



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

पश्चिम बंगाल हेतु राज्य स्तरीय बैंकर्स समिति
कार्यसूची की कार्यकारी सारांश
सितंबर, 2020 की तिमाही समीक्षा हेतु राज्य स्तरीय बैंकर्स समिति की 150 वीं बैठक

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

State Level Bankers' Committee for West Bengal

Executive Summary of Agenda Notes

150th SLBC MEETING FOR QUARTERLY REVIEW OF SEPTEMBER, 2020

दिनांक/Date : 29.12.2020

स्थान: कोलकाता

समय / Time : 11.30 A.M.

Venue: Kolkata

Flow of Events for 150th SLBC Meeting

- Welcome address by Convener, SLBC, West Bengal.
 - Inaugural Address by MD & CEO/Executive Director, Punjab National Bank, Kolkata Zone.
 - Address by Regional Director/Chief General Manager, Reserve of India.
 - Key Note Address by Hon'ble Finance Minister, GoWB and Agenda-wise discussion/review.
 - Address by Chief Secretary/Addl Chief Secretary (Finance), Govt of West Bengal.
 - Address by Chief General Manager, NABARD, Kolkata.
 - Vote of Thanks and conclusion
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Agenda items for 150th SLBC, West Bengal.

1. Confirmation of minutes of the Special SLBC meeting dated 03-09-2020.
2. Action taken Report for the resolutions adopted in the last SLBC meeting.
3. (A) Review of credit disbursement by Banks as per ACP 2019-20 for Sept, 2020 quarter.
(B) Broad Sector wise Annual Credit Plan for FY 2020-2021.
4. CD Ratio & review of Districts with CD Ratio below 40%.
5. (A) Progress in Agriculture Credit.
(B) Progress in KCC saturation & Progress in Animal Husbandry & Fishery.
(C) Doubling of Farmers' Income by 2022.
6. (A) Deployment of credit in MSME.
(B) Adoption of MSME Clusters & Credit Linkage.
(C) Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans.
7. Progress in SHG-NRLM & Progress in NULM and Progress in JLG Finance.
8. Progress in Education Loan & Housing Loan.
9. Progress on Data Management System as per Revamped Lead Bank Scheme.
10. Expanding and Deepening of Digital Payment Ecosystem (Including Payment Banks etc.)
11. NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.
12. Financial Literacy Camps & Awareness Drive.
13. Review of functioning of RSETIs.
14. Review of status of opening of Banking Outlets in unbanked centres / Tea Garden Areas.
15. Social Security Schemes (Including PMJDY A/c's, PMSBY, PMJJBY & APY etc.)
16. Calendar of SLBC Meeting/Events & issues related to DCC/DLRC.
17. Miscellaneous (Market Intelligence Issues & Status of SLBC reports submitted by Banks.)



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

Agenda items listed for 150th SLBC meeting of Sept, 2020 business position)

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| 15. | Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY) | 41 |
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EXECUTIVE SUMMARY OF AGENDA FOR 150th SLBC Meeting

AGENDA: 1

Confirmation of the minutes for Special SLBC meeting (Review for June, 2020 quarter)

The proceedings and action points of Special SLBC Meeting (review for June, 2020 quarter) for West Bengal held in Kolkata on 3rd September, 2020 through VC was circulated under cover of Convener Bank's letter to the members on 05-09-2020. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in Special SLBC meeting dt 03-09-2020

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

| Sr. | Action Points | Action taken for compliance |
|------------|--|--|
| 1. | Agriculture Department to re-sponsor all the rejected KCC proposals with all the necessary certification in order to sanction rest of the sponsored proposals by 15 th September, 2020. | All the LDMS have been advised to remain connected with the District Authorities to get the rejected proposals sponsored to the different Bank branches. All the Banks together sanctioned 12.85 lakh KCC proposals as on 30.09.2020. |
| 2. | Banks are to commensurate the disbursement of KCC proposals after sanctioning the same. | All the Banks together disbursed almost 3.00 lakh fresh KCC loans amounting Rs. 1600 Crore as on 30.09.2020. |
| 3. | Banks are to play a more pro-active role for sanctioning Animal Husbandry & Fishery proposals as a large number of Marginal farmers & Land less labourers depend on these highly potential sector. | All Banks together enrolled 6146 number of Dairy, 441 number of Poultry, 980 number of Goatery, 510 number of Piggery & 1751 numbers of Fishery new farmers as on 30.09.2020. |
| 4. | Emphasize should be given by the PSU Banks for deployment of credit in MSME sector in order to achieve the annual target of Rs. 90237 crore by 31 st March, 2021. | As on 30.09.2020, all Banks together deployed Rs. 33694 crore in MSME sector against annual target of Rs. 90237 crore (37 %). |
| 5. | Under NRLM, only 1016 crore had been disbursed by the all the Banks at the end of the 1 st quarter with a diminished ticket size of Rs. 0.81 lakh which required urgent corrective measures. Under NULM, Banks are to involve in the process of monitoring the progress in financing NULM groups subsequent to sponsoring of applications. | All Banks together disbursed 3.66 lakh sanctioned proposals under NRLM amounting Rs. 3629 crores upto 30.09.2020 being 24% of annual target with average ticket size of Rs. 0.99 lakh. As on 30.09.2020, all the banks together disbursed 2908 number of cases amounting Rs. 37 crore against 4265 numbers of sponsored cases under NULM. |

AGENDA – 3

(A) Review of Credit Disbursement by Banks as per ACP 2020-21 as on Sept, 2020:

All the banks operating in the State put together disbursed Rs. 53714 crore in Priority Sector, i.e. 26% of the Annual Target of Rs.200601 crore during the period April to Sept of the financial year 2020-21. The percentage of achievement was 42% during April-Sept, 2019 quarter of 2019-20 in Prisec.

While achievement under Agriculture sector is 21.55 % and in MSME sector is 37.34 % as on 30-09-2020 which was 9.27% & 17.07% in Agriculture & MSME sector as on 30-06-2020.

Disbursement in Non-Priority sector is Rs. 118645 crore i.e. 174% of the ACP of Rs. 67934 crore which results in overall disbursement of Rs.172359 crore i.e. 64% of ACP of Rs.268535 crore.

A comparative position of achievement in disbursement under ACP 2020-21 as on 30.09.2020 with the corresponding quarter of last 2 years is as under:

| Sector | 2018-19 (April-Sept) | | | 2019-20 (April-Sept) | | | 2020-21 (April-Sept) | | |
|---------------|----------------------|-------|----|----------------------|-------|----|----------------------|-------|----|
| | Plan | Achv. | % | Plan | Achv. | % | Plan | Achv. | % |
| AGRI | 64071 | 23391 | 37 | 55000 | 21524 | 39 | 77236 | 16640 | 22 |
| MSME | 50000 | 20287 | 41 | 70000 | 35089 | 50 | 90237 | 33694 | 37 |
| OPS | 15890 | 6418 | 41 | 23000 | 6087 | 26 | 33128 | 3380 | 10 |
| PRISEC | 129961 | 50096 | 39 | 148000 | 62700 | 42 | 200601 | 53714 | 26 |

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

AGENDA- 4

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

CD Ratio of the State stood at 62.22% as on 30.09.2020 whereas it was 62.18 % on 30.09.2019. For calculation of CD Ratio of the State as on 30th September, 2020, the RBI guidelines is followed which is furnished below: (Amt. Rs. in crore)

| Parameter | 30-09-2020 |
|--|---------------|
| Total Deposit (A) | 857567.09 |
| Total Advance utilized in the State (B=C+D) | 515594.26 |
| Out of which outstanding of credit sanctioned from the State (C) | 469644.22 |
| Credit sanctioned from outside State but utilized in West Bengal (D) | 45950.04 |
| RIDF Support (E) | 17944.50 |
| Total Advance to be reckoned (F=B+E) | 533538.76 |
| CD Ratio (F*100 / A) | 62.22% |

The decline in CD Ratio is in line with the trend as observed on national basis where the CD Ratio has come down from the high of 78.20 % on 31-03-2019 to 74.60 % as on 31-03-2020. In West Bengal the reduction on YOY basis was from 62.18% on Sept, 2019 to 62.22% on Sept, 2020.

The decline in CD Ratio has been attributed due to ripple effects of Demonetization, GST with major economic slowdown in the last half of the FY 2019-20 accompanied by lower industrial outputs, slowing consumption. The decline in the corporate loan take-off in the aftermath of the issues concerning NBFCs has also hindered the growth of credit. But it was the crippling effect of the COVID 19 pandemic and the Lockdown put in place from mid-March, 20 that had a crippling effect on credit growth which is generally witnessed in the Sept, 2020 quarter.

With GDP growth falling to 7.5% in July-September, 2020 & GDP growth at 11 year low of 4.2% in FY 2019-20 and projected to remain so in the coming quarter or so due to COVID 19 pandemic related issues, the banks will remain under pressure so far credit off-take is concerned. However, with the 20 lakh crore stimulus announced by the Central Government and measures taken by State government for revival of the economy with anticipated peak season demand for credit in the 2nd half of the year, it is expected that banks will be able to show a decent position after Sept,2020 quarter. Bigger Banks like SBI, PNB, BOB, HDFC Bank, etc should lead from the front with increased deployment of credit.

Position of districts with less than 40 % CD Ratio

| CD Ratio on | Hooghly | Kalimpong | 24 Parganas (N) |
|-------------|---------|-----------|-----------------|
| 31.03.2020 | 29.22 | 39.26 | 33.86 |
| 30.06.2020 | 28.55 | 36.54 | 33.83 |
| 30.09.2020 | 31.46 | 37.07 | 32.79 |

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

| District Wise CD Ratio of West Bengal as on 30.09.2020 | | | | | | |
|--|-------------------|-----------|---------------------------|---------------------------|------------------|--------------|
| (Amount in Crore) | | | | | | |
| Sr. No. | Name of District | Lead Bank | CD Ratio as on Sept, 2019 | CD Ratio as on Sept, 2020 | | |
| | | | | Deposit | Advance | CD Ratio |
| 1 | Alipurduar | CBI | 40.59 | 6041.83 | 2432.77 | 40.27 |
| 2 | Bankura | PNB | 42.55 | 12231.00 | 5314.00 | 43.45 |
| 3 | Birbhum | UCO | 40.13 | 15679.32 | 6301.45 | 40.19 |
| 4 | Coochbehar | CBI | 66.93 | 7927.95 | 6308.47 | 79.57 |
| 5 | Dakshin Dinajpur | PNB | 53.13 | 4404.91 | 2573.43 | 58.42 |
| 6 | Darjeeling | CBI | 57.40 | 18262.65 | 11122.63 | 60.90 |
| 7 | Hooghly | UCO | 29.69 | 45761.57 | 14397.17 | 31.46 |
| 8 | Howrah | UCO | 43.65 | 39018.41 | 15707.45 | 40.26 |
| 9 | Jalpaiguri | CBI | 43.06 | 8080.70 | 4746.52 | 58.74 |
| 10 | Jhargram | PNB | 40.87 | 4102.52 | 1643.43 | 40.06 |
| 11 | Kalimpong | SBI | 32.28 | 1541.88 | 571.52 | 37.07 |
| 12 | Kolkata | SBI | 84.56 | 322532.75 | 247014.74 | 76.59 |
| 13 | Malda | PNB | 54.38 | 11998.84 | 6497.45 | 54.15 |
| 14 | Murshidabad | PNB | 55.02 | 20505.50 | 8985.98 | 43.82 |
| 15 | Nadia | PNB | 49.13 | 29327.12 | 14932.11 | 50.92 |
| 16 | Paschim Burdwan | SBI | 26.11 | 38468.41 | 15503.11 | 40.30 |
| 17 | Paschim Medinipur | PNB | 40.55 | 21615.05 | 10461.38 | 48.40 |
| 18 | Purba Burdwan | UCO | 45.38 | 27116.14 | 11873.75 | 43.79 |
| 19 | Purba Medinipur | PNB | 42.16 | 27556.98 | 11164.39 | 40.51 |
| 20 | Purulia | PNB | 46.53 | 7841.00 | 4335.00 | 55.29 |
| 21 | Uttar Dinajpur | PNB | 55.88 | 7495.52 | 4492.84 | 59.94 |
| 22 | 24 Pgs. (N) | Indian | 24.35 | 143241.73 | 46962.81 | 32.79 |
| 23 | 24 Pgs. (S) | PNB | 45.76 | 36815.31 | 16301.82 | 44.28 |
| CD Ratio as on September, 2019 | | | 56.26 | 857567.09 | 469644.22 | 54.76 |
| Amount sanctioned from outside State but fund utilised in the State of West | | | | | 45950.04 | |
| RIDF Support | | | | | 17944.50 | |
| Total Advances in the State | | | | | 533538.76 | |
| Credit Deposit Ratio | | | 62.18 | | | 62.22 |

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 30.09.2020

(Amt. in Crore)

| SI No. | Name of Banks | CD Ratio as on Sept, 2019 | As on Sept, 2020 | | | | (Credit+Investment) / Deposit Ratio (%) |
|---|----------------------------|---------------------------|------------------|------------------|--------------------------|-----------------|---|
| | | | Deposit | Advance | Credit Deposit Ratio (%) | Investment | |
| 1 | Bank of Baroda | 66.88 | 33335.00 | 21745.20 | 65.23 | 0.00 | 65.23 |
| 2 | Bank of India | 48.14 | 34746.68 | 17061.94 | 49.10 | 0.00 | 49.10 |
| 3 | Bank of Maharashtra | 76.45 | 2180.63 | 2298.54 | 105.41 | 0.00 | 105.41 |
| 4 | Canara Bank | 52.78 | 27517.91 | 17383.09 | 63.17 | 0.00 | 63.17 |
| 5 | Central Bank of India | 35.24 | 25394.77 | 8087.71 | 31.85 | 0.00 | 31.85 |
| 6 | Indian Bank | 41.79 | 63282.00 | 29160.00 | 46.08 | 0.00 | 46.08 |
| 7 | IOB | 56.61 | 14246.83 | 6552.34 | 45.99 | 0.00 | 45.99 |
| 8 | PNB | 61.65 | 102680.71 | 63891.67 | 62.22 | 0.00 | 62.22 |
| 9 | Punjab & Sind Bank | 153.54 | 2667.00 | 3909.00 | 146.57 | 0.00 | 146.57 |
| 10 | SBI | 35.79 | 205621.10 | 72389.07 | 35.21 | 33499.85 | 51.50 |
| 11 | UCO | 40.83 | 36308.60 | 14883.77 | 40.99 | 0.00 | 40.99 |
| 12 | Union Bank of India | 64.19 | 30709.43 | 20563.05 | 66.96 | 0.00 | 66.96 |
| Total PSU | | 48.91 | 578690.66 | 277925.38 | 48.03 | 33499.85 | 53.82 |
| 13 | Axis Bank | 62.31 | 44635.00 | 25913.20 | 58.06 | 0.00 | 58.06 |
| 14 | Bandhan Bank | 94.26 | 30741.89 | 25806.42 | 83.95 | 0.00 | 83.95 |
| 15 | Catholic Syrian Bank Ltd. | 28.01 | 57.16 | 17.65 | 30.88 | 0.00 | 30.88 |
| 16 | Dhanlaxmi Bank Ltd. | 185.42 | 74.30 | 137.77 | 185.42 | 0.00 | 185.42 |
| 17 | Federal Bank | 76.75 | 3576.95 | 3287.89 | 91.92 | 0.00 | 91.92 |
| 18 | HDFC Bank | 63.83 | 49271.98 | 28019.63 | 56.87 | 0.00 | 56.87 |
| 19 | ICICI | 71.03 | 39306.18 | 27864.80 | 70.89 | 0.00 | 70.89 |
| 20 | IDBI | 46.52 | 14530.61 | 7521.24 | 51.76 | 0.00 | 51.76 |
| 21 | IDFC | 785.53 | 1714.08 | 3414.75 | 199.22 | 0.00 | 199.22 |
| 22 | Indusind Bank | 230.33 | 6675.57 | 11258.16 | 168.65 | 0.00 | 168.65 |
| 23 | Jana Small Finance Bank | 72.77 | 1053.16 | 725.60 | 68.90 | 0.00 | 68.90 |
| 24 | Karnataka Bank Ltd. | 116.65 | 1222.86 | 1487.34 | 121.63 | 0.00 | 121.63 |
| 25 | Karur Vysya Bank | 89.78 | 1105.84 | 1870.75 | 169.17 | 0.00 | 169.17 |
| 26 | Kotak Mahindra Bank | 87.95 | 7803.60 | 5972.82 | 76.54 | 0.00 | 76.54 |
| 27 | Lakshmi Vilas Bank | 0.00 | 143.74 | 778.92 | 541.90 | 0.00 | 541.90 |
| 28 | Ratnakar Bank Ltd | 99.88 | 5526.15 | 4706.43 | 85.17 | 0.00 | 85.17 |
| 29 | South Indian Bank Ltd. | 158.70 | 1122.60 | 1868.31 | 166.43 | 0.00 | 166.43 |
| 30 | SIDBI | 0.00 | 0.00 | 106.25 | #DIV/0! | 0.00 | #DIV/0! |
| 31 | Tamilnad Mercantile Bank | 17.68 | 633.82 | 131.28 | 20.71 | 0.00 | 20.71 |
| 32 | Ujjivan Small Finance Bank | 247.35 | 841.73 | 1947.55 | 231.37 | 0.00 | 231.37 |
| 33 | Utkarsh Small Finance Bank | 65.34 | 124.98 | 61.48 | 49.19 | 0.00 | 49.19 |
| 34 | YES Bank | 83.91 | 6218.00 | 4829.00 | 77.66 | 0.00 | 77.66 |
| Total PVT | | 78.36 | 216380.21 | 157727.24 | 72.89 | 0.00 | 72.89 |
| 35 | BGVB (PNB) | 38.92 | 16895.53 | 6323.40 | 37.43 | 10154.29 | 97.53 |
| 36 | PBGB (UCO) | 53.22 | 5716.52 | 3064.52 | 53.61 | 1652.56 | 82.52 |
| 37 | UBKGB (CBI) | 56.48 | 3653.42 | 2171.18 | 59.43 | 791.31 | 81.09 |
| Total RRB | | 44.30 | 26265.47 | 11559.10 | 44.01 | 12598.16 | 91.97 |
| 38 | WB State Co-Op Bank Ltd. | 57.34 | 35999.64 | 21189.47 | 58.86 | 20594.08 | 116.07 |
| 39 | WBSCARD Bank Ltd. | 531.70 | 231.10 | 1243.04 | 537.88 | 71.13 | 568.66 |
| Total Co-Optv | | 60.96 | 36230.74 | 22432.51 | 61.92 | 20665.21 | 118.95 |
| Grand Total | | 56.26 | 857567.09 | 469644.22 | 54.76 | 66763.22 | 62.55 |
| Amount sanctioned from outside State but fund utilised in the State of | | | | 45950.04 | | | |
| RIDF Support | | | | 17944.50 | | | |
| Total Credit in the State | | | | 533538.76 | | | |
| Credit Deposit Ratio | | | | | 62.22 | | |
| Total Credit + Investment | | 62.18 | | 600301.98 | | | |
| Total Credit + Investment Deposit | | | | | 70.00 | | |

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

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

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

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

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

While the negative trend in 7 Districts (Alipurduar, Howrah, Murshidabad, Paschim Burdwan, Purba Burdwan, Purba Medinipur, North 24 Parganas) in September, 2020 quarter is in improvement over 14 Districts with negative growth for June, 2020 quarter. The negative growth in the other 7 districts is nominal and is expected to be reversed shortly. These districts must initiate remedial measures urgently to arrest the down trend with proper implementation of action plan.

| Sr. | District | As on 30.06.2020 | As on 30.09.2020 | Increase/Decrease | |
|-----|-------------------|------------------|------------------|-------------------|-----|
| | | | | (+) | (-) |
| 1. | Bankura | 43.21 | 43.45 | + | |
| 2. | Birbhum | 40.04 | 40.19 | + | |
| 3. | Coochbehar | 70.92 | 79.57 | + | |
| 4. | Dakshin Dinajpur | 57.84 | 58.42 | + | |
| 5. | Darjeeling | 60.26 | 60.90 | + | |
| 6. | Hooghly | 28.55 | 31.46 | + | |
| 7. | Jalpaiguri | 50.17 | 58.74 | + | |
| 8. | Jhargram | 40.01 | 40.06 | + | |
| 9. | Kalimpong | 36.54 | 37.07 | + | |
| 10. | Kolkata | 74.99 | 76.59 | + | |
| 11. | Malda | 53.45 | 54.15 | + | |
| 12. | Nadia | 49.17 | 50.92 | + | |
| 13. | Paschim Medinipur | 48.37 | 48.40 | + | |
| 14. | Purulia | 54.73 | 55.29 | + | |
| 15. | Uttar Dinajpur | 59.36 | 59.94 | + | |
| 16. | 24 Pgs. (S) | 44.24 | 44.28 | + | |
| 17. | Alipurduar | 40.28 | 40.27 | - | |
| 18. | Howrah | 41.56 | 40.26 | - | |
| 19. | Murshidabad | 50.51 | 43.82 | - | |
| 20. | Paschim Burdwan | 40.35 | 40.30 | - | |
| 21. | Purba Burdwan | 43.80 | 43.79 | - | |
| 22. | Purba Medinipur | 41.83 | 40.51 | - | |
| 23. | 24 Pgs. (N) | 33.83 | 32.79 | - | |

AGENDA-5

(A) Progress in Agriculture Credit:

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

| Financial Year | Yearly Target (Cr.) | Achievement (Cr.) | % of Achievement |
|-------------------|---------------------|-------------------|------------------|
| 31.03.2016 | 43536 | 30930 | 71 |
| 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 |
| 31.03.2020 | 55000 | 49066 | 89 |
| 30.09.2020 | 77236 | 16641 | 22 |

The Agriculture disbursement during the period April to September of financial year 2020-21 is Rs. 16641 crore, showing a decrease of 22.68% over disbursement of Rs.21524 crore made upto the 2nd quarter of the financial year 2019-20. However, the attainment of 89% in deployment of credit during the last financial year, is an encouraging sign and it is expected that the banks will overcome the COVID situation & will be in a position to grow in a better way in credit delivery to agriculture sector which has gained primacy in the aftermath of the COVID 19 lockdown issues. The yearly target of Rs.77236/- which was set during 148th SLBC meeting and in line with NABARD PLP should therefore be pursued in right earnest by the banks.

With Rs. 12260 crore deployments in Farm Credit at 77% of the total agriculture deployment and 96% of farmers in SF/MF category, it is obvious that the banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors. SLBC has been sensitizing the member banks to focus on other areas like pledge finance through Negotiable Warehouse Receipts, FPO/FPC finance. Custom Hiring Centre is also one area needing attention of the banks.

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

| As on | Dairy | | Poultry | | Fishery | | Pig & Goat rearing | |
|-----------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------------|---------------|
| | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. |
| 30.06.19 | 30079 | 321.31 | 7875 | 77.89 | 10904 | 83.75 | 15544 | 92.87 |
| 30.09.19 | 64676 | 521.38 | 18385 | 289.37 | 23403 | 218.15 | 28443 | 173.34 |

Statement showing disbursement in Agriculture under Priority Sector for the quarter ended Sept, 2020

(No. in actuals, Amt. in Lakh)

| Sr. No. | Bank | Agriculture | | | | | | Total Agriculture | | | | |
|----------------------|----------------------------|--|-------------------|--|-----------------|--|------------------|-------------------------|-------------------|--|-------------------|--------------|
| | | Farm Credit | | Agriculture Infrastructure | | Agriculture Ancillary Activities | | | | | | |
| | | Disbursement upto the end of the quarter | | Disbursement upto the end of the quarter | | Disbursement upto the end of the quarter | | Yearly Target under ACP | | Disbursement upto the end of the quarter | | |
| | | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No. | Amount | % of Ach. |
| 1 | Bank of Baroda | 14585 | 28900.00 | 350 | 1671.00 | 1750 | 8580.00 | 161614 | 233872.44 | 16685 | 39151.00 | 16.74 |
| 2 | Bank of India | 53466 | 28832.00 | 31 | 1050.00 | 9626 | 41192.00 | 258570 | 338822.66 | 63123 | 71074.00 | 20.98 |
| 3 | Bank of Maharashtra | 252 | 365.00 | 0 | 0.00 | 914 | 22.82 | 8882 | 11831.50 | 1166 | 387.82 | 3.28 |
| 4 | Canara Bank | 31188 | 18061.86 | 213 | 1096.36 | 2680 | 3152.27 | 307281 | 366638.67 | 34081 | 22310.49 | 6.09 |
| 5 | Central Bank of India | 41697 | 37441.54 | 9 | 290.17 | 293 | 14179.07 | 264097 | 314347.65 | 41999 | 51910.78 | 16.51 |
| 6 | Indian Bank | 18466 | 27608.01 | 5 | 134.22 | 1164 | 18729.49 | 464108 | 575116.16 | 19635 | 46471.72 | 8.08 |
| 7 | IOB | 1239 | 1723.98 | 6 | 10.95 | 150 | 2259.59 | 82861 | 102582.00 | 1395 | 3994.52 | 3.89 |
| 8 | PNB | 149322 | 152551.88 | 10053 | 40251.23 | 1334 | 88665.22 | 999345 | 1377424.00 | 160709 | 281468.33 | 20.43 |
| 9 | Punjab & Sind Bank | 0 | 0.00 | 0 | 0.00 | 58 | 178.00 | 12194 | 14675.00 | 58 | 178.00 | 1.21 |
| 10 | SBI | 170035 | 274116.00 | 16 | 1412.00 | 31 | 312.00 | 942479 | 1274141.75 | 170082 | 275840.00 | 21.65 |
| 11 | UCO | 16742 | 8944.00 | 4 | 346.00 | 16 | 776.14 | 284113 | 358429.89 | 16762 | 10066.14 | 2.81 |
| 12 | Union Bank of India | 2115 | 3036.66 | 16 | 355.00 | 181 | 8108.30 | 178848 | 226294.89 | 2312 | 11499.96 | 5.08 |
| Total PSU | | 499107 | 581580.93 | 10703 | 46616.93 | 18197 | 186154.90 | 3964392 | 5194176.60 | 528007 | 814352.76 | 15.68 |
| 13 | Axis Bank | 5448 | 21217.00 | 3 | 96.00 | 8 | 513.00 | 120023 | 150362.61 | 5459 | 21826.00 | 14.52 |
| 14 | Bandhan Bank | 399755 | 177880.27 | 76639 | 32524.26 | 57230 | 23557.31 | 349367 | 407415.26 | 533624 | 233961.84 | 57.43 |
| 15 | Catholic Syrian Bank Ltd. | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! |
| 16 | Dhanlaxmi Bank Ltd. | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! |
| 17 | Federal Bank | 7642 | 10757.18 | 0 | 0.00 | 189 | 13810.89 | 3400 | 4440.23 | 7831 | 24568.07 | 553.31 |
| 18 | HDFC Bank | 6578 | 7087.55 | 20 | 6977.56 | 332 | 50314.99 | 74338 | 93904.66 | 6930 | 64380.10 | 68.56 |
| 19 | ICICI | 25839 | 19137.20 | 0 | 0.00 | 24 | 20787.44 | 74563 | 90591.05 | 25863 | 39924.64 | 44.07 |
| 20 | IDBI | 21816 | 11387.09 | 1 | 72.95 | 77 | 773.67 | 60375 | 74992.66 | 21894 | 12233.71 | 16.31 |
| 21 | IDFC | 3911 | 1089.65 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 3911 | 1089.65 | #DIV/0! |
| 22 | Indusind Bank | 2890 | 4016.57 | 0 | 0.00 | 7 | 1501.53 | 14141 | 21767.33 | 2897 | 5518.11 | 25.35 |
| 23 | Jana Small Finance Bank | 737 | 344.41 | 0 | 0.00 | 0 | 0.00 | 1370 | 1653.56 | 737 | 344.41 | 20.83 |
| 24 | Karnataka Bank Ltd. | 2 | 35.00 | 4 | 469.59 | 205 | 3165.11 | 236 | 780.22 | 211 | 3669.70 | 470.34 |
| 25 | Karur Vysya Bank | 53 | 63.85 | 0 | 0.00 | 1 | 18.00 | 2590 | 3012.66 | 54 | 81.85 | 2.72 |
| 26 | Kotak Mahindra Bank | 1635 | 2515.15 | 0 | 0.00 | 61 | 8098.72 | 1628 | 3102.13 | 1696 | 10613.87 | 342.15 |
| 27 | Lakshmi Vilas Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! |
| 28 | Ratnakar Bank Ltd | 34573 | 9631.00 | 0 | 0.00 | 0 | 0.00 | 1146 | 1519.26 | 34573 | 9631.00 | 633.93 |
| 29 | South Indian Bank Ltd. | 10 | 2067.00 | 58 | 9939.00 | 12 | 1038.00 | 785 | 2266.50 | 80 | 13044.00 | 575.51 |
| 30 | SIDBI | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! |
| 31 | Tamilnad Mercantile Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! |
| 32 | Ujivan Small Finance Bank | 21129 | 8337.71 | 0 | 0.00 | 0 | 0.00 | 29988 | 31545.11 | 21129 | 8337.71 | 26.43 |
| 33 | Utkarsh Small Finance Bank | 1427 | 489.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1427 | 489.00 | #DIV/0! |
| 34 | YES Bank | 0 | 0.00 | 4 | 2074.00 | 49 | 29475.00 | 633 | 998.62 | 53 | 31549.00 | 3159.27 |
| Total PVT | | 533445 | 276055.64 | 76729 | 52153.36 | 58195 | 153053.66 | 734584 | 888351.86 | 668369 | 481262.66 | 54.17 |
| 35 | BGVB (PNB) | 171430 | 110923.31 | 0 | 0.00 | 51 | 107.69 | 698930 | 764306.39 | 171481 | 111031.00 | 14.53 |
| 36 | PBGB (UCO) | 24300 | 42903.33 | 0 | 0.00 | 0 | 0.00 | 147983 | 207839.05 | 24300 | 42903.33 | 20.64 |
| 37 | UBKGB (CBI) | 20917 | 14954.35 | 1 | 0.63 | 0 | 0.00 | 135176 | 154843.92 | 20918 | 14954.98 | 9.66 |
| Total RRB | | 216647 | 168780.99 | 1 | 0.63 | 51 | 107.69 | 982089 | 1126989.36 | 216699 | 168889.31 | 14.99 |
| 38 | WB State Co-Op Bank Ltd. | 782255 | 195820.12 | 0 | 0.00 | 0 | 0.00 | 717584 | 501271.09 | 782255 | 195820.12 | 39.06 |
| 39 | WBSCARD Bank Ltd. | 43678 | 3763.13 | 0 | 0.00 | 0 | 0.00 | 53816 | 12817.01 | 43678 | 3763.13 | 29.36 |
| Total Co-Optv | | 825933 | 199583.25 | 0 | 0.00 | 0 | 0.00 | 771400 | 514088.10 | 825933 | 199583.25 | 38.82 |
| Grand Total | | 2075132 | 1226000.81 | 87433 | 98770.92 | 76443 | 339316.25 | 6452465 | 7723605.92 | 2239008 | 1664087.97 | 21.55 |

(B) Campaign to cover all eligible Non-Loanee farmers with Kisan Credit Card.

KCC: It is a major agenda of SLBC to cover all the eligible farmers of the State under KCC. In the special meeting dt 07-01-2020 it was decided to cover the left-out farmers on the basis of identification of non-loanee farmers from the Bangla Shasya Bima Scheme data base. The Agriculture Department submitted the data of non-loanee farmers to SLBC on 27-05-2020 and 01-06-2020. SLBC has since forwarded the list of non-loanee farmers to the respective member banks/LDMs on 02-06-20 along with the bank and district wise targets for coverage of the 20 lakh non-loanee farmers under Kharif 20 season as fixed during the Special SLBC meeting held on 04-05-2020.

A KCC campaign has been launched by GoWB in order to issue crop loan particularly to the landless-farmers viz. Oral Lessees, Share Croppers and Tenant Farmers which has been extended upto 30th September, 2020 with Kharif-2020 season in full swing. For proper monitoring in this regard, an online KCC issuance portal (KCC-IMS) has been developed by GoWB from where State Controlling Heads / Zonal / Circle Heads of Member Banks get the report of Sanctioned against Sponsored cases. LDMs can also monitor the Bank / Block wise progress pertaining to their District.

In this regard, SLBC issued an advisory on 11.06.2020 to the banks & LDMs and requested to proceed for saturation of the KCC loanees as per SOP prescribed by the authorities and also advised to target the landless labourers, namely, tenant farmers, share croppers, oral lessees, etc. The basis for covering the landless labourers will be Area Sown Certificate to be issued by Asst Directors of agriculture or his authorized representative.

KCC Saturation Campaign progress as on 30.09.2020:

| As on | Target | Sponsored | Sanctioned | Pending |
|------------|---------|-----------|------------|---------|
| 30.06.2020 | 2018100 | 1756351 | 350128 | 1406223 |
| 30.09.2020 | 2018100 | 2202295 | 1285491 | 916804 |

| Bank wise progress report of KCC Issuance to Non-Loanee farmers during KCC Saturation Campaign Kharif - 2020 | | | | | | | |
|--|----------------------------------|----------------|----------------|-----------------------------|----------------|---------------|---------------|
| (Amount in Crore) | | | | | | | |
| SI No | Bank Name | Target | Sponsored | Sanctioned as on 30.09.2020 | | % of Sanction | Pending |
| | | (No.) | (No.) | No. | Amount | | No. |
| 1 | Bank of Baroda | 21560 | 29028 | 12943 | 33.03 | 44.59 | 16085 |
| 2 | Bank of India | 75892 | 92786 | 45776 | 123.62 | 49.34 | 47010 |
| 3 | Bank of Maharashtra | 80 | 305 | 191 | 0.45 | 62.62 | 114 |
| 4 | Canara Bank | 51981 | 66822 | 36181 | 88.37 | 54.15 | 30641 |
| 5 | Central Bank of India | 80471 | 78972 | 44639 | 93.68 | 56.53 | 34333 |
| 6 | Indian Bank | 175305 | 176175 | 81948 | 120.57 | 46.52 | 94227 |
| 7 | Indian Overseas Bank | 10737 | 15158 | 7426 | 12.62 | 48.99 | 7732 |
| 8 | Punjab & Sindh Bank | 20 | 141 | 14 | 0.03 | 9.93 | 127 |
| 9 | Punjab National Bank | 385421 | 406724 | 216705 | 296.79 | 53.28 | 190019 |
| 10 | State Bank of India | 539653 | 411287 | 153275 | 588.00 | 37.27 | 258012 |
| 11 | UCO Bank | 67157 | 60908 | 28886 | 94.17 | 47.43 | 32022 |
| 12 | Union Bank of India | 23417 | 27993 | 14252 | 41.87 | 50.91 | 13741 |
| | Sub total of PSU Banks | 1431694 | 1366299 | 642236 | 1493.22 | 47.01 | 724063 |
| 13 | Axis Bank | 1365 | 341 | 0 | 0.00 | 0.00 | 341 |
| 14 | Bandhan Bank | 4272 | 1437 | 0 | 0.00 | 0.00 | 1437 |
| 15 | DCB Bank | 0 | 1994 | 1978 | 3.51 | 99.20 | 16 |
| 16 | Federal Bank | 0 | 144 | 0 | 0.00 | 0.00 | 144 |
| 17 | HDFC Bank | 1037 | 554 | 0 | 0.00 | 0.00 | 554 |
| 18 | ICICI Bank | 385 | 84 | 3 | 0.01 | 3.57 | 81 |
| 19 | IDBI Bank | 2994 | 3063 | 36 | 0.10 | 1.18 | 3027 |
| 20 | IndusInd Bank | 32 | 168 | 0 | 0.00 | 0.00 | 168 |
| 21 | Karnataka Bank | 0 | 39 | 0 | 0.00 | 0.00 | 39 |
| 22 | Ujjivan Small Finance | 1295 | 25 | 0 | 0.00 | 0.00 | 25 |
| | Sub total of PVT Banks | 11380 | 7849 | 2017 | 3.62 | 25.70 | 5832 |
| 23 | Bangiya Gramin Vikash Bank | 274097 | 316566 | 229128 | 345.58 | 72.38 | 87438 |
| 24 | Paschim Banga GraminBank | 73427 | 79173 | 60869 | 258.63 | 76.88 | 18304 |
| 25 | Uttarbanga Kshetriya Gramin Bank | 46840 | 35800 | 26872 | 141.85 | 75.06 | 8928 |
| | Sub total of RRBs | 394364 | 431539 | 316869 | 746.06 | 73.43 | 114670 |
| 26 | W.B. State Cooperative Banks | 179978 | 396353 | 324259 | 683.08 | 81.81 | 72094 |
| 27 | WBSCARD | 684 | 255 | 110 | 0.23 | 43.14 | 145 |
| | Sub total of Co-Op Banks | 180662 | 396608 | 324369 | 683.31 | 81.79 | 72239 |
| State Totals : | | 2018100 | 2202295 | 1285491 | 2926.20 | 58.37 | 916804 |

Target & Achievement under Kisan Credit Card in West Bengal in last 3 financial years and disbursement during September quarter of the corresponding financial years.

| Year | Disbursement (Fresh + Renewal) | | % of Achievement |
|-------------------|--------------------------------|-------------------|------------------|
| | Target (No.) | Achievement (No.) | |
| 31.03.2018 | 17,00,000 | 19,89,626 | 117 |
| 30.09.2018 | 17,00,000 | 9,62,418 | 48 |
| 31.03.2019 | 20,00,000 | 21,65,443 | 109 |
| 30.09.2019 | 35,00,000 | 11,30,509 | 33 |
| 31.03.2020 | 35,00,000 | 23,73,411 | 68 |
| 30.09.2020 | 46,00,000 | 12,03,445 | 26 |

NB: All the banks operating in the State have issued 12,03,445 KCCs during the Sept, 2020 quarter at 26% of annual target of 46.00 lacs. Total amount for KCC stood at Rs. 5136 crore as on 30.09.2020 which account for 41.90 % of the farm credit. The Average ticket size of Rs.41,437/- as on 30.06.2020 has increased substantially to Rs.42,515/- on 30.09.2020. Average credit per KCC of all the banks excluding WB State Co-operative Bank is Rs.56,973/- while it is Rs.25,901/- for WB State Co-Op Bank.

| Bank wise KCC position as on 30.09.2020 | | | | | | | | | | | | | | | |
|---|----------------------------|----------------|--|----------------|--|----------------|---|----------------|------------------|---|-----------------|--|-------------------|-----|--------|
| | | | | | | | | | | | | | (Amount in Crore) | | |
| Sr. No. | Bank Name | Target (No.) | " Disbursement " during (01.04.2020 to 30.09.2020) | | | | Total KCC disbursed during 01.04.2020 to 30.09.2020 (Fresh + Renewal) | | % of Achievement | Outstanding Position (excluding written off a/c's) as on 30.09.2020 | | Written-Off KCC a/c's as on 30.09.2020 | | | |
| | | | Fresh Disbursement (01.04.2020 to 30.09.2020) | | Renewal Cases (01.04.2020 to 30.09.2020) | | No. | Amount | | No. | Amount | No. | Amount | No. | Amount |
| | | | No. | Amount | No. | Amount | | | | | | | | | |
| 1 | Bank of Baroda | 19000 | 2875 | 21.20 | 8965 | 75.20 | 11840 | 96.40 | 62.32 | 19331 | 140.55 | 150 | 0.81 | | |
| 2 | Bank of India | 202800 | 20870 | 151.86 | 18249 | 51.20 | 39119 | 203.06 | 19.29 | 191952 | 823.05 | 0 | 0.00 | | |
| 3 | Bank of Maharashtra | 1700 | 252 | 3.65 | 1153 | 35.47 | 1405 | 39.12 | 82.65 | 1405 | 39.12 | 0 | 0.00 | | |
| 4 | Canara Bank | 61500 | 5424 | 23.54 | 879.00 | 13.96 | 6303 | 37.50 | 10.25 | 40127 | 273.65 | 0 | 0.00 | | |
| 5 | Central Bank of India | 82000 | 4800 | 13.35 | 4378 | 25.94 | 9178 | 39.30 | 11.19 | 79286 | 443.8 | 0 | 0.00 | | |
| 6 | Indian Bank | 177450 | 682 | 3.38 | 17523 | 98.75 | 18205 | 102.13 | 10.26 | 129341 | 975.66 | 0 | 0.00 | | |
| 7 | IOP | 6400 | 1338 | 3.42 | 831 | 3.56 | 2169 | 6.98 | 33.89 | 7926 | 42.87 | 0 | 0.00 | | |
| 8 | PNB | 707900 | 41529 | 409.72 | 56935 | 619.12 | 98464 | 1028.84 | 13.91 | 508896 | 3212.70 | 149 | 0.21 | | |
| 9 | Punjab & Sind Bank | 50 | 8 | 0.08 | 3 | 0.02 | 11 | 0.10 | 22.00 | 75 | 6.00 | 0 | 0.00 | | |
| 10 | SBI | 610000 | 57360 | 632.36 | 38598 | 511.16 | 95958 | 1143.52 | 15.73 | 315255 | 2345.63 | 0 | 0.00 | | |
| 11 | UCO | 136500 | 14742 | 42.47 | 0 | 0.00 | 14742 | 42.47 | 10.80 | 71312 | 301.84 | 0 | 0.00 | | |
| 12 | Union Bank of India | 24600 | 1063 | 6.05 | 7536 | 156.50 | 8599 | 162.55 | 34.96 | 26291 | 214.24 | 37 | 0.00 | | |
| | Total PSU | 2029900 | 150943 | 1311.08 | 155050 | 1590.88 | 305993 | 2901.97 | 15.07 | 1391197 | 8819.11 | 336 | 1.02 | | |
| 13 | Axis Bank | 32500 | 588 | 12.91 | 0 | 0.00 | 588 | 12.91 | 1.81 | 78979 | 481.07 | 250 | 15.87 | | |
| 14 | Bandhan Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0 | 0.00 | 0 | 0.00 | | |
| 15 | Catholic Syrian Bank Ltd. | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0 | 0.00 | 0 | 0.00 | | |
| 16 | Dhanlaxmi Bank Ltd. | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0 | 0.00 | 0 | 0.00 | | |
| 17 | Federal Bank | 280 | 495 | 9.64 | 0 | 0.00 | 495 | 9.64 | 176.79 | 531 | 13.41 | 0 | 0.00 | | |
| 18 | HDFC Bank | 122300 | 6461 | 39.64 | 55 | 3.80 | 6516 | 43.44 | 5.33 | 156683 | 489.94 | 0 | 0.00 | | |
| 19 | ICICI | 13000 | 1393 | 22.99 | 0 | 0.00 | 1393 | 22.99 | 10.72 | 3246 | 101.48 | 0 | 0.00 | | |
| 20 | IDBI | 11000 | 84 | 0.72 | 5840 | 18.59 | 5924 | 19.31 | 53.85 | 11396 | 132.41 | 0 | 0.00 | | |
| 21 | IDFC | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0 | 0.00 | 0 | 0.00 | | |
| 22 | Indusind Bank | 20 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | | |
| 23 | Jana Small Finance Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0 | 0.00 | 0 | 0.00 | | |
| 24 | Karnataka Bank Ltd. | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0 | 0.00 | 0 | 0.00 | | |
| 25 | Karur Vysya Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0 | 0.00 | 0 | 0.00 | | |
| 26 | Kotak Mahindra Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 1 | 0.03 | 0 | 0.00 | | |
| 27 | Lakshmi Vilas Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0 | 0.00 | 0 | 0.00 | | |
| 28 | Ratnakar Bank Ltd | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0 | 0.00 | 0 | 0.00 | | |
| 29 | South Indian Bank Ltd. | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0 | 0.00 | 0 | 0.00 | | |
| 30 | SIDBI | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0 | 0.00 | 0 | 0.00 | | |
| 31 | Tamilnad Mercantile Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0 | 0.00 | 0 | 0.00 | | |
| 32 | Ujjivan Small Finance Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0 | 0.00 | 0 | 0.00 | | |
| 33 | Utkarsh Small Finance Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0 | 0.00 | 0 | 0.00 | | |
| 34 | YES Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0 | 0.00 | 0 | 0.00 | | |
| | Total PVT | 179100 | 9021 | 85.90 | 5895 | 22.39 | 14916 | 108.29 | 8.33 | 250836 | 1218.35 | 250 | 15.87 | | |
| 35 | BGVB (PNB) | 445800 | 54581 | 43.77 | 29678 | 109 | 84259 | 152.77 | 18.90 | 245098 | 590.71 | 927 | 1.35 | | |
| 36 | PBGB (UCO) | 78300 | 6631 | 33.58 | 11881 | 105.65 | 18512 | 139.23 | 23.64 | 76375 | 305.79 | 480 | 0.52 | | |
| 37 | UBKGB (CBI) | 66900 | 7275 | 38.72 | 1573 | 20.91 | 8848 | 59.63 | 13.23 | 71201 | 658.46 | 0 | 0.00 | | |
| | Total RRB | 591000 | 68487 | 116.07 | 43132 | 235.56 | 111619 | 351.63 | 18.89 | 392674 | 1554.96 | 1407 | 1.87 | | |
| 38 | WB State Co-Op Bank Ltd. | 1800000 | 72139 | 110.18 | 698778 | 1663.89 | 770917 | 1774.07 | 42.83 | 1770523 | 4585.88 | 480 | 14.10 | | |
| 39 | WBSCARD Bank Ltd. | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0 | 0.00 | 0 | 0.00 | | |
| | Total Co-Optv | 1800000 | 72139 | 110.18 | 698778 | 1663.89 | 770917 | 1774.07 | 42.83 | 1770523 | 4585.88 | 480 | 14.10 | | |
| | Grand Total | 4600000 | 300590 | 1623.23 | 902855 | 3512.72 | 1203445 | 5135.95 | 26.16 | 3805230 | 16178.30 | 2473 | 32.86 | | |

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 has increased the limit for collateral free agricultural loans from the existing level of Rs.1 lakh to Rs.1.60 lakh.

IBA has directed the banks to waive the processing, documentation, inspection, ledger folio and all other service charges for KCC/Crop Loans upto Rs.3.00 lacs.

All Banks together sanctioned 6146 number of Dairy, 441 number of Poultry, 980 number of Goatery, 510 number of Piggery & 1751 numbers of Fishery new farmers under KCC against 85948, 4660, 6833, 1114 & 34920 numbers of sponsored cases in Dairy, Poultry, Goatery, Piggery & Fishery respectively as on 30.09.2020.

| Bank wise Progress in Animal Husbandry & Fishery Loans under KCC as on 30.09.2020 | | | | | | | | | | | | | |
|---|----------------------------|--------------|-------------|-------------|------------|-------------|------------|-------------|------------|--------------|---------------|-------------|--------------|
| (Amount in Crore) | | | | | | | | | | | | | |
| Sr. No. | Name of Banks | Dairy | | Poultry | | Goatery | | Piggery | | Fishery | | | |
| | | Sponsored | Sanctioned | Sponsored | Sanctioned | Sponsored | Sanctioned | Sponsored | Sanctioned | Sponsored | | Sanctioned | |
| | | (No.) | (No.) | (No.) | (No.) | (No.) | (No.) | (No.) | (No.) | No. | Amount | No. | Amount |
| 1 | Bank of Baroda | 1575 | 186 | 36 | 17 | 80 | 22 | 19 | 11 | 694 | 6.76 | 52 | 0.50 |
| 2 | Bank of India | 2800 | 80 | 186 | 29 | 250 | 18 | 15 | 8 | 1292 | 14.40 | 25 | 0.32 |
| 3 | Bank of Maharashtra | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0.15 | 0 | 0.00 |
| 4 | Canara Bank | 1740 | 183 | 98 | 31 | 408 | 20 | 2 | 7 | 1284 | 9.48 | 77 | 0.64 |
| 5 | Central Bank of India | 2254 | 158 | 313 | 7 | 495 | 42 | 224 | 64 | 2176 | 17.16 | 38 | 0.18 |
| 6 | Indian Bank | 9598 | 590 | 365 | 20 | 485 | 25 | 22 | 5 | 3063 | 25.89 | 203 | 6.24 |
| 7 | Indian Overseas Bank | 768 | 24 | 34 | 0 | 36 | 17 | 10 | 2 | 327 | 2.54 | 48 | 0.15 |
| 8 | Punjab & Sind Bank | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 7 | 0.08 | 0 | 0.00 |
| 9 | Punjab National Bank | 19052 | 923 | 1103 | 35 | 1478 | 36 | 40 | 21 | 7485 | 63.02 | 260 | 3.82 |
| 10 | State Bank of India | 22879 | 1448 | 1212 | 17 | 1699 | 74 | 386 | 162 | 7438 | 64.21 | 81 | 0.31 |
| 11 | UCO Bank | 2591 | 110 | 221 | 10 | 269 | 12 | 20 | 2 | 1140 | 12.47 | 36 | 0.40 |
| 12 | Union Bank of India | 650 | 152 | 78 | 37 | 122 | 73 | 40 | 34 | 289 | 3.08 | 53 | 0.28 |
| | Sub Total of PSUs | 63908 | 3854 | 3647 | 203 | 5322 | 339 | 778 | 316 | 25197 | 219.25 | 873 | 12.84 |
| 13 | Axis Bank | 12 | 4 | 3 | 0 | 3 | 1 | 1 | 0 | 50 | 0.80 | 5 | 0.03 |
| 14 | Bandhan Bank | 216 | 0 | 13 | 0 | 7 | 0 | 0 | 0 | 85 | 0.89 | 0 | 0.00 |
| 15 | HDFC Bank | 8 | 5 | 3 | 24 | 5 | 3 | 6 | 6 | 7 | 0.07 | 0 | 0.00 |
| 16 | ICICI | 2 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 10 | 0.49 | 90 | 0.20 |
| 17 | IDBI | 80 | 0 | 3 | 1 | 6 | 0 | 0 | 0 | 60 | 1.09 | 20 | 0.01 |
| 18 | IDFC | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0 | 0.00 |
| 19 | Indusind Bank | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 0.01 | 0 | 0.00 |
| | Sub total of PVTs | 321 | 9 | 22 | 25 | 22 | 5 | 8 | 7 | 213 | 3.35 | 115 | 0.23 |
| 20 | BGVB | 11623 | 1770 | 485 | 183 | 735 | 496 | 3 | 0 | 3907 | 37.89 | 37 | 0.33 |
| 21 | PBGB | 1448 | 18 | 71 | 1 | 125 | 0 | 0 | 0 | 691 | 5.01 | 28 | 0.30 |
| 22 | UBKGB | 1182 | 97 | 186 | 7 | 346 | 52 | 161 | 26 | 2213 | 13.17 | 40 | 0.06 |
| | Sub total of RRBs | 14253 | 1885 | 742 | 191 | 1206 | 548 | 164 | 26 | 6811 | 56.07 | 105 | 0.68 |
| 23 | WB State Co-op. Ban | 7156 | 398 | 205 | 22 | 245 | 88 | 160 | 161 | 2690 | 22.43 | 658 | 4.39 |
| 24 | ARDB | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 0.12 | 0 | 0.00 |
| | Sub total of Co-Ops | 7156 | 398 | 205 | 22 | 245 | 88 | 160 | 161 | 2699 | 22.55 | 658 | 4.39 |
| 23 | Others | 310 | 0 | 44 | 0 | 38 | 0 | 4 | 0 | 0 | 0.00 | 0 | 0.00 |
| | Grand Total | 85948 | 6146 | 4660 | 441 | 6833 | 980 | 1114 | 510 | 34920 | 301.22 | 1751 | 18.14 |

Sub Committee on Animal Husbandry & Fishery

In Special Sub Committee on Animal Husbandry & Fishery, 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. Accordingly, ARD Department has since ratified 117 Dairy, 67 Poultry and 80 Goatery and 49 Piggery Centres which has also been shared with the member banks. SLBC has identified 22 block in 5 district as fishery clusters.

All the DLTCs have finalized the Scale of Finance for Animal Husbandry and Fishery schemes and LDMS have shared the same with the DCOs/Dist Nodal officers of the member banks. Same should be referred by the member banks for extending working capital loans. Animal Resource Development Deptt and Fishery Department are also to assist the banks in this regard by tracing the left-out farmers and generate proposals for onward sponsoring to the banks as decided in the Sub Committee meeting.

In the Special Sub Committee meeting on Animal Husbandry & Fishery was held on 13-05-2020, a target of 100000 for Fishery KCC loan and 125000 Animal Husbandry & Fishery KCC loans were fixed in the State for FY 2020-21. It was informed that for Dairy loans, ARD Department will primarily target the 68000 odd members of the Milk Federations/ Unions while Fishery Department will target the 70000 thousand odd members under the Fishery Co-Operative Societies.

The **disbursement** for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC/Non-KCC) as on 30.09.2020:

(Amount in Crore)

| As on | Dairy | | Poultry | | Fishery | | Pig & Goat rearing | |
|-----------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------------|---------------|
| | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. |
| 30.06.19 | 30079 | 321.31 | 7875 | 77.89 | 10904 | 83.75 | 15544 | 92.87 |
| 30.09.19 | 64676 | 521.38 | 18385 | 289.37 | 23403 | 218.15 | 28443 | 173.34 |
| 31.03.20 | 149543 | 1335.44 | 36250 | 659.79 | 52188 | 641.00 | 42339 | 411.12 |
| 30.06.20 | 13119 | 104.94 | 3201 | 33.01 | 5251 | 35.96 | 4975 | 64.65 |
| 30.09.20 | 44115 | 256.08 | 13961 | 99.30 | 18214 | 108.68 | 19309 | 133.57 |

The **outstanding** in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC/Non-KCC) as on 30.09.2020:

| 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 |
| 31.03.20 | 220592 | 1649.77 | 50921 | 570.72 | 66939 | 533.26 | 113684 | 693.03 |
| 30.06.20 | 224350 | 1688.03 | 49569 | 614.72 | 67466 | 553.18 | 111253 | 704.25 |
| 30.09.20 | 239213 | 1647.92 | 56416 | 645.23 | 75291 | 551.77 | 118161 | 710.67 |

Target of Animal Husbandry under KCC in FY 20-21

| Dairy | Poultry | Goat & Sheep rearing | Total |
|--------|---------|----------------------|--------|
| 100000 | 10000 | 15000 | 125000 |

67000-70000 is targeted at members of Milk Federations / Unions (1369 Co-Op Societies) District wise target have already allocated on 18.05.2020.

Natural Calamity and Relief Measures as per RBI guidelines.

The State was devastated by the super cyclone Amphan which caused extensive damage to livestock and standing crops. In the wake of the super cyclone causing damages to the standing crops beyond the threshold yield, District Magistrates in ten (10) districts have so far issued Notifications for incident of natural calamity. . The same was shared with the member banks in the districts by the LDMs and also by SLBC with the State nodal officers of the member banks vide letter dated 03-06-2020 along with the RBI Master Direction circular.

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

The list of Notification orders are furnished below:

| Sr. No. | District Name | Notification No. | Date | Block affected | Mouza affected |
|---------|-------------------|-------------------------|----------|----------------|----------------|
| 1. | Hooghly | 919/1(1) | 26.05.20 | 18 | 2019 |
| 2. | Murshidabad | 1788(21)/En | 28.05.20 | 8 | 542 |
| 3. | Paschim Medinipur | 337(36)/RP(NOT)-V/6/DMD | 28.05.20 | 21 | 5593 |
| 4. | Purba Medinipur | 526(9)/XVII-109/17 | 28.05.20 | 25 | 3100 |
| 5. | 24 Parganas North | 992(61)/Agri | 29.05.20 | 22 | 1657 |
| 6. | 24 Parganas South | 168/75/CON/DM | 29.05.20 | 30 | 2119 |
| 7. | Purba Burdwam | 290/DM | 29.05.20 | 15 | 2531 |
| 8. | Howrah | 282(17)/En | 29.05.20 | 14 | 763 |
| 9. | Nadia | 167(13)/Relief | 29.05.20 | 18 | 1360 |
| 10. | Jhargram | 114(28)DM/JH/C | 01.06.20 | 8 | 2948 |

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

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

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

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

- Proper entrepreneurship skill among the rural youths is to be developed emphasizing cultivation of high value commodities such as fruits, vegetables, flowers, fisheries, sericulture, animal husbandry, poultry etc. Institutions like RSETIs are expected to be the catalyst in this respect.
- Qualified and trained youths are to be encouraged to set up Agri-Clinics and Custom Hiring centres. More thrust is to be given on Investment credit like farm mechanization, dairy farming, Poultry, fishery, etc for improving farmers' non-farm income in potential areas targeting the medium and large farmers.
- Approximately 6.0 lakh KCC loans are still reportedly under dormant/written off status. The process of renewal of dormant KCCs with need based finance may be looked after by the Bank with support from the different Govt. machineries which will also contribute to increase in agricultural income through revival of production credit.

Krishak Bandhu:

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

New Agricultural Marketing Infrastructure Scheme:

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

Finance against Negotiable Warehouse Receipts:

SLBC has also been advocating for extension of credit by way of pledge finance against crops through Negotiable Ware House Receipts. However, no banks have reportedly financed against NWRs as yet in the State. In the Steering Committee meeting dated 03-09-2019, the matter was discussed at length. It is desired that an ecosystem conducive for NWR finance may be created with suitable marketing initiative by the stakeholders for 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 with the banks. 12 FPOs have so far been adopted by SBI, 2 by UBI and 1 by BOB. NABARD may also share the list of FPOs adopted by them for enabling the banks to explore the possibility of extending credit to the FPOs. With a view to encouraging enabling environment for aggregation of farmers into FPOs and take advantage of economies of scale, the Govt. announced 100% tax deduction for FPOs with annual turnover of up to Rs. 100 crores. Govt also initiated measures to support Farmer Producer Companies (FPCs) viz., support to the equity base of FPCs by providing matching equity grants and Credit Guarantee support for facilitating collateral free lending to Farmers Produce Companies.

Dairy Entrepreneurship Development Scheme, National Livestock Mission Schemes:

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

| Scheme | Bank Type | Sanctioned | | Subsidy Claimed/received | | Disbursed | | Outstanding | |
|-------------------------|-----------------|------------|--------------|--------------------------|-------------|------------|--------------|-------------|---------------|
| | | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. |
| DEDS-EDGE | 30.09.19 | 473 | 10.95 | 222 | 1.57 | 285 | 5.52 | 2117 | 132.92 |
| | 31.03.20 | 780 | 17.00 | 924 | 5.19 | 765 | 13.67 | 2494 | 165.86 |
| | 30.09.20 | 87 | 5.53 | 543 | 7.58 | 526 | 13.98 | 2237 | 146.95 |
| Poultry Venture Capital | 30.09.19 | 66 | 6.28 | 76 | 0.74 | 78 | 2.90 | 402 | 59.61 |
| | 31.03.20 | 123 | 8.97 | 133 | 1.46 | 136 | 5.52 | 495 | 68.73 |
| | 30.09.20 | 34 | 2.01 | 96 | 1.45 | 46 | 1.94 | 407 | 67.31 |
| Pig and Buffalo rearing | 30.09.19 | 123 | 0.88 | 149 | 0.53 | 123 | 0.82 | 163 | 4.92 |
| | 31.03.20 | 294 | 3.08 | 317 | 1.21 | 294 | 2.31 | 224 | 2.89 |
| | 30.09.20 | 0 | 0.00 | 152 | 0.61 | 112 | 0.45 | 346 | 2.46 |

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

AGENDA-6

(A) Deployment of Credit in MSME

Considering the potential in the State in manufacturing and trading activities etc. the target for MSME sector was increased from Rs. 70000/- crore to Rs.90237/- crore for 2020-21 as advised by Hon'ble Finance Minister and was accepted by the Bankers.

The member Banks in the State disbursed altogether Rs. 33694/- crore under MSME as against the said target of Rs. 90237/- crore with achievement of 37.34 % of the total target up to September quarter during the financial year 2020-21.

Achievement of MSME for the last 5 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 |
| 31.03.2020 | 70000 | 69408 | 99 |
| 30.09.2020 | 90237 | 33694 | 37 |

The disbursement during the period April to September of financial year 2020-21 is Rs.32734 crore with a decrease of 6.71% over the disbursement of Rs.35089 crore made during the corresponding period in last financial year 2019-20. 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 252 MSME Clusters as identified by MSME Deptt, WBKVB & Handloom Department will also contribute to accelerated growth in the MSME sector as a whole.

Statement showing disbursement in MSME under Priority Sector for the quarter ended Sept, 2020

(No. in actuals, Amt. in Lakh)

| Sr. No. | Bank | Micro, Small & Medium Enterprise | | | | | | | | | | Total MSME under PRISEC | | | | | | | | |
|----------------------|----------------------------|--|-------------------|--|-------------------|--|------------------|--|-----------------|--|----------------|-------------------------|-------------------|--|-------------------|--------------|--------|-----------|--|-----------|
| | | Micro Entpz. | | Small Entpz. | | Medium Entpz. | | Khadi & Village Industries | | Other under MSME | | Yearly Target under ACP | | Disbursement upto the end of the quarter | | | | | | |
| | | Disbursement upto the end of the quarter | | Disbursement upto the end of the quarter | | Disbursement upto the end of the quarter | | Disbursement upto the end of the quarter | | Disbursement upto the end of the quarter | | No. | | Amount | | No. | | Amount | | % of Ach. |
| | | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No. | Amount | % of Ach. | | |
| 1 | Bank of Baroda | 2520 | 51017.00 | 1245 | 43690.00 | 196 | 10560.00 | 52 | 820.00 | 35 | 770.00 | 118865 | 359207.57 | 4048 | 106857.00 | 29.75 | | | | |
| 2 | Bank of India | 42179 | 134836.00 | 2862 | 92339.00 | 66 | 7110.00 | 0 | 0.00 | 0 | 0.00 | 125616 | 402457.25 | 45107 | 234285.00 | 58.21 | | | | |
| 3 | Bank of Maharashtra | 189 | 1205.00 | 93 | 2367.00 | 71 | 993.00 | 0 | 0.00 | 0 | 0.00 | 15160 | 39929.46 | 353 | 4565.00 | 11.43 | | | | |
| 4 | Canara Bank | 22533 | 71852.00 | 2252 | 54787.00 | 237 | 15230.00 | 0 | 0.00 | 0 | 0.00 | 125489 | 547943.97 | 25022 | 141869.00 | 25.89 | | | | |
| 5 | Central Bank of India | 21081 | 29329.62 | 2055 | 56885.00 | 190 | 8958.00 | 2334 | 5057.29 | 0 | 0.00 | 92671 | 334573.71 | 25660 | 100229.91 | 29.96 | | | | |
| 6 | Indian Bank | 31222 | 98078.01 | 1284 | 66147.88 | 166 | 24219.61 | 22 | 771.40 | 0 | 0.00 | 201906 | 719948.37 | 32694 | 189216.90 | 26.28 | | | | |
| 7 | IOB | 4528 | 8887.00 | 102 | 3682.00 | 8 | 1503.00 | 0 | 0.00 | 0 | 0.00 | 46151 | 181721.80 | 4638 | 14072.00 | 7.74 | | | | |
| 8 | PNB | 40590 | 224787.36 | 4083 | 135858.60 | 200 | 91004.89 | 2160 | 5344.14 | 0 | 0.00 | 460520 | 1500016.00 | 47033 | 456994.99 | 30.47 | | | | |
| 9 | Punjab & Sind Bank | 100 | 10.72 | 50 | 5.00 | 27 | 10.00 | 0 | 0.00 | 0 | 0.00 | 7254 | 30787.00 | 177 | 25.72 | 0.08 | | | | |
| 10 | SBI | 35033 | 207718.00 | 2411 | 99952.00 | 209 | 81743.00 | 0 | 0.00 | 0 | 0.00 | 397163 | 1473365.16 | 37653 | 389413.00 | 26.43 | | | | |
| 11 | UCO | 22025 | 19834.52 | 582 | 14306.63 | 20 | 1382.17 | 0 | 0.00 | 0 | 0.00 | 118990 | 455892.36 | 22627 | 35523.32 | 7.79 | | | | |
| 12 | Union Bank of India | 10226 | 39194.00 | 1299 | 47655.00 | 200 | 53107.00 | 0 | 0.00 | 0 | 0.00 | 110714 | 389248.14 | 11725 | 139956.00 | 35.96 | | | | |
| Total PSU | | 232226 | 886749.23 | 18318 | 617675.11 | 1590 | 295820.67 | 4568 | 11992.83 | 35 | 770.00 | 1820502 | 6435090.79 | 256737 | 1813007.84 | 28.17 | | | | |
| 13 | Axis Bank | 982 | 33375.00 | 339 | 25563.00 | 0 | 0.00 | 1 | 20.00 | 6701 | 4316.00 | 83878 | 316467.30 | 8023 | 63274.00 | 19.99 | | | | |
| 14 | Bandhan Bank | 570724 | 320146.24 | 4405 | 13326.53 | 55 | 5941.94 | 0 | 0.00 | 0 | 0.00 | 212052 | 644641.67 | 575184 | 339414.71 | 52.65 | | | | |
| 15 | Catholic Syrian Bank Ltd. | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 2064 | 2430.00 | 0 | 0.00 | 0.00 | | | | |
| 16 | Dhanlaxmi Bank Ltd. | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1300 | 1000.00 | 0 | 0.00 | 0.00 | | | | |
| 17 | Federal Bank | 206 | 5172.81 | 145 | 11077.91 | 84 | 22040.47 | 0 | 0.00 | 0 | 0.00 | 2262 | 9647.78 | 435 | 38291.19 | 396.89 | | | | |
| 18 | HDFC Bank | 8768 | 51681.20 | 2106 | 113770.11 | 526 | 53488.66 | 0 | 0.00 | 0 | 0.00 | 60661 | 199589.72 | 11400 | 218939.98 | 109.70 | | | | |
| 19 | ICICI | 3895 | 172038.44 | 1901 | 204218.27 | 350 | 140040.77 | 0 | 0.00 | 0 | 0.00 | 68027 | 215571.73 | 6146 | 516297.47 | 239.50 | | | | |
| 20 | IDBI | 9992 | 42064.87 | 269 | 7120.27 | 34 | 6233.66 | 0 | 0.00 | 0 | 0.00 | 34797 | 109600.29 | 10295 | 55418.79 | 50.56 | | | | |
| 21 | IDFC | 9304 | 3633.46 | 89 | 1834.46 | 11 | 410.55 | 0 | 0.00 | 0 | 0.00 | 2350 | 10000.00 | 9404 | 5878.46 | 58.78 | | | | |
| 22 | Indusind Bank | 142497 | 56591.64 | 193 | 6641.72 | 13 | 1453.63 | 0 | 0.00 | 0 | 0.00 | 11167 | 45468.05 | 142703 | 64687.00 | 142.27 | | | | |
| 23 | Jana Small Finance Bank | 103 | 173.46 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 545 | 5176.10 | 103 | 173.46 | 3.35 | | | | |
| 24 | Karnataka Bank Ltd. | 210 | 6991.64 | 87 | 8271.36 | 5 | 218.79 | 0 | 0.00 | 0 | 0.00 | 853 | 1733.16 | 302 | 15481.79 | 893.27 | | | | |
| 25 | Karur Vysya Bank | 40 | 222.61 | 70 | 1067.20 | 4 | 101.26 | 0 | 0.00 | 0 | 0.00 | 5538 | 12890.15 | 114 | 1391.07 | 10.79 | | | | |
| 26 | Kotak Mahindra Bank | 318 | 10809.74 | 540 | 22476.72 | 49 | 2263.37 | 0 | 0.00 | 0 | 0.00 | 7056 | 34702.59 | 907 | 35549.83 | 102.44 | | | | |
| 27 | Lakshmi Vilas Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | | | | |
| 28 | Ratnakar Bank Ltd | 3374 | 3536.00 | 15 | 6448.00 | 3 | 506.00 | 0 | 0.00 | 0 | 0.00 | 367 | 1762.93 | 3392 | 10490.00 | 595.03 | | | | |
| 29 | South Indian Bank Ltd. | 349 | 7109.00 | 95 | 20822.00 | 77 | 19218.00 | 0 | 0.00 | 0 | 0.00 | 920 | 9734.21 | 521 | 47149.00 | 484.36 | | | | |
| 30 | SIDBI | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 32 | 7.29 | 0 | 0.00 | 32 | 7.29 | 0.35 | | | | |
| 31 | Tamilnad Mercantile Bank | 25 | 805.31 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 650 | 2100.00 | 25 | 805.31 | 1.86 | | | | |
| 32 | Ujivan Small Finance Bank | 5458 | 3586.75 | 7 | 221.10 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 11655 | 43241.47 | 5465 | 3807.85 | 190.39 | | | | |
| 33 | Utkarsh Small Finance Bank | 56 | 28.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 600 | 2000.00 | 56 | 28.00 | 0.13 | | | | |
| 34 | YES Bank | 370 | 17868.00 | 348 | 29331.00 | 66 | 31823.00 | 0 | 0.00 | 0 | 0.00 | 640 | 22178.58 | 784 | 79022.00 | 4.68 | | | | |
| Total PVT | | 756671 | 735834.18 | 10609 | 472189.64 | 1277 | 283740.09 | 1 | 20.00 | 6733 | 4323.29 | 507382 | 1689935.72 | 775291 | 1496107.20 | 88.53 | | | | |
| 35 | BGVB (PNB) | 1345 | 2601.00 | 602 | 939.00 | 0 | 0.00 | 0 | 0.00 | 3876 | 4157.00 | 68599 | 214661.87 | 5823 | 7697.00 | 3.59 | | | | |
| 36 | PBGB (UCO) | 12228 | 41775.09 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 26027 | 219137.62 | 12228 | 41775.09 | 19.06 | | | | |
| 37 | UBKGB (CBI) | 1043 | 854.54 | 2 | 4.73 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 17308 | 113567.99 | 1045 | 859.27 | 0.76 | | | | |
| Total RRB | | 14616 | 45230.63 | 604 | 943.73 | 0 | 0.00 | 0 | 0.00 | 3876 | 4157.00 | 111934 | 547367.48 | 19096 | 50331.36 | 9.20 | | | | |
| 38 | WB State Co-Op Bank Ltd. | 668 | 9609.80 | 0 | 0.00 | 0 | 0.00 | 8 | 32.19 | 25 | 46.71 | 106148 | 344683.30 | 701 | 9688.70 | 2.81 | | | | |
| 39 | WBSCARD Bank Ltd. | 312 | 279.70 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 7726 | 6691.57 | 312 | 279.70 | 4.18 | | | | |
| Total Co-Optv | | 980 | 9889.50 | 0 | 0.00 | 0 | 0.00 | 8 | 32.19 | 25 | 46.71 | 113874 | 351374.87 | 1013 | 9968.40 | 2.84 | | | | |
| Grand Total | | 1004493 | 1677703.54 | 29531 | 1090808.48 | 2867 | 579560.76 | 4577 | 12045.02 | 10669 | 9297.00 | 2553692 | 9023768.86 | 1052137 | 3369414.80 | 37.34 | | | | |

Export Credit: MSME sector being the mainstay of Exports from the State, it is inevitable that there will be corresponding increase in exports turnover which is expected to reach 90000 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.

| As on | Target | Achievement | % of Achievement |
|-------------------|----------------|---------------|------------------|
| 31.03.2019 | 1166 Cr | 1325 Cr | 88 |
| 30.06.2019 | 1325 Cr | 414 Cr | 31 |
| 30.09.2019 | 1325 Cr | 952 Cr | 72 |
| 31.03.2020 | 1325 Cr | 1985 Cr | 150 |
| 30.06.2020 | 1610 Cr | 536 Cr | 33 |
| 30.09.2020 | 1610 Cr | 634 Cr | 39 |

New development in MSME sector

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

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

The progress during the financial year 2019-20 & 2020-21 is as follows.

| As on | No. | Amount (in Cr.) |
|-------------------|--------------|-----------------|
| 31.03.2019 | 2389 | 98.46 |
| 30.06.2019 | 9616 | 399.91 |
| 30.09.2019 | 13881 | 517.19 |
| 31.03.2020 | 70623 | 4194.10 |
| 30.06.2020 | 72555 | 4194.24 |
| 30.09.2020 | 73959 | 4208.08 |

The restructuring process is to be implemented on or before 31-12-2020 which is fast approaching and bankers should extend adequate support to the entrepreneurs beset with current economic slowdown.

Emergency Line of Credit Guarantee Scheme:

- After the outbreak of COVID and the subsequent lockdown, the banks extended emergency line of credit amounting to 10% of fund based limit besides allowing reduction of Margin for assessment of Drawing Power along with restructuring in eligible cases. Repayment of the instalments has also been deferred by way of moratorium for 6 months to provide relief to the entrepreneurs in MSME where cash flow has virtually stopped due to lockdown.
- Meanwhile Govt of India under Atmanirbhar Bharat Abhiyan has announced the Emergency Credit Line Guarantee Scheme (ECLGS) for MSME and small business borrower who are facing stress due to the pandemic. The Rs.300000 crore scheme aims to provide relief to the entrepreneurs by way of additional working capital term loan of upto 20% of their outstanding fund based limit as on 29-02-2020 and will be collateral free. Detailed guidelines have been issued recently and the banks have started from June, 2020 for disposal of proposals under ECLGS which are guaranteed upto 100% by NCGTC.

- The progress in COVID Emergency Credit Fund (CECF) and Emergency Credit Line Guarantee Scheme (ECLGS) from 01.04.2020 to 30.09.2020 are as follows:

| Bank type | COVID Emergency Credit Fund (CECF) (from 01.04.20 to 31.05.20) | | | | Emergency Credit Line Guarantee Scheme (ECLGS) (from 01.06.2020 to 30.09.20) | | | |
|--------------|--|---------------|--------------|---------------|--|----------------|---------------|----------------|
| | Sanctioned | | Disbursement | | Sanctioned | | Disbursement | |
| | No. | Amount | No. | Amount | No. | Amount | No. | Amount |
| PSU Banks | 15219 | 322.27 | 6189 | 184.18 | 169821 | 3573.80 | 111933 | 2946.46 |
| PVT Banks | 13 | 5.41 | 11 | 0.91 | 27210 | 2609.55 | 7591 | 1984.06 |
| RRBs | 1493 | 25.95 | 1493 | 25.92 | 1481 | 15.76 | 1311 | 14.62 |
| Total | 16725 | 353.62 | 7693 | 211.01 | 198512 | 6199.11 | 120835 | 4945.14 |

| Bank wise Emergency Credit Line Guarantee Scheme (ECLGS) for MSME progress as on 30.09.2020 | | | | | | | |
|---|--------------------------|-----------------|---------------|----------------|---------------|----------------|------------------|
| (Amount in Crore) | | | | | | | |
| SR. NO. | BANK NAME | TARGET | Sanctioned | | Disbursed | | % of Achievement |
| | | | A/cs | Amt. | A/cs | Amt. | Amt. |
| 1 | Bank of Baroda | 1021.00 | 11277 | 279.71 | 8759 | 225.76 | 22.11 |
| 2 | Bank of India | 896.00 | 24924 | 251.07 | 19555 | 220.20 | 24.58 |
| 3 | Bank of Maharashtra | 177.00 | 1060 | 34.61 | 1060 | 34.61 | 19.55 |
| 4 | Canara Bank | 676.00 | 408 | 3.96 | 332 | 2.80 | 0.41 |
| 5 | Central Bank of India | 287.00 | 9979 | 130.99 | 8131 | 132.57 | 46.19 |
| 6 | Indian Bank | 1361.00 | 26572 | 532.50 | 16320 | 465.98 | 34.24 |
| 7 | Indian Overseas Bank | 214.00 | 1336 | 56.50 | 1258 | 55.09 | 25.74 |
| 8 | Punjab National Bank | 2316.00 | 46935 | 987.97 | 17509 | 741.09 | 32.00 |
| 9 | Punjab & Sind Bank | 140.00 | 10 | 0.44 | 1 | 0.01 | 0.01 |
| 10 | State Bank of India | 1272.00 | 38822 | 1108.23 | 33249 | 913.21 | 71.79 |
| 11 | UCO Bank | 564.00 | 119 | 1.85 | 55 | 1.26 | 0.22 |
| 12 | Union Bank of India | 1003.00 | 8379 | 185.97 | 5704 | 153.88 | 15.34 |
| | Sub total of PSUs | 9927.00 | 169821 | 3573.80 | 111933 | 2946.46 | 29.68 |
| 13 | Axis Bank | 864.00 | 1199 | 378.24 | 835 | 353.98 | 40.97 |
| 14 | Bandhan Bank | 2717.00 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| 15 | Dhanlaxmi Bank Ltd. | 28.00 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| 16 | Federal Bank | 67.00 | 461 | 73.82 | 262 | 41.66 | 62.18 |
| 17 | HDFC Bank | 1149.00 | 9360 | 585.51 | 2043 | 497.05 | 43.26 |
| 18 | ICICI Bank | 1387.00 | 7908 | 792.03 | 2536 | 581.49 | 41.92 |
| 19 | IDBI | 301.00 | 7997 | 664.81 | 1658 | 416.33 | 138.32 |
| 20 | IDFC | 88.00 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| 21 | Indusind Bank | 394.00 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| 22 | Karnataka Bank Ltd. | 103.00 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| 23 | Karur Vysya Bank | 194.00 | 85 | 17.61 | 85 | 17.61 | 9.08 |
| 24 | Kotak Mahindra Bank | 384.00 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| 25 | Ratnakar Bank Ltd | 71.00 | 3 | 4.33 | 2 | 4.25 | 5.99 |
| 26 | South Indian Bank Ltd. | 77.00 | 196 | 93.19 | 169 | 71.68 | 93.09 |
| 27 | Tamilnad Mercantile Bank | 8.00 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| 28 | YES Bank | 232.00 | 1 | 0.01 | 1 | 0.01 | 0.00 |
| | Sub total of PVTs | 8064.00 | 27210 | 2609.55 | 7591 | 1984.06 | 24.60 |
| 29 | BGVB (PNB) | 337.00 | 884 | 7.04 | 714 | 5.90 | 1.75 |
| 30 | PBGB (UCO) | 232.00 | 597 | 8.72 | 597 | 8.72 | 3.76 |
| 31 | UBKGB (CBI) | 11.00 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| | Sub total of RRBs | 580.00 | 1481 | 15.76 | 1311 | 14.62 | 2.52 |
| | Grand Total | 18571.00 | 198512 | 6199.11 | 120835 | 4945.14 | 26.63 |

GoWB 4% Interest Subvention scheme for Handloom Weavers:

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

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

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

Bank wise No. of Mudra Application sponsored under Directorate of Textile:

| Sr. No. | Bank Name | No. of Application Sponsored |
|----------------|----------------------------|-------------------------------------|
| 1 | Allahabad Bank | 550 |
| 2 | Bank of Baroda | 67 |
| 3 | Bank of India | 427 |
| 4 | Canara Bank | 46 |
| 5 | Central Bank of India | 139 |
| 6 | Corporation Bank | 1 |
| 7 | Indian Bank | 60 |
| 8 | Indian Overseas Bank | 20 |
| 9 | Oriental Bank of Commerce | 61 |
| 10 | Punjab National Bank | 331 |
| 11 | State Bank of India | 1078 |
| 12 | Syndicate Bank | 9 |
| 13 | UCO Bank | 138 |
| 14 | UNION BANK OF INDIA | 93 |
| 15 | United Bank of India | 443 |
| | Sub Total PSU Banks | 3463 |
| 16 | AXIS BANK | 1 |
| 17 | IDBI Bank | 2 |
| | Sub Total PVT Banks | 3 |
| 18 | Bangiya Gramin Vikash Bank | 981 |
| 19 | PBGB | 119 |
| 20 | UBKGB | 61 |
| | Sub Total of RRBs | 1161 |
| 21 | BCCB | 1 |
| | Grand Total | 4628 |

(B) Adoption of MSME Clusters & Credit Linkage:

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 West Bengal Khadi & Village Industries Board.

Again on 09-09-2020 we have shared 100 new MSME clusters adopted by the Department. Out of the lot, 58 clusters are identified by MSME Department, 38 by Handloom Department & 10 by West 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.

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

| As on | Sponsored | Sanctioned | Amount (in Crore) |
|-------------------|-------------|-------------|-------------------|
| 31.12.2019 | 558 | 64 | 0.60 |
| 31.03.2020 | 1524 | 976 | 23.41 |
| 30.06.2020 | 2116 | 1276 | 77.88 |
| 30.09.2020 | 3027 | 2511 | 92.02 |

| Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on September 30, 2020 | | | | | | | | | | | | | | | |
|--|-------------------|-----------------------|------------------------------------|---------------------------------|--------------|--------------------------------|--------------|------------------------------------|-------------|------------------------------------|-------------|--------------------------------|-------------|--------------------------------|-------------|
| (Amount in Crore) | | | | | | | | | | | | | | | |
| Sr No. | District | Lead Bank | Proposal Sponsored in MSME Cluster | Loan sanctioned in MSME cluster | | Loan disbursed in MSME cluster | | Loan sponsored in Handloom cluster | | Loan disbursed in Handloom cluster | | Loan sponsored in KVIB cluster | | Loan disbursed in KVIB cluster | |
| | | | | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No. | Amount | No. | Amount |
| 1 | 24 Pgs. (N) | Indian Bank | 86 | 60 | 1.84 | 42 | 0.29 | 5 | 0.10 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 2 | 24 Pgs. (S) | Punjab National Bank | 22 | 2 | 0.17 | 2 | 0.17 | 0 | 0.00 | 0 | 0.00 | 2 | 0.04 | 2 | 0.04 |
| 3 | Aipurduar | Central Bank of India | 0 | 0 | 0.00 | 0 | 0.00 | 44 | 0.18 | 44 | 0.18 | 0 | 0.00 | 0 | 0.00 |
| 4 | Bankura | Punjab National Bank | 121 | 68 | 1.98 | 12 | 0.27 | 0 | 0.00 | 0 | 0.00 | 110 | 0.55 | 15 | 0.07 |
| 5 | Birbhum | UCO Bank | 160 | 39 | 0.42 | 39 | 0.42 | 231 | 1.16 | 49 | 0.25 | 89 | 0.45 | 27 | 0.19 |
| 6 | Coochbehar | Central Bank of India | 105 | 6 | 0.03 | 6 | 0.03 | 89 | 0.45 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 7 | Dakshin Dinajpur | Punjab National Bank | 27 | 7 | 0.04 | 7 | 0.04 | 0 | 0.00 | 0 | 0.00 | 2 | 0.05 | 2 | 0.05 |
| 8 | Darjeeling | Central Bank of India | 4 | 2 | 0.10 | 2 | 0.10 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 9 | Hooghly | UCO Bank | 7 | 0 | 0.00 | 0 | 0.00 | 1 | 0.40 | 1 | 0.40 | 0 | 0.00 | 0 | 0.00 |
| 10 | Howrah | UCO Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 11 | Jalpaiguri | Central Bank of India | 2162 | 2162 | 80.92 | 1091 | 49.72 | 0 | 0.00 | 0 | 0.00 | 110 | 0.55 | 18 | 0.09 |
| 12 | Jhargram | Punjab National Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 13 | Kalimpong | State Bank of India | 39 | 4 | 0.16 | 4 | 0.16 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 14 | Kolkata | State Bank of India | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 15 | Malda | Punjab National Bank | 58 | 34 | 0.17 | 8 | 0.06 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 16 | Murshidabad | Punjab National Bank | 24 | 0 | 0.00 | 0 | 0.00 | 197 | 0.98 | 197 | 0.98 | 0 | 0.00 | 0 | 0.00 |
| 17 | Nadia | Punjab National Bank | 0 | 0 | 0.00 | 0 | 0.00 | 982 | 4.91 | 85 | 0.40 | 30 | 1.57 | 7 | 0.38 |
| 18 | Paschim Medinipur | Punjab National Bank | 38 | 5 | 0.06 | 5 | 0.06 | 0 | 0.00 | 0 | 0.00 | 41 | 1.57 | 9 | 0.20 |
| 19 | Paschim Burdwan | State Bank of India | 5 | 2 | 0.10 | 2 | 0.10 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 20 | Purba Burdwan | UCO Bank | 26 | 18 | 0.11 | 15 | 0.09 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 21 | Purba Medinipur | Punjab National Bank | 69 | 69 | 0.55 | 69 | 0.55 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 22 | Purulia | Punjab National Bank | 27 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 23 | Uttar Dinajpur | Punjab National Bank | 47 | 33 | 5.37 | 33 | 5.37 | 0 | 0.00 | 0 | 0.00 | 1 | 0.12 | 1 | 0.12 |
| | Total | | 3027 | 2511 | 92.02 | 1337 | 57.43 | 1549 | 8.18 | 376 | 2.21 | 385 | 4.90 | 81 | 1.14 |

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

❖ MUDRA Loans:

In the financial year 2020-21, all the Financial Institutions could disburse Rs. 3540.24 crore up to September, 2020 against sanction amount of Rs. 3932.43 crore. Performance of the Banks in the State of West Bengal from 01.04.20 to 30.09.20 is furnished hereunder:

Sanction of Mudra Loan in 2020-21 on 30-09-2020

(Rupees in Crore)

| Category of Banks | SISHU | | KISHORE | | TARUN | | TOTAL | |
|-------------------|---------------|----------------|--------------|----------------|--------------|---------------|---------------|----------------|
| | No. | Sanc | No. | Sanc | No. | Sanc | No. | Sanc |
| PSU | 88517 | 116.28 | 45330 | 750.39 | 10003 | 453.01 | 143850 | 1319.69 |
| PVT | 159471 | 427.93 | 11356 | 208.98 | 4252 | 217.31 | 175079 | 854.21 |
| RRB | 3846 | 14.33 | 17659 | 394.63 | 941 | 62.52 | 22446 | 471.48 |
| NBFC MFI | 270986 | 776.12 | 2344 | 20.04 | 10 | 0.63 | 273340 | 796.79 |
| NBFC | 0 | 0.00 | 162 | 4.08 | 26 | 1.97 | 188 | 6.05 |
| Small Fin. | 514 | 2.01 | 140 | 1.42 | 0 | 0.00 | 654 | 3.44 |
| Total | 528210 | 1351.08 | 88175 | 1624.70 | 18056 | 956.66 | 634441 | 3932.43 |

Comparative study for last 3 years & disbursement during April-Sept, 2020 quarter:

| Position as on | SISHU | | KISHORE | | TARUN | | TOTAL | |
|-----------------|----------------|----------------|---------------|----------------|--------------|----------------|----------------|----------------|
| | No. | Disb. | No. | Disb. | No. | Disb. | No | Disb. |
| 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 |
| 31.03.20 | 5663056 | 17234.96 | 407186 | 5769.00 | 43122 | 3255.24 | 6113364 | 26259.20 |
| 30.09.20 | 528210 | 1318.63 | 88175 | 1397.57 | 18056 | 824.05 | 634441 | 3540.24 |

It is noted that in the current FY 2020-21 there is a decrease of 1150095 number of Mudra beneficiaries with decrease in disbursed amount by Rs.3755.56 crore in comparison to September, 2019 position of the last FY 2019-20. The decrease in MUDRA loans is observed to be due to COVID-19 pandemic which leads to current economic slowdown with manufacturing sector registering the lowest output growth in last six (6) years. The NBFC woes also contributed to this recent downtrend.

Bank wise performance in MUDRA loan from 01.04.2020 to 30.09.2020

[Amount Rs. in Crore]

| Sr No | Bank Name | Shishu (Loans up to Rs. 50,000) | | | Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh) | | | Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh) | | | Total | | |
|-------|--|------------------------------------|----------------|----------------|--|----------------|----------------|---|----------------|---------------|---------------|----------------|----------------|
| | | No. | Sanct. Amt. | Disb. Amt. | No. | Sanct. Amt. | Disb. Amt. | No. | Sanct. Amt. | Disb. Amt. | No. | Sanct. Amt. | Disb. Amt. |
| 1 | Bank of Baroda | 306 | 1.03 | 0.92 | 457 | 8.53 | 8.11 | 122 | 10.48 | 10.34 | 885 | 20.04 | 19.38 |
| 2 | Bank of India | 21284 | 37.21 | 31.63 | 13068 | 242.28 | 138.74 | 1189 | 91.61 | 37.43 | 35541 | 371.10 | 207.80 |
| 3 | Bank of Maharashtra | 20 | 0.09 | 0.08 | 125 | 3.72 | 3.50 | 45 | 3.49 | 3.33 | 190 | 7.30 | 6.91 |
| 4 | Canara Bank | 6629 | 8.90 | 8.42 | 2221 | 65.59 | 52.69 | 690 | 56.45 | 50.11 | 9540 | 130.93 | 111.22 |
| 5 | Central Bank of India | 29715 | 17.53 | 13.66 | 6044 | 120.06 | 91.67 | 906 | 72.24 | 55.51 | 36665 | 209.83 | 160.85 |
| 6 | Indian Bank | 2415 | 5.44 | 5.41 | 1697 | 20.48 | 20.21 | 40 | 3.12 | 3.11 | 4152 | 29.05 | 28.74 |
| 7 | Indian Overseas Bank | 2417 | 4.40 | 4.38 | 1584 | 24.79 | 24.37 | 95 | 6.68 | 6.63 | 4096 | 35.87 | 35.38 |
| 8 | Punjab National Bank | 2042 | 7.19 | 3.36 | 12594 | 142.08 | 107.07 | 5978 | 131.11 | 101.55 | 20614 | 280.39 | 211.98 |
| 9 | Punjab & Sind Bank | 112 | 0.27 | 0.22 | 190 | 3.91 | 3.50 | 60 | 4.81 | 4.58 | 362 | 8.99 | 8.30 |
| 10 | State Bank of India | 4876 | 14.41 | 14.36 | 11184 | 245.15 | 244.32 | 2824 | 221.21 | 221.13 | 18884 | 480.77 | 479.81 |
| 11 | UCO Bank | 22002 | 30.44 | 13.84 | 5387 | 79.31 | 51.33 | 505 | 43.02 | 26.72 | 27894 | 152.77 | 91.89 |
| 12 | Union Bank of India | 1575 | 3.78 | 2.74 | 1963 | 39.61 | 30.57 | 373 | 30.02 | 21.94 | 3911 | 73.41 | 55.26 |
| | PSUs Banks Total | 88517 | 116.28 | 84.67 | 45330 | 750.39 | 531.77 | 10003 | 453.01 | 321.26 | 143850 | 1319.69 | 937.70 |
| 13 | Axis Bank | 783 | 2.76 | 2.76 | 5589 | 129.07 | 129.07 | 1375 | 119.91 | 119.91 | 7747 | 251.73 | 251.73 |
| 14 | Federal Bank | 13 | 0.07 | 0.06 | 2 | 0.06 | 0.06 | 3 | 0.21 | 0.21 | 18 | 0.33 | 0.33 |
| 15 | HDFC Bank | 6498 | 13.97 | 13.97 | 1131 | 13.02 | 13.02 | 498 | 29.93 | 29.93 | 8127 | 56.93 | 56.93 |
| 16 | ICICI Bank | 382 | 1.24 | 1.24 | 676 | 15.92 | 15.92 | 203 | 13.41 | 13.41 | 1261 | 30.57 | 30.57 |
| 17 | IDBI Bank Limited | 242 | 0.40 | 0.40 | 1038 | 6.66 | 6.66 | 1313 | 16.81 | 16.81 | 2593 | 23.88 | 23.88 |
| 18 | IDFC Bank Limited | 12824 | 35.94 | 35.94 | 848 | 20.63 | 20.59 | 194 | 12.94 | 12.94 | 13866 | 69.52 | 69.47 |
| 19 | IndusInd Bank | 136365 | 370.41 | 370.41 | 2004 | 22.22 | 22.22 | 621 | 21.10 | 21.10 | 138990 | 413.73 | 413.73 |
| 20 | Jammu & Kashmir Bank | 5 | 0.02 | 0.02 | 34 | 0.65 | 0.65 | 11 | 0.84 | 0.84 | 50 | 1.50 | 1.50 |
| 21 | Karnataka Bank | 1 | 0.00 | 0.00 | 24 | 0.50 | 0.31 | 25 | 1.42 | 0.91 | 50 | 1.92 | 1.22 |
| 22 | Kotak Mahindra Bank | 2 | 0.01 | 0.01 | 8 | 0.16 | 0.16 | 1 | 0.06 | 0.06 | 11 | 0.23 | 0.23 |
| 23 | Ratnakar Bank | 2356 | 3.10 | 3.10 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 2356 | 3.10 | 3.10 |
| 24 | South Indian Bank | 0 | 0.00 | 0.00 | 1 | 0.05 | 0.05 | 0 | 0.00 | 0.00 | 1 | 0.05 | 0.05 |
| 25 | Yes Bank | 0 | 0.00 | 0.00 | 1 | 0.03 | 0.03 | 8 | 0.69 | 0.69 | 9 | 0.72 | 0.72 |
| | PVTs Banks Total | 159471 | 427.93 | 427.92 | 11356 | 208.98 | 208.73 | 4252 | 217.31 | 216.81 | 175079 | 854.21 | 853.46 |
| 26 | Bangiya Gramin Vikash Bank (PNB) | 2078 | 8.59 | 8.31 | 3704 | 56.90 | 49.48 | 17 | 1.23 | 0.96 | 5799 | 66.73 | 58.75 |
| 27 | Paschim Banga Gramin Bank (UCO) | 1624 | 5.02 | 5.02 | 11228 | 296.72 | 296.72 | 923 | 61.21 | 61.21 | 13775 | 362.94 | 362.94 |
| 28 | Uttarbanga Kshetriya Gramin Bank (CBI) | 144 | 0.72 | 0.72 | 2727 | 41.01 | 41.01 | 1 | 0.09 | 0.09 | 2872 | 41.81 | 41.81 |
| | RRBs Total | 3846 | 14.33 | 14.04 | 17659 | 394.63 | 387.21 | 941 | 62.52 | 62.25 | 22446 | 471.48 | 463.50 |
| 29 | Vedika Credit Capital Ltd | 1709 | 4.61 | 4.61 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 1709 | 4.61 | 4.61 |
| 30 | Annapurna Microfinance Pvt. Ltd. | 17520 | 52.38 | 52.38 | 309 | 6.71 | 6.71 | 10 | 0.63 | 0.63 | 17839 | 59.72 | 59.72 |
| 31 | Village Financial Services Pvt Ltd | 1185 | 3.88 | 3.88 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 1185 | 3.88 | 3.88 |
| 32 | Muthoot Microfin Ltd | 1877 | 6.66 | 6.66 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 1877 | 6.66 | 6.66 |
| 33 | ASA International India Microfin Pvt. Ltd. | 15054 | 41.62 | 41.62 | 5 | 0.04 | 0.04 | 0 | 0.00 | 0.00 | 15059 | 41.66 | 41.66 |
| 34 | Jagaran Microfin Pvt Ltd | 28001 | 83.21 | 83.21 | 1322 | 9.32 | 9.32 | 0 | 0.00 | 0.00 | 29323 | 92.53 | 92.53 |
| 35 | Belstar Investment and Finance Pvt Ltd | 2556 | 6.65 | 6.65 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 2556 | 6.65 | 6.65 |
| 36 | Adhikar Microfinance Private Limited | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 |
| 37 | Swatantra Microfin Pvt Ltd | 3130 | 11.22 | 11.22 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 3130 | 11.22 | 11.22 |
| 38 | Satin Creditcare Network Limited | 14724 | 30.29 | 30.29 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 14724 | 30.29 | 30.29 |
| 39 | Asirvad Microfinance Pvt. Ltd | 7087 | 24.13 | 24.13 | 52 | 0.30 | 0.30 | 0 | 0.00 | 0.00 | 7139 | 24.44 | 24.44 |
| 40 | Fusion Microfinance Pvt. Ltd. | 5151 | 16.96 | 16.50 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 5151 | 16.96 | 16.50 |
| 41 | Arohan Financial Services Pvt. Ltd. | 65542 | 215.12 | 215.12 | 543 | 3.00 | 3.00 | 0 | 0.00 | 0.00 | 66085 | 218.12 | 218.12 |
| 42 | Utrayan Financial Services Pvt Ltd | 3478 | 9.33 | 9.33 | 1 | 0.01 | 0.01 | 0 | 0.00 | 0.00 | 3479 | 9.34 | 9.34 |
| 43 | Grameen Shakti Microfin Services Pvt Ltd | 11311 | 36.22 | 36.22 | 8 | 0.05 | 0.05 | 0 | 0.00 | 0.00 | 11319 | 36.27 | 36.27 |
| 44 | Sarala Dev & Microfin Pvt Ltd | 80632 | 201.29 | 201.29 | 103 | 0.62 | 0.62 | 0 | 0.00 | 0.00 | 80735 | 201.91 | 201.91 |
| 45 | Janakalyan Financial Services Pvt Ltd | 10754 | 29.93 | 29.93 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 10754 | 29.93 | 29.93 |
| 46 | Satya MicroCapital Limited | 1275 | 2.61 | 2.61 | 1 | 0.01 | 0.01 | 0 | 0.00 | 0.00 | 1276 | 2.62 | 2.62 |
| | NBFC-Micro Finance Institutions Total | 270986 | 776.12 | 775.66 | 2344 | 20.04 | 20.04 | 10 | 0.63 | 0.63 | 273340 | 796.79 | 796.34 |
| 47 | Magma Fincorp Limited | 0 | 0.00 | 0.00 | 162 | 4.08 | 4.08 | 26 | 1.97 | 1.97 | 188 | 6.05 | 6.05 |
| | Non Banking Financial Companies Total | 0 | 0.00 | 0.00 | 162 | 4.08 | 4.08 | 26 | 1.97 | 1.97 | 188 | 6.05 | 6.05 |
| 48 | Utkarsh Small Finance Bank | 184 | 0.64 | 0.64 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 184 | 0.64 | 0.64 |
| 49 | Jana Small Finance Bank Limited | 9 | 0.08 | 0.04 | 126 | 1.33 | 1.33 | 0 | 0.00 | 0.00 | 135 | 1.41 | 1.37 |
| 50 | ESAF Small Finance Bank | 321 | 1.29 | 1.29 | 14 | 0.09 | 0.09 | 0 | 0.00 | 0.00 | 335 | 1.38 | 1.38 |
| | Small Finance Banks Total | 514 | 2.01 | 1.96 | 140 | 1.42 | 1.42 | 0 | 0.00 | 0.00 | 654 | 3.44 | 3.39 |
| | Grand Total | 528210 | 1351.08 | 1318.63 | 88175 | 1624.70 | 1397.57 | 18056 | 956.66 | 824.05 | 634441 | 3932.43 | 3540.24 |

❖ STAND-UP INDIA (SUI)

SUI Loans have been extended to 8203 such SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1065.85 crore as on 30.09.2020. The addition of 594 beneficiaries in the current fiscal against a base of 7609 loanees (as on 31-03-2020) is a positive development and the banks should carry forward the momentum.

Cumulative position

| As on | Loan given to | | Total no of beneficiary | Loan Outstanding under the scheme (Rs.in crore) | | Total Otsg. (Rs.in crore) |
|-----------------|---------------|--------------|-------------------------|---|---------------|---------------------------|
| | No. of SC/ST | No. of Women | | Loan to SC/ST | Loan to Women | |
| 31.03.18 | 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 | 4213 | 6019 | 238.52 | 905.44 | 1143.96 |
| 30.09.19 | 2428 | 4506 | 6934 | 281.20 | 957.57 | 1238.77 |
| 31.03.20 | 2966 | 4643 | 7609 | 388.60 | 713.32 | 1101.91 |
| 30.09.20 | 3232 | 4971 | 8203 | 369.17 | 696.68 | 1065.85 |

| STAND UP INDIA PROGRESS REPORT AS ON 30.09.2020 | | | | | | | | | |
|--|----------------------------|---|--|---------------|--------------|-------------|--------------------|-----------------|----------------|
| (Amount in Crore) | | | | | | | | | |
| S No. | Name of the Bank | Total no. of branches in the State / UT | Number of branches which have given loan under 'Start up India' to SC / ST and Women | Loan Given to | | | Amount Outstanding | | |
| | | | | No. of SC/ST | No. of Women | Total | Amount to SC/ST | Amount to Women | Total |
| 1 | Bank of Baroda | 328 | 185 | 534 | 229 | 763 | 56.70 | 24.12 | 80.82 |
| 2 | Bank of India | 382 | 281 | 1191 | 1477 | 2668 | 150.21 | 248.61 | 398.82 |
| 3 | Bank of Maharashtra | 32 | 30 | 10 | 35 | 45 | 1.10 | 5.25 | 6.35 |
| 4 | Canara Bank | 425 | 30 | 110 | 208 | 318 | 14.50 | 15.90 | 30.40 |
| 5 | Central Bank of India | 322 | 32 | 21 | 38 | 59 | 2.94 | 6.17 | 9.11 |
| 6 | Indian Bank | 601 | 219 | 63 | 274 | 337 | 9.27 | 46.52 | 55.79 |
| 7 | IOB | 153 | 55 | 18 | 84 | 102 | 2.74 | 12.52 | 15.26 |
| 8 | PNB | 1258 | 971 | 1088 | 1273 | 2361 | 108.60 | 200.10 | 308.70 |
| 9 | Punjab & Sind Bank | 41 | 30 | 29 | 13 | 42 | 3.62 | 1.24 | 4.86 |
| 10 | SBI | 1288 | 778 | 58 | 60 | 118 | 10.07 | 9.49 | 19.56 |
| 11 | UCO | 377 | 85 | 54 | 228 | 282 | 2.78 | 22.32 | 25.10 |
| 12 | Union Bank of India | 184 | 82 | 10 | 197 | 207 | 1.24 | 16.07 | 17.31 |
| Total PSU | | 5495 | 2778 | 3186 | 4116 | 7302 | 363.77 | 608.31 | 972.08 |
| 13 | Axis Bank | 303 | 1 | 0 | 1 | 1 | 0.00 | 0.50 | 0.50 |
| 14 | Bandhan Bank | 403 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 15 | Catholic Syrian Bank Ltd. | 2 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 16 | Dhanlaxmi Bank Ltd. | 3 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 17 | Federal Bank | 30 | 1 | 0 | 1 | 1 | 0.00 | 0.10 | 0.10 |
| 18 | HDFC Bank | 229 | 95 | 8 | 192 | 200 | 0.88 | 23.61 | 24.49 |
| 19 | ICICI | 245 | 30 | 0 | 46 | 46 | 0.00 | 6.61 | 6.61 |
| 20 | IDBI | 96 | 40 | 7 | 83 | 90 | 0.39 | 9.28 | 9.67 |
| 21 | IDFC | 15 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 22 | Indusind Bank | 80 | 0 | 0 | 5 | 5 | 0.51 | 0.00 | 0.51 |
| 23 | Jana Small Finance Bank | 27 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 24 | Karnataka Bank Ltd. | 20 | 20 | 13 | 499 | 512 | 1.41 | 43.57 | 44.98 |
| 25 | Karur Vysya Bank | 14 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 26 | Kotak Mahindra Bank | 42 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 27 | Lakshmi Vilas Bank | 4 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 28 | Ratnakar Bank Ltd | 17 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 29 | South Indian Bank Ltd. | 18 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 30 | SIDBI | 1 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 31 | Tamilnad Mercantile Bank | 1 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 32 | Ujjivan Small Finance Bank | 83 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 33 | Utkarsh Small Finance Bank | 2 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 34 | YES Bank | 26 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| Total PVT | | 1661 | 187 | 28 | 827 | 855 | 3.19 | 83.67 | 86.86 |
| 35 | BGVB (PNB) | 587 | 35 | 17 | 26 | 43 | 2.09 | 4.48 | 6.57 |
| 36 | PBGB (UCO) | 230 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 37 | UBKGB (CBI) | 142 | 3 | 1 | 2 | 3 | 0.12 | 0.22 | 0.34 |
| Total RRB | | 959 | 38 | 18 | 28 | 46 | 2.21 | 4.70 | 6.91 |
| 38 | WB State Co-Op Bank Ltd. | 363 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 39 | WBSCARD Bank Ltd. | 11 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| Total Co-Optv | | 374 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| Grand Total | | 8489 | 3003 | 3232 | 4971 | 8203 | 369.17 | 696.68 | 1065.85 |

SUI scheme facilitates bank loans between Rs. 10 lakh and Rs. 100 lakh to Scheduled Caste (SC) or Scheduled Tribe (ST) and women beneficiaries. Target of 2 loans per bank branch has been given for setting up Greenfield projects. With MSME being the thrust area of credit, it is only logical that the banks would play a pivotal role in extension of need based credit to the target group. However new sanction loans are 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. It is also observed that the banks are not updating the Sul 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

Position of PMEGP for the last 3 program years and during April-September, 2020 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) |
| 31.03.18 | 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 |
| 31.03.20 | 15124 | 516.39 | 2280 | 91.00 | 2135 | 83.48 |
| 30.09.20 | 3803 | 131.94 | 689 | 25.62 | 714 | 28.81 |

Non-disposal of the proposals has resulted in piling up of pending proposals and has become a source of concern for the stakeholders. Banks have not responded positively to the 100 Days Campaign during the first half of the fiscal as well. Banks will have to ensure that all pending proposals are disposed in time with completion of the EDP training and lodging of claim for Margin Money. A proactive approach will improve the MSME portfolio as well. It is also one of the deliverables by Banks under the ongoing Strengthening of Ecosystem for MSME. It is also being observed that despite provisions for 2nd dose of finance to successful entrepreneurs who have availed of PMEGP loans, bankers are yet to extend credit to these target group in worthwhile manner. Attention of the bankers is drawn to the circular no PMEGP/Policy/2018-19 dated 07.06.2018 for extending need-based credit (upto Rs.100.00 lakh for manufacturing unit & Rs.25.00 lakh for servicing units).

| Bank wise PMEGP loan performance from 01.04.2020 to 30.09.2020 | | | | | | | | | | | | | |
|--|-----------------------|-------------------|---------------|--------------------|--------------|--------------|--------------|------------------|--------------|-----------------|--------------|---------------------|-------------|
| (Amount in Crore) | | | | | | | | | | | | | |
| Sr. No. | Bank Name | Forwarded to Bank | | Sanctioned by Bank | | MM Disbursed | | Returned by Bank | | Pending at bank | | Pending for MM Disb | |
| | | No. | MM | No. | MM | No. | MM | No. | MM | No. | MM | No. | MM |
| 1 | Bank of Baroda | 161 | 7.69 | 27 | 1.49 | 27 | 1.11 | 25 | 1.27 | 110 | 4.59 | 0 | 0.00 |
| 2 | Bank of India | 249 | 9.40 | 21 | 0.87 | 30 | 1.12 | 96 | 4.27 | 131 | 4.08 | 0 | 0.00 |
| 3 | Bank of Maharashtra | 1 | 0.01 | 0 | 0.00 | 2 | 0.05 | 0 | 0.00 | 1 | 0.01 | 0 | 0.00 |
| 4 | Canara Bank | 229 | 8.06 | 45 | 1.81 | 37 | 1.48 | 184 | 5.54 | 18 | 0.84 | 0 | 0.00 |
| 5 | Central Bank of India | 229 | 6.65 | 40 | 1.30 | 39 | 1.36 | 86 | 2.64 | 103 | 2.77 | 2 | 0.08 |
| 6 | Indian Bank | 381 | 12.33 | 33 | 1.27 | 33 | 0.88 | 116 | 4.17 | 244 | 7.18 | 1 | 0.03 |
| 7 | Indian Overseas Bank | 76 | 2.68 | 15 | 0.69 | 15 | 0.55 | 40 | 1.12 | 24 | 0.98 | 0 | 0.00 |
| 8 | Punjab & Sind Bank | 12 | 0.29 | 7 | 0.21 | 9 | 0.25 | 1 | 0.02 | 4 | 0.10 | 0 | 0.00 |
| 9 | Punjab National Bank | 823 | 30.02 | 136 | 5.46 | 279 | 12.21 | 422 | 14.11 | 284 | 11.20 | 3 | 0.12 |
| 10 | State Bank of India | 733 | 22.09 | 130 | 3.96 | 22 | 0.72 | 497 | 13.77 | 114 | 3.80 | 1 | 0.03 |
| 11 | UCO Bank | 165 | 5.00 | 30 | 0.47 | 30 | 0.62 | 84 | 2.29 | 48 | 2.13 | 0 | 0.00 |
| 12 | Union Bank of India | 75 | 2.21 | 6 | 0.08 | 9 | 0.17 | 5 | 0.11 | 63 | 1.92 | 0 | 0.00 |
| | PSUs total | 3134 | 106.42 | 490 | 17.61 | 532 | 20.52 | 1556 | 49.33 | 1144 | 39.59 | 7 | 0.25 |
| 13 | Axis Bank | 4 | 0.19 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 4 | 0.19 | 0 | 0.00 |
| 14 | Bandhan Bank | 10 | 0.29 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 10 | 0.29 | 0 | 0.00 |
| 15 | HDFC Bank | 9 | 0.18 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 9 | 0.18 | 0 | 0.00 |
| 16 | ICICI Bank | 2 | 0.11 | 1 | 0.09 | 0 | 0.00 | 0 | 0.00 | 1 | 0.03 | 0 | 0.00 |
| 17 | IDBI Bank | 77 | 4.96 | 30 | 2.32 | 32 | 2.49 | 22 | 1.65 | 39 | 2.00 | 1 | 0.09 |
| 18 | Karnataka Bank | 2 | 0.04 | 0 | 0.00 | 0 | 0.00 | 1 | 0.01 | 1 | 0.04 | 0 | 0.00 |
| | PVTs Total | 104 | 5.78 | 31 | 2.40 | 32 | 2.49 | 23 | 1.66 | 64 | 2.72 | 1 | 0.09 |
| 19 | BGVB (PNB) | 248 | 6.21 | 42 | 1.14 | 30 | 0.73 | 158 | 3.58 | 57 | 1.58 | 0 | 0.00 |
| 20 | PBGB (UCO) | 1 | 0.05 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1 | 0.05 | 0 | 0.00 |
| 21 | UBKGB (CBI) | 113 | 2.83 | 30 | 0.78 | 13 | 0.34 | 6 | 0.17 | 79 | 1.90 | 1 | 0.04 |
| | RRBs Total | 362 | 9.09 | 72 | 1.92 | 43 | 1.07 | 164 | 3.75 | 137 | 3.53 | 1 | 0.04 |
| 22 | WB State Co-Op Bank | 203 | 10.65 | 96 | 3.69 | 107 | 4.73 | 32 | 2.13 | 157 | 7.90 | 0 | 0.00 |
| | Grand Total | 3803 | 131.94 | 689 | 25.62 | 714 | 28.81 | 1775 | 56.87 | 1502 | 53.74 | 9 | 0.38 |

Exemption of EDP Training to disburse the loan under PMEGP: As a special dispensation for accelerating the pace of deployment of credit, Ministry of MSME vide Circular No. PMEGP/Policy/2019-20 dated 23.01.2020 has exempted the stipulation regarding EDP training criteria to disburse loan under PMEGP till 30.09.2020. The said exemption will facilitate the financial bank to commence disbursement of loan and claim/upload Margin Money subsidy on the PMEGP online portal without waiting for completion of EDP training and to achieve the enhanced targets for the year 2019-20. Department will ensure completion of the EDP training for these cases by 31.12.2020. The option of online EDP as already introduced by the KVIC may be continued to be encouraged and adequate awareness may be created.

❖ SVSKP loans

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

- Joint inspections with Block Supervisors/ Prakaalpa Sahayaks should take place within 15 days of receipt of the proposals.
- Disposal of the proposal (sanction or rejection as the case may be) should be arranged within 15 days from the date of joint inspection.
- Subsidy claim & receipt should be arranged within 15 days from sanction, subject to availability of subsidy and remittance thereof by the Department.
- Updated position of Subsidy claimed and received but not disbursed should be reconciled by Banks with support from the Department.
- The Banks are to revisit the old pending cases where subsidy received and in case of viability of the sponsored schemes, sanction should be arranged under intimation to the Department.
- Non-viable proposals must be returned immediately to the Deptt with valid reasons.
- Disposal of pending cases with sanction or return of Subsidy is to be completed by 30.09.2020.
- A new online portal has been developed by the Department where all the member banks are required to claim the subsidy, report, repayment made etc through online mode only in order to track the development on real time basis. The User Manual of SVSKP portal version 1.0 has been shared among the member banks on 05.03.2020.
- State Nodal Officers must ensure that RO /ZO level user login credentials are created for onward authorization of branch users for effective implementation on priority basis.

Performance of SVSKP for past 3 years and during April-September, 2020 quarter of the corresponding financial years: (Amount in Crore)

| During | Sponsored | Loan Sanctioned | | Subsidy Disbursed | | Subsidy pending for disbursement | |
|---------------------------------|--------------|-----------------|---------------|-------------------|--------------|----------------------------------|--------------|
| | No. | No. | Amount | No. | Amount | No. | Amount |
| 2017-2018 | 95049 | 47944 | 1255.48 | 42474 | 330.98 | 3316 | 24.20 |
| 01.04.2018 to 30.09.2018 | 55818 | 21140 | 582.46 | 12375 | 56.80 | 8765 | 67.67 |
| 2018-2019 | 100684 | 44305 | 1200.01 | 41575 | 327.60 | 8119 | 62.19 |
| 01.04.2019 to 30.09.2019 | 21031 | 8130 | 225.86 | 0 | 0.00 | 0 | 0.00 |
| 2019-2020 | 32607 | 17180 | 467.59 | 19885 | 150.03 | 5110 | 37.05 |
| 01.04.2020 to 30.09.2020 | 23 | 145 | 4.26 | 297 | 4.09 | 2044 | 20.28 |

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 have 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. 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. Since the subsidy amount is capped at Rs. 90000/- and most of the loans proposals will fall under the eligible amount of maximum subsidy category, it will not necessitate any modification for majority of the projects. In case of bigger loan projects, the banks may enhance the bank loan portion accordingly.

District wise performance report of SVSKP loans upto 30.09.2020 are as follows,

| District wise performance report (Urban+Rural) of SVSKP loans from 01.04.2020 to 30.09.2020 | | | | | | | | | | | |
|---|--------------------|--------------|------------|---|--------------------------------------|------------------|--------------|--------------|-------------|------------------------------------|-------------------|
| | | | | | | | | | | | (Amount in Crore) |
| Sr. No. | District | No. of Cases | | Project cost involved in sanctioned cases | Subsidy involved in sanctioned cases | Subsidy Released | | Disbursement | | Pending with Bank for Disbursement | |
| | | Sponsored | Sanctioned | | | No. | Amount | No. | Amount | No. | Amount |
| 1 | Alipurduar | 0 | 0 | 0.00 | 0.00 | 109 | 1.27 | 78 | 0.81 | 31 | 0.47 |
| 2 | Bankura | 0 | 37 | 0.87 | 0.26 | 5 | 0.04 | 0 | 0.00 | 5 | 0.04 |
| 3 | Birbhum | 0 | 0 | 0.00 | 0.00 | 170 | 0.94 | 0 | 0.00 | 170 | 0.94 |
| 4 | Coochbehar | 0 | 0 | 0.00 | 0.00 | 146 | 1.12 | 0 | 0.00 | 146 | 1.12 |
| 5 | Dakshin 24 Pargana | 0 | 0 | 0.00 | 0.00 | 137 | 1.25 | 0 | 0.00 | 137 | 1.25 |
| 6 | Dakshin Dinajpur | 0 | 0 | 0.00 | 0.00 | 19 | 0.16 | 0 | 0.00 | 19 | 0.16 |
| 7 | Darjeeling | 23 | 0 | 0.00 | 0.00 | 9 | 0.10 | 0 | 0.00 | 9 | 0.10 |
| 8 | Hooghly | 0 | 0 | 0.00 | 0.00 | 244 | 3.66 | 0 | 0.00 | 244 | 3.66 |
| 9 | Howrah | 0 | 0 | 0.00 | 0.00 | 231 | 1.79 | 0 | 0.00 | 231 | 1.79 |
| 10 | Jalpaiguri | 0 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 11 | Jhargram | 0 | 6 | 0.13 | 0.04 | 20 | 0.30 | 0 | 0.00 | 20 | 0.30 |
| 12 | Kalimpong | 0 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 13 | Kolkata | 0 | 0 | 0.00 | 0.00 | 1 | 0.02 | 0 | 0.00 | 1 | 0.02 |
| 14 | Malda | 0 | 0 | 0.00 | 0.00 | 80 | 0.99 | 0 | 0.00 | 80 | 0.99 |
| 15 | Murshidabad | 0 | 0 | 0.00 | 0.00 | 202 | 2.03 | 0 | 0.00 | 202 | 2.03 |
| 16 | Nadia | 0 | 0 | 0.00 | 0.00 | 81 | 0.74 | 0 | 0.00 | 81 | 0.74 |
| 17 | Paschim Bardhaman | 0 | 0 | 0.00 | 0.00 | 46 | 0.21 | 0 | 0.00 | 46 | 0.21 |
| 18 | Paschim Medinipur | 0 | 0 | 0.00 | 0.00 | 219 | 3.29 | 219 | 3.29 | 0 | 0.00 |
| 19 | Purba Bardhaman | 0 | 102 | 3.26 | 0.98 | 258 | 3.14 | 0 | 0.00 | 258 | 3.14 |
| 20 | Purba Medinipur | 0 | 0 | 0.00 | 0.00 | 139 | 1.37 | 0 | 0.00 | 139 | 1.37 |
| 21 | Purulia | 0 | 0 | 0.00 | 0.00 | 108 | 1.04 | 0 | 0.00 | 108 | 1.04 |
| 22 | Uttar 24 Parganas | 0 | 0 | 0.00 | 0.00 | 117 | 0.93 | 0 | 0.00 | 117 | 0.93 |
| 23 | Uttar Dinajpur | 0 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Total | 23 | 145 | 4.26 | 1.28 | 2341 | 24.37 | 297 | 4.09 | 2044 | 20.28 |

Year wise performance report of SVSKP (since inception) as on 30.09.2020 are as follows,

| Year | Sponsored | | Sanctioned | | Subsidy released | | Disbursement | | Pending | |
|-----------------------|-----------|-------|------------|--------|------------------|--------|--------------|--------|---------|--|
| | No. | No. | No. | Amount | No. | Amount | No. | Amount | | |
| 2018-19 | 107444 | 47228 | 42746 | 340.41 | 39646 | 318.36 | 2675 | 19.10 | | |
| 2019-20 | 44956 | 24493 | 19885 | 150.00 | 11021 | 88.09 | 8864 | 61.91 | | |
| 2020-21 (Sept, 20) | 23 | 145 | 2341 | 24.37 | 297 | 4.09 | 2044 | 20.28 | | |

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 | Achiev. Credit Linked as on September, 2020 (Disbursement) | |
|-----------------|---------------|---------------|--|--|----------------|
| | Deposit Link | Credit Link | | No. | Amt. |
| 31.03.16 | 150000 | 175815 | 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 |
| 31.03.20 | 150000 | 578652 | 102442 | 538259 | 9191.07 |
| 30.09.20 | 150000 | 613960 | 55965 | 366169 | 3629.08 |

The total physical target of credit linkage for the State as a whole was 613960 SHGs with targeted amount of Rs.15006 crore disbursement for FY 2020-21 (as per ACP).

As per data provided by WBSRLM Dept, GoWB, at the end of September, 2020, disbursed credit linkage of SHG stood at Rs. 3629.08 crore (24% of financial target) covering 366169 nos. of groups (60% of physical target) as against Credit Linkage of Rs. 3818.66 crore covering 295051 no of groups at the end of September, 2019. The banks are requested to complete the disbursement process in order to achieve the target by March, 2021.

As per NRLM portal data, the outstanding balance per SHG for the banks operating in the State for the quarter ended 30.09.2020 stood at Rs. 10061.41 crore covering 731937 no of groups. It is expected that full disbursement in subsequent quarters will result in increase of the ticket size as anticipated which was advocated several times at SLBC forum.

With West Bengal at the forefront of the SHG movement with a very low level of NPA below 1.70% amounting Rs. 175.82 crore including SGSY (After NRLM it has come down to Rs. 113.78 crore) the House advises all the banks to follow the directive of the SLBC which is in line with the RBI direction.

Banks were also advised that with the easing of the lockdown norms, the services of the CSP-BLs / Bank Sakhis for credit linkage works in the branches as was done in the pre COVID period.

It was also opined that the Banks are to allow & encourage SHGs for availing working capital finance only. Cash credit facility also increases credit absorption power of the SHGs.

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.

Bank wise performance DAY-NRLM for April-September, 2020 is furnished in Annexure.

BANK WISE ACHIEVEMENT OF SHG CREDIT LINKAGE UNDER NRLM AS ON SEPTEMBER 30, 2020

(Amount in Crore)

| Sl. No. | Name of the Bank | Target for 2020-21 | | Sanctioned | | Disbursed | | Average disbursement | % of disbursement against SLBC target | | Pending | |
|---------|-------------------------|--------------------|-----------------|---------------|----------------|---------------|----------------|----------------------|---------------------------------------|--------------|--------------|----------------|
| | | No | Amount | No | Amount | No | Amount | Amount | No | Amount | No | Amount |
| 1 | Bank of Baroda | 6717 | 162.81 | 1954 | 43.91 | 3027 | 12.43 | 0.41 | 45.06 | 7.64 | 862 | 16.96 |
| 2 | Bank of India | 19497 | 485.79 | 5225 | 113.11 | 7885 | 77.32 | 0.98 | 40.44 | 15.92 | 2371 | 49.79 |
| 3 | Canara Bank | 13355 | 319.73 | 4205 | 93.75 | 3911 | 35.91 | 0.92 | 29.28 | 11.23 | 908 | 19.38 |
| 4 | Central Bank of India | 32819 | 846.47 | 9296 | 216.65 | 15227 | 207.81 | 1.36 | 46.40 | 24.55 | 3028 | 73.65 |
| 5 | Indian Bank | 50708 | 1297.13 | 9516 | 230.54 | 23170 | 192.34 | 0.83 | 45.69 | 14.83 | 7155 | 166.60 |
| 6 | Indian Overseas Bank | 2653 | 65.90 | 888 | 19.12 | 633 | 7.01 | 1.11 | 23.86 | 10.63 | 184 | 4.43 |
| 7 | Punjab National Bank | 106977 | 2722.51 | 20797 | 475.37 | 110307 | 271.10 | 0.25 | 103.11 | 9.96 | 14208 | 335.26 |
| 8 | State Bank of India | 86111 | 2339.38 | 23880 | 559.32 | 37333 | 557.29 | 1.49 | 43.35 | 23.82 | 9406 | 213.49 |
| 9 | Union Bank of India | 8417 | 198.79 | 1465 | 32.92 | 345 | 3.21 | 0.93 | 4.10 | 1.61 | 1254 | 27.75 |
| 10 | Uco Bank | 24926 | 624.40 | 5784 | 138.59 | 23018 | 49.28 | 0.21 | 92.35 | 7.89 | 1099 | 25.81 |
| | PSB total | 352180 | 9062.91 | 83010 | 1923.28 | 224856 | 1413.69 | 0.63 | 63.85 | 15.60 | 40475 | 933.12 |
| 11 | Bandhan Bank | 16 | 0.24 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | 0.00 | 0.00 | 0 | 0.00 |
| 12 | HDFC | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | #DIV/0! | #DIV/0! | 0 | 0.00 |
| 13 | ICICI | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | #DIV/0! | #DIV/0! | #DIV/0! | 0 | 0.00 |
| 14 | IDBI | 269 | 5.45 | 96 | 2.08 | 79 | 0.59 | 0.75 | 29.37 | 10.87 | 0 | 0.00 |
| | Pvt. Bank total | 285 | 5.69 | 96 | 2.08 | 79 | 0.59 | 0.75 | 27.72 | 10.41 | 0 | 0.00 |
| 15 | BGVB | 112220 | 2889.25 | 34293 | 864.59 | 69106 | 850.78 | 1.23 | 61.58 | 29.45 | 7364 | 189.78 |
| 16 | PBGB | 58477 | 1593.44 | 13999 | 429.04 | 21809 | 692.80 | 3.18 | 37.30 | 43.48 | 355 | 9.67 |
| 17 | UBKGB | 28031 | 764.12 | 9047 | 229.61 | 23418 | 297.37 | 1.27 | 83.54 | 38.92 | 1524 | 36.91 |
| | RRB Total | 198728 | 5246.81 | 57339 | 1523.23 | 114333 | 1840.95 | 1.61 | 57.53 | 35.09 | 9243 | 236.36 |
| 18 | Co-Operative Bank | 62767 | 691.54 | 26901 | 373.85 | 26901 | 373.85 | 1.39 | 42.86 | 54.06 | 332 | 4.40 |
| | Co-Op Bank total | 62767 | 691.54 | 26901 | 373.85 | 26901 | 373.85 | 1.39 | 42.86 | 54.06 | 332 | 4.40 |
| | Grand Total | 613960 | 15006.94 | 167346 | 3822.43 | 366169 | 3629.08 | 0.99 | 59.64 | 24.18 | 50050 | 1173.88 |

DISTRICT WISE ACHIEVEMENT OF SHG CREDIT LINKAGE UNDER NRLM AS ON SEPTEMBER 30, 2020

(Amount in Crore)

| Sl. No. | Name of the District | Target for 2020-21 | | Sanctioned | | Disbursed | | Average disbursement | % of disbursement against SLBC target | | Pending | | Outstanding | |
|---------|----------------------|--------------------|-----------------|---------------|----------------|---------------|----------------|----------------------|---------------------------------------|--------------|--------------|----------------|---------------|-------------------|
| | | No | Amount | No | Amount | No | Amount | Amount | No | Amount | No | Amount | No | Amount |
| 1 | Alipurduar | 14100 | 395.77 | 3935 | 92.47 | 8370 | 84.40 | 1.01 | 59.36 | 21.33 | 836 | 18.69 | 17136 | 23990.41 |
| 2 | Bankura | 29088 | 762.77 | 6774 | 174.82 | 17904 | 180.01 | 1.01 | 61.55 | 23.60 | 2529 | 65.37 | 42531 | 50846.16 |
| 3 | Birbhum | 50960 | 1314.49 | 6763 | 183.57 | 18979 | 294.66 | 1.55 | 37.24 | 22.42 | 536 | 11.16 | 52939 | 81380.76 |
| 4 | Coochbehar | 23462 | 642.98 | 8082 | 189.45 | 19231 | 188.33 | 0.98 | 81.97 | 29.29 | 2427 | 54.71 | 41471 | 65956.13 |
| 5 | Dakshin Dinajpur | 15175 | 439.65 | 2471 | 58.18 | 8191 | 67.17 | 0.82 | 53.98 | 15.28 | 2975 | 80.34 | 18209 | 21985.19 |
| 6 | Darjeeling | 2970 | 79.14 | 1123 | 26.78 | 2489 | 36.28 | 1.46 | 83.80 | 45.84 | 47 | 1.76 | 3758 | 6155.16 |
| 7 | Howrah | 22395 | 594.33 | 7288 | 216.76 | 10560 | 163.48 | 1.55 | 47.15 | 27.51 | 1148 | 29.91 | 27710 | 49416.71 |
| 8 | Hooghly | 22002 | 609.59 | 6583 | 171.87 | 15457 | 173.91 | 1.13 | 70.25 | 28.53 | 2273 | 60.71 | 30810 | 45192.28 |
| 9 | Jalpaiguri | 23493 | 632.06 | 5203 | 131.50 | 13705 | 118.00 | 0.86 | 58.34 | 18.67 | 1680 | 40.63 | 28388 | 40852.57 |
| 10 | Jhargram | 8661 | 227.20 | 2217 | 49.96 | 6000 | 37.61 | 0.63 | 69.28 | 16.55 | 1230 | 28.64 | 12584 | 13031.24 |
| 11 | Kalimpong | 1378 | 38.02 | 495 | 12.74 | 1157 | 16.80 | 1.45 | 83.96 | 44.20 | 10 | 0.20 | 2186 | 3360.72 |
| 12 | Malda | 37084 | 846.72 | 5904 | 138.67 | 19990 | 148.22 | 0.74 | 53.90 | 17.50 | 6602 | 153.23 | 42119 | 57455.68 |
| 13 | Murshidabad | 38008 | 914.45 | 9893 | 208.38 | 29206 | 192.39 | 0.66 | 76.84 | 21.04 | 3100 | 67.61 | 61139 | 67112.35 |
| 14 | Nadia | 24174 | 631.08 | 3935 | 85.63 | 19468 | 125.20 | 0.64 | 80.53 | 19.84 | 2940 | 80.22 | 36943 | 44412.57 |
| 15 | North 24 Parganas | 38005 | 1096.44 | 11310 | 258.69 | 21617 | 135.42 | 0.63 | 56.88 | 12.35 | 1049 | 23.08 | 49305 | 56983.44 |
| 16 | Paschim Bardhaman | 7339 | 144.72 | 2769 | 53.76 | 3104 | 43.27 | 1.39 | 42.29 | 29.90 | 64 | 0.96 | 7175 | 10397.81 |
| 17 | Paschim Medinipur | 32871 | 841.99 | 12889 | 318.71 | 23438 | 182.62 | 0.78 | 71.30 | 21.69 | 1126 | 24.55 | 43765 | 60895.52 |
| 18 | Purba Bardhaman | 33038 | 889.40 | 7891 | 217.94 | 15122 | 305.56 | 2.02 | 45.77 | 34.36 | 723 | 15.00 | 42573 | 73375.72 |
| 19 | Purba Medinipur | 42328 | 1255.18 | 13551 | 362.48 | 30855 | 341.85 | 1.11 | 72.90 | 27.24 | 2473 | 58.03 | 55287 | 97348.41 |
| 20 | Purulia | 20472 | 467.34 | 7789 | 169.88 | 13202 | 74.33 | 0.56 | 64.49 | 15.90 | 8065 | 176.99 | 27315 | 24208.09 |
| 21 | Siliguri M.P. | 7478 | 210.82 | 2031 | 55.93 | 4336 | 41.81 | 0.96 | 57.98 | 19.83 | 399 | 9.27 | 8086 | 14336.03 |
| 22 | South 24 Parganas | 42602 | 929.44 | 8403 | 194.84 | 23232 | 202.67 | 0.87 | 54.53 | 21.81 | 5364 | 112.56 | 53439 | 61221.08 |
| 23 | Uttar Dinajpur | 14110 | 351.86 | 3146 | 75.57 | 13655 | 101.23 | 0.74 | 96.78 | 28.77 | 2454 | 60.26 | 27069 | 36227.28 |
| | Total | 551193 | 14315.41 | 140445 | 3448.58 | 339268 | 3255.23 | 0.96 | 61.55 | 22.74 | 50050 | 1173.88 | 731937 | 1006141.31 |
| 24 | Co-Op Bank | 62767 | 691.54 | 26901 | 373.85 | 26901 | 373.85 | 1.39 | 42.86 | 54.06 | | | | |
| | Grand Total | 613960 | 15006.94 | 167346 | 3822.43 | 366169 | 3629.08 | 0.99 | 59.64 | 24.18 | | | | |

Sanction Limit for SHGs under NRLMs

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

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

Dual Authentication status

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

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

E- Shakti portal of NABARD

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

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

Progress in NULM:

Physical target of credit linkage under National Urban Livelihood Mission for the State was 17700 beneficiaries (both Individual, Groups & SHGs) for the FY 2020-21.

At the end of September, 2020, 1108 SEP-Individual proposals are sponsored to banks, out of which only 284 cases have so far been sanctioned & 277 cases have been disbursed. Only 78 proposals under SEP-Groups are sponsored to the banks, out of which only 33 cases have so far been sanctioned & 33 cases have been disbursed while 3079 proposals have been sponsored under SHG Credit Linkage, out of which 2338 cases have been sanctioned & 2598 cases have been disbursed by Member banks including spill over cases from previous year.

Comparison of DAY-NULM performance during the 1st quarter of the last 3 FY:

| During | Target | Proposal Sponsored (No.) | Proposal Disbursed | |
|--------------------------|--------------|--------------------------|--------------------|----------------|
| | | | No. | Amt (in Crore) |
| 2017-2018 | 21532 | 10662 | 5596 | 79.47 |
| 01.04.18-30.09.18 | 21750 | 9845 | 2687 | 36.79 |
| 2018-2019 | 22390 | 11859 | 6925 | 101.16 |
| 01.04.19-30.09.19 | 22390 | 8609 | 3903 | 60.67 |
| 2019-2020 | 22390 | 13967 | 8344 | 120.30 |
| 01.04.20-30.09.20 | 17700 | 4265 | 2908 | 37.11 |

In the Sub Committee meeting, it was informed regarding the initiatives taken by SUDA in promoting the self-employment scope for vendors, retailers in the urban localities and requested the banks to dispose of the pending proposals for the SHGs & the individuals under NULM on an urgent basis.

Also, the common loan application form (as per IBA approved format) is to be used by the Deptt from September, 19 onwards. 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.

| Bankwise performance report of SHG, SEP-I, SEP-G under DAY NULM as on September-2020 for FY 2020-21 | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|-----------------------|--------------------|---------------------|---------------|-----------------|---------------------|--------------|--------------------|--------------|---------------|---------------------|--------------|-----------------|---------------------|-------------|--------------------|-------------|---------------|---------------------|-------------|-----------------|---------------------|-------------|--------------------|-------------|---------------|
| (No. in Actuals, Amount in Crore) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sr. No. | Name of the Bank | SHG Credit Linkage | | | | | | | | | SEP-I | | | | | | | | | SEP-G | | | | | | |
| | | Active SHGs | Target for FY 20-21 | | Appl. Sponsored | SHG Loan Sanctioned | | SHG Loan Disbursed | | Cases pending | Target for FY 20-21 | | Appl. Sponsored | SHG Loan Sanctioned | | SHG Loan Disbursed | | Cases pending | Target for FY 20-21 | | Appl. Sponsored | SHG Loan Sanctioned | | SHG Loan Disbursed | | Cases pending |
| | | | No. | Amount | | No. | Amount | No. | Amount | | No. | Amount | | No. | Amount | No. | Amount | | No. | Amount | | No. | Amount | No. | Amount | |
| 1 | Bank of Baroda | 2469 | 658 | 9.87 | 193 | 124 | 1.62 | 139 | 1.82 | 382 | 212 | 3.18 | 361 | 110 | 1.14 | 101 | 1.05 | 128 | 30 | 0.45 | 8 | 3 | 0.02 | 3 | 0.02 | 1 |
| 2 | Bank of India | 3756 | 864 | 12.96 | 232 | 233 | 3.05 | 235 | 3.08 | 302 | 284 | 4.26 | 133 | 7 | 0.07 | 6 | 0.06 | 124 | 22 | 0.33 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| 3 | Canara Bank | 1552 | 475 | 7.13 | 225 | 191 | 2.50 | 180 | 2.36 | 92 | 125 | 1.88 | 25 | 2 | 0.02 | 2 | 0.02 | 85 | 14 | 0.21 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| 4 | Central Bank of India | 2144 | 431 | 6.47 | 82 | 50 | 0.65 | 99 | 1.30 | 264 | 155 | 2.33 | 16 | 0 | 0.00 | 0 | 0.00 | 42 | 14 | 0.21 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| 5 | Indian Bank | 10129 | 2109 | 31.64 | 229 | 125 | 1.64 | 174 | 2.28 | 1154 | 607 | 9.11 | 158 | 39 | 0.40 | 39 | 0.40 | 386 | 58 | 0.87 | 15 | 5 | 0.04 | 5 | 0.04 | 0 |
| 6 | Indian Overseas Bank | 1540 | 299 | 4.49 | 43 | 34 | 0.45 | 39 | 0.51 | 147 | 80 | 1.20 | 10 | 3 | 0.03 | 3 | 0.03 | 14 | 7 | 0.11 | 7 | 2 | 0.01 | 2 | 0.01 | 0 |
| 7 | Punjab & Sind Bank | 314 | 57 | 0.86 | 33 | 26 | 0.34 | 26 | 0.34 | 59 | 13 | 0.20 | 0 | 0 | 0.00 | 0 | 0.00 | 1 | 1 | 0.02 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| 8 | Punjab National Bank | 16422 | 2968 | 44.52 | 610 | 526 | 6.88 | 567 | 7.42 | 1389 | 835 | 12.53 | 67 | 18 | 0.19 | 18 | 0.19 | 444 | 55 | 0.83 | 11 | 4 | 0.03 | 4 | 0.03 | 0 |
| 9 | State Bank of India | 7311 | 1459 | 21.89 | 272 | 260 | 3.40 | 267 | 3.49 | 501 | 411 | 6.17 | 43 | 5 | 0.05 | 7 | 0.07 | 246 | 67 | 1.01 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| 10 | Syndicate Bank | 739 | 203 | 3.05 | 71 | 41 | 0.54 | 54 | 0.71 | 66 | 71 | 1.07 | 19 | 0 | 0.00 | 0 | 0.00 | 12 | 5 | 0.08 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| 11 | UCO Bank | 3888 | 1031 | 15.47 | 285 | 280 | 3.66 | 302 | 3.95 | 457 | 350 | 5.25 | 35 | 27 | 0.28 | 28 | 0.29 | 38 | 38 | 0.57 | 34 | 11 | 0.08 | 11 | 0.08 | 1 |
| 12 | Union Bank of India | 2934 | 523 | 7.85 | 52 | 26 | 0.34 | 43 | 0.56 | 279 | 188 | 2.82 | 40 | 27 | 0.28 | 27 | 0.28 | 49 | 20 | 0.30 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| | Total of PSUs | 53198 | 11077 | 166.16 | 2327 | 1916 | 25.08 | 2125 | 27.81 | 5092 | 3331 | 49.97 | 907 | 238 | 2.47 | 231 | 2.39 | 1569 | 331 | 4.97 | 75 | 25 | 0.18 | 25 | 0.18 | 2 |
| 13 | IDBI Bank | 1700 | 829 | 12.44 | 1 | 13 | 0.17 | 14 | 0.18 | 59 | 46 | 0.69 | 2 | 0 | 0.00 | 0 | 0.00 | 4 | 9 | 0.14 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| | Total of PVTs | 1700 | 829 | 12.44 | 1 | 13 | 0.17 | 14 | 0.18 | 59 | 46 | 0.69 | 2 | 0 | 0.00 | 0 | 0.00 | 4 | 9 | 0.14 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| 14 | BGVB (UBI) | 2674 | 490 | 7.35 | 124 | 173 | 2.26 | 149 | 1.95 | 74 | 173 | 2.60 | 163 | 45 | 0.47 | 45 | 0.47 | 10 | 22 | 0.33 | 2 | 6 | 0.04 | 6 | 0.04 | 1 |
| 15 | PBGB (UCO) | 773 | 153 | 2.30 | 44 | 35 | 0.46 | 97 | 1.27 | 17 | 25 | 0.38 | 2 | 1 | 0.01 | 1 | 0.01 | 2 | 4 | 0.06 | 1 | 0 | 0.00 | 0 | 0.00 | 0 |
| 16 | UBKGB (CBI) | 1286 | 238 | 3.57 | 82 | 86 | 1.13 | 102 | 1.34 | 23 | 32 | 0.48 | 1 | 0 | 0.00 | 0 | 0.00 | 4 | 7 | 0.11 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| | Total of RRBs | 4733 | 881 | 13.22 | 250 | 294 | 3.85 | 348 | 4.55 | 114 | 230 | 3.45 | 166 | 46 | 0.48 | 46 | 0.48 | 16 | 33 | 0.50 | 3 | 6 | 0.04 | 6 | 0.04 | 1 |
| 17 | W.B. St. Co-op.Bk | 3251 | 813 | 12.20 | 501 | 115 | 1.51 | 111 | 1.45 | 119 | 93 | 1.40 | 33 | 0 | 0.00 | 0 | 0.00 | 3 | 27 | 0.41 | 0 | 2 | 0.01 | 2 | 0.01 | 0 |
| | Total of Co-Op | 3251 | 813 | 12.20 | 501 | 115 | 1.51 | 111 | 1.45 | 119 | 93 | 1.40 | 33 | 0 | 0.00 | 0 | 0.00 | 3 | 27 | 0.41 | 0 | 2 | 0.01 | 2 | 0.01 | 0 |
| | Grand Total | 62882 | 13600 | 204.00 | 3079 | 2338 | 30.60 | 2598 | 34.01 | 5384 | 3700 | 55.50 | 1108 | 284 | 2.95 | 277 | 2.87 | 1592 | 400 | 6.00 | 78 | 33 | 0.23 | 33 | 0.23 | 3 |

Finance to Joint Liability Groups (JLGs):

Performance of JLGs loan during the September quarter of the FY 2020-2021: (Amt, in Cr)

| As on | Target | Sanctioned | | Disbursed | |
|----------------------------|--------------|---------------|----------------|---------------|----------------|
| | No. | No. | Amount | No. | Amount |
| 2017-2018 | 60000 | 49505 | 562.87 | 89879 | 827.18 |
| 01.04.18 – 30.09.18 | 80000 | 16457 | 63.37 | 116173 | 967.15 |
| 2018-2019 | 60000 | 221371 | 2091.00 | 221371 | 2088.19 |
| 01.04.19 – 30.09.19 | 60000 | 221371 | 2091.00 | 221371 | 2088.19 |
| 2019-2020 | 60000 | 434749 | 4755.85 | 434617 | 4624.42 |
| 01.04.20 – 30.09.20 | 61000 | 95070 | 788.11 | 92787 | 779.99 |

The details Bank wise progress of JLGs as on 30.09.2020 is annexed.

| Progress of JLG in FY 2019-2020 as on 30.09.2020 | | | | | | | | |
|--|----------------------------|--------------|--|---------------|---|---------------|---|----------------|
| (Amount in Crore) | | | | | | | | |
| S No. | Name of Bank | Target (No.) | JLGs Credit Linked (Sanctioned) during the year 2020-21 (01.04.20 to 30.09.2020) | | JLGs Credit Linked (Disbursed) during the year 2020-21 (01.04.20 to 30.09.2020) | | Outstanding position of JLGs as on 30.09.2020 | |
| | | | No. | Amount | No. | Amount | No. | Amount |
| 1 | Bank of Baroda | 1300 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 2 | Bank of India | 2800 | 12 | 0.32 | 12 | 0.32 | 60 | 0.78 |
| 3 | Bank of Maharashtra | 100 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 4 | Canara Bank | 3000 | 88 | 0.88 | 88 | 0.88 | 1293 | 21.83 |
| 5 | Central Bank of India | 2400 | 15 | 0.08 | 75 | 0.18 | 366 | 2.55 |
| 6 | Indian Bank | 4300 | 0 | 0.00 | 0 | 0.00 | 19 | 0.25 |
| 7 | IOB | 600 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 8 | PNB | 9000 | 5441 | 20.12 | 3063 | 13.21 | 64911 | 131.77 |
| 9 | Punjab & Sind Bank | 100 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 10 | SBI | 9000 | 687 | 2.42 | 687 | 2.42 | 13143 | 52.47 |
| 11 | UCO | 2700 | 86 | 2.15 | 86 | 0.79 | 286 | 3.00 |
| 12 | Union Bank of India | 1400 | 0 | 0.00 | 0 | 0.00 | 2 | 0.40 |
| | Total PSU | 36700 | 6329 | 25.97 | 4011 | 17.80 | 80080 | 213.05 |
| 13 | Axis Bank | 1000 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 14 | Bandhan Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 15 | Catholic Syrian Bank Ltd. | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 16 | Dhanlaxmi Bank Ltd. | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 17 | Federal Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 18 | HDFC Bank | 1800 | 2000 | 19.94 | 2000 | 19.94 | 69208 | 645.09 |
| 19 | ICICI | 800 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 20 | IDBI | 500 | 0 | 0.00 | 0 | 0.00 | 6 | 0.04 |
| 21 | IDFC | 500 | 13159 | 37.05 | 13159 | 37.05 | 139831 | 276.20 |
| 22 | Indusind Bank | 0 | 25892 | 393.59 | 25892 | 393.59 | 214056 | 2767.45 |
| 23 | Jana Small Finance Bank | 500 | 650 | 8.85 | 650 | 8.85 | 31179 | 321.47 |
| 24 | Karnataka Bank Ltd. | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 25 | Karur Vysya Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 26 | Kotak Mahindra Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 27 | Lakshmi Vilas Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 28 | Ratnakar Bank Ltd | 2000 | 7794 | 109.10 | 7794 | 109.10 | 136575 | 964.13 |
| 29 | South Indian Bank Ltd. | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 30 | SIDBI | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 31 | Tamilnad Mercantile Bank | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 32 | Ujjivan Small Finance Bank | 3000 | 31557 | 167.52 | 31557 | 167.52 | 122543 | 1326.81 |
| 33 | Utkarsh Small Finance Bank | 1000 | 1427 | 4.89 | 1427 | 4.89 | 20801 | 45.81 |
| 34 | YES Bank | 0 | 183 | 2.00 | 183 | 2.00 | 183 | 2.00 |
| | Total PVT | 11100 | 82662 | 742.95 | 82662 | 742.95 | 734382 | 6349.00 |
| 35 | BGVB (PNB) | 6000 | 223 | 0.34 | 223 | 0.34 | 29659 | 18.83 |
| 36 | PBGB (UCO) | 2600 | 26 | 0.34 | 26 | 0.34 | 2073 | 22.39 |
| 37 | UBKGB (CBI) | 1600 | 0 | 0.00 | 35 | 0.05 | 3155 | 10.36 |
| | Total RRB | 10200 | 249 | 0.68 | 284 | 0.73 | 34887 | 51.58 |
| 38 | WB State Co-Op Bank Ltd. | 3000 | 5830 | 18.52 | 5830 | 18.52 | 11350 | 73.75 |
| 39 | WBSCARD Bank Ltd. | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Total Co-Optv | 3000 | 5830 | 18.52 | 5830 | 18.52 | 11350 | 73.75 |
| | Grand Total | 61000 | 95070 | 788.11 | 92787 | 779.99 | 860699 | 6687.38 |

AGENDA-8

Progress in Education Loan & Housing Loan:

Education Loan

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

Outstanding Position: (Amount Rs in crore)

| 30.09.2018 | 31.03.2019 | 30.09.2019 | 31.03.2020 | 30.09.2020 |
|------------|------------|------------|------------|------------|
| 2331.23 | 2527.60 | 2273.42 | 2525.20 | 2675.72 |

Comparison of disbursement position during April to Sept of the last four financial year.

| Sept, 2017 | | Sept, 2018 | | Sept, 2019 | | Sept, 2020 | |
|------------|--------|------------|--------|------------|--------|------------|--------|
| No. | Amount | No. | Amount | No. | Amount | No. | Amount |
| 7147 | 561.63 | 7450 | 259.81 | 16953 | 662.45 | 10661 | 210.81 |

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

| Target | Achievement | % of Achievement |
|---------|-------------|------------------|
| 4074.61 | 202.81 | 4.98% |

With disbursement of Rs. 202.81 crore against annual target of Rs. 4074.61 for FY 2020-21, the achievement is 4.98% which is very low. Banks are to scout for quality education loan proposals aggressively in the next three quarter of the FY 2020-21.

Housing Loan

The outstanding balance at the end of September 2017, 2018, 2019 and 2020 and the quarter wise break up of disbursement during the last 4 financial year are appended below. All Banks have collectively disbursed Rs. 1459.83 crore in 33230 no of accounts during the period April to June, 2020.

Outstanding Position: (Amount Rs in crore)

| 30.09.2018 | 31.03.2019 | 30.09.2019 | 31.03.2020 | 30.09.2020 |
|------------|------------|------------|------------|------------|
| 38210.02 | 44194.24 | 47034.13 | 51079.89 | 61708.36 |

Comparison of quarterly disbursement position during the last four financial year.

| Sept, 2017 | | Sept, 2018 | | Sept, 2019 | | Sept, 2020 | |
|------------|---------|------------|---------|------------|---------|------------|---------|
| No. | Amount | No. | Amount | No. | Amount | No. | Amount |
| 34302 | 3105.08 | 40646 | 4105.02 | 65701 | 5896.98 | 46329 | 4035.99 |

The benefit under PMAY and the pickup of demand in Housing sector after streamlining through RERA Act are expected to galvanize this segment. Demand for big ticket housing loans is also expected to be generated which is essential for growth in volumes.

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

| Target | Achievement | % of Achievement |
|----------|-------------|------------------|
| 17821.25 | 4036.01 | 22.65% |

With disbursement of Rs. 4036.01 crore against annual target of Rs. 17821.25 crore for FY 20-21, the achievement is 22.65% which is very low. Banks are to scout for quality education loan proposals aggressively in the next three quarter of the FY 2020-21.

It is imperative that all banks should explore tie-up arrangement with reputed dealers /developers in tier I & II towns in addition to Kolkata.

AGENDA-9

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

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

Uniform Data Flow & Management System by RBI:

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

Present Status:

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

Important:

The New Uniform Standardized System data uploading through centralized report generation at Head offices presupposes complete mapping of all the branches with Census/LGD codes along with updating of ACP targets by LDMs. All the Banks are again requested to arrange for the compulsory task of mapping of the branches accordingly at the very earliest as has been communicated by SLBC, West Bengal for last couple of quarters.

It is to be noted that while SLBC is proceeding with parallel run for March,20 quarter reporting, from June,20 quarter onwards only online reporting will be applicable. The banks must ensure compliance for the same as per RBI directive on this regard. Though member Banks are yet to upload the reporting files of September, 2020 quarter in the Data Management portal due to migration of CBS system of the merged Banks. It may happen that member banks are yet to complete the Branch/Sol mapping with Block/ULB codes adopted by SLBC for generation of reporting files. It is expected that from the December, 2020 quarter onwards member banks will upload the reporting files in the said portal.

Govt of West Bengal portal for BLBC meetings:

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

AGENDA - 10

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

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

Sub-Committee for Digital Payment & Agenda Item:

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

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

Adoption of Digital District & Sub Committee formation by SLBC:

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

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

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

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

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

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

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

Performance of Digital Coverage & Provision of Digital Infrastructure as on 30.09.2020.

| Expanding and Deepening of Digital Payments Ecosystem - Review Format | | | | | | | | | | | | | | | | | | | | | | | |
|---|-----------------------|--|--|-------------------------------|---------------------------|------------------------|---|---|--|--|---|--|------------------------|--|-----------------------|--|--|--------------------------------|----------------------------|--|--|--------------------------------|---|
| District: Nadia | | | | | | | | | | | | | | | | | | | | | | | |
| Quarter: September, 2020 | | | | | | | | | | | | | | | | | | | | | | | |
| Sr. No. | Bank Name | For Bank Customers | | | | | | | | | | | | For non-customers | | | | 4. Digital Financial Literacy | | | | | |
| | | 1. Digital coverage for individuals (Savings Accounts) | | | | | | 2. Digital coverage for business (Current Accounts) | | | | | | 3. Provision of Digital infrastructure | | | | No. of FLC camps on Digital FL | No. of people participated | | | | |
| | | Total No. of Operative SB Accs. | No. of Debit cards/ RuPay cards issued to Operative SB Accs. | % Debit/ RuPay cards coverage | No. of net banking issued | % Net banking coverage | No. of Mobile Banking + UPI + USSD ^A | % of MB/ UPI/ USSD coverage | Total No. of Operative Accounts covered with at least one of the facilities - Debit/ RuPay cards, net banking, mobile banking, UPI, USSD | % of such Accounts Out of total Operative Accounts | Total No. of Operative Current Accounts | No. of net banking to CAs | % Net banking coverage | No. of POS/ QR availed by CA accounts [*] | % of POS/ QR coverage | Total No. of Operative Current Accounts covered with at least one of digital modes of payments - Net Banking, POS, QR etc. | % of such Accounts Out of total Operative Current Accounts | | | A. POS/ QR issued to shopkeepers (other than CA holders)** | B. POS/ QR issued to Govt./ Public Service providers | C. POS/ QR issued to others*** | Total POS/ QR (A+B+C) other than CA holders |
| 1 | Bank of Baroda | 13140 | 11502 | 87.53 | 1112 | 8.46 | 4690 | 35.69 | 10966 | 83.46 | 468 | 94 | 20.09 | 91 | 19.44 | 62 | 13.25 | 385 | 0 | 0 | 385 | 10 | 350 |
| 2 | Bank of India | 385238 | 250894 | 65.13 | 57865 | 15.02 | 60464 | 15.70 | 369223 | 95.84 | 9863 | 6248 | 63.35 | 513 | 5.20 | 513 | 5.20 | 3049 | 709 | 1351 | 5109 | 28 | 260 |
| 3 | Canara Bank | 131015 | 36350 | 27.74 | 11978 | 9.14 | 5701 | 4.35 | 54029 | 41.24 | 1290 | 435 | 33.72 | 327 | 25.35 | 435 | 33.72 | 0 | 0 | 0 | 0 | 8 | 72 |
| 4 | Central Bank of India | 91625 | 57499 | 62.75 | 13621 | 14.87 | 5241 | 5.72 | 59984 | 65.47 | 2096 | 339 | 16.17 | 358 | 17.08 | 348 | 16.60 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Indian Overseas Bank | 95326 | 54256 | 56.92 | 8762 | 9.19 | 11309 | 11.86 | 54302 | 56.96 | 2901 | 814 | 28.06 | 98 | 3.38 | 98 | 3.38 | 23 | 1 | 19 | 43 | 17 | 2256 |
| 6 | Indian Bank | 393866 | 147701 | 37.49 | 9504 | 2.41 | 11774 | 2.99 | 148015 | 37.57 | 6764 | 785 | 11.61 | 895 | 13.23 | 985 | 14.56 | 1056 | 0 | 7 | 1063 | 154 | 4602 |
| 7 | Punjab National Bank | 1270048 | 404567 | 31.85 | 34725 | 2.73 | 49484 | 3.90 | 481462 | 37.91 | 8789 | 982 | 11.17 | 2170 | 24.69 | 2040 | 23.21 | 91 | 0 | 51 | 142 | 28 | 2272 |
| 8 | State Bank of India | 927042 | 744137 | 80.27 | 192936 | 20.81 | 240280 | 25.92 | 841429 | 90.76 | 16290 | 5447 | 33.44 | 1362 | 8.55 | 7639 | 46.89 | 503 | 223 | 97 | 823 | 187 | 5528 |
| 9 | UCO Bank | 59733 | 20383 | 34.12 | 2571 | 4.30 | 9951 | 16.66 | 30636 | 51.29 | 739 | 129 | 17.46 | 10 | 1.35 | 129 | 17.46 | 0 | 0 | 0 | 0 | 76 | 4514 |
| 10 | Union Bank of India | 7375 | 4068 | 55.16 | 1199 | 16.26 | 1906 | 25.84 | 7016 | 95.13 | 126 | 43 | 34.13 | 17 | 13.49 | 43 | 34.13 | 23 | 0 | 0 | 23 | 6 | 660 |
| 11 | Axis Bank | 50403 | 45678 | 90.63 | 12117 | 24.04 | 21853 | 43.36 | 46758 | 92.77 | 7337 | 1578 | 21.51 | 225 | 3.07 | 1578 | 21.51 | 0 | 0 | 0 | 0 | 2 | 23 |
| 12 | Bandhan Bank | 673559 | 430820 | 63.96 | 4529 | 0.67 | 7623 | 1.13 | 423524 | 62.88 | 11344 | 793 | 6.99 | 15 | 0.13 | 793 | 6.99 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13 | Federal Bank | 2231 | 2079 | 93.19 | 695 | 31.15 | 1558 | 69.83 | 2117 | 94.89 | 102 | 54 | 52.94 | 0 | 0.00 | 54 | 52.94 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14 | HDFC Bank Ltd. | 67243 | 60452 | 89.90 | 8227 | 12.23 | 10486 | 15.59 | 60443 | 89.89 | 2891 | 1119 | 38.71 | 1188 | 41.09 | 993 | 34.35 | 293 | 42 | 0 | 335 | 0 | 0 |
| 15 | ICI Bank Ltd. | 26308 | 22583 | 85.84 | 16643 | 63.26 | 16022 | 60.90 | 24682 | 93.82 | 3085 | 1892 | 61.33 | 1585 | 51.38 | 1746 | 56.60 | 0 | 0 | 0 | 0 | 24 | 240 |
| 16 | IDBI | 101296 | 89643 | 88.50 | 10345 | 10.21 | 1308 | 1.29 | 95713 | 94.49 | 2358 | 1183 | 50.17 | 744 | 31.55 | 1927 | 81.72 | 0 | 0 | 0 | 0 | 4 | 75 |
| 17 | IDFC First Bank | 13808 | 8582 | 62.15 | 2076 | 15.03 | 1863 | 13.49 | 8582 | 62.15 | 203 | 140 | 68.97 | 0 | 0.00 | 140 | 68.97 | 3 | 0 | 0 | 3 | 0 | 0 |
| 18 | Ratnakar Bank Ltd. | 1468 | 1133 | 77.18 | 471 | 32.08 | 972 | 66.21 | 1240 | 84.47 | 205 | 56 | 27.32 | 61 | 29.76 | 61 | 29.76 | 562 | 5 | 0 | 567 | 0 | 0 |
| 19 | Ujjivan SF Bank | 26679 | 25807 | 96.73 | 21134 | 79.22 | 12271 | 45.99 | 25322 | 94.91 | 185 | 144 | 77.84 | 0 | 0.00 | 144 | 77.84 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | Yes Bank | 1165 | 1070 | 91.85 | 8 | 0.69 | 0 | 0.00 | 170 | 14.59 | 88 | 0 | 0.00 | 44 | 50.00 | 44 | 50.00 | 79 | 0 | 0 | 79 | 0 | 0 |
| 21 | BGVB | 806143 | 538572 | 66.81 | 0 | 0.00 | 0 | 0.00 | 312513 | 38.77 | 1707 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22 | Nadia DCCB Ltd. | 546437 | 11837 | 2.17 | 0 | 0.00 | 0 | 0.00 | 11837 | 2.17 | 2369 | 0 | 0.00 | 0 | 0.00 | 139 | 5.87 | 0 | 0 | 0 | 0 | 198 | 14205 |
| 23 | IPPB | 42379 | 0 | 0.00 | 0 | 0.00 | 12433 | 29.34 | 10813 | 25.51 | 77 | 26 | 33.77 | 7 | 9.09 | 26 | 33.77 | 0 | 0 | 0 | 0 | 22 | 24400 |
| 24 | Airtel Payment Bank | 173125 | 0 | 0.00 | 0 | 0.00 | 173125 | 100.00 | 173125 | 100.00 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! | 12477 | 0 | 0 | 12477 | 16 | 955 |
| | Total | 5906742 | 2969613 | 50.27 | 410518 | 6.95 | 660314 | 11.18 | 3253901 | 55.09 | 81277 | 22301 | 27.44 | 9740 | 11.98 | 19937 | 24.53 | 18544 | 980 | 1525 | 21049 | 780 | 60412 |
| | | | | | | | | | | | | ^A The field 'no. of mobile banking + UPI + USSD' is an all-inclusive field to be considered for coverage through any one of more of these modes. In case more than one facilities are provided to a single individual, it may be considered as one to avoid multiple counting | | | | | | | | | | | |
| | | | | | | | | | | | | [*] in cases where either of the POS or QR has been provided, coverage may be considered. In cases where both POS & QR facilities have been provided to a single entity, it should be treated as one to avoid multiple counting | | | | | | | | | | | |

Payment Banks operations:

Indian Post Payment Bank & Airtel Payments Banks:

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

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

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

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

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

Basic Data of Payment Banks as on 30.09.2020:

(Amount in Crore)

| Bank | Upto | Savings Accounts | | Current Accounts | |
|---------------------|----------|------------------|--------|------------------|--------|
| | | No. | Amount | No. | Amount |
| IPPB | June, 20 | 296546 | 4.74 | 1381 | 0.07 |
| IPPB | Sept, 20 | 1376127 | 48.83 | 4042 | 0.42 |
| Airtel Payment Bank | June, 20 | 1790000 | 40.62 | 0 | 0.00 |
| Airtel Payment Bank | Sept, 20 | 2159000 | 47.63 | 0 | 0.00 |

Data from 01.04.2020 to 30.09.2020:

| Bank | Upto | DBT Transactions | | Bills & Utility Payment | |
|---------------------|----------|------------------|--------|-------------------------|--------|
| | | No. | Amount | No. | Amount |
| IPPB | June, 20 | 51003 | 4.25 | 6974 | 0.28 |
| IPPB | Sept, 20 | 73984 | 4.86 | 145133 | 3.12 |
| Airtel Payment Bank | June, 20 | 107000 | 13.25 | 425330 | 31.13 |
| Airtel Payment Bank | Sept, 20 | 103000 | 10.36 | 676585 | 72.43 |

AGENDA- 11

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

While monitoring the position of NPA, The percentage of Gross NPA stood at 13.17% as of September, 2020 in the State of West Bengal. Amount came up to Rs. 61858.43 crore as on September, 2020 in comparison to Rs. 54067.19 as on September, 2019.

NPA Position for last 5 years of West Bengal is furnished here under: (Rs. In crore)

| Year | Gross Advance | Gross NPA | % to Gross NPA |
|-------------------|------------------|-----------------|----------------|
| March, 2016 | 356011.00 | 43904.14 | 12.33 |
| 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 |
| March, 2020 | 465133.58 | 57301.61 | 12.32 |
| Sept, 2020 | 469644.22 | 61858.43 | 13.17 |

NPA level has been increased from September 2019 to September 2020 by Rs. 7791.24 crore which is significant in view of the high level of NPA. Though NPA witnessed in past which reached as high as 15.44% in March 2018. It is attributed to big ticket recovery in NCLT/DRT cases in the State as well as loans sanctioned outside the State but utilized in the State as well as recovery proceedings initiated under SARFAESI Act, 2002. NPA reduction being the thrust area for banks further reduction in NPA level is expected in the coming days.

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

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.09.2020 stood at 58.08%, 55.58% and 51.69% respectively.

Recovery Status of PRISEC loans as on 30.06.2020: (Amt. Rs. in crore)

| Sector | Sept, 2019 | | | Sept, 2020 | | |
|----------------------|--------------|--------------|-----------|--------------|--------------|-----------|
| | Demand | Recovery | % | Demand | Recovery | % |
| Agriculture & allied | 13052 | 8830 | 68 | 12006 | 6974 | 58 |
| MSME | 13865 | 8779 | 63 | 10381 | 5769 | 56 |
| OPS | 5591 | 3327 | 60 | 3191 | 1649 | 52 |
| Total Prisec | 32508 | 20936 | 64 | 25578 | 14392 | 56 |
| NPS | 33652 | 19344 | 57 | 33055 | 16824 | 51 |
| Total | 66160 | 40280 | 61 | 58633 | 31216 | 53 |

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

STATUS OF PDR CASES AS ON 30.09.2020:

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.09.2020 there are 5471 PDR cases pending amounting Rs. 349.40 crore and the Certificate Officers may be advised to dispose of the cases.

| Status on | Cases filed | | Cases settled | |
|-------------------|--------------|---------------|---------------|--------------|
| | No | Amt (in Cr) | No | Amt (in Cr) |
| 31.03.2018 | 13695 | 169.27 | 4937 | 34.48 |
| 30.09.2018 | 14856 | 189.70 | 4974 | 35.02 |
| 31.03.2019 | 14429 | 226.57 | 4921 | 47.96 |
| 30.09.2019 | 7623 | 394.18 | 1802 | 25.67 |
| 31.03.2020 | 8101 | 379.57 | 2134 | 29.17 |
| 30.09.2020 | 7601 | 380.14 | 2130 | 30.74 |

Recovery under SARFAESI Act, 2002

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

Overall recovery actions under SARFAESI Acts, 2002 have been initiated by banks in 2341 loan accounts as reported as on September, 2020. The District wise details are as given hereunder.

| District wise pending DM's permission under SARFAESI as on 30.09.2020 | | | | | | |
|---|-------------------|-----------------------|------------------------------|--------------------|------------------|---------------|
| Sr. No. | District Name | Pending below 60 days | Above 60 days below 6 months | 6 months to 1 year | 1 year and above | Total pending |
| 1 | Alipurduar | 0 | 0 | 2 | 0 | 2 |
| 2 | Bankura | 1 | 12 | 7 | 14 | 34 |
| 3 | Birbhum | 2 | 1 | 6 | 4 | 13 |
| 4 | Coochbehar | 1 | 4 | 10 | 4 | 19 |
| 5 | Dakshin Dinajpur | 0 | 2 | 1 | 70 | 73 |
| 6 | Darjeeling | 1 | 7 | 19 | 15 | 42 |
| 7 | Hooghly | 0 | 23 | 19 | 125 | 167 |
| 8 | Howrah | 2 | 13 | 56 | 102 | 173 |
| 9 | Jalpaiguri | 0 | 1 | 9 | 16 | 26 |
| 10 | Jhargram | 0 | 0 | 0 | 3 | 3 |
| 11 | Kalimpong | 0 | 0 | 0 | 0 | 0 |
| 12 | Kolkata | 2 | 3 | 62 | 182 | 249 |
| 13 | Malda | 2 | 1 | 13 | 71 | 87 |
| 14 | Murshidabad | 30 | 13 | 78 | 108 | 229 |
| 15 | Nadia | 0 | 5 | 29 | 41 | 75 |
| 16 | Paschim Burdwan | 3 | 17 | 38 | 60 | 118 |
| 17 | Purba Burdwan | 4 | 6 | 6 | 65 | 81 |
| 18 | Paschim Medinipur | 2 | 1 | 7 | 46 | 56 |
| 19 | Purba Medinipur | 2 | 1 | 15 | 108 | 126 |
| 20 | Purulia | 4 | 0 | 3 | 11 | 18 |
| 21 | Uttar Dinajpur | 0 | 0 | 1 | 32 | 33 |
| 22 | 24 Pgs. (N) | 16 | 55 | 129 | 86 | 286 |
| 23 | 24 Pgs. (S) | 17 | 46 | 109 | 259 | 431 |
| Total | | 89 | 211 | 619 | 1422 | 2341 |

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 of Financial Literacy and are regularly holding Camps covering general population as well as specific targets like students, farmers, senior citizens, SHGs, small entrepreneurs, etc.

| During the Quarter | No of Special camps | Number of participants | No of target specific camp | Number of participants | Total Camps | Total Participants |
|--------------------|---------------------|------------------------|----------------------------|------------------------|-------------|--------------------|
| Sept, 19 | 550 | 22741 | 786 | 31947 | 3136 | 54688 |
| Mar, 20 | 418 | 16831 | 578 | 21483 | 996 | 38314 |
| June, 20 | 18 | 707 | 23 | 700 | 41 | 1407 |
| Sept, 20 | 56 | 1310 | 58 | 1095 | 114 | 2405 |

The progress of FLC during June, 20 quarter of FY 2020-21 is given hereunder.

| QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS | | | | | | | |
|---|-------------------|----------------------------------|--|---------------------|--|---------------------|------------------------|
| State | West Bengal | | | | | | |
| During the Quarter | September | | | | | | |
| Year | 2020 | | | | | | |
| Sr. No. | District | No of rural branches in district | No of special camps conducted during the quarter | No. of participants | No of target specific camps conducted during the quarter | No. of participants | Target Group Addressed |
| 1 | 24 Pgs (N) | 255 | 5 | 91 | 5 | 83 | 4,6 |
| 2 | 24 Pgs (S) | 304 | 2 | 50 | 0 | 0 | 5,6 |
| 3 | Alipurduar | 51 | 0 | 0 | 0 | 0 | NA |
| 4 | Bankura | 165 | 0 | 0 | 0 | 0 | NA |
| 5 | Birbhum | 212 | 0 | 0 | 0 | 0 | NA |
| 6 | Coochbehar | 124 | 0 | 0 | 0 | 0 | NA |
| 7 | Darjeeling | 76 | 1 | 7 | 1 | 5 | 6 |
| 8 | Dakhin Dinajpur | 79 | 1 | 10 | 1 | 9 | 4 |
| 9 | Hooghly | 237 | 0 | 0 | 0 | 0 | NA |
| 10 | Howrah | 115 | 0 | 0 | 13 | 205 | NA |
| 11 | Jalpaiguri | 77 | 1 | 12 | 1 | 14 | 2,4 |
| 12 | Jhargram | 82 | 0 | 0 | 0 | 0 | NA |
| 13 | Kalimpong | 14 | 1 | 31 | 1 | 31 | 1,4 |
| 14 | Kolkata | 0 | 0 | 0 | 0 | 0 | NA |
| 15 | Malda | 184 | 0 | 0 | 0 | 0 | NA |
| 16 | Murshidabad | 293 | 10 | 150 | 12 | 161 | 2,4,6 |
| 17 | Nadia | 212 | 0 | 0 | 0 | 0 | NA |
| 18 | Paschim Bardhaman | 106 | 0 | 0 | 0 | 0 | NA |
| 19 | Paschim Medinipur | 249 | 2 | 56 | 1 | 32 | 4 |
| 20 | Purba Bardhaman | 301 | 15 | 226 | 15 | 416 | 1,2,3,4 |
| 21 | Purba Medinipur | 177 | 12 | 276 | 2 | 30 | 2,4 |
| 22 | Purulia | 174 | 1 | 22 | 1 | 22 | 4 |
| 23 | Uttar Dinajpur | 26 | 5 | 379 | 5 | 87 | 1,2,4 |
| Total | | 3513 | 56 | 1310 | 58 | 1095 | |

1. Farmers 2. Small entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others

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

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

Purba Burdwan (30), Murshidabad (22), Purba Medinipur (14).

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 | Punjab National Bank | 7 | Bankura, Dakshin Dinajpur, Howrah, Purulia, 24 Pgs (S), Uttar Dinajpur, Purba Medinipur |
| 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 | Indian Bank | 2 | Birbhum, Paschim Medinipur |
| 7 | Bank of India | 1 | North 24 Parganas |
| 8 | Canara Bank | 1 | Murshidabad |

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

The position of Settlement and Credit Linkage cases as on 30.09.2020 is given hereunder:

| Period | Number of programs | Number of candidates | Total no of Settlement | % of Settlement | Credit linkage out of settlement |
|----------------------------|--------------------|----------------------|------------------------|-----------------|----------------------------------|
| April-Sept, 19 | 221 | 5992 | 1373 | 22.91 | 63.87 |
| April-Sept, 20 | 6 | 150 | 0 | 0.00 | 0.00 |
| Cumulative, Sept, 19 | 4359 | 115590 | 83148 | 71.93 | 59.07 |
| Cumulative, Sept 20 | 4609 | 122324 | 89900 | 73.49 | 59.59 |

RSETIs with above 80% settlement: West Midnapur, 24 Parganas (North), Jalpaiguri, 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.
- RSETI Directors will involve MSME Federations/Associations & other reputed bodies for interaction with the trainees for guidance & entrepreneurship skills.
- RSETIs are to follow up with the concern authorities for early allocation.

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

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

AGENDA: 14

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

(A) Department of Financial Services has identified 81 villages across the State which have remained uncovered vide their letter dated 18.10.2019. After subsequent allocation of the villages to the member Banks and following up with them, banking outlets have since been opened in all the identified villages. The same has been confirmed through uploading of details in Jan Dhan Darshak App of Department of Financial Services, NIC, Govt of India. Now, West Bengal do not have any identified villages as uncovered by Branch / BC / ATM within a vicinity of 5 km. as per data generated by NIC through Jan Dhan Darshak App on 14.07.2020.

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

The Status report of the same is annexed below.

| As on | Target | Villages Covered | | | Total | Percentage of Completion (%) |
|----------|--------|----------------------------|----------------------------|-------------------|-------|------------------------------|
| | | By brick & mortar branches | By Banking Outlets | | | |
| | | | BOs manned by bank's staff | BOs manned by BCs | | |
| 31.03.19 | 204 | 11 | 0 | 135 | 146 | 71.57 |
| 31.03.20 | 204 | 53 | 11 | 137 | 201 | 98.53 |
| 30.09.20 | 204 | 55 | 11 | 138 | 204 | 100.00 |

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

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

• Opening of Banking Outlets in the Tea Garden areas:

SLBC held a meeting with Tea Garden Owners and Tea Garden Associations on 21.02.2020 regarding extension of banking facilities in Tea gardens area. Based on the preliminary findings SLBC has since decided to open Banking Outlets in 36 Tea garden centres and allocated them to 6 member banks (copy enclosed). Status of opening of BOs in Tea Gardens are as follows:

| Allottee Bank | No. of Allotment | Banking Outlets Opened | Pending |
|-----------------------|------------------|------------------------|-----------|
| State Bank of India | 4 | 4 | 0 |
| UCO Bank | 3 | 2 | 1 |
| Indian Bank | 4 | 0 | 4 |
| Central Bank of India | 8 | 2 | 6 |
| UBKGB | 8 | 6 | 2 |
| Punjab National Bank | 9 | 1 | 8 |
| Total | 36 | 15 | 21 |

AGENDA- 15

Social Security Schemes

Comparison of PMJDY Accounts as on 30.09.2020 (Cumulative)

| As on | Total A/c | Deposit (in Crore) | Zero Balance A/c |
|-------------------|-----------------|--------------------|------------------|
| 31.03.2019 | 38773854 | 18282.29 | 4111859 |
| 30.09.2019 | 35317080 | 12427.08 | 3277170 |
| 31.03.2020 | 36646275 | 13473.64 | 3190693 |
| 30.09.2020 | 39134465 | 12640.32 | 2295938 |

| As on | No. of Rupay card Issued | Aadhar Seeding |
|-------------------|--------------------------|-----------------|
| 31.03.2019 | 29839630 | 28538891 |
| 30.09.2019 | 29066291 | 27376067 |
| 31.03.2020 | 25019200 | 28627762 |
| 30.09.2020 | 24829548 | 30823496 |

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

| Status as on | PMSBY | PMJJBY | APY | Total |
|-------------------|-----------------|----------------|----------------|-----------------|
| 31.03.2019 | 5517547 | 1178923 | 1040846 | 7737316 |
| 30.09.2019 | 8611239 | 1902921 | 1399078 | 11913238 |
| 31.03.2020 | 10227585 | 2686728 | 1509104 | 13481007 |
| 30.09.2020 | 12066954 | 3150792 | 2058625 | 17276371 |

Details of claim & Settlement in PMSBY & PMJJBY

| As on | Scheme | Claims Made | Claims Settled | Pending | Rejected |
|-----------------|---------------|--------------|----------------|------------|------------|
| 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 |
| 31.03.20 | PMSBY | 1888 | 1344 | 266 | 281 |
| | PMJJBY | 6278 | 5642 | 398 | 240 |
| 30.09.20 | PMSBY | 1805 | 1275 | 219 | 311 |
| | PMJJBY | 5132 | 4631 | 330 | 171 |

APY Campaign 2020:

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

A similar level of thrust is solicited on part of the member banks for achieving the target as per prescribed matrix of PFRDA accordingly. The bank-wise target was shared with member banks on 05-06-2020 and against which member Banks have already achieved 169397 as on 31.08.2020. As on 30.09.2020, against Annual target of 443130, all Banks together enrolled 262785 number of APY (Achievement is 59%).

AGENDA- 16

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

SLBC proposes to hold the quarterly review meeting in the FY 2020-21 as given hereunder. Same may be ratified accordingly.

| Reporting Quarter | Date of Proposed Meeting | Day |
|-------------------|--------------------------|---------|
| December, 2020 | 16-02-2021 | Tuesday |
| March, 2021 | 14-05-2021 | Friday |

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

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

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

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

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

AGENDA- 17

Miscellaneous:

Market Intelligence Issues:

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

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

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

| Status of SLBC report submitted by Banks for Sept, 2020 | | | |
|--|----------------------------|---------------|--------------------|
| Sr. No. | Bank | Status | Received On |
| 1 | Bank of Baroda | Submitted | 16.11.2020 |
| 2 | Bank of India | Submitted | 16.11.2020 |
| 3 | Bank of Maharashtra | Submitted | 11.11.2020 |
| 4 | Canara Bank | Submitted | 31.10.2020 |
| 5 | Central Bank of India | Submitted | 09.11.2020 |
| 6 | Indian Bank | Submitted | 25.11.2020 |
| 7 | IOB | Submitted | 04.11.2020 |
| 8 | PNB | Submitted | 20.10.2020 |
| 9 | Punjab & Sind Bank | Submitted | 10.11.2020 |
| 10 | SBI | Submitted | 17.11.2020 |
| 11 | UCO | Submitted | 09.11.2020 |
| 12 | Union Bank of India | Submitted | 23.11.2020 |
| 13 | Axis Bank | Submitted | 21.10.2020 |
| 14 | Bandhan Bank | Submitted | 29.10.2020 |
| 15 | Catholic Syrian Bank Ltd. | Not Submitted | NA |
| 16 | Dhanlaxmi Bank Ltd. | Not Submitted | NA |
| 17 | Federal Bank | Submitted | 11.11.2020 |
| 18 | HDFC Bank | Submitted | 20.10.2020 |
| 19 | ICICI | Submitted | 21.10.2020 |
| 20 | IDBI | Submitted | 29.10.2020 |
| 21 | IDFC | Submitted | 20.11.2020 |
| 22 | Indusind Bank | Submitted | 04.11.2020 |
| 23 | Jana Small Finance Bank | Submitted | 19.10.2020 |
| 24 | Karnataka Bank Ltd. | Submitted | 15.10.2020 |
| 25 | Karur Vysya Bank | Submitted | 31.10.2020 |
| 26 | Kotak Mahindra Bank | Submitted | 19.11.2020 |
| 27 | Lakshmi Vilas Bank | Submitted | 21.11.2020 |
| 28 | Ratnakar Bank Ltd | Submitted | 29.10.2020 |
| 29 | South Indian Bank Ltd. | Submitted | 29.10.2020 |
| 30 | SIDBI | Submitted | 19.11.2020 |
| 31 | Tamilnad Mercantile Bank | Submitted | 20.11.2020 |
| 32 | Ujjivan Small Finance Bank | Submitted | 07.11.2020 |
| 33 | Utkarsh Small Finance Bank | Submitted | 12.10.2020 |
| 34 | YES Bank | Submitted | 22.10.2020 |
| 35 | BGVB (PNB) | Submitted | 17.10.2020 |
| 36 | PBGB (UCO) | Submitted | 02.11.2020 |
| 37 | UBKGB (CBI) | Submitted | 20.10.2020 |
| 38 | WB State Co-Op Bank Ltd. | Submitted | 19.11.2020 |
| 39 | WBSCARD Bank Ltd. | Submitted | 15.10.2020 |