the Bangla Shasya Bima Scheme which will be shared through LDMs with the ADAs for collection of applications for onward sponsoring to respective banks on camp mode.
8	Subsidy under National Livestock Mission, Dairy Entrepreneurship Dev Scheme is to be booked with immediate sanction of loans	473 Dairy loans have been sanctioned under DEDS while 66 Poultry & 123 Pig-rearing loans sanctioned under NLM scheme upto Sept,2019 quarter.
9	Identification of clusters for GoWB 4% Intt Subvention scheme for Weavers should be taken up on pilot basis initially and scaling up of business afterwards.	50 Handloom Clusters have been identified by Handloom Department and adopted by SLBC for accelerated credit linkage to the weavers under the GoWB Scheme.
10	The pending proposals under NRLM need to be disposed off at the earliest and the Bank-wise list is to be shared with banks.	The bulk of the pending lot has been cleared and the sanction under NRLM has increased from 55925 SHGs on June,19 to 295051 SHGs as on Sept,19.
11	Insurance companies are to complete the process of settling claims under the crop insurance schemes.	In the review meeting of Crop Insurance scheme held on 01-11-2019 by Agri Department, the ICs informed that the process would be completed in the current quarter,
12	Banks are to send the list of long pending cases requiring permission from District Magistrates under SARFAESI Act, 2002 for onward submission by SLBC.	Details of 2068 loans for Rs.1324 crore under SARFAESI Act, 2002 have been received from 21 banks and the district-wise lists for DM Permission are being sent to the State Govt authorities.

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. 62700 crore in Priority Sector, i.e. 42% of the Annual Target of Rs.148000 crore during the period April to September of the financial year 2019-20. The percentage of achievement was 39% during April-Sept, 18 quarter of 2018-19 in Prisec and the yearly target is expected to be achieved with the delivery of credit in the busy 2nd half of the year..

While achievement under Agriculture sector is 40%, the achievement in MSME and Other Prisec (OPS) are 50% and 26% of the ACP respectively as on 30-09-2019.

Disbursement in Non-Priority sector is Rs. 79785 crore i.e. 443% of the Annual Target of Rs. 18000 crore which results in overall disbursement of Rs. 142485 crore i.e. 86% of annual target of Rs.166000 crore. Banks may revisit the sector classification made in the system to rule out the possibility of wrong sector classification.

A comparative position of achievement in disbursement under ACP 2019-20 as on 30.09.2019 with the corresponding quarter of last 2 years is as under:

	2017-18 (April-Sept)			2018-19 (April-Sept)			2019-20 (April-Sept)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	59098	17866	30	64071	23391	37	55000	21524	40
MSME	38000	17913	47	50000	20287	41	70000	35089	50
OPS	11191	7795	69	15890	6418	41	23000	6087	26
PRISEC	108289	43574	40	129961	50096	39	148000	62700	42

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

AGENDA- 4

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

CD Ratio of the State stood at 62.18% as on 30-09-19 whereas it was 63.12 % on 30-06-19. For calculation of CD Ratio of the State as on 30th Sept, 2019, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Total Deposit (A)	795044
Total Advance utilized in the State (B=C+D)	480321
Out of which outstanding of credit sanctioned from the State (C)	447270
Credit sanctioned from outside State but utilized in West Bengal (D)	33052
RIDF Support (E)	14006
Total Advance to be reckoned (F=B+E)	494328
CD Ratio (F*100 / A)	62.18%

The decline in CD Ratio is in line with the trend as observed on national basis where the CD Ratio has come down from the high of 78.06 % on 21-12-2018 to 76.25% as on 13-09-2019. In West Bengal the reduction on YOY basis was from 64.12% on Sept,18 to 62.18% on Sept,2019.

The reasons for the decline in CD Ratio has been attributed to the effects of Demonetization, GST, current economic slowdown with lower industrial outputs, slowing consumption as well as lack of pick-up in corporate loans in the aftermath of the issues concerning NBFCs.

With the series of measures initiated by the Government for revival of the economy with anticipated peak season demand for credit in the 2nd half of the year , it is expected that banks will be able to show a decent position by March,2020 end.

Position of districts with less than 40 % CD Ratio

CD Ratio on	Hooghly	Kalimpong	Paschim Bardhaman	24 Parganas (N)
30-06-2019	27.61	32.28	26.61	23.70
30-09-2019	29.69	32.28	26.11	24.35

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

Along with current economic slowdown the 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 said to be the contributing factors in these 4 districts along with recessionary trends observed in last couple of quarters. The CD Ratio in Paschim Burdwan was adversely impacted after June, 19 onwards revisiting the deposit position of the district with reporting of substantial deposit reported previously in Kolkata district.

SLBC desk is regularly following up with the LDMs of the districts to overcome the obstacles to increase the CD ratio beyond 40%. A special meet was organized by 24 Parganas (North) LDM Office with the stakeholders (District Magistrate, RBI) and the member banks on 19-09-2019 and decided to focus on MSME Clusters, SHG credit linkages as well as Housing loans in New Town area for improving the CD Ratio. Hooghly district is also arranging for a stakeholders’ meeting with entrepreneurs in 2nd week of December, after holding their DCC meetings.

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 particularly for technology up-gradation and similarly in Agri Processing Units.

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

While the negative trend in 7 Districts (Darjeeling, Jalpaiguri, Murshidabad, Paschim Burdwan, Purba Burdwan, Purba Medinipur & Uttar Dinajpur) in Sept, 19 quarter is in improvement over 13 Districts with negative growth for June, 19 quarter, the 3 districts namely Paschim Burdwan, Purba Burdwan and Purba Medinipur witnessed negative growth for two successive quarters. These districts must initiate remedial measures urgently to arrest the down trend with proper implementation of action plan.

District	As on 30.06.2019	As on 30.09.2019	Increase/Decrease	
			(+)	(-)
Alipurduar	40.53	40.59	+	
Bankura	42.21	42.55	+	
Birbhum	38.83	40.13	+	
Coochbehar	63.05	66.93	+	
Dakshin Dinajpur	52.04	53.13	+	
Hooghly	27.61	29.69	+	
Howrah	42.87	43.65	+	
Jhargram	40.11	40.87	+	
Kalimpong	32.28	32.28	+	
Kolkata	81.77	84.56	+	
Malda	54.10	54.38	+	
Nadia	49.02	49.13	+	
Paschim Medinipur	44.96	45.38	+	
Purulia	42.77	46.53	+	
24 Pgs. (N)	23.70	24.35	+	
24 Pgs. (S)	44.05	45.76	+	
Darjeeling	57.66	57.40	-	
Jalpaiguri	52.78	43.06	-	
Murshidabad	56.27	55.02	-	
Paschim Burdwan	26.61	26.11	-	
Purba Burdwan	41.27	40.55	-	
Purba Medinipur	42.57	42.16	-	
Uttar Dinajpur	59.60	55.88	-	

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

District Wise CD Ratio of West Bengal as on 30.09.2019						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on Sept. 2018	CD Ratio as on Sept. 2019		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	42.96	4638.31	1882.89	40.59
2	Bankura	UBI	42.76	10256.00	4364.00	42.55
3	Birbhum	UCO	42.74	14783.63	5932.39	40.13
4	Coochbehar	CBI	42.50	7829.57	5240.16	66.93
5	Dakshin Dinajpur	UBI	46.72	4231.33	2248.31	53.13
6	Darjeeling	CBI	43.28	15484.68	8888.23	57.40
7	Hooghly	UCO	37.73	42727.08	12685.83	29.69
8	Howrah	UCO	41.54	36313.91	15850.55	43.65
9	Jalpaiguri	CBI	36.15	11568.93	4981.40	43.06
10	Jhargram	UBI	43.84	3575.91	1461.50	40.87
11	Kalimpong	SBI	40.20	1489.30	480.81	32.28
12	Kolkata	SBI	80.35	312100.28	263909.96	84.56
13	Malda	UBI	43.69	11654.02	6337.96	54.38
14	Murshidabad	UBI	41.11	13160.10	7241.17	55.02
15	Nadia	UBI	41.36	29576.63	14530.95	49.13
16	Paschim Burdwan	SBI	41.65	39420.79	10294.20	26.11
17	Purba Burdwan	UCO	41.10	25459.53	10323.62	40.55
18	Paschim Medinipur	UBI	41.00	19323.03	8768.30	45.38
19	Purba Medinipur	UBI	41.31	24088.36	10154.66	42.16
20	Purulia	UBI	38.27	7484.00	3482.00	46.53
21	Uttar Dinajpur	UBI	41.93	6942.00	3879.00	55.88
22	24 Pgs. (N)	AB	32.23	119807.32	29170.62	24.35
23	24 Pgs. (S)	UBI	44.16	33130.01	15161.29	45.76
CD Ratio as on Sept. 2018			56.09	795044.72	447269.80	56.26
Amount sanctioned from outside State but fund utilised in the State of West Bengal					33051.79	62.18
RIDF Support					14006.95	
Total Advances in the State					494328.54	
Credit Deposit Ratio			64.12			

BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)/D RATIO AS ON Sept. 2019							
(Amt. in Crore)							
Sl No.	Name of Banks	CD Ratio as on Sept. 2018	As on September 2019				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Allahabad bank	46.77	50002.63	23388.06	46.77	0.00	46.77
2	Andhra Bank	75.22	5935.42	6311.40	106.33	0.00	106.33
3	Bank of Baroda	60.36	32708.00	21875.00	66.88	0.00	66.88
4	Bank of India	45.73	32781.00	15781.32	48.14	0.00	48.14
5	Bank of Maharashtra	90.29	2004.42	1532.41	76.45	0.00	76.45
6	Canara Bank	53.48	15963.75	8426.44	52.78	0.00	52.78
7	Central Bank of India	41.00	23091.05	8136.70	35.24	0.00	35.24
8	Corporation Bank	90.00	5847.65	5061.71	86.56	0.00	86.56
9	Indian Bank	39.53	9903.40	4138.34	41.79	0.00	41.79
10	IOB	53.78	13172.14	7457.22	56.61	0.00	56.61
11	OBC	94.19	8736.29	7672.33	87.82	0.00	87.82
12	PNB	59.93	29766.07	18349.91	61.65	0.00	61.65
13	Punjab & Sind Bank	85.71	2559.00	3929.00	153.54	0.00	153.54
14	SBI	39.46	188230.00	67363.00	35.79	18297.00	45.51
15	Syndicate Bank	94.78	7283.06	8120.72	111.50	0.00	111.50
16	UBI	47.66	67488.59	34504.59	51.13	35760.00	104.11
17	UCO	38.04	35073.00	14319.46	40.83	0.00	40.83
18	Union Bank of India	62.16	20509.89	13164.36	64.19	174.22	65.03
Total PSU		48.64	551055.36	269531.97	48.91	54231.22	58.75
19	Axis Bank	61.55	39054.00	24335.00	62.31	0.00	62.31
20	Bandhan Bank	96.59	21032.40	19826.07	94.26	0.00	94.26
21	Catholic Syrian Bank Ltd.	0.00	56.48	15.82	28.01	0.00	28.01
22	Dhanlaxmi Bank Ltd.	0.00	74.30	137.77	185.42	0.00	185.42
23	Federal Bank	79.31	3327.84	2554.23	76.75	0.00	76.75
24	HDFC Bank	72.23	41068.18	26213.91	63.83	0.00	63.83
25	ICICI	89.73	36766.72	26113.92	71.03	0.00	71.03
26	IDBI	42.93	15863.63	7380.32	46.52	0.00	46.52
27	IDFC	477.16	421.56	3311.48	785.53	0.00	785.53
28	Indusind Bank	241.80	5730.24	13198.24	230.33	0.00	230.33
29	Jana Small Finance Bank	1823.22	777.31	565.61	72.77	0.00	72.77
30	Karnataka Bank Ltd.	0.00	1223.69	1427.38	116.65	0.00	116.65
31	Karur Vysya Bank	0.00	1174.45	1054.39	89.78	0.00	89.78
32	Kotak Mahindra Bank	84.74	6459.43	5681.34	87.95	0.00	87.95
33	Ratnakar Bank Ltd	284.95	6932.00	6923.62	99.88	0.00	99.88
34	South Indian Bank Ltd.	166.47	1239.80	1967.57	158.70	0.00	158.70
35	SIDBI	0.00	0.00	65.80	#DIV/0!	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	26.42	670.43	118.56	17.68	0.00	17.68
37	Ujjivan Small Finance Bank	1060.50	701.64	1735.53	247.35	0.00	247.35
38	Utkarsh Small Finance Bank	178.42	71.39	65.34	91.53	0.00	91.53
39	YES Bank	94.59	7632.00	6404.05	83.91	0.00	83.91
Total PVT		56.46	190277.49	149095.95	78.36	0.00	78.36
40	BGVB (UBI)	38.72	16081.75	6258.54	38.92	9661.76	99.00
41	PBGB (UCO)	49.97	5317.19	2829.92	53.22	1343.58	78.49
42	UBKGB (CBI)	51.94	3204.22	1809.76	56.48	1125.66	91.61
Total RRB		42.95	24603.16	10898.22	44.30	12131.00	93.60
43	WB State Co-Op Bank Ltd.	57.77	28886.89	16564.24	57.34	10544.74	93.85
44	WBSCARD Bank Ltd.	48.40	221.82	1179.42	531.70	0.00	531.70
Total Co-Optv		57.36	29108.71	17743.66	60.96	10544.74	97.18
Grand Total		56.09	795044.72	447269.80	56.26	76906.96	65.93
Amount sanctioned from outside State but fund utilised in the State of West				33051.79			
RIDF Support				14006.95			
Total Credit in the State				494328.54			
Credit Deposit Ratio					62.18		
Total Credit + Investment				571235.50			
Total Credit + Investment Deposit Ratio		64.12			71.85		

AGENDA-5

(A) Progress in Agriculture Credit:

The progress in last 5 financial years and disbursement in the September quarter of the corresponding financial years are as follows,

Financial Year	YearlyTarget (Cr.)	Achievement (Cr.)	% of Achievement
31.03.2015	39800	23327	59
(30.09.2015)	43535	13601	31
31.03.2016	43536	30930	71
(30.09.2016)	52551	16767	32
31.03.2017	52551	34175	65
(30.09.2017)	59098	17866	30
31.03.2018	59098	42232	71
(30.09.2018)	64071	23391	37
31.03.2019	64071	45586	71
(30.09.2019)	55000	21524	40

The Agriculture disbursement during the period April to September of financial year 2019-2020 is Rs. 21524 crore, showing a decrease of 7.98 % over disbursement of Rs.23391crore made during the corresponding period of last financial year 2018-2019. However, with attainment of 40% in deployment of credit for the 1st half of the year 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 145th SLBC meeting..

With Rs.17775 crore deployments in Farm Credit at 82.58% of the total agriculture deployment and 96% of farmers in SF/MF category, it is obvious that the banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors. SLBC has been sensitizing the member banks to focus on other areas like pledge finance through Negotiable Warehouse Receipts, FPO/FPC finance.

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 Mechanization schemes. The improvement as observed in the said sub-sectors (including both KCC & Non-KCC loans) during the last quarter is as follows,

(Rs in Crore)

As on	Dairy		Poultry		Fishery		Farm Mechanization	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.06.19	30079	321.31	7875	77.89	10904	83.75	20663	745.61
30.09.19	63814	513.60	18376	285.11	23354	212.02	41122	1366.09

(B) Progress in KCC Saturation, BSBS Coverage

KCC:It is an important agenda of SLBC to cover all eligible farmers of the State under KCC.In the special meeting dt 25-09-2019 it was decided to cover the left-out farmers on the basis of identification through Webel generated District/ Block level list of non-loanee farmers from the BSBS data base.

After segregation of Block-wise data by LDMs and subsequent sponsoring by Asstt Directors of Agricultures the branches will dispose of the proposals in camp mode.

DCO/Nodal Officers of respective banks will report to the LDMs for onward submission of the consolidated District progress report by LDMs to SLBC.

During the 1st half of the financial year 158982 new enrolments have been made by banks against 971527 renewals. Achievement of target is 33% at 1130509 against 35.00 lakh allocated under the Annual Credit Plan.

Target & Achievement under KCC in West Bengal in last 4 financial years and disbursement during Sept. quarter of the corresponding financial years.

Year	Target (No.)	Achievement (No.)	% of Achievement
31.03.2016	20,00,000	17,53,590	88
30.09.2016	17,00,000	8,49,739	50
31.03.2017	17,00,000	16,34,533	96
30.09.2017	17,00,000	9,16,338	54
31.03.2018	17,00,000	19,89,626	117
30.09.2018	20,00,000	9,62,418	48
31.03.2019	20,00,000	21,65,443	109
30.09.2019	35,00,000	11,30,509	33

N.B. All the banks operating in the State have issued 1130509 KCCs during the April-Sept,19 quarter at 33% of annual target of 35.00 lacs. Total amount for KCC stood at Rs. 4122.66 crore as on 30.09.2019 which account for 23% of the farm credit segment..

The Average ticket size of Rs.42,596/- as on 31.03.2019 has increased marginally to Rs.44,972/- on 30.09.2019. Average credit per KCC of all the banks excluding WB State Co-operative Bank is Rs.63,578/- while it is Rs.24,988/- for WB State Co-Op Bank.

All the banks has reported 92578 accounts amounting Rs.451.55 crore under the written off KCC loan category.

Bank wise KCC position as on 30.09.2019															
(Amount in Crore)															
Sr. No.	Bank Name	Target (No.)	" Disbursement " during (01.04.2019 to 30.09.2019)				Total KCC issued during 01.04.2019 to 30.09.2019 (Fresh + Renewal)		% of Achievement	Outstanding Position (excluding written off a/cs) as on 30.09.2019		Written-Off KCC a/cs as on 30.09.2019			
			Fresh Sanction (01.04.2019 to 30.09.2019)		Renewal cases (01.04.2019 to 30.09.2019)		NO.	Amount		NO.	Amount	NO.	Amount	NO.	Amount
			NO.	Amount	NO.	Amount									
1	Allahabad bank	207500	2320	13.69	19907	106.56	22227	120.25	10.71	87956	512.68	0	0.00		
2	Andhra Bank	13000	8	0.04	15	0.05	23	0.09	0.18	23	0.09	0	0.00		
3	Bank of Baroda	95000	609	4.03	2699	16.12	3308	20.15	3.48	17837	113.76	48	0.21		
4	Bank of India	150000	10902	183.56	33337	369.60	44239	553.16	29.49	231151	1073.78	4806	14.15		
5	Bank of Maharashtra	5000	176	4.22	23	0.48	199	4.70	3.98	509	11.18	0	0.00		
6	Canara Bank	150000	1626	8.47	3293	21.18	4919	29.65	3.28	19619	154.60	0	0.00		
7	Central Bank of India	180000	936	3.69	5517	31.89	6453	35.58	3.59	75376	421.72	0	0.00		
8	Corporation Bank	15000	269	1.76	68	0.39	337	2.15	2.25	1416	13.77	0	0.00		
9	Indian Bank	20000	85	0.65	636	0.46	721	1.11	3.61	4028	23.11	0	0.00		
10	IOB	40000	193	0.81	743	3.00	936	3.81	2.34	6124	32.50	0	0.00		
11	OBC	30000	504	2.10	637	8.31	1141	10.41	3.80	2834	15.04	0	0.00		
12	PNB	150000	5325	30.75	36585	142.93	41910	173.68	27.94	166253	1023.95	23412	172.65		
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	19836	123.00	41818	260.21	61654	383.21	12.84	293679	2826.85	0	0.00		
15	Syndicate Bank	60000	945	6.33	1217	9.32	2162	15.65	3.60	8397	57.65	0	0.00		
16	UBI	410000	926	6.32	29482	189.48	30408	195.80	7.42	281909	1647.95	15544	87.30		
17	UCO	107500	3760	15.71	3113	17.33	6873	33.04	6.39	58543	282.44	0	0.00		
18	Union Bank of India	62500	387	81.63	1861	101.72	2248	183.35	3.60	17769	476.89	41	0.01		
	Total PSU	2180500	48812	487.06	180956	1279.23	229768	1766.29	10.54	1273493	8691.96	43851	274.32		
19	Axis Bank	75000	5370	49.51	0	0.00	5370	49.51	7.16	14222	494.39	248	9.00		
20	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
21	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
22	Dhanlaxmi bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
23	Federal Bank	1000	84	1.53	0	0.00	84	1.53	8.40	207	7.20	0	0.00		
24	HDFC Bank	50000	49612	183.28	67	7.29	49679	190.57	99.36	145961	487.53	0	0.00		
25	ICICI	45000	2986	22.86	0	0.00	2986	22.86	6.64	5106	95.17	0	0.00		
26	IDBI	40000	136	1.13	3781	27.51	3917	28.64	9.79	11960	139.15	0	0.00		
27	IDFC	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
28	Indusind Bank	1000	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00		
29	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
31	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
32	Kotak Mahindra Bank	1000	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	#DIV/0!	0	0.00	0	0.00		
34	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
35	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
36	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
37	Ujjivan Small Finance Bank	5000	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00		
38	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
39	YES Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00		
	Total PVT	218000	58188	258.31	3848	34.80	62036	293.11	28.46	177456	1223.44	248	9.00		
40	BGVB (UBI)	330000	7068	15.42	58856	115.49	65924	130.91	19.98	194985	536.66	34939	157.37		
41	PBGB (UCO)	155000	2069	14.33	13000	103.83	15069	118.16	9.72	73445	319.60	0	0.00		
42	UBKGB (CBI)	90000	773	5.41	3273	48.23	4046	53.64	4.50	63592	564.12	0	0.00		
	Total RRB	575000	9910	35.16	75129	267.55	85039	302.71	14.79	332022	1420.38	34939	157.37		
43	WB State Co-Op Bank Ltd.	525000	42072	65.91	711594	1694.64	753666	1760.55	143.56	1659951	4147.98	13540	10.86		
44	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00		
	Total Co-Optv	526500	42072	65.91	711594	1694.64	753666	1760.55	143.15	1659951	4147.98	13540	10.86		
	Grand Total	3500000	158982	846.44	971527	3276.22	1130509	4122.66	32.30	3442922	15483.76	92578	451.55		

District wise KCC position as on 30.09.2019					
(Amount in Crore)					
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2019 to 30.09.2019 (Fresh+Renewal)		% of Achievement
			NO.	Amount	NO.
1	Alipurduar	50000	4362	24.47	8.72
2	Bankura	140000	51786	216.17	36.99
3	Birbhum	165000	9689	65.76	5.87
4	Coochbehar	100000	17976	119.96	17.98
5	Dakshin Dinajpur	110000	25253	127.41	22.96
6	Darjeeling	70000	1413	3.72	2.02
7	Hooghly	245000	40723	154.50	16.62
8	Howrah	70000	23552	79.75	33.65
9	Jalpaiguri	60000	8039	65.81	13.40
10	Jhargram	95000	48568	101.99	51.12
11	Kalimpong	20000	1146	6.19	5.73
12	Kolkata	0	0	0.00	#DIV/0!
13	Malda	210000	51241	179.14	24.40
14	Murshidabad	250000	15091	78.68	6.04
15	Nadia	280000	38136	311.13	13.62
16	Paschim Burdwan	100000	23063	25.37	23.06
17	Purba burdwan	270000	115218	669.37	42.67
18	Paschim Medinipur	310000	150051	379.87	48.40
19	Purba Medinipur	290000	371556	712.27	128.12
20	Purulia	150000	8421	37.91	5.61
21	Uttar Dinajpur	110000	14094	83.00	12.81
22	24 Pgs. (N)	240000	28745	160.50	11.98
23	24 Pgs. (S)	165000	82386	519.69	49.93
Grand Total		350000	1130509	4122.66	32.30

Bangla Shasya Bima Scheme

For mitigating the hardship of farmers in case of crop damage due to natural calamity, GoWB launched the Bangla Shasya Bima (BSB) Scheme, a 100% State Govt funded scheme with the objective of ensuring hassle free crop insurance facility to the farmers along with timely claim settlement process through a transparent & simplified procedure.

A token amount of Rs.1/=(Rupees One only) was charged from the registered bank account of the farmers to facilitate electronic updation & authentication of farmers' bank account details and rule out delay in claim settlement issues, if any.

Notification for Kharif-2019 crop coverage under BSBS was issued on 24-05-2019 and shared accordingly with the member banks by SLBC on the same date. A workshop for the banks was organized by the Department on 03-06-2019 and also on 17-07-19.

As per BSBS portal data on 30-09-2019 the enrolment position under Kharif, 2019 is,

Loanee farmers	Non-Loanee farmers
13.53 lakh	32.93 lakh

The data showed a marked improvement over the enrolment made under PMFBY for the Kharif, 2018 season where 18.66 lakh farmers were covered for crop insurance.

Bank wise coverage under Bangiya Shasya Bima Scheme (Kharif-2019) as on 30.09.2019

SR NO	BANK NAME	TOTAL LOANEE FARMERS
1	Allahabad Bank	38170
2	Andhra Bank	62
3	Bank Of Baroda	7061
4	Bank Of India	82553
5	Canara Bank	6169
6	Central Bank Of India	4815
7	Corporation Bank	590
9	Indian Bank	456
10	Indian Overseas Bank	1639
11	Oriental Bank Of Commerce	707
12	Punjab National Bank	69755
13	State Bank Of India	61004
14	Syndicate Bank	785
15	Uco Bank	12211
16	Union Bank Of India	5203
17	United Bank Of India	40301
PSU Sub Total		331481
19	Axis Bank Limited	3628
20	Federal Bank Ltd	214
21	Hdfc Bank Ltd.	72
22	Icici Bank Limited	2077
23	Idbi Bank Limited	2882
PVT Sub Total		8873
24	Bangiya Gramin Vikash Bank	33990
25	Paschim Banga Gramin Bank	50874
26	Uttar Banga Kshetriya Gramin Bank	26334
RRB Sub Total		111198
27	WB State Co-Op Bank	902074
Grand Total		1353626

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	158832 No.	846.44 Cr
Out of which for AH & Fishery activities in KCC	4917 No.	22.09 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 sent a list of 50 odd potential Blocks in 20 Districts on 12-07-2019 for ratification by Animal Resource Development Department and Fishery Department. ARD Department has since ratified 117 Dairy, 67 Poultry and 80 Goateries and 49 Piggery Centres (annexed herewith) which has also been shared with the member banks. SLBC is yet to receive the approved list of fishery clusters from Fishery Department.

Improvement has been observed in disbursement for Dairy, poultry, pig & goat rearing as well as fishery loans in the last quarter which is given hereunder.

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.06.19	30079	321.31	7875	77.89	10904	83.75	15544	92.87
30.09.19	63814	513.60	18376	285.11	23354	212.02	18757	140.97

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

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.06.19	194857	1590.46	43203	453.47	59728	403.80	125259	739.60
30.09.19	195709	1563.98	45754	516.06	62408	476.34	121744	701.64

Ratified clusters for credit linkage by Banks for implementation of Animal Husbandry Schemes in West Bengal					
Sr. No.	District	Dairy	Poultry	Goatery	Piggery
1	Alipurduar	Alipurduar-I&II, Falakata & Madarihat	Alipurduar-I & II, Falakata, Kalchini, Kumargram & Madarihat	Alipurduar-I & II, Falakata, Kalchini, Kumargram & Madarihat	Alipurduar-II, Kalchini, Kumargram & Madarihat
2	Bankura	Raipur, Simlapal, Sonamukhi, Bishnupur, Taldangra & Kotulpur	Onda, Bishnuour & Chhatna	Ranibandh	Taldangra
3	Birbhum	Mayureswar-I, Sainthia, Nanoor, Illambazar, Labpur, Rampurhat-II &	Rajnagar, Dubrajpur, Bolpur 7 Suri-I	Rajnagar, Md. Bazar, Sainthia & Illambazar	Md. Bazar, Suri-I & II
4	Purba Bardhaman	Raina-I & II, Jamalpur, Memari-I & II, Purbasthali-I & II, Monteswar, Katwa-II, Galsi-I & Burdwan-II	Bhatar, Aushgram-II, Purbasthali-II & Monteswar	Ausgram-I, Galsi-II, Kalna-II & Purbasthali-I	NIL
5	Paschim Bardhaman	Durgapur - Faridpur, Kanksa, Jamuria, Barabani	Durgapur - Faridpur, Kanksa	Kanksa, Andal, Raniganj, Salanpur, Pandabeswar	Kanksa, Pandabeswar
6	Coochbehar	Coochbehar-II, Tufanganj-I, Dinhat-I & II, Sitalkuchi, Mathabhanga-I & II,	NIL	Coochbehar-II, Tufanganj-II, Dinhat-I & II, Sitai & Mekhliganj	Mekhliganj
7	Dakshin Dinajpur	Balughat & Harirampur	Gangarampur & Bansihari	Hili	Kumarganj & Tapan
8	Darjeeling, GTA	Kurseong, Bijanbari, Sukiapokhari & Mirik	Kurseong, Bijanbari & Mirik	Kurseong, Bijanbari & Mirik	Kurseong, Bijanbari & Mirik
9	Howrah	J B Pur, U N Pur, Amta-I & II, Shyampur-I & II	Domjur, Panchla, Sankrail, Bagnan-I & II, Uluberia-I & II	J B Pur, U N Pur, Amta-I & II, Shyampur-I & II	NIL
10	Hooghly	Pandua, Pursurah & Haripal	Goghat-I, Pursurah & Pandua	Tarakeswar & Goghat-II	Balagarah
11	Jalpaiguri	Jalpaguri Sadar, Dhupguri & Moynaguri	Rajganj	Rajganj, Dhupguri & Moynaguri	Mai, Metali, Nagrakata & Dhupguri
	Siliguri MP	Kharibari & Phasidewa	Naksalbari & Kharibari	Phasidewa, Naksalbari & Kharibari	Nalsalbari
12	Jhargram	Jhargram	Sankrail	Jamboni	Binpur-I
13	Malda	Kaliachak-I, II & III, Manikchak, Englishbazar, Old Malda & Gazole	Ratua-I & II, Chanchal-II, Harischandrapur-I & II	Manikchak, Ratua-I & II, Chanchal-II	Gazole, Habibpur, Bamongola & Old Malda
14	Murshidabad	Berhampur, Hariharpara, Beldanga-I & II	Raghunathganj-I & Domkal	Hariharpara, Nabagram & Nowda	Nabagram & Sagardihi
15	Nadia	Kaiganj & Nakashipara	Ranaghat-I	Karimpur-I & II	NIL
16	North 24 Parganas	Bongaon, Gaighata, Amdanga, Habra-I & Baduria	Basirhat-I	Deganga	Gaighata
17	Paschim Midnapore	Sabang, Debra, Daspur-I, Garbeta-II, Keshiary, Midnapore Sadar & Keshpur	Garbeta-III & Kharagpur	Salboni, Midnapore Sadar & Keshpur	Garbeta-II & Keshiary
18	Purba Midnapore	Contai-I & III, Bhagwanpur-I & II, Egra-II, Moyna, Ramnagar-I, Tamluk,	Panskura-I, Ramnagar-I, Nandakumar	Moyna, Mohishadal, Bhagabanpur-I, Patashpur	Mahishadal, Moyna, Bhagwanpur-I, Patashpur-I & II
19	Purulia	Punchua, Hura, Purulia-I & II, Arsha	Raghunathpur-I & II, Purulia-I & II, Para	Bagmundi, Bandwan, Barabazar, Jhalda-I & II, Manbazar-I & II	Bandwan, Manbazar-II, Barabazar, Balampur & Santuri
20	South 24 Parganas	Patharpratima, Namkhana, Basanti, Barujpur, Kakdwip, Mathurapur-II,	Basanti, Gosaba, Canning-I, Mograhat-I & II	Gosaba, Patharpratima, Namkhana, Mathurapur-I & II	Gosaba & Basanti
21	Uttar Dinajpur	Goalpokher-I & II, Karandighi, Kaliyaganj & Raiganj	Goalpokher-II, Karandighi, Kaliyaganj & Raiganj	Chopra, Itahar, Hemtabad & Raiganj	Chopra, Karandighi, Itahar & Raiganj
22	Kalimpong	Kalimpong-I, II & III	Kalimpong-I	Kalimpong-I & II	Kalimpong-I & II

Natural Calamity and Relief Measures as per RBI guidelines.

In the wake of super cyclone Fani and the pre-monsoon rains causing damages to the standing crops beyond the threshold yield, District Magistrates in nine (9) districts issued Notifications for incident of natural calamity. The same was shared with the member banks by the LDMs and the Order copies (as noted below) are also uploaded in the SLBC website.

All the banks having their branches in the notified areas are again requested to refer to the RBI Master Direction FIDD CO.FSD.BC No 9/05.10.001/2018-19 dated 17-10-2019 for extending relief to the affected farmers through restructure of loans and need based finance on merit. The process may be completed at an early date.

Sl.	District Name	Notification No.	Notification Date	No. of Affected Blocks
1.	Bankura	336(14)/DMO	03.06.2019	2
2	Birbhum	74(6)/C	30.05.2019	7
	Birbhum	49(6)/C	07.03.2019	3
3	Hooghly	39/C/38	09.03.2019	18
4	Howrah	1076/Agri	25.10.2019	2
5	Jhargram	138(12)/DM/JH/C	20.03.2019	2
	Jhargram	190(12)/DM/JH/C	30.05.2019	1
6	Murshidabad	155(22)-C/En	06.06.2019	2
7	Nadia	86(12)/Relief	30.04.2019	1
8	PaschimMedinipur	111(21)/RP(NOT)-V/6/DMD	07.03.2019	6
9	PurbaMedinipur	138(7)/XVII/DDM/2019	07.03.2019	12

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

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

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

- Out of total 52 lakh (approx) farmers having own cultivable land in the State 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 1st January 2019. The scheme is expected to cover 72 lakh with farmland in the State, out of which 52 lakh people are directly associated with agricultural activities.

Investment support of Rs.5000 per year per acre will be provided by the State Government to the farmers in two equal instalments of Rs.2500 right at the onset of two crop seasons i.e. Kharif and Rabi. All the farmers in the age group (18-60 years) irrespective of their family income will be eligible under the scheme.

Details of said farmers including land holding will be captured in a chip based Smart Card along with Krishak Bandhu ID. It will assist the Banks in proper identification of farmers intending to avail KCC or any Agriculture loan in the state of West Bengal.

Operational Issues w.r.t. Krishak Bandhu scheme: It has reported by more than 39 lakh cheques drawn on WBSBBL have been issued to the farmers in the State out of which Rs.3.50 lakh cheques have been returned unpaid as the same could not be collected in time. In some cases bank branches are also reportedly refusing to accept the cheques for onward collection and rather insisting on transfer of fund through NEFT. Banks have been advised by SLBC to desist from such improper acts and ensure timely collection so as to avoid inconvenience to the farmers and the cheque issuing authorities. Alternatively, the authorities may also consider the probability of bulk credit through wire transfer modes in future which will eliminate the physical outward collection process and will result in real-time transfer of funds.

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

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 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.

Farmer Produce Organizations: Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received the list of 66 FPOs under Agri Marketing Department and shared the same shared with the banks. 12 FPOs have 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.

Dairy Entrepreneurship Dev Scheme & National Livestock Mission Schemes:

The progress in DEDS-EDGE, NLM, Poultry Venture Capital Schemes are as follows,

Scheme	Bank Type	Sanctioned in FY 19-20		Subsidy Claimed/received		Disbursed in FY 19-20		Outstanding as on Sept, 2019	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
DEDS-EDGE	PSU	155	1.73	7	0.06	95	0.61	955	74.51
	RRB	3	0.09	3	0.02	3	0.02	5	0.04
	Co-Op	315	9.13	212	1.49	187	4.89	1157	58.37
	Total	473	10.95	222	1.57	285	5.52	2117	132.92
Poultry Venture Capital	PSU	28	5.09	25	0.18	27	2.29	348	58.36
	RRB	3	0.15	3	0.04	3	0.09	4	0.10
	Co-Op	35	1.04	48	0.52	48	0.52	50	1.15
	Total	66	6.28	76	0.74	78	2.90	402	59.61
Pig and Buffalo rearing	PSU	1	0.05	1	0.01	1	0.05	123	3.80
	RRB	10	0.13	0	0.00	10	0.07	14	0.12
	Co-Op	112	0.70	148	0.52	112	0.70	26	1.00
	Total	123	0.88	149	0.53	123	0.82	163	4.92

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

AGENDA-6

(A) Deployment of Credit in MSME

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

The member Banks in the State disbursed altogether Rs. 35089/- crore under MSME as against the said target of Rs. 70000/- crore with achievement of 50 % of the total target up to September quarter during the financial year 2019-20. Sustained effort by MSME & Textiles Department coupled with concerted action on the part of the banks contributed to this performance. It is also evident that the economy has been able to cope up with the challenges posed by Demonetization & GST despite the current slump in economy.

Achievement of MSME for the last 4 financial years along disbursement during June quarter of the corresponding financial years is given below:

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2016	21762	22887	105
30.09.2016	26000	16593	79
31.03.2017	26000	29186	112
30.09.2017	38000	17975	47
31.03.2018	38000	44059	116
30.09.2018	50000	20287	40
31.03.2019	50000	56458	112
30.09.2019	70000	35089	50

The disbursement during the period April to September of financial year 2019-20 is Rs.35089 crore recording a remarkable increase of 73% over the disbursement of Rs.20287 crore made during the corresponding period in last financial year 2018-19.

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 152 more MSME Clusters as identified by MSME Deptt, WBKVIB & Handloom Department will also contribute to accelerated growth in the MSME sector as a whole.

Export Credit

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 current trend shows a marked improvement in this important segment and it is evident that the yearly target will be surpassed as well.

Yearly Export target for 2018-19	Achievement during the year 2018-19	Yearly Export target for 2019-20	Achievement during the year on 30-09-19
801	1166 crore	1325 crore	952 crore

New development in MSME sector

RBI Guidelines on restructuring of advances to MSMEs:

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

The progress during the quarter ended September, 2019 is as follows.

As on 31-03-2019	2389	98.46 Cr
As on 30-06-2019	9616	399.91 Cr
As on 30-09-2019	13881	517.19 Cr

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

❖ GoWB 4% Interest Subvention scheme for Handloom Weavers

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

In the initial phase it is expected that all the weavers who have been assisted under Tanti Sathi Scheme would be covered under the Scheme. A series of Sensitization-cum-Oriental camps has commenced targeting the eligible weavers in 50 Handloom Clusters from November, 19 onwards. Proposals generated in the camps will be sponsored by District handloom Officers to the designated bank branches for disposal. A common application form in line with MUDRA Weavers Loan scheme has been devised and will be used for sponsoring to the branches along with requisite papers.

SLBC expects that this will give an impetus to the MUDRA loan portfolio. The Scheme is expected to be rolled out in the December, 2019 quarter with development of the Portal by the authorities which will take care of the lodgment of claim by Nodal officers of the participating banks and onward remittance to the beneficiaries after receipt of the same from the authorities.

(B) Adoption of MSME Clusters & Credit Linkage:

❖ MSME Clusters

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

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

Sr. No.	Name of District	Name of Clusters			Total
		MSME	Handloom	WBKVIB	
1	Alipurduar	1	1	0	2
2	Bankura	3	3	3	9
3	Birbhum	3	2	2	7
4	Coochbehar	0	2	1	3
5	Dakshin Dinajpur	2	3	1	6
6	Darjeeling	4	0	0	4
7	Hooghly	2	3	0	5
8	Howrah	4	1	2	7
9	Jalpaiguri	1	0	1	2
10	Kalimpong	0	0	1	1
11	Malda	5	1	1	7
12	Murshidabad	5	2	0	7
13	Nadia	5	16	1	22
14	Paschim Bardhaman	2	0	0	2
15	Purba Bardhaman	1	9	3	13
16	Paschim Medinipur	9	1	1	11
17	Purba Medinipur	11	4	1	16
18	Purulia	7	1	1	9
19	Uttar Dinajpur	10	1	0	11
20	24 Parganas North	2	0	1	3
21	24 Parganas South	5	0	0	5
TOTAL		82	50	20	152

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

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

❖ MUDRA Loans :

In the financial year 2019-20, all the Financial Institutions could disburse Rs. 7295 crore upto September 2019 against sanction amount of Rs. 7525 crore. Performance of the Banks in the State of West Bengal from 01.04.19 to 30.09.19 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2019-20 on 30-09-2019

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanction	No.	Sanction	No.	Sanction	No.	Sanction
PSU	83936	174.31	40893	840.40	6749	563.06	131578	1577.77
PVT	888316	2186.07	40149	396.77	3344	231.45	931809	2814.29
RRB	5498	15.83	17177	416.02	894	67.41	23569	499.26
NBFC	466459	1334.53	776	5.38	81809	235.48	549044	1575.39
Non-NBFC	X	X	980	31.35	756	54.32	1736	85.67
Small Fin. Bank	118397	390.64	17511	146.47	64	0.89	135972	537.99
Total	1563666	4104.65	124380	2030.31	96490	1390.35	1784536	7525.31

Comparative study for last 3 years & disbursement during April-Sept, 19 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
30.09.17	1912288	4801.92	65251	1238.90	11852	882.31	1989391	6923.13
31.03.18	4445601	11642.79	413207	5199.12	731080	2307.90	5589888	19149.81
30.09.18	1521245	5272.57	80533	1550.30	14436	1064.25	1616214	7887.13
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
30.09.19	1563666	4084.65	124380	1908.56	96490	1302.68	1784536	7295.80

It is noted that in the current FY there is an increase of 168322 number of Mudra beneficiaries with decrease in disbursed amount by Rs.591.32 crore in comparison to September, 2018 position 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. The NBFC woes also contributed to this important segment.

❖ 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 9433 such SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1238.77 crore as on 30.09.2019.

Summarized progress report under Stand up India scheme for West Bengal as on 30.09.2019 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
30.09.17	1010	2190	3200	160.56	424.09	584.65
31.03.18	1282	2900	4182	180.82	707.40	888.22
30.09.18	1380	3157	4537	200.28	703.29	903.57
31.03.19	1806	5213	7019	238.52	905.44	1143.96
30.09.19	2428	7005	9433	281.20	957.57	1238.77

With MSME being the thrust area of credit, it is only logical that the banks would play a pivotal role in extension of need based credit to the target group. However new loans sanction is impacted due to limited scope for locating target group with mandatory condition of Greenfield projects. Limited business opportunities in rural area for credit absorption above Rs.10.00 lacs are also proving to a deterrent.

However some progress has been observed during the last quarter vis a vis the earlier June, 19 quarter and the momentum is to be sustained.

Loans sanctioned during June,19 quarter	Loans sanctioned during Sept,19 quarter
197	677

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.

❖ **PMEGP loans**

2nd dose loan for performing PMEGP loanees:

The existing PMEGP beneficiaries from 2008-2009 to 30.06.2018 will be eligible for availing 2nd 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.

Banks are to scout the existing profile of successful PMEGP beneficiaries proceed with sanction and disbursement. Banks are yet to make a foray in this area which offers a good scope for increasing the MSME advances and encouraging the entrepreneurs with proven track record.

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 April-Sept, 19 quarter in the corresponding financial years are given hereunder: (Amount in Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.17	9825	253.05	598	17.82	226	6.40
30.09.17	10700	261.17	877	24.86	460	15.13
31.03.18	18497	471.11	2326	69.71	1095	34.52
30.09.18	4412	123.26	771	23.18	974	30.40
31.03.19	11886	368.69	1912	66.90	2238	72.93
30.09.19	7301	243.41	745	28.71	783	29.78

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

❖ 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 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 April-Sept, 2019 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
30.09.17	706369	311231	7227.88	258514	1416.82	8852	62.62
31.03.18	95049	47944	1255.48	42474	330.98	3316	24.20
30.09.18	55818	21140	582.46	12375	56.80	8765	67.67
31.03.19	100684	44305	1200.01	41575	327.60	8119	62.19
30.09.19	21031	8130	225.86	0	0.00	0	0.00

In the SLBC Sub-committee meeting held on 22-11-2019, it was informed that modification has been made in quantum of the Subsidy amount .While no changes has been made for projects upto Rupees One lakh , there will be different slabs of subsidy at reduced rates for the loans with project cost beyond Rupees One lakh. He requested the member banks to scrutinize their position regarding the pending proposals where sanction has not been accorded as yet. These loan proposals beyond Rupees One lakh project cost may be returned to the sponsoring agencies with a request to re-sponsor them with modified project cost and corresponding new subsidy amount.

AGENDA-7

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

Progress in SHG-NRLM:

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

Financial Year	Target (No)		Achievement -Deposit Linked Number only	Achievement Credit Linked (Disbursement)	
	Deposit Link	Credit Link		No.	Amt.
31.03.15	150000	158000	63384	114041	1026.03
30.09.15	150000	178515	44799	76452	585.27
31.03.16	150000	178515	96309	200967	2084.08
30.09.16	150000	250018	51747	100135	1312.13
31.03.17	150000	250018	102392	224884	3329.81
30.09.17	150000	400000	51926	131269	2046.20
31.03.18	150000	400000	134715	444327	8155.97
30.09.18	150000	572874	63087	160136	3474.08
31.03.19	150000	572874	153765	523235	11368.90
30.09.19	150000	578652	48543	295051	3818.66

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 Sept, 2019, disbursed credit linkage of SHG stood at Rs. 3816.66 crore (27.92% of financial target) covering 295051 nos. of groups (51% of physical target) as against Credit Linkage of Rs. 3474.08 crore covering 160136 no of groups at the end of September 2018.

As per NRLM portal data, the outstanding balance per SHG for the banks operating in the State for the quarter ended 30.09.2019 stood at Rs. 8415.55 crore covering 644515 no of groups. It is expected that full disbursement in subsequent quarters will result in increase of the ticket size as anticipated and advocated several times at SLBC forum.

SLBC Sub Committee in its last meeting dated 24-10-2019 also advised the field level functionaries from both banks and SRLM would sensitize the SHG members for utilization of the fund to the maximum extent and encourage them for capacity building so that they may aspire to become large enterprises.

Banks were also advised not to insist on the requirement of re-sponsoring of proposals by submitting the entire sets of documents by SRLM. Banks are to ensure completion of the grading exercise with due diligence in co-ordination with SRLM and execute fresh set of documents only for enhanced limits.2 camps will also be conducted By WBSRLM Bank & Dist wise performance DAY-NRLM for April-Sept,2019 is furnished in Annexure.

Sanction Limit for SHGs under NRLMs

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

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

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER DAY-NRLM AS ON SEPT 19										
										(Amount in Crore)
Sl. No.	Name of the Bank	Target for 2019-20 (disbursement)		Achievement as on Sept 19 (Disbursement)		Achievement as on SEPT 19 (Sanction)		% of achievement (disbursement)		Average disbursement
		No	Amount	No	Amount	No	Amount	No	Amount	
1	Allahabad Bank	46804	1175.81	29401	259.86	15244	337.66	63	22.10	0.88
2	Andhra Bank	366	7.32	113	1.31	97	2.01	31	17.94	1.16
3	Bank of Baroda	6667	155.93	3761	22.02	2193	50.02	56	14.12	0.59
4	Bank of India	18693	459.50	8664	69.34	7105	140.48	46	15.09	0.80
5	Canara Bank	8209	191.08	1232	15.55	3202	59.56	15	8.14	1.26
6	Central Bank of India	30853	783.28	15460	134.69	13025	297.87	50	17.20	0.87
7	Dena Bank	0	0.00	0	0.00	29	0.47	0	0.00	0.00
8	Indian Bank	1542	41.36	492	6.17	399	10.07	32	14.92	1.25
9	Indian Overseas Bank	2396	59.40	535	6.54	742	16.30	22	11.01	1.22
10	Oriental Bank of Commerce	800	16.76	29	0.44	114	2.07	4	2.65	1.53
11	Punjab National Bank	20277	521.96	9603	111.21	7957	183.88	47	21.31	1.16
12	State Bank of India	80911	1992.71	40125	611.65	34979	766.79	50	30.69	1.52
13	Syndicate Bank	3806	93.55	2575	23.93	1827	40.07	68	25.57	0.93
14	Union Bank of India	7174	163.93	3153	37.40	2045	42.01	44	22.82	1.19
15	United Bank of India	84226	2121.33	35784	362.88	30284	666.52	42	17.11	1.01
16	Uco Bank	21870	537.85	21188	138.24	8122	183.46	97	25.70	0.65
17	Vijaya Bank	0	0.00	47	0.96	63	1.43	0	0.00	2.04
18	IDBI	270	5.67	197	1.63	189	3.37	73	28.73	0.83
19	Corporation Bank	19	0.34	28	0.26	48	0.75	147	78.87	0.94
PSB total		334883	8327.78	172387	1804.10	127664	2804.78	51	21.66	1.05
20	BGVB	109392	2767.88	85307	1192.21	39418	933.23	78	43.07	1.40
21	PBGB	46609	1221.74	22176	658.43	20813	586.58	48	53.89	2.97
22	UBKGB	26752	711.38	15179	163.86	11802	275.00	57	23.03	1.08
RRB Total		182753	4700.99	122662	2014.50	72033	1794.81	67	42.85	1.64
23	Bandhan Bank	16	0.24	0	0.00	0	0.00	0	0.00	0.00
24	HDFC	0	0.00	2	0.07	0	0.00	0	0.00	3.27
25	ICICI	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Pvt. Bank total		16	0.24	2	0.07	0	0.00	13	27.25	3.27
26	WB Co-Operative Bank	61000	650.00	0	0.00	258	5.38	0	0.00	0.00
Co-Op Bank total		61000	650.00	0	0.00	258	5.38	0	0.00	0.00
Grand Total		578652	13679.01	295051	3818.66	199955	4604.96	51	27.92	1.29

Bank Wise Loan Outstanding & NPA Report as on 30.06.2019 as per NRLM Portal							
(Amount in Crore)							
S.No	Bank	Outstanding		NPA		% of NPA	
		No.	Amount	No.	Amount	No.	Amount
1	ALLAHABAD BANK	51006	570.46	759	7.37	1.49	1.29
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
SubTotal of PSU		356053	3707.46	10867	61.31	3.05	1.65
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
SubTotal of RRBs		254765	3730.45	12135	98.53	4.76	2.64
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
SubTotal of PVT		16	0.16	1	0.00	6.25	0.31
27	DAKSHIN DINAJPUR DCCB	4	0.06	0	0.00	0.00	0.00
SubTotal of Co-Op		4	0.06	0	0.00	0.00	0.00
Grand Total		610838	7438.14	23003	159.84	3.77	2.15

Dual Authentication status

Dual Authentication mode envisages transactions at BC point for enabling the SHGs to conduct their banking transactions locally in a convenient manner. CBS system is required to be 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 now being extended to 10 other districts and the member banks are arrange for an effective IT based platform at the branches for optimum utilization of the portal which will strengthen the SHG eco system with speedy credit delivery .

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. Only 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 as on Sept. quarter during the last 3 FY:

During the Quarter	Target	Proposals sponsored (No.)	Proposals Disbursed	
			No.	Amount (Rs. In Lac)
01.04.17-30.09.17	21411	10666	1816	1619.61
01.04.18-30.09.18	21532	9845	2687	3679.35
01.04.19-30.09.19	22390	8609	3903	6067.08

In the Sub Committee meeting dt 20-08-2019 & 24-10-2019 it was informed by SUDA that about 1/3rd of the beneficiaries are yet to receive the benefit of interest subvention available under the Scheme. Banks are to complete the process and ensure lodgement of claim in the designated portal immediately 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. LDMS are reportedly issuing invitation letters to the ULBs for participation in DCC meetings.

The Department would also undertake joint campaigns/camps for disposal of proposals in pockets with long pendency. Further Common Loan Application form as prescribed by IBA are to be used while sponsoring the beneficiaries to the Banks and the same is to be accepted by the banks as already communicated by SLBC.

Finance to Joint Liability Groups (JLGs):

Comparison of JLGs performance during April-Sept quarter of the 2 FY:

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
01.04.18-30.09.18	80000	16457	63.37	116173	967.15
01.04.18-31.03.19	80000	88170	1132.28	160745	2363.18
01.04.19-30.06.19	60000	49505	562.87	89879	827.18
01.04.19-30.09.19	60000	221371	2091.00	221371	2088.19

Progress of JLG as on Sept.-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 30.09.2019)		JLGs Credit Linked (Disbursed) during the year 2019-20 (01.04.19 to 30.09.2019)		Outstanding position of JLGs as on Sept.-2019	
			No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	4000	0	0.00	0	0.00	0	0.00
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	85	0.24	85	0.24	445	0.78
5	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
6	Canara Bank	2000	285	4.18	285	3.91	957	11.72
7	Central Bank of India	2400	85	0.87	85	0.72	261	1.68
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	686	2.21	686	2.21	11688	48.32
15	Syndicate Bank	1000	69	0.88	69	0.88	208	1.65
16	UBI	7000	41775	155.49	41775	153.11	77799	178.60
17	UCO	2700	0	0.00	0	0.00	711	8.14
18	Union Bank of India	1000	0	0.00	0	0.00	10	0.64
	Total PSU	37100	42985	163.87	42985	161.07	92079	251.53
19	Axis Bank	1000	1883	5.00	1883	5.00	1750	4.59
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	20220	326.97	20220	326.97	64384	590.95
25	ICICI	800	0	0.00	0	0.00	0	0.00
26	IDBI	500	1	0.01	1	0.01	21	0.09
27	IDFC	0	16077	189.37	16077	189.37	31053	241.96
28	Indusind Bank	0	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	8031	123.70	8031	123.70	29434	250.22
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	33040	484.25	33040	484.25	169071	1098.81
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	Ujivan Small Finance Bank	3000	88103	752.47	88103	752.47	121100	1316.61
38	Utkarsh Small Finance Bank	1000	6590	21.78	6590	21.78	19030	48.12
39	YES Bank	0	37	1.00	37	1.00	37	1.00
	Total PVT	9700	173982	1904.55	173982	1904.55	435880	3552.35
40	BGVB (UBI)	6000	385	0.49	385	0.49	38158	19.86
41	PBGB (UCO)	2600	43	0.46	43	0.46	2265	32.70
42	UBKGB (CBI)	1600	83	0.42	83	0.41	3620	11.97
	Total RRB	10200	511	1.37	511	1.36	44043	64.53
43	WB State Co-Op Bank Ltd.	3000	3891	21.19	3891	21.19	8290	41.54
44	WBSCARD Bank Ltd.	0	2	0.02	2	0.02	1087	0.76
	Total Co-Optv	3000	3893	21.21	3893	21.21	9377	42.30
	Grand Total	60000	221371	2091.00	221371	2088.19	581379	3910.71

AGENDA-8

Progress in Education Loan & Housing Loan:

❖ Education Loan:

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

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

30.09.2017	31.03.2018	30.09.2018	31.03.2019	30.09.2019
2449.12	2396.00	2331.23	2527.60	2273.42

Comparison of disbursement position during June & Sept, quarter of the last 2 FY.

For FY 2018-19	No.	Amount	For FY 2019-20	No.	Amount
June, 2018	3972	129.76	June, 2019	6244	221.60
Sept, 2018	7450	259.81	Sept, 2019	16953	662.45

The increase in 2nd quarter is due to seasonal disbursement of existing loans as well as first time loans during the commencement of academic year.

❖ Housing Loan:

The outstanding balance at the end September 2017, March 2018, September 2018, March 2019 and September 2019 and the quarter wise break up of disbursement during the period from 01.04.19 to 30.09.19 & 01.04.18 to 30.09.18 are appended below. All Banks have collectively disbursed Rs. 5896.98 crore in 65701 no of accounts during the period April, 2019 to September, 2019.

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

30.09.2017	31.03.2018	30.09.2018	31.03.2019	30.09.2019
34042.78	40804.00	38210.02	44194.24	47034.13

Comparison of disbursement position for June & Sept quarter of the last 2 FY.

For FY 2018-19	No.	Amount	For FY 2019-20	No.	Amount
June, 2018	22407	2133.49	June, 2019	36977	3694.18
Sept, 2018	40646	4105.02	Sept, 2019	65701	5896.98

It is expected that the momentum that will peak up in the current half after witnessing slump due to corresponding downturn in overall economy. The benefit under PMAY and the pickup of demand in Housing sector after streamlining through RERA Act are expected to galvanize this segment. However, demand for big ticket housing loans is yet to be generated which is essential for growth in volumes.

The deployment of Rs. 5896.98 crore in Housing loans amounts to 4.14% of overall credit deployment 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.

AGENDA-9

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

In terms of the RBI circular dated 03-07-2019, SLBC is developing the Standardized System for Uniform data Flow & Management. The following points are reiterated.

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 whose recommendation was accepted and communicated directly to all the SLBCs/Banks directly by RBI for implementation within 6 months.
- ✓ 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 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 20th of next month from quarter end.

Present Status

- ✓ SLBC has shared the RBI devised SOP and Input/Output formats with the member banks for their information & necessary action.
- ✓ SLBC is developing the portal as per specification prescribed by RBI. The process is nearing completion and UAT is under progress.
- ✓ It is expected to be ready and made available for uploading by member w.r.t. business position data for December, 19 quarter .
- ✓ A sensitization program for benefit of the LDMs pertaining to their task of uploading the Block wise Credit Plan as per Banks/Activities was conducted on 15-11-2019. A workshop for the member banks will be conducted by SLBC in the month of December, 19 just after the completion of the UAT accordingly.

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 again requested to arrange for the compulsory task of mapping of the branches accordingly at the very earliest as has been communicated by SLBC, West Bengal for last couple of quarters (on 06-07-2019 , 05-08-2019 and 20-11-2019).

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

AGENDA - 10

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 convergence of such districts with Transformation of Aspiration Districts program of GOI.

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 are 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.

Sub-Committee for Digital Payment & Agenda Item

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

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

Adoption of Digital District & Sub Committee formation by SLBC :

SLBC has since formed the Sub-Committee on Digital Payments and in the 1st meeting of the Committee held on 06-11-2019 has unanimously selected the district of Nadia for adoption as Digital District with the objective of making it 100% digitally enabled within a time span of 12 months. The action plan in this regard as decided in the meeting and shared with the member banks vide SLBC-WB/Digital/ 579/2019 dated 07-11-2019 , is annexed herewith for ready reference.

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

- A separate District Committee under the aegis of DCC is to be formed for implementation of the program under supervision of RBI & SLBC.
- The District Sub Committee in Nadia with comprise of DM or his nominated Officer, LDM,DDM, LDO, major banks (incl BGVB & Nadia Dist Central Co-Op Bank),BSNL, among others.
- Branches in the district are to be mapped / allocated on Block-GP-Village basis.
- Parameter wise-targets would be decided thereafter for saturation.
- System based MIS data is to be shared by respective banks at prescribed periodicity for monitoring & review by DCC/SLBC.
- After mapping exercise, population profile is to be made for locating the target group.
- Banks/NPCI may utilize system based MIS data for tracing the persons/business entities yet to access any of the digital banking platforms.
- Banks/Block/GP authorities are to share/provide details of merchant establishments for UPI/PoS payments.
- The Schools/Colleges are to be covered under e-collection system for fees payment
- Petrol pumps/Fair-Price Shops/Fertilizer Dealers/MSME Clusters are to be covered.

Besides extensive awareness cum publicity programs are to be undertaken. It has been also suggested that the RUPAY Cards issued to the beneficiaries (general deposit customers as well KCC loanees) must be activated in a time bound manner and the Banks may take care to provide hand hold support to the card holders during customer meet / financial literacy camps.

AGENDA- 11

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

While monitoring the position of NPA, The percentage of Gross NPA stood at 12.09% as on September 2019 in the State of West Bengal. Amount in absolute terms came down to Rs. 54067 crore as on September 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
Sept,2016	356975.65	55453.37	15.05
March, 2017	367642.87	55049.25	14.97
Sept, 2017	389710.48	62086.32	15.93
March'2018	415115.06	64105.19	15.44
Sept,2018	423049.65	56773.18	13.42
March, 2019	427666.36	54012.04	12.63
Sept,2019	447269.80	54067.19	12.09

Significantly the NPA level has been reduced from March 2019 to September 2019 by Rs. 1398.94 crore which is significant in view of the high level of NPA witnessed in past which reached as high as 15.93% in Sept,2017. It is attributed to big ticket recovery in NCLT/DRT cases in the State as well as loans sanctioned outside the State but utilized in the State as well as recovery proceedings initiated under SARFAESI Act, 2002. NPA reduction being the thrust area for banks further reduction in NPA level is expected in the coming days..

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

Non-reporting of NPA position: It is to be noted that the following 5 banks are not sharing the positions of NPA in the State, despite follow-ups from SLBC. SLBC apprehends further increase in Gross NPA position if banks are to report the actual position. State Controlling Heads of the said banks are requested to take note of the same and ensure proper reporting.

Nil NPA reporting Banks: Bank of Maharashtra, Indian Bank, Bandhan Bank & WBSCARD Bank Ltd.

Sector wise NPA Position as on 30.09.2019													
(Amount in Crore)													
Sr. No.	Bank Name	Agriculture		MSME		OPS		Total Prised		NPS		Grand Total	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Allahabad bank	2324.50	448.96	5504.85	1101.12	2021.19	94.63	9850.54	1644.71	13537.52	4922.10	23388.06	6566.81
2	Andhra Bank	51.04	1.56	1593.94	299.00	276.76	112	1921.74	412.56	4389.66	0.00	6311.40	412.56
3	Bank of Baroda	1061.00	72.50	4503.00	361.65	3225.60	111.80	8789.60	545.95	13085.40	983.70	21875.00	1529.65
4	Bank of India	1923.31	386.00	4278.03	661.00	1719.08	65.00	7920.42	1112.00	7860.90	1112.00	15781.32	2224.00
5	Bank of Maharashtra	28.34	0.00	321.67	0.00	86.10	0.00	436.11	0.00	1096.30	0.00	1532.41	0.00
6	Canara Bank	744.44	64.10	2138.62	528.62	530.99	63.61	3414.05	656.33	5012.39	1340.30	8426.44	1996.63
7	Central Bank of India	1221.48	99.40	1398.96	330.00	638.67	29.50	3259.11	458.90	4877.59	1918.21	8136.70	2377.11
8	Corporation Bank	132.63	88.80	429.02	163.00	262.00	19.20	823.65	271.00	4238.06	2145.00	5061.71	2416.00
9	Indian Bank	286.29	0.00	1154.90	0.00	174.55	0	1615.74	0.00	2522.61	0.00	4138.34	0.00
10	IOB	453.21	284.99	1109.51	335.00	714.77	10.85	2277.49	630.84	5179.73	3285.92	7457.22	3916.76
11	OBC	549.37	141.00	2394.17	539.00	286.57	10.40	3230.11	690.40	4442.22	1673.00	7672.33	2363.40
12	PNB	2020.50	344.81	3111.04	532.82	778.98	137.36	5910.52	1014.99	12439.39	1491.89	18349.91	2506.88
13	Punjab & Sind Bank	41.00	0.69	475.00	96.50	231.50	13.60	747.50	110.79	3181.50	178.19	3929.00	288.98
14	SBI	4430.00	356.00	6552.00	1273.00	9070.00	117	20052.00	1746.00	47311.00	6167	67363.00	7913.00
15	Syndicate Bank	187.09	55.60	1112.44	106.00	230.69	49.60	1530.22	211.20	6590.50	1653.00	8120.72	1864.20
16	UBI	6925.18	437.26	5892.63	827.53	3470.13	98.29	16287.94	1363.08	18216.65	1006.67	34504.59	2369.75
17	UCO	1777.00	493.54	2788.46	652.33	1100.00	0.00	5665.46	1145.87	8654.00	5107.70	14319.46	6253.57
18	Union Bank of India	603.37	24.10	795.71	80.00	400.28	13.40	1799.36	117.50	11365.00	16.20	13164.36	133.70
Total PSU		24759.75	3299.31	45553.95	7886.57	25217.86	946.24	95531.56	12132.12	174000.42	33000.88	269531.97	45133.00
19	Axis Bank	1175.00	50.00	4141.00	272.00	472.00	103.00	5788.00	425.00	18547.00	52.00	24335.00	477.00
20	Bandhan Bank	8357.24	0.00	10294.92	0.00	599.20	0.00	19251.36	0.00	574.71	0.00	19826.07	0.00
21	Catholic Syrian Bank Ltd.	0.00	0.00	10.49	9.40	0.47	0.00	10.96	9.40	4.86	0.00	15.82	9.40
22	Dhanlaxmi Bank Ltd.	0.00	0.00	137.77	0.00	0.00	0.00	137.77	0.00	0.00	0.00	137.77	0.00
23	Federal Bank	232.22	2.50	571.80	8.37	60.06	0.88	864.08	11.75	1690.15	42.30	2554.23	54.05
24	HDFC Bank	1268.20	20.18	5589.26	113.99	718.31	1.24	7575.77	135.41	18638.14	200.59	26213.91	336.00
25	ICICI	867.01	109.59	6832.70	84.44	908.09	18.82	8607.80	212.85	17506.12	1241.24	26113.92	1454.09
26	IDBI	496.50	24.20	1567.54	393.74	1984.16	70.68	4048.20	488.62	3332.12	1753.20	7380.32	2241.82
27	IDFC	85.36	0.22	437.20	0.76	36.01	0.00	558.57	0.98	2752.91	0.00	3311.48	0.98
28	Indusind Bank	271.12	10.55	2065.13	44.28	12.27	0.00	2348.52	54.83	10849.72	53.64	13198.24	108.47
29	Jana Small Finance Bank	64.80	0.04	78.39	4.95	336.62	10.99	479.81	15.98	85.80	10.76	565.61	26.74
30	Karnataka Bank Ltd.	246.31	15.46	455.38	40.77	54.42	1.73	756.11	57.96	671.27	127.27	1427.38	185.23
31	Karur Vysya Bank	9.78	8.45	32.79	0.00	1005.29	0.00	1047.86	8.45	6.53	0.00	1054.39	8.45
32	Kotak Mahindra Bank	645.57	1.39	1770.61	49.00	6.37	0.42	2422.55	50.81	3258.79	109.59	5681.34	160.40
33	Ratnakar Bank Ltd	616.48	4.87	462.45	6.15	106.00	3.70	1184.93	14.72	5738.69	462.00	6923.62	476.72
34	South Indian Bank Ltd.	104.00	11.95	526.50	3.07	10.72	0.22	641.22	15.24	1326.35	24.86	1967.57	40.10
35	SIDBI	0.00	0.00	65.80	0.00	0.00	0.00	65.80	0.00	0.00	0.00	65.80	0.00
36	Tamilnad Mercantile Bank	0.00	0.00	33.65	0.07	0.97	0.00	34.62	0.07	83.94	0.00	118.56	0.07
37	Ujivan Small Finance Bank	542.38	1.29	385.97	1.11	512.94	3.30	1441.29	5.70	294.24	3.78	1735.53	9.48
38	Utkarsh Small Finance Bank	23.78	0.22	26.46	0.23	0.00	0.00	50.24	0.45	15.10	0.00	65.34	0.45
39	YES Bank	638.00	44.00	1321.00	20.00	9.05	2.00	1968.05	66.00	4436.00	406.00	6404.05	472.00
Total PVT		15643.75	304.91	36806.81	1052.33	6832.95	216.98	59283.51	1574.22	89812.44	4487.23	149095.95	6061.45
40	BGVB (UBI)	3258.77	416.83	1816.06	785.97	482.70	80.71	5557.53	1283.51	701.01	55.10	6258.54	1338.61
41	PBGB (UCO)	957.10	170.56	1143.67	209.21	194.78	8.52	2295.55	388.29	534.37	22.33	2829.92	410.62
42	UBKGB (CBI)	1151.33	54.08	50.82	12.02	262.39	65.80	1464.54	131.90	345.22	19.90	1809.76	151.80
Total RRB		5367.20	641.47	3010.55	1007.20	939.87	155.03	9317.62	1803.70	1580.60	97.33	10898.22	1901.03
43	WB State Co-Op Bank Ltd.	4777.82	685.63	245.43	87.39	6157.15	118.04	11180.39	891.06	5383.84	80.65	16564.24	971.71
44	WBSCARD Bank Ltd.	889.74	0.00	79.33	0.00	210.35	0.00	1179.42	0.00	0.00	0.00	1179.42	0.00
Total Co-Optv		5667.56	685.63	324.76	87.39	6367.50	118.04	12359.81	891.06	5383.84	80.65	17743.66	971.71
Grand Total		51438.26	4931.32	85696.06	10033.49	39358.18	1436.29	176492.50	16401.10	270777.30	37666.09	447269.80	54067.19
% of NPA against Outstanding Advance													12.09

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.09.2019 stood at 60.88%.

Recovery Status of PRISEC loans as on 30.09.2019: (Amt. Rs. in crore)

Sector	March, 2019			Sept, 2019		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	13199	8347	63	13052	8830	68
MSME	14594	9334	63	13865	8779	63
OPS	6380	4229	66	5591	3327	60
Total Prisec	34173	21910	64	32508	20936	64
NPS	24656	14597	59	33652	19344	57
Total	58830	36808	62	66160	40280	61

Observation: 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.

Ref. ATR for 146th SLBC Action Point under Agenda No. 2 of 147th SLBC.

Details of pending cases due for Permission from District Magistrate for taking the possession of secured asset under SARFAESI Act, 2002. SLBC has since sent request letter dated 28.11.2019 to the Office of Addl Chief Secretary (Finance) GoWB for expediting the process.

The list of 2068 accounts as received from the 21 Banks in this regard is as follows,

Allahabad Bank	116	Axis Bank	54
Andhra Bank	21	Catholic Syrian Bank	1
Bank of Baroda	280	Federal Bank	16
Canara Bank	77	HDFC	20
Central Bank of India	114	IDBI	83
Indian Bank	36	Karur Vysya Bank	3
Indian Overseas Bank	9	SIDBI	1
Punjab National Bank	151	BGVB	119
State Bank of India	89	PBGB	153
Syndicate Bank	186	UBKGB	46
United Bank of India	493	Total	2068

AGENDA-12

Financial Literacy Camps & Awareness Drive

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

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

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
Sept,19	550	22741	786	31947	1336	54688

Observation: While FLCs will hold minimum of one (1) FLC in a month, the Rural Branches will also hold an FLC per month. SLBC has directed the LDMS vide letter dated 18-02-2019. The FLCs which have become defunct must be revived with posting of Financial Literacy Supervisors by the Lead Banks.

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

Purba Bardhaman (252), Purba Medinipur (231), Birbhum (209).

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-Sept of FY 2019-20	221	5992	1373	22.91	63.87
Since Inception	4359	115590	83148	71.93	59.07

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

- RSETI Directors will focus for more settlement through MUDRA loans.
- RSETIs are to comply with the provisions of the Common Norms notified by MoRD.
- SLBC also requests State Govt to expedite the process for allotment of land for the RSETIs to enable them to construct the institution buildings with MoRD support.
- Possession of land should be immediately effected where land has been allocated.
- 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

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

A)Department of Financial Services has identified 11278 villages across the country which have remained uncovered out of which list of 81 URCs in the State of West Bengal was sent to SLBC. We have scrutinized the same through Jan Dhan Darshak App, it has been found that 41 centres have already been covered by Banks / IPPB in the state. Now, we have allocated the remaining 40 URCs among 8 member banks whose branches are found to be operating in the immediate vicinity of the centres beyond 5 KM. We are now attaching the list of allocation of the 40 centres to the allottee banks with a request to take up the matter with the appropriate Department of the respective banks for opening of Banking Outlets as directed by DFS.

Allottee Bank	Number of URCs
United Bank of India	11
State Bank of India	11
BGVB	7
Punjab National Bank	3
Central Bank of India	3
Bank of India	3
Bank of Baroda	1
Bandhan Bank	1
Total	40

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

Bank Name	Banking Outlet Opened
Allahabad Bank	8
BGVB	3
Bank of Baroda	1
Bank of India	4
Central Bank of India	2
HDFC	1
IPPB	92
Ratnakar Bank Ltd.	1
State Bann of India	22
United Bank of India	9
UBKGB	1
Union Bank of India	1
WB State Co-Op Bank	1
Total	146

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 with population above 5000 needs to be taken up in the 1st phase.

The matter formed the part of the back ground papers for the SLBC Steering Committee meeting held on 03-09-20109. Subsequently details of the 138 centres have been shared with the member banks vide letter dated 05-09-2019 with a request to the member banks for submitting Letter of Intent by banks interested in opening banking outlets in those 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 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
Total	662	58	214	180	14	20	65	9	15	46	4	6	24	1	2	3	28	43	138	209	

AGENDA- 15

Social Security Scheme & Payment Banks Operation

PMJDY Report as on 30.09.2019 (Cumulative)

Bank Type	Total A/c	Deposit (in Crore)	Zero Balance A/c
PSU Bank	29853363	10976.80	2166759
PVT. Bank	261989	39.57	79865
RRB	5201728	1410.71	1030546
Total	35317080	12427.08	3277170

Bank Type	No. of Rupay Debit card Issued	Aadhar Seeding
PSU Bank	25074457	23570654
PVT. Bank	246646	139703
RRB	3745188	3665710
Total	29066291	27376067

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2017	1095440	4937081	238361	6270882
30.09.2017	3476809	816682	286636	4580127
31.03.2018	5585206	1253089	472248	7310543
30.09.2018	6499195	1704341	482235	8685771
31.03.2019	5517547	1178923	1040846	7737316
30.09.2019	8611239	1902921	1399078	11913238

Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.17	PMSBY	634	481	130	23
	PMJJBY	2215	2052	149	14
30.09.17	PMSBY	2698	2515	158	25
	PMJJBY	2763	2556	189	18
31.03.18	PMSBY	2863	2636	160	67
	PMJJBY	2608	2313	236	59
30.09.18	PMSBY	803	500	249	54
	PMJJBY	4045	3580	334	131
31.03.19	PMSBY	3008	2456	292	261
	PMJJBY	4901	4274	417	204
30.09.19	PMSBY	10071	8730	389	947
	PMJJBY	5484	4992	295	190

APY Campaign: The banks in West Bengal has performed credibly in APY campaigns and for the year 2018-19 ,West Bengal has attained the 2nd position on national basis. PFRDA has also conducted a Sensitization-cum-Review meeting of the banks at STC,UCO Bank on 22-11-2019.

Payment Banks operations

Indian Post Payment Bank & Airtel Payments Banks

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

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

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

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

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

Basic Deposit Outstanding as on 30.09.2019:

Amount in crore

Bank	Savings Accounts		Current Accounts	
	No.	Amount	No.	Amount
IPPB	574086	11.83	1893	1.07
Airtel Payment Bank	557595	385.25	0	0.00

Basic DBT Transactions & Utility Payment data during 01.04.19 to 30.09.19.

Bank	DBT Transactions		Bills & Utility Payment	
	No.	Amount	No.	Amount
IPPB	53818	2.22	92473	1.76
Airtel Payment Bank	98455	17.60	342112	98.84

It is gathered that in addition to IPPB, Airtel Payment Bank is also has a presence in West Bengal, though reportedly confined to select urban pockets only.

AGENDA- 16

Market Intelligence Issues:

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

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

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

AGENDA- 17

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 was deferred due to the Intra-Bank & Inter Bank Consultation & Ideation process at Bank & SLBC level from 18-08-2019 to 24-08-2019. Similarly due to holding of State Assembly Session, the meeting for the September,19 quarter was held on 17-09-2019. The authorities may block the proposed dates for holding the meeting on proposed dates as recommended by RBI.

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

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

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

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

Status of SLBC report submitted by Banks for Sept. 2019			
Sr. No.	Name of the Bank	Status	Received On
PSU Banks			
1	Allahabad bank	Submitted	01.11.2019
2	Andhra Bank	Submitted	11.11.2019
3	Bank of Baroda	Submitted	08.11.2019
4	Bank of India	Submitted	04.11.2019
5	Bank of Maharashtra	Submitted	05.11.2019
6	Canara Bank	Submitted	08.11.2019
7	Central Bank of India	Submitted	24.10.2019
8	Corporation Bank	Submitted	14.10.2019
9	Indian Bank	Submitted	07.11.2019
10	IOB	Submitted	08.11.2019
11	OBC	Submitted	07.11.2019
12	PNB	Submitted	31.10.2019
13	Punjab & Sind Bank	Submitted	13.11.2019
14	SBI	Submitted	08.11.2019
15	Syndicate Bank	Submitted	29.10.2019
16	UBI	Submitted	01.11.2019
17	UCO	Submitted	06.11.2019
18	Union Bank of India	Submitted	06.11.2019
PVT Banks			
19	Axis Bank	Submitted	19.10.2019
20	Bandhan Bank	Submitted	25.10.2019
21	Catholic Syrian Bank Ltd.	Submitted	02.11.2019
22	Dhanlaxmi Bank Ltd.	Not Submitted	X
23	Federal Bank	Submitted	28.10.2019
24	HDFC Bank	Submitted	19.10.2019
25	ICICI	Submitted	24.10.2019
26	IDBI	Submitted	18.11.2019
27	IDFC	Submitted	02.11.2019
28	Indusind Bank	Submitted	24.10.2019
29	Jana Small Finance Bank	Submitted	22.10.2019
30	Karnataka Bank Ltd.	Submitted	02.11.2019
31	Karur Vysya Bank	Submitted	30.10.2019
32	Kotak Mahindra Bank	Submitted	31.10.2019
33	Ratnakar Bank Ltd	Submitted	01.11.2019
34	South Indian Bank Ltd.	Submitted	19.11.2019
35	SIDBI	Submitted	13.11.2019
36	Tamilnad Mercantile Bank	Submitted	07.11.2019
37	Ujjivan Small Finance Bank	Submitted	18.11.2019
38	Utkarsh Small Finance Bank	Submitted	14.10.2019
39	YES Bank	Submitted	19.10.2019
RRBs			
40	BGVB (UBI)	Submitted	22.10.2019
41	PBGB (UCO)	Submitted	21.10.2019
42	UBKGB (CBI)	Submitted	22.10.2019
Co-operative Banks			
43	WB State Co-Op Bank Ltd.	Submitted	11.11.2019
44	WBSCARD Bank Ltd.	Submitted	01.11.2019