



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

दिसंबर, 2020 की तिमाही समीक्षा हेतु राज्य स्तरीय बैंकर्स समिति की 151 वां बैठक

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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

**151<sup>st</sup> SLBC MEETING FOR QUARTERLY REVIEW OF DECEMBER, 2020**

दिनांक/Date : 24.02.2021

स्थान: कोलकाता

समय / Time : 11.30 A.M.

Venue: Kolkata



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

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## **EXECUTIVE SUMMARY OF AGENDA FOR 151<sup>st</sup> SLBC Meeting**

### **AGENDA: 1**

#### **Confirmation of the minutes for 150<sup>th</sup> SLBC meeting dated 29.12.2020**

The proceedings and action points of 150<sup>th</sup> SLBC Meeting for West Bengal held in Kolkata on 29<sup>th</sup> of December, 2020 through VC was circulated under cover of Convener Bank's letter to the members on 06.01.2021. The same may please be confirmed by the House.

### **AGENDA: 2**

#### **Action Taken Report for the Resolutions adopted in 150<sup>th</sup> SLBC meeting dated 29.12.2020**

The Action Taken Report (ATR) for the major action points as emerged in the 150<sup>th</sup> SLBC meeting dated 29.12.2020 are given below.

<b>Sr.</b>	<b>Action Points</b>	<b>Action taken for compliance</b>
1.	Banks are to make KCC saturation campaign successful by bringing 20 lakh non-loanee farmers under the fold of Kisan Credit Card.	As of now, 14.39 lakh of new KCCs have been sanctioned to non-loanee farmers, thus achieving 72% of target.  5.83 lakh proposals have been rejected by the member banks and 2.32 lakh cases are pending at branch level for disposal.
2.	Banks are to push up the average lending in KCCs in terms of accelerating the disbursement.  Banks are to ensure renewal of existing KCC cases depending on eligibility criteria.	Average ticket size of disbursement figure has increased to Rs.44045/- per KCC account as on 31.12.2020 from Rs.42677/- as on 30.09.2020.  Total 14.90 lakh KCCs have since been renewed upto Dec, 2020 vis-à-vis 9.03 lakh KCCs upto September, 2020.
3.	Banks are to play a more proactive role in order to increase Agriculture Lending to achieve ACP target for FY 2020-21.	Agriculture Lending increased to Rs.32479 Crore (42% of ACP target) almost doubling the figure of Rs.16641 Crore (21.55%) as on September, 2020.  Again a substantial growth will be registered during the March, 2021 quarter on account of fresh lending to Cold storages.
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 <sup>st</sup> March, 2021.	MSME lending has achieved Rs.57060 cr (63% of ACP target) as on 31.12.2020 against Rs.33694 cr (37.64%) as on 30.09.2020.  We hope that the target of 90237 cr under MSME sector will surely be achieved by the end of this FY2020-21.

5.	<p>Under NRLM, member Banks are to make SHG portfolio stronger in respect of disbursement and outstanding position.</p> <p>Under NULM, Banks are to involve in the process of monitoring the progress in financing NULM groups.</p>	<p>Average disbursement figure rose to 1.12 lakh as on 31.12.2020 from 0.99 lakh as on 30.09.2020. This figure again rose to 1.21 lakh as of now. As per NRLM portal our state has achieved 68.38% of disbursement figure, where as in no of SHGs and outstanding amount 100% target achieved.</p> <p>Under NULM, as on 31.12.2020 all member Banks have disbursed 4715 number of proposals amounting Rs.59.54 cr.</p>
6.	<p>Banks are to increase CD Ratio in the state of West Bengal as Y-O-Y basis.</p>	<p>CD ratio in the state has increased to 62.03% as on 31.12.2020 against 61.95% as on Dec, 2019 &amp; 60.21% as on Mar, 2020.</p> <p>In calendar year 2020, the national <b>Credit-Deposit (CD) ratio</b> has consistently declined as credit growth slumped due to Covid-19 pandemic. But the state of West Bengal has experienced a positive growth in CD ratio as all Member Banks have rose to this occasion and contributed to a greater extent towards credit growth.</p>

### AGENDA – 3

#### Review of Credit Disbursement by Banks as per ACP 2020-21 upto Dec, 2020 quarter

All the banks operating in the State put together have disbursed Rs. 99494.21 crore in Priority Sector, i.e. 49.60% of the Annual target of Rs.200601.34 crore during the period from April to December of the current financial year 2020-21. The achievement was Rs. 94343.98 crore against Annual target of Rs. 148000 crore during April-Dec, 2019 quarter of FY 2019-20 in Priority Sector.

Achievement under Agriculture sector is 42.05% and in MSME sector is 63.23% as on 31.12.2020 which was 21.55% & 37.34% in Agriculture & MSME sector as on 30.09.2020 respectively.

Disbursement in Non-Priority sector is Rs. 167755.08 crore i.e. 246.94% of the ACP of Rs. 67933.85 crore which results in overall disbursement of Rs.267249.29 crore i.e. 99.52% of ACP of Rs.268535.19 crore as on 31.12.2020.

**A comparative position of achievement in disbursement figure under ACP 2020-21 as on 31.12.2020 with the corresponding quarter of last 2 years is as under:**

Sector	2018-19 (April-Dec)			2019-20 (April-Dec)			2020-21 (April-Dec)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
<b>AGRI</b>	64071	33566	52	55000	34127	62	77236	32479	42
<b>MSME</b>	50000	37898	75	70000	51025	73	90237	57060	63
<b>OPS</b>	15890	12931	81	23000	8998	39	33128	9955	30
<b>PRISEC</b>	129961	93147	64	148000	94150	64	200601	99494	49

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

## AGENDA – 4

### Finalization & adoption of Annual Credit Potential (Broad Sector Wise) as per State Focus paper of NABARD for Financial Year-2021-22

NABARD has published the State Focus Paper for the financial year 2021-22.

West Bengal has the 6<sup>th</sup> largest economy with a high population density of 7.50% of total population covering just 2.70% of total geographical area. The State ranks 1<sup>st</sup> in Rice & Jute production and 2<sup>nd</sup> in Vegetables, Fruits, Tea & Fish / Meat production. It is also a MSME stronghold with a huge base of skilled workers and at the forefront of SHG movement also.

The focus paper is expected to be a document for guiding the banks to focus extensively in these vital segments which will also enable them to achieve the targets set by SLBC / authorities in line with Ground Level Credit Plan as advised by GOI. The banks are also to take a cue from the State Focus Papers while finalizing their business plan for the respective branches. The authorities can also arrange for sector wise interventions for aligning the flow of bank credit with both National & State priorities for removal of disparities and promoting inclusive economic growth.

The broad sector wise credit potential as per State Focus Paper is annexed herewith along with last 2 year's target & performance by banks in the State, The House may discuss the same and adopt the same for setting up the target for FY 2021-22. SLBC will allocate the bank-wise and district-level target under respective sectors for necessary action by LDMs.

(Amount in Crore)

Broad Sectors	2019-2020			2020-2021 (upto Dec, 20)			2021-2022	
	Target	Achiev	%	Target	Achiev	%	Target	% of Anticipated Growth over 2020-21
Agriculture	55000	49066	89	77236	32479	42	87603	13.64%
MSME	70000	69408	99	90238	57060	63	97425	20.16%
Export Credit	1324	1985	150	1610	945	58	1835	13.98%
Education	2937	518	17	3383	322	9	3620	7.01%
Housing	8613	7480	87	9629	3871	40	10671	10.83%
Social Infrastructure	1996	105	5	2007	97	5	2334	16.35%
Renewable Energy	639	0.48	0	690	14	2	754	9.28%
Informal Credit Delivery	7491	2046	27	15808	4706	30	16969	7.35%
<b>Total Prisec</b>	<b>148001</b>	<b>130610</b>	<b>88</b>	<b>200601</b>	<b>99494</b>	<b>49</b>	<b>221211</b>	<b>15.64%</b>

The credit potential outlay, under priority sector, for the year 2021-22, has been assessed at Rs. 221211.17 Crore. The share of agriculture sector including agri infrastructure and agri ancillary activities is 39.60%, MSME sector 44.04%, SHG-JLG 7.67%, housing sector 4.82%, education loans 1.64%, social infrastructure 1.05% and the remaining 1.18% constitute export credit and renewable energy.

Crop loan constitutes 64.93% of the total agriculture credit and 25.71% of the total priority sector credit potential. Allied agriculture, agri infrastructure and agri ancillary constitute 21.58%, 6.70% and 6.80% of agriculture credit and 13.89%, 2.65% and 2.71% of total credit potential respectively. The share of agriculture term loan to farm credit is 24.94%.

Keeping in view of the national target of Doubling of Farmers' Income by 2022-23 and Sustainable Development Goals (SDGs) by 2030 to foster broad based and inclusive growth by creating enterprises and jobs at local level, thrust has been given on Capital Formation in Agriculture and allied activities, sustaining and increasing production and productivity in agriculture, the Food and Agro Processing, MSME and Informal credit Delivery Systems (SHGs/JLGs).

## AGENDA- 5

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

CD Ratio of the State stood at 62.03% as on 31.12.2020 whereas it was 61.95% on 31.12.2019. For calculation of CD Ratio of the State as on 31<sup>st</sup> December, 2020, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Parameter	31-12-2020
Total Deposit (A)	903349.54
Total Advance utilized in the State (B=C+D)	552811.00
Out of which outstanding of credit sanctioned from the State (C )	470908.90
Credit sanctioned from outside State but utilized in West Bengal (D)	81902.10
RIDF Support (E)	7497.66
Total Advance to be reckoned (F=B+E)	560308.66
CD Ratio (F*100 / A)	<b>62.03%</b>

In calendar year 2020, the national credit-deposit (CD) ratio has consistently declined from 75% levels in January, 2020 to 71.3% on December, 2020 with the hit becoming evident in the first months of the covid-19 pandemic as credit growth slumped. But the state of West Bengal has experienced a positive growth on CD ratio from 61.95% on Dec, 2019 to 62.03% on Dec, 2020 on YOY basis.

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

CD Ratio on	Hooghly	Kalimpong	Murshidabad	24 Parganas (N)
31.03.2020	29.22	39.26	53.75	33.86
30.06.2020	28.55	36.54	50.51	33.83
30.09.2020	31.46	37.07	43.82	32.79
31.12.2020	31.89	37.35	39.95	34.05

Small & medium ticket size loan in Agriculture & Retail sector, High Institutional deposit, unutilized amount in SHG accounts etc are the main reasons behind lower CD ratio in the districts of Kalimpong, Murshidabad, North 24 Parganas and Hooghly.

However, all the LDMs have been suitably advised to execute implementable action plan by exploring every avenue depending upon potentiality, for improving the CD ratio and to surpass the minimum benchmark target of 40%. SLBC is in continuous touch with the LDMs and following up with member Banks also to overcome the obstacles to increase the CD ratio beyond 40%.

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

<b>District Wise CD Ratio of West Bengal as on 31.12.2020</b>						
<b>(Amount in Crore)</b>						
<b>Sr. No.</b>	<b>Name of District</b>	<b>Lead Bank</b>	<b>CD Ratio as on Dec, 2019</b>	<b>CD Ratio as on Dec, 2020</b>		
				<b>Deposit</b>	<b>Advance</b>	<b>CD Ratio</b>
1	Alipurduar	CBI	40.88	6712.23	2736.29	40.77
2	Bankura	PNB	42.14	12303.00	5435.00	44.18
3	Birbhum	UCO	40.07	16391.32	6582.84	40.16
4	Coochbehar	CBI	68.36	7753.47	6476.55	83.53
5	Dakshin Dinajpur	PNB	54.13	4458.20	2644.97	59.33
6	Darjeeling	CBI	59.87	18742.42	11906.17	63.53
7	Hooghly	UCO	28.08	46449.27	14814.77	31.89
8	Howrah	UCO	42.80	39211.13	15879.61	40.50
9	Jalpaiguri	CBI	43.88	8059.32	4798.67	59.54
10	Jhargram	PNB	41.01	4102.52	1643.43	40.06
11	Kalimpong	SBI	35.40	1588.48	593.37	37.35
12	Kolkata	SBI	78.32	357118.68	240259.08	67.28
13	Malda	PNB	54.54	11927.21	6588.76	55.24
14	Murshidabad	PNB	55.36	21280.66	8502.43	39.95
15	Nadia	PNB	49.10	30565.14	15439.99	50.52
16	Paschim Burdwan	SBI	34.75	38752.48	16279.72	42.01
17	Paschim Medinipur	PNB	46.23	23741.56	10614.72	44.71
18	Purba Burdwan	UCO	42.50	29778.13	13188.60	44.29
19	Purba Medinipur	PNB	44.61	27967.49	12062.89	43.13
20	Purulia	PNB	45.90	7989.00	4460.00	55.83
21	Uttar Dinajpur	PNB	57.13	7368.09	4479.85	60.80
22	24 Pgs. (N)	Indian	32.38	143810.06	48964.61	34.05
23	24 Pgs. (S)	PNB	45.88	37279.69	16556.58	44.41
<b>CD Ratio as on December, 2019</b>			<b>56.22</b>	<b>903349.54</b>	<b>470908.90</b>	<b>52.13</b>
<b>Amount sanctioned from outside State but fund utilised in the State of West Bengal</b>					81902.10	
<b>RIDF Support</b>					7497.66	
<b>Total Advances in the State</b>					<b>560308.66</b>	
<b>Credit Deposit Ratio</b>			<b>61.95</b>			<b>62.03</b>

**Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 31.12.2020**

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on Dec, 2019	As on Dec, 2020				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Bank of Baroda	64.48	32243.00	21756.00	67.48	0.00	67.48
2	Bank of India	48.49	35141.13	17210.42	48.98	0.00	48.98
3	Bank of Maharashtra	89.83	2087.55	2330.56	111.64	0.00	111.64
4	Canara Bank	69.20	28314.79	17197.01	60.74	0.00	60.74
5	Central Bank of India	33.57	24796.54	8093.14	32.64	0.00	32.64
6	Indian Bank	46.97	64163.00	29320.00	45.70	0.00	45.70
7	IOB	50.38	14427.34	6417.28	44.48	0.00	44.48
8	PNB	59.03	125853.40	54885.55	43.61	0.00	43.61
9	Punjab & Sind Bank	153.68	2678.00	3919.82	146.37	0.00	146.37
10	SBI	47.21	218222.94	75222.82	34.47	31880.39	49.08
11	UCO	40.89	36816.24	14764.16	40.10	0.00	40.10
12	Union Bank of India	73.94	30243.64	24700.27	81.67	0.00	81.67
<b>Total PSU</b>		<b>59.23</b>	<b>614987.57</b>	<b>275817.03</b>	<b>44.85</b>	<b>31880.39</b>	<b>50.03</b>
13	Axis Bank	64.15	46493.00	25437.00	54.71	0.00	54.71
14	Bandhan Bank	92.82	34554.49	27912.81	80.78	0.00	80.78
15	Catholic Syrian Bank Ltd.	30.36	57.78	24.08	41.68	0.00	41.68
16	Dhanlaxmi Bank Ltd.	185.42	71.45	140.36	196.45	0.00	196.45
17	ESAF SF Bank	0.00	20.90	39.56	189.29	0.00	189.29
18	Federal Bank	75.52	3781.83	3363.43	88.94	0.00	88.94
19	HDFC Bank	59.88	51506.92	28200.96	54.75	0.00	54.75
20	ICICI	81.74	40241.54	29696.61	73.80	0.00	73.80
21	IDBI	49.12	14466.28	7399.03	51.15	0.00	51.15
22	IDFC	313.60	2120.69	3652.64	172.24	0.00	172.24
23	Indusind Bank	191.08	7728.70	11577.10	149.79	0.00	149.79
24	Jana Small Finance Bank	75.03	1132.97	732.47	64.65	0.00	64.65
25	Karnataka Bank Ltd.	131.75	1240.31	1535.56	123.80	0.00	123.80
26	Karur Vysya Bank	107.89	728.12	405.33	55.67	0.00	55.67
27	Kotak Mahindra Bank	90.35	7889.36	5894.91	74.72	0.00	74.72
28	Lakshmi Vilas Bank	0.00	143.74	778.92	541.90	0.00	541.90
29	Ratnakar Bank Ltd	90.02	4519.00	4357.00	96.42	0.00	96.42
30	South Indian Bank Ltd.	160.72	1111.77	1772.52	159.43	0.00	159.43
31	SIDBI	0.00	0.00	112.93	#DIV/0!	0.00	#DIV/0!
32	Tamilnad Mercantile Bank	22.05	659.04	146.72	22.26	0.00	22.26
33	Ujjivan Small Finance Bank	242.23	891.28	1891.47	212.22	0.00	212.22
34	Utkarsh Small Finance Bank	74.58	129.28	60.73	46.98	0.00	46.98
35	YES Bank	80.73	6413.00	5121.07	79.85	0.00	79.85
<b>Total PVT</b>		<b>78.21</b>	<b>225901.46</b>	<b>160253.20</b>	<b>70.94</b>	<b>0.00</b>	<b>70.94</b>
36	BGVB (PNB)	98.65	17177.37	6575.00	38.28	10365.46	98.62
37	PBGB (UCO)	56.47	5818.53	3125.91	53.72	1753.88	83.87
38	UBKGB (CBI)	89.17	3582.91	2288.09	63.86	973.58	91.03
<b>Total RRB</b>		<b>88.19</b>	<b>26578.81</b>	<b>11989.00</b>	<b>45.11</b>	<b>13092.92</b>	<b>94.37</b>
39	WB State Co-Op Bank Ltd.	93.82	35638.96	21589.91	60.58	22712.22	124.31
40	WBSCARD Bank Ltd.	563.09	242.73	1259.76	519.00	78.78	551.45
<b>Total Co-Optv</b>		<b>97.43</b>	<b>35881.69</b>	<b>22849.67</b>	<b>63.68</b>	<b>22791.00</b>	<b>127.20</b>
<b>Grand Total</b>		<b>66.04</b>	<b>903349.54</b>	<b>470908.90</b>	<b>52.13</b>	<b>67764.31</b>	<b>59.63</b>
<b>Amount sanctioned from outside State but fund utilised in the State of West Bengal</b>				81902.10			
<b>RIDF Support</b>				7497.66			
<b>Total Credit in the State</b>				<b>560308.66</b>			
<b>Credit Deposit Ratio</b>		<b>61.95</b>			<b>62.03</b>		
<b>Total Credit + Investment</b>				<b>628072.97</b>			
<b>Total Credit + Investment Deposit Ratio</b>					<b>69.53</b>		



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

While the negative trend in 4 Districts (Birbhum, Kolkata, Murshidabad, Paschim Medinipur) in December, 2020 quarter is in improvement over 7 Districts with negative growth for September, 2020 quarter. These districts must initiate remedial measures urgently to arrest the down trend with proper implementation of action plan.

Sr.	District	As on 30.09.2020	As on 31.12.2020	Increase/Decrease	
				(+)	(-)
1.	Alipurduar	40.27	40.77	+	
2.	Bankura	43.45	44.18	+	
3.	Coochbehar	79.57	83.53	+	
4.	Dakshin Dinajpur	58.42	59.33	+	
5.	Darjeeling	60.90	63.53	+	
6.	Hooghly	31.46	31.89	+	
7.	Howrah	40.26	40.50	+	
8.	Jalpaiguri	58.74	59.54	+	
9.	Jhargram	40.06	40.07	+	
10.	Kalimpong	37.07	37.35	+	
11.	Malda	54.15	55.24	+	
12.	Nadia	50.92	50.52	+	
13.	Paschim Burdwan	40.30	42.01	+	
14.	Purba Burdwan	43.79	44.29	+	
15.	Purba Medinipur	40.51	43.13	+	
16.	Purulia	55.29	55.83	+	
17.	Uttar Dinajpur	59.94	60.80	+	
18.	24 Pgs. (N)	32.79	34.05	+	
19.	24 Pgs. (S)	44.28	44.41	+	
20.	Birbhum	40.19	40.16	-	
21.	Kolkata	76.59	67.28	-	
22.	Murshidabad	43.82	39.95	-	
23.	Paschim Medinipur	48.40	44.71	-	

## AGENDA-6

### (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
<b>31.12.2016</b>	<b>52551</b>	<b>25113</b>	<b>48</b>
31.03.2017	52551	34175	65
<b>31.12.2017</b>	<b>59098</b>	<b>29991</b>	<b>51</b>
31.03.2018	59098	42232	71
<b>31.12.2018</b>	<b>64071</b>	<b>33565</b>	<b>52</b>
31.03.2019	64071	45586	71
<b>31.12.2019</b>	<b>55000</b>	<b>34127</b>	<b>62</b>
31.03.2020	55000	49066	89
<b>31.12.2020</b>	<b>77236</b>	<b>32479</b>	<b>42</b>

The Agriculture disbursement up to December, 2020 is Rs. 32479 crore, which was Rs. 16641 crore up to the September, 2020 quarter of the financial year 2020-21. With Rs.29982 crore deployments in Farm Credit at 92% 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.

Statement showing disbursement in Agriculture under Priority Sector for the quarter ended Dec, 2020												
												(No. in actuals, Amt. in Lakh)
Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		Agriculture Ancilliary 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	26145	48690.00	2451	5841.00	7845	41325.00	161614	233872.44	36441	95856.00	40.99
2	Bank of India	84621	51506.00	43	1083.00	14221	55652.00	258570	338822.66	98885	108241.00	31.95
3	Bank of Maharashtra	862	1058.00	0	0.00	914	22.82	8882	11831.50	1776	1080.82	9.14
4	Canara Bank	89555	86082.71	367	2498.20	4243	14013.22	307281	366638.67	94165	102594.13	27.98
5	Central Bank of India	56252	54029.57	9	291.17	338	14271.14	264097	314347.65	56599	68591.88	21.82
6	Indian Bank	19560	38617.00	35	6550.00	2504	139517.00	464108	575116.16	22099	184684.00	32.11
7	IOB	4480	4975.06	11	17.07	161	6917.99	82861	102582.00	4652	11910.12	11.61
8	PNB	156411	207862.00	11296	58206.00	1656	177566.00	999345	1377424.00	169363	443634.00	32.21
9	Punjab & Sind Bank	0	0.00	0	0.00	77	212.00	12194	14675.00	77	212.00	1.44
10	SBI	331842	404853.00	25	2193.00	68	679.00	942479	1274141.75	331935	407725.00	32.00
11	UCO	123806	81583.15	398	5096.11	19	832.43	284113	358429.89	124223	87511.69	24.42
12	Union Bank of India	16619	19007.96	199	1755.85	486	37972.47	178848	226294.89	17304	58736.28	25.96
<b>Total PSU</b>		<b>910153</b>	<b>998264.45</b>	<b>14834</b>	<b>83531.40</b>	<b>32532</b>	<b>488981.07</b>	<b>3964392</b>	<b>5194176.60</b>	<b>957519</b>	<b>1570776.92</b>	<b>30.24</b>
13	Axis Bank	8581	30183.00	3	96.00	9	589.00	120023	150362.61	8593	30868.00	20.53
14	Bandhan Bank	771160	384079.16	115345	58277.55	69784	30619.67	349367	407415.26	956289	472976.37	116.09
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	ESAF SF Bank	3171	567.46	1	0.40	0	0.00	0	0.00	3172	567.86	#DIV/0!
18	Federal Bank	12015	15790.40	0	0.00	302	26588.15	3400	4440.23	12317	42378.55	954.42
19	HDFC Bank	12550	12505.63	30	8580.02	429	72201.16	74338	93904.66	13009	93286.82	99.34
20	ICICI	41873	28819.54	2	3000.00	26	23311.30	74563	90591.05	41901	55130.84	60.86
21	IDBI	30331	22191.82	1	115.53	202	1615.25	60375	74992.66	30534	23922.60	31.90
22	IDFC	11495	3293.90	0	0.00	0	0.00	0	0.00	11495	3293.90	#DIV/0!
23	Indusind Bank	5636	10820.55	248310	31886.73	10	6528.24	14141	21767.33	253956	49235.52	226.19
24	Jana Small Finance Bank	1708	800.94	0	0.00	0	0.00	1370	1653.56	1708	800.94	48.44
25	Karnataka Bank Ltd.	7	158.00	4	469.59	288	3165.11	236	780.22	299	3792.70	486.11
26	Karur Vysya Bank	128	126.00	0	0.00	3	22193.00	2590	3012.66	131	22319.00	740.84
27	Kotak Mahindra Bank	2445	4003.15	0	0.00	93	14583.26	1628	3102.13	2538	18586.42	599.15
28	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
29	Ratnakar Bank Ltd	127458	35665.80	0	0.00	1	11588.74	1146	1519.26	127459	47254.53	3110.37
30	South Indian Bank Ltd.	12	2293.21	62	10145.00	15	1249.53	785	2266.50	89	13687.74	603.92
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
33	Ujivan Small Finance Bank	41877	16668.22	0	0.00	0	0.00	29988	31545.11	41877	16668.22	52.84
34	Utkarsh Small Finance Bank	2826	950.00	0	0.00	0	0.00	0	0.00	2826	950.00	#DIV/0!
35	YES Bank	475	112.59	8	3440.00	63	40646.11	633	998.62	546	44198.70	4425.99
<b>Total PVT</b>		<b>1073748</b>	<b>569029.37</b>	<b>363766</b>	<b>116010.82</b>	<b>71225</b>	<b>254878.52</b>	<b>734584</b>	<b>888351.86</b>	<b>1508739</b>	<b>939918.71</b>	<b>105.80</b>
36	BGVB (PNB)	300035	205696.11	2	88.36	156	268.00	698930	764306.39	300193	206052.47	26.96
37	PBGB (UCO)	58510	107052.78	0	0.00	6	640.00	147983	207839.05	58516	107692.78	51.82
38	UBKGB (CBI)	38984	38353.13	6	4.55	0	0.00	135176	154843.92	38990	38357.68	24.77
<b>Total RRB</b>		<b>397529</b>	<b>351102.02</b>	<b>8</b>	<b>92.91</b>	<b>162</b>	<b>908.00</b>	<b>982089</b>	<b>1126989.36</b>	<b>397699</b>	<b>352102.93</b>	<b>31.24</b>
39	WB State Co-Op Bank Ltd.	1247197	368253.35	39	573.07	167	4739.40	717584	501271.09	1247403	373565.82	74.52
40	WBSCARD Bank Ltd.	50678	11531.55	0	0.00	0	0.00	53816	12817.01	50678	11531.55	89.97
<b>Total Co-Optv</b>		<b>1297875</b>	<b>379784.90</b>	<b>39</b>	<b>573.07</b>	<b>167</b>	<b>4739.40</b>	<b>771400</b>	<b>514088.10</b>	<b>1298081</b>	<b>385097.37</b>	<b>74.91</b>
<b>Grand Total</b>		<b>3679305</b>	<b>2298180.74</b>	<b>378647</b>	<b>200208.20</b>	<b>104086</b>	<b>749507.00</b>	<b>6452465</b>	<b>7723605.92</b>	<b>4162038</b>	<b>3247895.93</b>	<b>42.05</b>

## **(B) Progress in KCC saturation, Bangla Sashya Bima Scheme (BSBS) and achievement in Animal Husbandry & Fishery scheme.**

### **Progress in KCC saturation:**

It is a major agenda of SLBC to cover all the eligible non-loanee 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 02-06-2020 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 15<sup>th</sup> January, 2020 with Rabi-2020-21 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 sanctioned during the KCC Saturation Campaign as on 31.12.2020:**

As on	Target	Sponsored	Sanctioned	Pending
30.06.2020	2018100	1756351	350128	1406223
30.09.2020	2018100	2202295	1285491	916804
31.12.2020	2018100	2254742	1379208	875534

Now, GoWB have inserted on Rejection column in KCC-IMS portal for updation of number of rejected KCC proposals in the portal as well as to assess the actual pendency at branch level. In last several meetings it was discussed that the rejected proposals after making necessary rectification / correction to be re sponsored by Agriculture department at district level. Till date 5.83 lakh proposals have been rejected by the member banks after according 14.39 lakh sanction of KCC leading to 2.32 lakh cases of pendency at branch level of different banks.

### **Target & Achievement / Disbursement (including Renewal cases) under Kisan Credit Card (KCC) in West Bengal upto December, 2020 quarter of the last 3 financial years.**

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.03.2018	17,00,000	19,89,626	117
<b>31.12.2018</b>	<b>17,00,000</b>	<b>16,58,632</b>	<b>83</b>
31.03.2019	20,00,000	21,65,443	109
<b>31.12.2019</b>	<b>35,00,000</b>	<b>17,70,056</b>	<b>51</b>
31.03.2020	35,00,000	23,73,411	68
<b>31.12.2020</b>	<b>46,00,000</b>	<b>19,65,807</b>	<b>43</b>

Bank wise KCC position as on 31.12.2020											
											(Amount in Crore)
Sr. No.	Bank Name	Target (No.)	" Disbursement " during (01.04.2020 to 31.12.2020)				Total KCC disbursed during 01.04.2020 to 31.12.2020 (Fresh + Renewal)		% of Achievement	Outstanding Position (excluding written off a/cs) as on 31.12.2020	
			Fresh Disbursement (01.04.2020 to 31.12.2020)		Renewal Cases (01.04.2020 to 31.12.2020)		No.	Amount		No.	Amount
			No.	Amount	No.	Amount					
1	Bank of Baroda	19000	3859	31.20	12850	98.12	16709	129.32	87.94	19850	142.00
2	Bank of India	202800	22870	269.32	31500	156.35	54370	425.67	26.81	190642	839.37
3	Bank of Maharashtra	1700	862	10.58	691	16.55	1553	27.13	91.35	1532	26.88
4	Canara Bank	61500	7962	44.94	6395.00	43.82	14357	88.76	23.34	40996	280.19
5	Central Bank of India	82000	5880	19.28	10726	67.08	16606	86.36	20.25	79867	441.31
6	Indian Bank	177450	1028	5.1	26284	141.12	27312	146.22	15.39	138423	1032.12
7	IOB	6400	1493	4.23	981	4.192	2474	8.42	38.66	7712	42.07
8	PNB	707900	102680	821.91	110322	1182.45	213002	2004.36	30.09	701292	4135.91
9	Punjab & Sind Bank	50	15	0.06	10	0.02	25	0.08	50.00	105	7.00
10	SBI	610000	81056	644.20	80751	617.75	161807	1261.95	26.53	237208	1635.00
11	UCO	136500	16448	63.12	10015	81.33	26463	144.45	19.39	92154	308.94
12	Union Bank of India	24600	4568	21.56	9435	67.96	14003	89.52	56.92	22179	197.44
<b>Total PSU</b>		<b>2029900</b>	<b>248721</b>	<b>1935.50</b>	<b>299960</b>	<b>2476.74</b>	<b>548681</b>	<b>4412.24</b>	<b>27.03</b>	<b>1531960</b>	<b>9088.23</b>
13	Axis Bank	32500	588	12.91	0	0.00	588	12.91	1.81	78979	481.07
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
17	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	280	943	19.74	0	0.00	943	19.74	336.79	896	22.23
19	HDFC Bank	122300	12399	86.54	79	7.18	12478	93.72	10.20	149122	459.55
20	ICICI	13000	1708	31.66	0	0.00	1708	31.66	13.14	3259	106.64
21	IDBI	11000	173	1.77	1033	11.43	1206	13.20	10.96	11305	135.04
22	IDFC	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
23	Indusind Bank	20	0	0.00	0	0.00	0	0.00	0.00	0	0.00
24	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
25	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
26	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
27	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	1	0.03
28	Lakshmi Vilas Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
29	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
30	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
31	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
32	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
33	Ujivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	0.00	0	0.00
35	YES Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
<b>Total PVT</b>		<b>179100</b>	<b>15811</b>	<b>152.62</b>	<b>1112</b>	<b>18.61</b>	<b>16923</b>	<b>171.23</b>	<b>9.45</b>	<b>243562</b>	<b>1204.56</b>
36	BGVB (PNB)	445800	74719	73.5	68787	242.6	143506	316.10	32.19	262968	629.92
37	PBGB (UCO)	78300	8412	48.00	23938	243.28	32350	291.28	41.32	76551	531.60
38	UBKGB (CBI)	66900	9478	61.11	5404	81.52	14882	142.63	22.25	73605	683.98
<b>Total RRB</b>		<b>591000</b>	<b>92609</b>	<b>182.61</b>	<b>98129</b>	<b>567.40</b>	<b>190738</b>	<b>750.01</b>	<b>32.27</b>	<b>413124</b>	<b>1845.50</b>
39	WB State Co-Op Bank Ltd.	1800000	117926	186.40	1091539	3138.52	1209465	3324.92	67.19	1883899	5063.03
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
<b>Total Co-Optv</b>		<b>1800000</b>	<b>117926</b>	<b>186.40</b>	<b>1091539</b>	<b>3138.52</b>	<b>1209465</b>	<b>3324.92</b>	<b>67.19</b>	<b>1883899</b>	<b>5063.03</b>
<b>Grand Total</b>		<b>4600000</b>	<b>475067</b>	<b>2457.13</b>	<b>1490740</b>	<b>6201.27</b>	<b>1965807</b>	<b>8658.41</b>	<b>42.73</b>	<b>4072545</b>	<b>17201.32</b>

**NB:** All the banks operating in the State have disbursed 19,65,807 KCCs including renewal cases upto the December, 2020 quarter registering 43% achievement of annual target of 46.00 lacs. Total amount disbursed for KCC stood at Rs. 8658.41 crore as on 31.12.2020 which account for 38% of the farm credit.

The Average ticket size of outstanding KCC loans is Rs.42,237/- as on 31.12.2020 has marginally decreased from Rs.42,515/- on 30.09.2020. Average ticket size of outstanding KCC loans as on 31.12.2020 excluding WB State Co-operative Bank is Rs.55,460/- while it is Rs.26,875/- for West Bengal State Co-Operative Bank.

## **Bangla Shasya Bima Scheme:**

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

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

Notification for Rabi-2020-21 crop coverage under BSBS was issued on 23.11.2020 and shared accordingly with the member banks by SLBC. In continuation of the above the coverage of Boro Paddy under BSB has been extended upto 15.02.2021.

The enrolment position of KCC coverage under BSB as on 31.12.2020 for Rabi-2020-21 is as follows,

As on	Loanee farmers	Non-Loanee farmers	Total Enrolment
31.12.2019	8.86 lakh	29.33 lakh	38.19 lakh
31.12.2020	16.55 lakh	36.45 lakh	52.53 lakh

A marked improvement (7.69 lakh) of enrolment in Rabi-2020 season have shown over the enrolment made under BSB in the Rabi, 2019 season. A total no. of 52.53 lakh farmers are enrolled in Rabi, 2020 season where a total no. of 38.19 lakh were covered under BSB in Rabi, 2019 season.

## **Achievement in 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.

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.

Target of Animal Husbandry under KCC in FY 2020-2021:

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.

Progress in working capital finance to Animal Husbandry & Fishery under KCC as on 31.12.2020:

As on	Dairy		Poultry		Goatery		Piggery		Fishery	
	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc
30.09.2020	85948	6146	4660	441	6833	980	1114	510	34920	1751
31.12.2020	96428	8799	6065	668	8444	1259	1293	573	34920	2972

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.12.2020:  
(Amount in Crore)

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
31.12.19	101194	852.99	27774	488.99	36714	411.54	28136	226.36
31.03.20	149543	1335.44	36250	659.79	52188	641.00	42339	411.12
31.12.20	100932	481.04	33060	201.73	47653	252.39	26021	223.45

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.12.2020:

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
31.12.19	205848	1428.67	49149	624.28	63933	524.78	109738	612.61
31.03.20	220592	1649.77	50921	570.72	66939	533.26	113684	693.03
31.12.20	283631	1685.91	69607	725.68	94284	612.81	89536	425.80

**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 have 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 leasees 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.

### **Krishak Bandhu:**

Hon'ble Chief Minister, Govt. of West Bengal has announced the launching of Krishak Bandhu- a flagship scheme for the benefit of farmers. The scheme is effective from 1<sup>st</sup> January 2019. The scheme is expected to cover 72 lakh peoples 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.

## Finance against Negotiable Warehouse Receipts:

SLBC has also been advocating for extension of credit by way of pledge finance against crops through Negotiable Warehouse Receipts. However, no banks have reportedly financed against NWRs as yet in the State. In the Steering Committee meeting dated 03-09-2019, the matter was discussed at length. It is desired that an ecosystem conducive for NWR finance may be created with suitable marketing initiative by the stakeholders for bringing Collateral Managers into the State.

## Farmer Produce Organizations:

Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received the list of 66 FPOs under Agri Marketing Department and shared the same with the banks. 12 FPOs have so far been adopted by SBI, 2 by PNB 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.

## AGENDA-7

### (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. 57060 crore under MSME as against the said target of Rs. 90237 crore with achievement of 63.23 % of the total target up to December quarter during the financial year 2020-21.

**The disbursement in MSME in last 5 financial years is as follows,**

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2016	21762	22887	105
<b>31.12.2016</b>	<b>26000</b>	<b>21936</b>	<b>84</b>
31.03.2017	26000	29186	112
<b>31.12.2017</b>	<b>38000</b>	<b>29033</b>	<b>76</b>
31.03.2018	38000	44059	116
<b>31.12.2018</b>	<b>50000</b>	<b>37899</b>	<b>75</b>
31.03.2019	50000	56458	112
<b>31.12.2019</b>	<b>70000</b>	<b>51025</b>	<b>73</b>
31.03.2020	70000	69408	99
<b>31.12.2020</b>	<b>90237</b>	<b>57060</b>	<b>63</b>

The disbursement during the period April to December of financial year 2020-21 is Rs.57060 crore with a Y-O-Y increase of 11.83% over the disbursement of Rs.51025 crore made during the corresponding period in last financial year 2019-20.

SLBC anticipates pick-up in the WEAVERS 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, WBKVIB & 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 Dec, 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	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	19120	56154.00	4545	57510.00	897	11560.00	85	958.00	75	985.00	118865	359207.57	24722	127167.00	35.40
2	Bank of India	48181	247040.00	3541	143137.00	113	10405.00	0	0.00	0	0.00	125616	402457.25	51835	400582.00	99.53
3	Bank of Maharashtra	4162	2903.00	4843	3610.00	4360	6017.00	0	0.00	0	0.00	15160	39929.46	13365	12530.00	31.38
4	Canara Bank	24567	93136.80	2397	93218.00	254	19132.16	1	0.64	503	987.33	125489	547943.97	27722	206474.93	37.68
5	Central Bank of India	22609	33487.19	2522	59971.23	192	9928.31	2427	5826.27	0	0.00	92671	334573.71	27750	109213.00	32.64
6	Indian Bank	35655	241591.00	4413	178394.00	183	31896.00	42	820.00	0	0.00	201906	719948.37	40293	452701.00	62.88
7	IOB	5788	11856.00	128	4286.28	9	1576.53	2	5.00	0	0.00	46151	181721.80	5927	17723.81	9.75
8	PNB	43569	379231.00	5734	193110.00	286	103654.00	2168	6106.00	0	0.00	460520	1500016.00	51757	682101.00	45.47
9	Punjab & Sind Bank	216	2050.00	50	5.00	27	10.00	0	0.00	0	0.00	7254	30787.00	293	2065.00	6.71
10	SBI	49467	303399.00	3859	191684.00	235	89823.00	0	0.00	0	0.00	397163	1473365.16	53561	584906.00	39.70
11	UCO	17555	35555.52	40498	132170.43	67	13823.01	9	56.80	0	0.00	118990	455892.36	58129	181605.77	39.84
12	Union Bank of India	15302	110850.64	2433	145445.25	282	119563.73	0	0.00	0	0.00	110714	389248.14	18017	375859.62	96.56
	<b>Total PSU</b>	<b>286191</b>	<b>1517254.15</b>	<b>74963</b>	<b>1202541.19</b>	<b>6905</b>	<b>417388.74</b>	<b>4734</b>	<b>13772.71</b>	<b>578</b>	<b>1972.33</b>	<b>1820502</b>	<b>6435090.79</b>	<b>373371</b>	<b>3152929.13</b>	<b>49.00</b>
13	Axis Bank	1495	55200.00	599	42175.00	126	10600.00	1	20.00	22920	9229.00	83878	316467.30	25141	117224.00	37.04
14	Bandhan Bank	1732841	756396.87	4548	16132.58	4548	16132.58	0	0.00	0	0.00	212052	644641.67	1741937	788662.03	122.34
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.	1	5.00	0	0.00	0	0.00	0	0.00	0	0.00	1300	1000.00	1	5.00	0.50
17	ESAF SF Bank	2349	850.39	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2349	850.39	#DIV/0!
18	Federal Bank	473	9107.83	225	47269.52	118	46559.93	0	0.00	24	9.44	2262	9647.78	840	102946.72	1067.05
19	HDFC Bank	14287	60130.09	3158	146563.64	1095	98913.71	0	0.00	0	0.00	60661	199589.72	18540	305607.45	153.12
20	ICICI	3954	172842.06	2085	230285.19	404	153187.05	0	0.00	0	0.00	68027	215571.73	6443	556314.30	258.06
21	IDBI	12110	42947.44	308	7126.40	40	6233.99	0	0.00	0	0.00	34797	109600.29	12458	56307.82	51.38
22	IDFC	25520	10632.74	156	5378.30	19	725.80	0	0.00	0	0.00	2350	10000.00	25695	16736.84	167.37
23	Indusind Bank	665277	163762.83	598	20126.51	43	8848.25	0	0.00	0	0.00	11167	45468.05	665918	192737.59	423.90
24	Jana Small Finance Bank	283	918.90	0	0.00	0	0.00	0	0.00	0	0.00	545	5176.10	283	918.90	17.75
25	Karnataka Bank Ltd.	273	7604.00	91	8310.00	6	296.00	0	0.00	0	0.00	853	1733.16	370	16210.00	935.29
26	Karur Vysya Bank	64	680.11	108	2200.00	5	176.00	0	0.00	0	0.00	5538	12890.15	177	3056.11	23.71
27	Kotak Mahindra Bank	439	13947.56	841	34968.06	175	10119.68	0	0.00	0	0.00	7056	34702.59	1455	59035.31	170.12
28	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!
29	Ratnakar Bank Ltd	24234	9729.46	24	12338.34	5	600.54	0	0.00	0	0.00	367	1762.93	24263	22668.34	1285.83
30	South Indian Bank Ltd.	522	9435.00	172	34841.14	152	27024.18	0	0.00	0	0.00	920	9734.21	846	71300.32	732.47
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	61	22.23	0	0.00	61	22.23	1.06
32	Tamilnad Mercantile Bank	40	809.67	33	33.00	0	0.00	0	0.00	0	0.00	650	2100.00	73	842.67	1.95
33	Ujivan Small Finance Bank	5543	3634.81	7	221.10	0	0.00	0	0.00	0	0.00	11655	43241.47	5550	3855.91	192.80
34	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
35	YES Bank	458	19901.87	545	33672.76	93	70664.83	0	0.00	0	0.00	640	22178.58	1096	124239.46	7.35
	<b>Total PVT</b>	<b>2490219</b>	<b>1338564.62</b>	<b>13498</b>	<b>641641.55</b>	<b>6829</b>	<b>450082.55</b>	<b>1</b>	<b>20.00</b>	<b>23005</b>	<b>9260.67</b>	<b>507382</b>	<b>1689935.72</b>	<b>2533552</b>	<b>2439569.39</b>	<b>144.36</b>
36	BGVB (PNB)	3012	8920.00	1067	2167.00	0	0.00	0	0.00	8261	13558.00	68599	214661.87	12340	24645.00	11.48
37	PBGB (UCO)	25941	73084.54	8	1920.00	0	0.00	0	0.00	0	0.00	26027	219137.62	25949	75004.54	34.23
38	UBKGB (CBI)	1180	1116.24	3	4.73	0	0.00	74	189.26	0	0.00	17308	113567.99	1257	1310.23	1.15
	<b>Total RRB</b>	<b>30133</b>	<b>83120.78</b>	<b>1078</b>	<b>4091.73</b>	<b>0</b>	<b>0.00</b>	<b>74</b>	<b>189.26</b>	<b>8261</b>	<b>13558.00</b>	<b>111934</b>	<b>547367.48</b>	<b>39546</b>	<b>100959.77</b>	<b>18.44</b>
39	WB State Co-Op Bank Ltd.	683	9935.40	0	0.00	0	0.00	512	1711.20	25	46.71	106148	344683.30	1220	11693.31	3.39
40	WBSCARD Bank Ltd.	421	866.55	0	0.00	0	0.00	0	0.00	0	0.00	7726	6691.57	421	866.55	12.95
	<b>Total Co-Optv</b>	<b>1104</b>	<b>10801.95</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>512</b>	<b>1711.20</b>	<b>25</b>	<b>46.71</b>	<b>113874</b>	<b>351374.87</b>	<b>1641</b>	<b>12559.86</b>	<b>3.57</b>
	<b>Grand Total</b>	<b>2807647</b>	<b>2949741.50</b>	<b>89539</b>	<b>1848274.47</b>	<b>13734</b>	<b>867471.29</b>	<b>5321</b>	<b>15693.17</b>	<b>31869</b>	<b>24837.71</b>	<b>2553692</b>	<b>9023768.86</b>	<b>2948110</b>	<b>5706018.14</b>	<b>63.23</b>

## 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
31.03.2020	1325 Cr	1985 Cr	150
30.06.2020	1610 Cr	536 Cr	33
30.09.2020	1610 Cr	634 Cr	39
<b>31.12.2020</b>	<b>1610 Cr</b>	<b>945 Cr</b>	<b>59</b>

## RBI Guidelines on restructuring of advances to MSMEs:

In view of the continued need to support the viable MSME entities on account of the fallout of Covid19 and to align these guidelines with the Resolution Framework for COVID 19 related Stress announced for other advances, RBI have issued circular on 06.08.2020 regarding MSME sector Restructuring of Advances. Accordingly, existing loans to MSMEs classified as 'standard' may be restructured without a downgrade in the asset classification, subject to the following conditions:

- The aggregate exposure, including non-fund based facilities, of banks and NBFCs to the borrower does not exceed ₹25 crore as on March 1, 2020.
- The borrower's account was a 'standard asset' as on March 1, 2020.
- The restructuring of the borrower account is implemented by March 31, 2021.
- The borrowing entity is GST-registered on the date of implementation of the restructuring. However, this condition will not apply to MSMEs that are exempt from GST-registration. This shall be determined on the basis of exemption limit obtaining as on March 1, 2020.
- Asset classification of borrowers classified as standard may be retained as such, whereas the accounts which may have slipped into NPA category between March 2, 2020 and date of implementation may be upgraded as 'standard asset', as on the date of implementation of the restructuring plan. The asset classification benefit will be available only if the restructuring is done as per provisions of this circular.
- As hitherto, for accounts restructured under these guidelines, banks shall maintain additional provision of 5% over and above the provision already held by them.

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
<b>31.12.2019</b>	<b>21144</b>	<b>858.71</b>
31.03.2020	70623	4194.10
30.06.2020	72555	4194.24
30.09.2020	73959	4208.08
<b>31.12.2020</b>	<b>111598</b>	<b>4478.34</b>

Details of MSME Loans restructure (upto Rs. 25 Crore ) as per RBI guidelines w.e.f. 01.01.2019 as on 31.12.2020									
(Amount in Crore)									
Sr. No.	Bank Name	Loans upto Rs. 10 Lakh		Rs. 10 Lakh to Rs. 1 crore		Rs. 1 Crore to Rs. 25 Crore		Total Restructured	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1075	24.52	178	39.24	21	43.99	1274	107.75
2	Bank of India	12067	179.70	345	101.41	0	0.00	12412	281.11
3	Bank of Maharashtra	347	5.78	12	1.89	3	2.58	362	10.25
4	Canara Bank	3476	46.71	61	12.82	3	12.22	3540	71.74
5	Central Bank of India	2235	48.64	339	75.75	25	296.67	2599	421.06
6	Indian Bank	625	20.14	127	35.84	39	132.34	791	188.32
7	IOB	650	12.11	9	1.94	6	14.65	665	28.70
8	PNB	7519	289.98	529	192.33	20	68.76	8068	551.07
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	SBI	3984	92.88	67	13.57	9	35.78	4060	142.23
11	UCO	600	98.60	70	210.38	9	28.84	679	337.82
12	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total PSU</b>		<b>32578</b>	<b>819.06</b>	<b>1737</b>	<b>685.17</b>	<b>135</b>	<b>635.83</b>	<b>34450</b>	<b>2140.06</b>
13	Axis Bank	107	3.98	519	255.74	0	0.00	626	259.72
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	34728	76.92	39	20.52	0	0.00	34767	97.44
20	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	40955	1965.96	0	0.00	0	0.00	40955	1965.96
24	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	Karnataka Bank Ltd.	0	0.00	3	1.50	1	1.45	4	2.95
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
28	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
30	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total PVT</b>		<b>75790</b>	<b>2046.86</b>	<b>561</b>	<b>277.76</b>	<b>1</b>	<b>1.45</b>	<b>76352</b>	<b>2326.07</b>
36	BGVV (PNB)	0	0.00	0	0.00	0	0.00	0	0.00
37	PBGB (UCO)	0	0.00	0	0.00	0	0.00	0	0.00
38	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total RRB</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
39	WB State Co-Op Bank Ltd.	770	2.93	26	9.28	0	0.00	796	12.21
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>770</b>	<b>2.93</b>	<b>26</b>	<b>9.28</b>	<b>0</b>	<b>0.00</b>	<b>796</b>	<b>12.21</b>
<b>Grand Total</b>		<b>109138</b>	<b>2868.85</b>	<b>2324</b>	<b>972.21</b>	<b>136</b>	<b>637.28</b>	<b>111598</b>	<b>4478.34</b>

### 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 thier 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 Emergency Credit Line Guarantee Scheme (ECLGS) as on 31.12.2020:

Target & Achievement of Emergency Line of Credit									
(Amount in Crore)									
Sr. No.	Bank Name	Outstanding as on 30.06.2020		Target up to 31.03.2021	Disbursement as on 30.09.2020		Disbursement as on 31.12.2020		% of Achievement
		No.	Amount	Amount	No.	Amount	No.	Amount	
1	Bank of Baroda	30639	5105.00	1021.00	8805	229.05	9292	248.10	24.30
2	Bank of India	90922	4478.32	896.00	19555	220.20	19683	239.89	26.77
3	Bank of Maharashtra	14952	886.57	177.00	1060	34.61	1060	34.61	19.55
4	Canara Bank	56389	3381.84	676.00	332	2.80	14742	231.41	34.23
5	Central Bank of India	51905	1433.77	287.00	8131	132.57	8131	132.57	46.19
6	Indian Bank	96806	6806.12	1361.00	17100	482.27	17100	482.27	35.43
7	Indian Overseas Bank	18057	1068.03	214.00	1258	55.09	1439	65.02	30.38
8	Punjab National Bank	239069	11578.82	2316.00	15453	197.55	17905	810.29	34.99
9	Punjab & Sind Bank	3397	700.00	140.00	1	0.01	1	0.01	0.01
10	State Bank of India	67265	6360.51	1272.00	33249	913.21	35171	1055.54	82.98
11	UCO Bank	100768	2819.98	564.00	55	1.26	89	1.57	0.28
12	Union Bank of India	34444	5013.53	1003.00	5704	153.88	1538	29.48	2.94
	<b>Total of PSU Banks</b>	<b>804613</b>	<b>49632.49</b>	<b>9927.00</b>	<b>110703</b>	<b>2422.50</b>	<b>126151</b>	<b>3330.76</b>	<b>33.55</b>
13	Axis Bank	182350	4320.00	864.00	835	353.98	1090	426.91	49.41
14	Bandhan Bank	2360903	13585.98	2717.00	0	0.00	0	0.00	0.00
15	Dhanlaxmi Bank Ltd.	1215	137.77	28.00	0	0.00	0	0.00	0.00
16	Federal Bank	759	336.28	67.00	262	41.66	262	41.66	62.18
17	HDFC Bank	324181	5743.92	1149.00	2281	516.16	4746	972.37	84.63
18	ICICI Bank	32821	6934.35	1387.00	2536	581.49	3249	672.11	48.46
19	IDBI	16037	1505.03	301.00	1658	416.33	1658	416.33	138.32
20	IDFC	96940	439.26	88.00	0	0.00	0	0.00	0.00
21	Indusind Bank	39817	1971.88	394.00	0	0.00	45	6.17	1.57
22	Karnataka Bank	763	517.06	103.00	0	0.00	226	71.59	69.50
23	Karur Vysya Bank	1063	971.49	194.00	85	17.61	115	29.48	15.20
24	Kotak Mahindra Bank	7045	1922.11	384.00	0	0.00	0	0.00	0.00
25	RBL Bank	168146	354.95	71.00	0	0.00	4	8.85	12.46
26	South Indian Bank	504	384.57	77.00	169	71.68	178	86.92	112.88
27	Tamilnad Mercantile Bank	76	38.48	8.00	0	0.00	0	0.00	0.00
28	YES Bank	7366	1158.00	232.00	1	0.01	1	0.01	0.00
	<b>Total of PVT Banks</b>	<b>3239986</b>	<b>40321.12</b>	<b>8064.00</b>	<b>7827</b>	<b>1998.92</b>	<b>11574</b>	<b>2732.40</b>	<b>33.88</b>
29	BGVB (PNB)	197016	1683.58	337.00	714	5.90	1120	10.12	3.00
30	PBGB (UCO)	83366	1160.70	232.00	597	8.72	597	8.72	3.76
31	UBKGB (CBI)	9402	53.27	11.00	0	0.00	0	0.00	0.00
	<b>Total of RRBs</b>	<b>289784</b>	<b>2897.55</b>	<b>580.00</b>	<b>1311</b>	<b>14.62</b>	<b>1717</b>	<b>18.84</b>	<b>3.25</b>
	<b>Grand Total</b>	<b>4334383</b>	<b>92851.17</b>	<b>18571.00</b>	<b>119841</b>	<b>4436.04</b>	<b>139442</b>	<b>6082.00</b>	<b>32.75</b>

**Credit Guarantee Scheme for Subordinate Debt (CGSSD):**

Ministry of Micro, Small and Medium Enterprises, has framed a Scheme for the purpose of providing guarantees in respect of credit facilities extended by eligible and registered scheduled commercial banks to borrowers in Micro, Small and Medium Enterprises. The scheme will be operationalized through a special window created for this purpose under Credit Guarantee Fund Trust for Micro and Small Enterprises. The Scheme is named as 'Distressed Assets Fund - Subordinate Debt for Stressed MSMEs' and the credit product for which guarantee would be provided under the Scheme shall be named as 'Credit Guarantee Scheme for Subordinate Debt.

The objective of the scheme is to provide personal loan through banks to the promoters of stressed MSMEs for infusion as equity / quasi equity in the business eligible for restructuring, as per RBI guidelines for restructuring of stressed MSME advances. MLIs / Lending institutions for this purpose shall include all Scheduled Commercial Banks. The sub-debt facility so sanctioned by MLIs will have 2nd charge of the assets financed under existing facilities for the entire tenor of the sub-debt facility. The scheme is to provide guarantee coverage for the CGSSD & to provide Sub-Debt support in respect of restructuring of MSMEs. Guarantee Fee is 1.50% per annum on the guaranteed amount on outstanding basis. 90% guarantee coverage would come from scheme/ Trust and remaining 10% from the concerned promoter(s). The Scheme would be applicable to all credit facilities sanctioned under CGSSD for a maximum period of 10 years from the guarantee avilment date or March 31, 2021 whichever is earlier, or till an amount of Rs 20,000 crore of guarantee amount is approved.

The Scheme is applicable for those MSMEs accounts have been standard as on 31.03.2018 and have been in regular operations, either as standard accounts, or as NPA accounts during financial year 2018-19 and financial year 2019-20.

The Scheme is valid for MSME units which are stressed, viz. SMA-2 and NPA accounts as on 30.04.2020 that are eligible for restructuring as per RBI guidelines on the books of the Lending institutions. The guarantee coverage will be provided to the eligible borrower for the credit facilities extended under this scheme. Under this arrangement, promoter(s) of the MSME unit will be given credit equal to 15% of his/her stake (equity plus debt) or Rs.75 lakh whichever is lower.

As per RBI guidelines dated September 04, 2019 and February 26, 2020, all loans to MSMEs must be benchmarked to one of the external benchmark rates. Banks are free to decide the spread over the external benchmark as per their approved policies.

#### **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-orientation 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, 2021 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 progress in Weavers Mudra under Directorate of Textile as on 31.12.2020:

<b>As on</b>	<b>Sponsored</b>	<b>Sanctioned</b>	<b>Amount (in Cr.)</b>
30.09.2020	4628	212	0.82
31.12.2020	7266	430	1.65

#### **PMSVANidhi (Street vendors) scheme:**

A special meeting on PM SVANidhi scheme was convened on 29.01.2021 wherein some actionable points have been emerged for Member Banks, LDMs & line Departments of GoWB and accordingly it was communicated to all the stake holders along with RBI & NABARD.

GoWB has implemented the scheme starting from January, 2021 in the State of West Bengal. Accordingly, most of the ULBs have updated vendors list at their end. A ready list of 80000 vendors is available at the end of the ULBs who have already benefitted by one time grant of GoWB. For B category of borrowers one SRN (Survey Reference Number) is required only. For C & D category of borrowers only Letter of Recommendation (LoR) is required, who are not enlisted under the ULBs. All ULBs have been informed by SUDA to issue LoR preferably in camp mode. Banks to come forward, take proactive steps for sanctioning as well as disbursing the loans under PMSVANidhi. In West Bengal "Tuesday" & "Thursday" have been observed as "Street vendors Day" in a week.

## **(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 as on 31.12.2020 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
<b>31.12.2020</b>	<b>3286</b>	<b>2577</b>	<b>93.08</b>

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on December 31, 2020														
(Amount in Crore)														
Sr No.	District	MSME Cluster					Handloom Cluster				KVIB Cluster			
		Proposals sponsored/generated	Loan sanctioned		Loan disbursed		Loan sponsored/sanctioned		Loan disbursed		Loan sponsored/sanctioned		Loan disbursed	
			No.	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.
1	Alipurduar	0	0	0.00	0	0.00	44	0.18	44	0.18	0	0.00	0	0.00
2	Bankura	129	68	1.98	18	0.51	0	0.00	0	0.00	110	0.55	18	0.15
3	Birbhum	171	45	0.53	45	0.53	231	1.16	54	0.29	89	0.45	31	0.25
4	Coochbehar	115	46	0.65	46	0.65	89	0.45	0	0.00	0	0.00	0	0.00
5	Dakshin Dinajpur	27	7	0.04	7	0.04	0	0.00	0	0.00	2	0.05	2	0.05
6	Darjeeling	4	2	0.10	2	0.10	0	0.00	0	0.00	0	0.00	0	0.00
7	Hooghly	7	0	0.00	0	0.00	1	0.40	1	0.40	0	0.00	0	0.00
8	Howrah	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Jalpaiguri	2362	2162	80.92	1591	69.72	0	0.00	0	0.00	110	0.55	18	0.09
10	Jhargram	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Kalimpong	39	4	0.16	4	0.16	0	0.00	0	0.00	0	0.00	0	0.00
12	Kolkata	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Malda	62	34	0.17	18	0.09	0	0.00	0	0.00	0	0.00	0	0.00
14	Murshidabad	29	0	0.00	0	0.00	207	1.02	197	0.98	0	0.00	0	0.00
15	Nadia	0	0	0.00	0	0.00	1163	5.63	185	1.54	35	1.63	10	0.42
16	Paschim Medinipur	46	15	0.23	15	0.23	0	0.00	0	0.00	41	1.57	10	0.32
17	Paschim Burdwan	5	2	0.10	2	0.10	0	0.00	0	0.00	0	0.00	0	0.00
18	Purba Burdwan	29	26	0.23	26	0.23	0	0.00	0	0.00	0	0.00	0	0.00
19	Purba Medinipur	78	69	0.55	69	0.55	0	0.00	0	0.00	0	0.00	0	0.00
20	Purulia	27	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	Uttar Dinajpur	48	33	5.37	33	5.37	0	0.00	0	0.00	2	0.19	2	0.19
22	24 Pgs. (N)	86	60	1.84	60	1.84	5	0.10	0	0.00	0	0.00	0	0.00
23	24 Pgs. (S)	22	4	0.21	4	0.21	0	0.00	0	0.00	5	0.09	5	0.09
	<b>Total</b>	<b>3286</b>	<b>2577</b>	<b>93.08</b>	<b>1940</b>	<b>80.33</b>	<b>1740</b>	<b>8.94</b>	<b>481</b>	<b>3.39</b>	<b>394</b>	<b>5.08</b>	<b>96</b>	<b>1.56</b>

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

**❖ MUDRA Loans:**

In the financial year 2020-21, all the Financial Institutions have disbursed Rs. 12406.06 crore up to December, 2020 against sanction amount of Rs. 13584.18 crore. Performance of the Banks in the State of West Bengal from 01.04.20 to 31.12.2020 is furnished hereunder:

**Sanction of Mudra Loan in 2020-21 on 31-12-2020**

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	122556	202.72	89782	1887.07	18570	1493.52	230908	3583.31
PVT	1454790	3018.38	371008	3855.00	5435	324.33	1831233	7197.71
RRB	7836	26.96	27559	642.99	1579	108.95	36974	778.91
NBFC MFI	600002	1613.60	6139	40.90	22	1.55	606163	1656.05
NBFC	0	0.00	1298	22.73	66	4.60	1364	27.34
Small Fin.	66068	230.46	15319	110.42	0	0.00	81388	340.88
<b>Total</b>	<b>2251252</b>	<b>5092.12</b>	<b>511105</b>	<b>6559.10</b>	<b>25673</b>	<b>1932.96</b>	<b>2788030</b>	<b>13584.18</b>

**Comparative study for last 3 years & disbursement during April-Dec, 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
<b>31.12.18</b>	<b>2761174</b>	<b>8113.79</b>	<b>146125</b>	<b>2787.75</b>	<b>20006</b>	<b>1566.47</b>	<b>2927305</b>	<b>12468.01</b>
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
<b>31.12.19</b>	<b>2587071</b>	<b>6925.75</b>	<b>206354</b>	<b>3109.24</b>	<b>101472</b>	<b>1838.09</b>	<b>2894897</b>	<b>11873.08</b>
31.03.20	5663056	17234.96	407186	5769.00	43122	3255.24	6113364	26259.20
<b>31.12.20</b>	<b>2251252</b>	<b>5038.85</b>	<b>511105</b>	<b>6007.63</b>	<b>25673</b>	<b>1359.57</b>	<b>2788030</b>	<b>12406.06</b>

It is noted that in the current FY 2020-21, upto December, 2020 quarter there is a decrease of 106867 number of Mudra beneficiaries with increase in disbursed amount by Rs.532.98 crore in comparison to December, 2019 position of the last FY 2019-20. The decrease in MUDRA loans is observed 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 NBFCs have also contributed to this recent downtrend.

Bank wise performance of MUDRA loan from 01.04.2020 to 31.12.2020 is annexed below:

**Bank wise performance in MUDRA loan from 01.04.2020 to 31.12.2020**

[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.	Sanc. Amt.	Disb. Amt.	No.	Sanc. Amt.	Disb. Amt.	No.	Sanc. Amt.	Disb. Amt.	No.	Sanc. Amt.	Disb. Amt.
		1	Bank of Baroda	1106	11.11	10.78	717	13.89	13.14	159	13.38	12.94	1982
2	Bank of India	29414	40.09	36.03	13427	231.81	178.36	1414	108.64	53.82	44255	380.54	268.22
3	Bank of Maharashtra	49	0.20	0.19	227	6.36	6.01	71	5.50	5.43	347	12.06	11.63
4	Canara Bank	8030	12.17	11.49	3736	103.97	83.60	965	73.77	66.82	12731	189.92	161.91
5	Central Bank of India	31343	20.43	16.17	7035	139.87	113.14	1058	84.12	69.58	39436	244.42	198.89
6	Indian Bank	2804	6.32	6.28	2722	39.87	39.57	240	17.42	17.32	5766	63.61	63.17
7	Indian Overseas Bank	2237	4.45	4.43	2029	34.25	33.56	148	10.69	10.48	4414	49.39	48.47
8	Punjab National Bank	14201	47.15	26.55	31553	667.38	276.96	6573	575.07	110.44	52327	1289.60	413.95
9	State Bank of India	5780	17.23	17.18	17962	465.92	465.04	6337	471.64	471.34	30079	954.79	953.55
10	Union Bank of India	1783	4.77	3.84	2606	53.73	46.05	499	40.61	35.31	4888	99.11	85.20
11	Punjab & Sind Bank	541	0.80	0.66	298	6.21	5.63	112	9.09	8.68	951	16.10	14.98
12	UCO Bank	25268	38.00	17.82	7470	123.80	85.01	994	83.59	59.52	33732	245.38	162.35
	<b>PSU Banks Total</b>	<b>122556</b>	<b>202.72</b>	<b>151.43</b>	<b>89782</b>	<b>1887.07</b>	<b>1346.08</b>	<b>18570</b>	<b>1493.52</b>	<b>921.67</b>	<b>230908</b>	<b>3583.30</b>	<b>2419.16</b>
13	Federal Bank	30	0.15	0.15	5	0.11	0.07	10	0.77	0.76	45	1.02	0.98
14	Jammu & Kashmir Bank	5	0.02	0.02	39	0.81	0.81	14	1.05	1.05	58	1.88	1.88
15	Karnataka Bank	1	0.00	0.00	34	0.70	0.35	28	1.73	1.06	63	2.43	1.42
16	Ratnakar Bank	17893	30.57	30.57	0	0.00	0.00	0	0.00	0.00	17893	30.57	30.57
17	South Indian Bank	0	0.00	0.00	1	0.05	0.05	0	0.00	0.00	1	0.05	0.05
18	ICICI Bank	383	1.25	1.25	863	21.48	21.48	276	18.19	18.19	1522	40.91	40.91
19	Axis Bank	22247	69.67	69.67	332	10.49	10.49	413	35.03	35.03	22992	115.19	115.19
20	IndusInd Bank	858110	1129.40	1129.40	25068	175.32	175.32	742	26.52	26.52	883920	1331.25	1331.25
21	Yes Bank	305	0.73	0.73	7	0.32	0.32	14	1.25	1.25	326	2.29	2.29
22	HDFC Bank	10603	26.40	26.40	1628	19.18	19.18	691	41.80	41.80	12922	87.38	87.38
23	Kotak Mahindra Bank	4	0.01	0.01	8	0.16	0.16	1	0.06	0.06	13	0.24	0.24
24	Bandhan Bank	513772	1673.54	1673.54	338715	3575.96	3575.96	1763	162.15	162.15	854250	5411.65	5411.65
25	IDFC Bank Limited	30490	84.12	84.12	3225	40.98	40.93	208	13.93	13.93	33923	139.04	138.99
26	IDBI Bank Limited	947	2.51	2.51	1083	9.44	9.44	1275	21.85	21.85	3305	33.80	33.80
	<b>PVT Banks Total</b>	<b>1454790</b>	<b>3018.38</b>	<b>3018.37</b>	<b>371008</b>	<b>3855.00</b>	<b>3854.56</b>	<b>5435</b>	<b>324.33</b>	<b>323.66</b>	<b>1831233</b>	<b>7197.71</b>	<b>7196.60</b>
27	BGV (PNB)	3146	11.33	10.86	5717	93.65	83.61	54	4.32	3.45	8917	109.30	97.93
28	PBGB (UCO)	4399	14.18	14.18	18395	497.65	497.65	1524	104.55	104.55	24318	616.38	616.38
29	UBKGB (CBI)	291	1.45	1.45	3447	51.69	51.69	1	0.09	0.09	3739	53.22	53.22
	<b>RRBs Total</b>	<b>7836</b>	<b>26.96</b>	<b>26.50</b>	<b>27559</b>	<b>642.99</b>	<b>632.95</b>	<b>1579</b>	<b>108.95</b>	<b>108.09</b>	<b>36974</b>	<b>778.91</b>	<b>767.53</b>
30	Vedika Credit Capital	5841	15.59	15.59	0	0.00	0.00	0	0.00	0.00	5841	15.59	15.59
31	Annapurna Microfin	17520	52.38	52.38	309	6.71	6.71	10	0.63	0.63	17839	59.72	59.72
32	Village Financial Services	16967	52.62	52.62	0	0.00	0.00	0	0.00	0.00	16967	52.62	52.62
33	Muthoot Microfin Ltd	6082	20.23	20.23	7	0.04	0.04	0	0.00	0.00	6089	20.27	20.27
34	ASA International India Microfin	53107	146.12	146.12	136	0.85	0.85	0	0.00	0.00	53243	146.97	146.97
35	Jaganan Microfin	28001	83.21	83.21	1322	9.32	9.32	0	0.00	0.00	29323	92.53	92.53
36	Madura Microfin	2829	9.56	9.56	0	0.00	0.00	0	0.00	0.00	2829	9.56	9.56
37	Belstar Investment and Finance	6830	19.08	19.08	0	0.00	0.00	0	0.00	0.00	6830	19.08	19.08
38	Adhikar Microfinance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
39	Svatantra Microfin	14152	46.16	46.16	14	0.08	0.08	0	0.00	0.00	14166	46.23	46.23
40	Satin Creditcare Network	22292	55.61	55.61	0	0.00	0.00	0	0.00	0.00	22292	55.61	55.61
41	Asirvad Microfinance	16635	56.72	56.72	52	0.30	0.30	0	0.00	0.00	16687	57.03	57.03
42	Fusion Microfinance	10919	35.54	34.08	0	0.00	0.00	0	0.00	0.00	10919	35.54	34.08
43	Arohan Financial Services	286714	720.73	720.73	4185	22.92	22.92	12	0.93	0.93	290911	744.58	744.58
44	Uttrayan Financial Services	3478	9.33	9.33	1	0.01	0.01	0	0.00	0.00	3479	9.34	9.34
45	Grameen Shakti Microfin Service	10936	35.11	35.11	8	0.05	0.05	0	0.00	0.00	10944	35.16	35.16
46	Sarala Development & Microfin	80632	201.29	201.29	103	0.62	0.62	0	0.00	0.00	80735	201.91	201.91
47	Janakalyan Financial Services	10150	28.63	28.63	0	0.00	0.00	0	0.00	0.00	10150	28.63	28.63
48	Satya Micro Capital Limited	6917	25.66	25.66	2	0.01	0.01	0	0.00	0.00	6919	25.67	25.67
	<b>NBFC-Micro Finance Total</b>	<b>600002</b>	<b>1613.60</b>	<b>1612.13</b>	<b>6139</b>	<b>40.90</b>	<b>40.90</b>	<b>22</b>	<b>1.55</b>	<b>1.55</b>	<b>606163</b>	<b>1656.05</b>	<b>1654.58</b>
49	Magma Fincorp Limited	0	0.00	0.00	1298	22.73	22.73	66	4.60	4.60	1364	27.34	27.34
	<b>NBFC Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>1298</b>	<b>22.73</b>	<b>22.73</b>	<b>66</b>	<b>4.60</b>	<b>4.60</b>	<b>1364</b>	<b>27.34</b>	<b>27.34</b>
50	Utkarsh Small Finance Bank	334	1.09	1.09	0	0.00	0.00	0	0.00	0.00	334	1.09	1.09
51	Ujivan Small Finance Bank	63891	223.00	223.00	14789	105.63	105.63	0	0.00	0.00	78680	328.63	328.63
52	Jana Small Finance Bank Limited	24	0.12	0.10	287	3.47	3.47	0	0.00	0.00	311	3.59	3.57
53	ESAF Small Finance Bank	1819	6.25	6.25	243	1.31	1.31	1	0.00	0.00	2063	7.56	7.56
	<b>Small Finance Banks Total</b>	<b>66068</b>	<b>230.46</b>	<b>230.43</b>	<b>15319</b>	<b>110.42</b>	<b>110.42</b>	<b>1</b>	<b>0.00</b>	<b>0.00</b>	<b>81388</b>	<b>340.88</b>	<b>340.85</b>
	<b>Grand Total</b>	<b>2251252</b>	<b>5092.12</b>	<b>5038.85</b>	<b>511105</b>	<b>6559.10</b>	<b>6007.63</b>	<b>25673</b>	<b>1932.96</b>	<b>1359.57</b>	<b>2788030</b>	<b>13584.18</b>	<b>12406.06</b>



**❖ STAND-UP INDIA (SUI)**

SUI Loans have been extended to 8617 nos of SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1092.58 crore as on 31.12.2020. The addition of 1008 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
<b>31.12.18</b>	<b>1227</b>	<b>3691</b>	<b>4918</b>	<b>172.89</b>	<b>707.06</b>	<b>879.95</b>
31.03.19	1806	4213	6019	238.52	905.44	1143.96
<b>31.12.19</b>	<b>2631</b>	<b>4402</b>	<b>7033</b>	<b>291.65</b>	<b>938.07</b>	<b>1229.72</b>
31.03.20	2966	4643	7609	388.60	713.32	1101.91
<b>31.12.20</b>	<b>3616</b>	<b>5001</b>	<b>8617</b>	<b>385.71</b>	<b>706.87</b>	<b>1092.58</b>

<b>Bank wise progress under Stand up India loans as on 31.12.2020 (Since Inception)</b>									
<b>(Amount in Crore)</b>									
Sr. No.	Name of the Bank	Total No. of branches in the State/UT	No. of branches given loan under 'SUI' to SC/ST and Women	Loans Given to			Amount Outstanding		
				No. of SC/ST	No. of Women	Total (No.)	SC/ST	Women	Total Otg. (Amt.)
1	Bank of Baroda	327	210	589	245	834	61.78	25.87	87.65
2	Bank of India	382	281	1198	1487	2685	151.36	250.63	401.99
3	Bank of Maharashtra	32	30	10	35	45	1.10	5.25	6.35
4	Canara Bank	444	37	35	25	60	6.85	8.76	15.61
5	Central Bank of India	318	32	21	43	64	2.93	6.59	9.52
6	Indian Bank	601	130	70	280	350	9.89	48.57	58.46
7	Indian Overseas Bank	153	49	12	67	79	2.10	10.37	12.48
8	Punjab National Bank	1258	965	1213	1282	2495	100.96	151.64	252.60
9	Punjab & Sind Bank	41	30	29	13	42	3.62	1.24	4.86
10	State Bank of India	1288	751	221	660	881	19.60	79.96	99.56
11	UCO Bank	450	90	89	372	461	11.00	62.87	73.87
12	Union Bank of India	184	82	10	197	207	1.24	16.07	17.31
<b>Sub total of PSU Banks</b>		<b>5478</b>	<b>2687</b>	<b>3497</b>	<b>4706</b>	<b>8203</b>	<b>372.44</b>	<b>667.82</b>	<b>1040.26</b>
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	Dhanalaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
17	ESAF Small Finance Bank	1	0	0	0	0	0.00	0.00	0.00
18	Federal Bank	30	0	0	1	1	0.00	0.10	0.10
19	HDFC Bank	229	95	8	192	200	0.88	23.61	24.49
20	IDBI Bank Ltd	96	38	67	7	74	8.85	0.31	9.16
21	ICICI Bank	248	31	0	46	46	0.00	10.34	10.34
22	IndusInd Bank	80	0	0	5	5	0.00	0.51	0.51
23	IDFC Bank	15	0	0	0	0	0.00	0.00	0.00
24	Jana Small Finance Bank	27	0	0	0	0	0.00	0.00	0.00
25	Karnataka Bank Ltd.	20	14	26	15	41	1.28	0.05	1.33
26	Karur Vysya Bank Ltd.	14	0	0	0	0	0.00	0.00	0.00
27	Kotak Mahindra Bank	42	0	0	0	0	0.00	0.00	0.00
28	Lakshmi Vilas Bank	4	0	0	0	0	0.00	0.00	0.00
29	RBL Bank	17	0	0	0	0	0.00	0.00	0.00
30	South Indian Bank	18	0	0	0	0	0.00	0.00	0.00
31	Tamilnadu Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
32	Utkarsh Small Finance Bank	83	0	0	0	0	0.00	0.00	0.00
33	Ujjivan 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
<b>Sub total of PVT Banks</b>		<b>1664</b>	<b>179</b>	<b>101</b>	<b>267</b>	<b>368</b>	<b>11.01</b>	<b>35.42</b>	<b>46.42</b>
35	BGVB	587	35	17	26	43	2.14	3.41	5.56
36	PBGB	230	0	0	0	0	0.00	0.00	0.00
37	UBKGB	142	3	1	2	3	0.12	0.22	0.34
<b>Sub total of RRBs</b>		<b>959</b>	<b>38</b>	<b>18</b>	<b>28</b>	<b>46</b>	<b>2.26</b>	<b>3.63</b>	<b>5.90</b>
38	W.B.St Co-op. Bank	363	0	0	0	0	0.00	0.00	0.00
39	WBSCARD Bank	11	0	0	0	0	0.00	0.00	0.00
<b>Sub total of Co-Op Banks</b>		<b>374</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand total</b>		<b>8475</b>	<b>2904</b>	<b>3616</b>	<b>5001</b>	<b>8617</b>	<b>385.71</b>	<b>706.87</b>	<b>1092.58</b>

SUI scheme facilitates bank loans between Rs. 10 lakh to 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 logical that the banks would play a pivotal role in extension of need based credit to the target group. However new sanction of 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

#### Comparison of PMEGP loans during April-December quarter of the last three financial years:

(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
<b>31.12.18</b>	<b>7713</b>	<b>229.42</b>	<b>1194</b>	<b>41.52</b>	<b>1263</b>	<b>40.05</b>
31.03.19	11886	368.69	1912	66.90	2238	72.93
<b>31.12.19</b>	<b>9370</b>	<b>317.65</b>	<b>1195</b>	<b>45.99</b>	<b>1148</b>	<b>42.21</b>
31.03.20	15124	516.39	2280	91.00	2135	83.48
<b>31.12.20</b>	<b>7737</b>	<b>267.77</b>	<b>1221</b>	<b>45.75</b>	<b>981</b>	<b>38.77</b>

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 2<sup>nd</sup> dose of finance to successful entrepreneurs who have availed of PMEGP loans, bankers are yet to extend credit to this 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).

#### **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 banks 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.

Bank wise performance of PMEGP loan from 01.04.2020 to 31.12.2020 is annexed below:

Bank wise performance of PMEGP loan from 01.04.2020 to 31.12.2020															
															(Amount in Crore)
Sr. No.	Bank Name	Forwarded to Bank		Sanctioned by Bank		MM Claimed		MM Disbursed		Returned by Bank		Pending at bank		Pending for MM Disb.	
		No.	MM.	No.	MM.	No.	MM.	No.	MM.	No.	MM.	No.	MM.	No.	MM.
1	Bank of Baroda	295	13.10	51	3.13	40	1.82	39	1.75	67	3.23	185	6.96	1	0.06
2	Bank of India	443	16.00	43	1.68	52	1.82	51	1.81	231	8.67	161	5.31	1	0.01
3	Bank of Maharashtra	13	0.36	0	0.00	2	0.05	2	0.05	0	0.00	13	0.36	0	0.00
4	Canara Bank	400	14.88	68	3.24	61	2.62	57	2.54	295	9.23	47	1.99	3	0.05
5	Central Bank of India	432	12.41	76	2.48	62	2.06	57	2.01	248	6.70	115	3.27	5	0.15
6	Indian Bank	752	23.77	113	3.63	62	1.81	58	1.70	451	13.85	233	7.75	2	0.06
7	Indian Overseas Bank	122	4.41	28	1.44	28	1.21	28	1.21	54	1.65	48	1.65	0	0.00
8	Punjab & Sind Bank	50	1.40	15	0.44	16	0.42	16	0.42	4	0.21	36	0.90	0	0.00
9	Punjab National Bank	1743	64.23	248	9.79	330	13.90	321	13.68	1012	33.67	527	22.09	6	0.15
10	State Bank of India	1433	42.10	161	5.30	33	1.04	30	1.03	994	27.88	307	9.63	2	0.03
11	UCO bank	336	9.57	43	0.70	52	1.03	40	0.80	174	4.99	115	3.77	5	0.12
12	Union Bank of India	184	5.26	19	0.45	22	0.54	22	0.54	20	0.56	151	4.40	0	0.00
	<b>PSU Banks Total</b>	<b>6203</b>	<b>207.49</b>	<b>865</b>	<b>32.28</b>	<b>760</b>	<b>28.32</b>	<b>721</b>	<b>27.54</b>	<b>3550</b>	<b>110.64</b>	<b>1938</b>	<b>68.07</b>	<b>25</b>	<b>0.64</b>
13	Axis Bank	4	0.15	0	0.00	0	0.00	0	0.00	0	0.00	4	0.15	0	0.00
14	Bandhan Bank	20	0.52	0	0.00	0	0.00	0	0.00	0	0.00	20	0.52	0	0.00
15	HDFC Bank	9	0.18	0	0.00	0	0.00	0	0.00	0	0.00	9	0.18	0	0.00
16	ICICI Bank	13	0.99	3	0.21	1	0.09	1	0.09	0	0.00	8	0.61	0	0.00
17	IDBI Bank	241	17.12	34	2.63	39	3.03	36	2.77	69	5.17	128	8.20	1	0.09
18	Karnataka Bank	3	0.10	0	0.00	0	0.00	0	0.00	2	0.06	1	0.04	0	0.00
	<b>PVT Banks Total</b>	<b>290</b>	<b>19.06</b>	<b>37</b>	<b>2.84</b>	<b>40</b>	<b>3.12</b>	<b>37</b>	<b>2.85</b>	<b>71</b>	<b>5.23</b>	<b>170</b>	<b>9.69</b>	<b>1</b>	<b>0.09</b>
19	BGVB (PNB)	507	12.61	68	1.87	55	1.49	51	1.43	320	7.18	118	3.27	4	0.06
20	PBGB (UCO)	7	0.21	0	0.00	0	0.00	0	0.00	0	0.00	7	0.21	0	0.00
21	UBKGB (CBI)	250	6.42	81	2.07	29	0.76	27	0.70	12	0.36	169	4.22	2	0.06
	<b>RRBs Total</b>	<b>764</b>	<b>19.24</b>	<b>149</b>	<b>3.95</b>	<b>84</b>	<b>2.25</b>	<b>78</b>	<b>2.13</b>	<b>332</b>	<b>7.54</b>	<b>294</b>	<b>7.70</b>	<b>6</b>	<b>0.12</b>
22	WB State Co-Op Bank	480	21.98	170	6.68	147	6.25	145	6.24	72	3.63	346	16.01	0	0.00
	<b>Total</b>	<b>7737</b>	<b>267.77</b>	<b>1221</b>	<b>45.75</b>	<b>1031</b>	<b>39.94</b>	<b>981</b>	<b>38.77</b>	<b>4025</b>	<b>127.05</b>	<b>2748</b>	<b>101.47</b>	<b>32</b>	<b>0.85</b>

#### ❖ 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/ Prakalpa 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 Department with valid reasons.
- 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.

**Comparison of SVSKP loans during April-December quarter of the last three 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
<b>01.04.2018 to 31.12.2018</b>	<b>80114</b>	<b>31283</b>	<b>853.84</b>	<b>13444</b>	<b>106.23</b>	<b>7937</b>	<b>59.37</b>
2018-2019	100684	44305	1200.01	41575	327.60	8119	62.19
<b>01.04.2019 to 31.12.2019</b>	<b>21031</b>	<b>8130</b>	<b>225.86</b>	<b>0</b>	<b>0.00</b>	<b>7978</b>	<b>62.17</b>
2019-2020	32607	17180	467.59	19885	150.03	5110	37.05
<b>01.04.2020 to 31.12.2020</b>	<b>23</b>	<b>145</b>	<b>4.26</b>	<b>4234</b>	<b>40.62</b>	<b>2044</b>	<b>20.28</b>

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.

Year wise performance report of SVSKP (since inception) as on 31.12.2020 are as follows,

As on	Sponsored	Sanctioned	Subsidy released		Disbursement		Pending	
	No.	No.	No.	Amount	No.	Amount	No.	Amount
31.03.19	107444	47228	42746	340.41	39646	318.36	2675	19.10
31.03.20	44956	24493	19885	150.00	11021	88.09	8864	61.91
31.12.20	23	145	6724	64.56	4234	40.62	2044	20.28

District wise performance report (Urbank+Rural) of SVSKP loans from 01.04.2020 to 31.12.2020											
(Amount in Crore)											
Sr. No.	District	No. of cases		Project cost involved	Subsidy involved	Subsidy released		Disbursement		Pending with	
		Sponsored	Sanctioned			No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	0	0	0.00	0.00	145	1.81	114	1.35	31	0.47
2	Bankura	0	37	0.87	0.26	17	0.17	12	0.13	5	0.04
3	Birbhum	0	0	0.00	0.00	457	2.66	287	1.72	170	0.94
4	Coochbehar	0	0	0.00	0.00	308	2.35	162	1.23	146	1.12
5	Dakshin 24 Parganas	0	0	0.00	0.00	423	3.47	286	2.22	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	719	9.33	475	5.67	244	3.66
9	Howrah	0	0	0.00	0.00	403	3.11	172	1.32	231	1.79
10	Jalpaiguri	0	0	0.00	0.00	446	3.66	0	0.00	0	0.00
11	Jhargram	0	6	0.13	0.04	78	1.17	58	0.87	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	216	2.09	136	1.10	80	0.99
15	Murshidabad	0	0	0.00	0.00	642	5.27	440	3.24	202	2.03
16	Nadia	0	0	0.00	0.00	248	2.26	167	1.52	81	0.74
17	Paschim Bardhaman	0	0	0.00	0.00	104	0.82	58	0.61	46	0.21
18	Paschim Medinipur	0	0	0.00	0.00	674	8.32	674	8.32	0	0.00
19	Purba Bardhaman	0	102	3.26	0.98	761	8.36	503	5.22	258	3.14
20	Purba Medinipur	0	0	0.00	0.00	405	3.87	266	2.50	139	1.37
21	Purulia	0	0	0.00	0.00	318	2.92	210	1.88	108	1.04
22	Uttar 24 Parganas	0	0	0.00	0.00	331	2.65	214	1.72	117	0.93
23	Uttar Dinajpur	0	0	0.00	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>23</b>	<b>145</b>	<b>4.26</b>	<b>1.28</b>	<b>6724</b>	<b>64.56</b>	<b>4234</b>	<b>40.62</b>	<b>2044</b>	<b>20.28</b>

## AGENDA-8

### 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 December, 2020 (Disbursement)	
	Deposit Link	Credit Link		No.	Amt.
31.03.16	150000	175815	96309	200967	2084.08
<b>31.12.16</b>	<b>150000</b>	<b>250018</b>	<b>64510</b>	<b>137706</b>	<b>1901.08</b>
31.03.17	150000	250018	102392	224884	3329.81
<b>31.12.17</b>	<b>150000</b>	<b>400000</b>	<b>69953</b>	<b>292082</b>	<b>5048.13</b>
31.03.18	150000	400000	134715	444327	8155.97
<b>31.12.18</b>	<b>150000</b>	<b>572874</b>	<b>75657</b>	<b>368697</b>	<b>7523.01</b>
31.03.19	150000	572874	153765	523235	11368.90
<b>31.12.19</b>	<b>150000</b>	<b>578652</b>	<b>69331</b>	<b>430728</b>	<b>5971.53</b>
31.03.20	150000	578652	102442	538259	9191.07
<b>31.12.20</b>	<b>150000</b>	<b>613960</b>	<b>59734</b>	<b>591057</b>	<b>7194.73</b>

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 December, 2020, disbursed credit linkage of SHG stood at Rs. 7194.73 crore (48% of financial target) covering 591057 nos. of groups (96% of physical target) as against Credit Linkage of Rs. 5971.53 crore covering 430728 no of groups at the end of December, 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 31.12.2020 stood at Rs. 10758 crore covering 738254 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 1.03% amounting Rs. 110.97 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-December, 2020 is furnished below.

Bank wise achievement under SHG NRLM as on 31.12.2020										
(Amount in Crore)										
SL	Name of the Bank	Target for 2020-21		Sanctioned		Disbursed		% of achievement		Average disbursement
		No	Amount	No	Amount	No	Amt	No	Amt	Amt
1	Bank of Baroda	6717	162.81	4840	114.30	8407	28.70	125.16	17.63	0.34
2	Bank of India	19497	485.79	12625	279.57	15718	166.87	80.62	34.35	1.06
3	Canara Bank	13355	319.73	6701	150.04	11878	106.54	88.94	33.32	0.90
4	Central Bank of India	32819	846.47	22167	540.56	27909	263.47	85.04	31.13	0.94
5	Indian Bank	50708	1297.13	32680	789.29	85034	671.04	167.69	51.73	0.79
6	Indian Overseas Bank	2653	65.90	2045	45.96	4201	21.84	158.35	33.14	0.52
7	Punjab National Bank	106977	2722.51	51858	1229.05	128191	720.29	119.83	26.46	0.56
8	State Bank of India	86111	2339.38	50852	1219.37	64821	1043.66	75.28	44.61	1.61
9	Union Bank of India	8417	198.79	3737	81.47	7260	86.66	86.25	43.59	1.19
10	UCO Bank	24926	624.40	15948	387.96	25221	144.33	101.18	23.12	0.57
	<b>PSB total</b>	<b>352180</b>	<b>9062.91</b>	<b>203453</b>	<b>4837.56</b>	<b>378640</b>	<b>3253.41</b>	<b>107.51</b>	<b>35.90</b>	<b>0.86</b>
11	Bandhan Bank	16	0.24	0	0.00	0	0.00	0.00	0.00	#DIV/0!
12	IDBI	269	5.45	158	3.53	329	2.57	122.30	47.16	0.78
	<b>PVT Bank total</b>	<b>285</b>	<b>5.69</b>	<b>158</b>	<b>3.53</b>	<b>329</b>	<b>2.57</b>	<b>115.44</b>	<b>45.17</b>	<b>0.78</b>
13	BGVB (PNB)	112220	2889.25	70094	1811.94	115583	1840.96	103.00	63.72	1.59
14	PBGB (UCO)	58477	1593.44	40024	1232.87	38400	1231.29	65.67	77.27	3.21
15	UBKGB (CBI)	28031	764.12	19159	505.74	31204	492.65	111.32	64.47	1.58
	<b>RRB Total</b>	<b>198728</b>	<b>5246.81</b>	<b>129277</b>	<b>3550.55</b>	<b>185187</b>	<b>3564.90</b>	<b>93.19</b>	<b>67.94</b>	<b>1.93</b>
16	Co-Operative Bank	62767	691.54	26901	373.85	26901	373.85	42.86	54.06	1.39
	<b>Co-Op Bank total</b>	<b>62767</b>	<b>691.54</b>	<b>26901</b>	<b>373.85</b>	<b>26901</b>	<b>373.85</b>	<b>42.86</b>	<b>54.06</b>	<b>1.39</b>
	<b>Grand Total</b>	<b>613960</b>	<b>15006.94</b>	<b>359789</b>	<b>8765.48</b>	<b>591057</b>	<b>7194.73</b>	<b>96.27</b>	<b>47.94</b>	<b>1.22</b>

Bank wise Outstanding vis-a-vis NPA as on 31.12.2020							
(Amount in Crore)							
Sr. No	Bank	Outstanding		NPA		% of NPA	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	11575	100.64	69	0.33	0.60	0.33
2	bank of India	23019	272.18	59	0.28	0.26	0.10
3	Bank of Maharashtra	11	0.12	0	0.00	0.00	0.00
4	Canara Bank	16003	212.05	322	1.17	2.01	0.55
5	Central Bank of India	40963	590.41	613	1.92	1.50	0.33
6	Indian Bank	91379	876.12	337	2.77	0.37	0.32
7	Indian Overseas Bank	4823	37.75	1	0.01	0.02	0.02
8	Punjab & Sind Bank	103	0.98	0	0.00	0.00	0.00
9	Punjab National Bank	124357	1414.35	848	5.24	0.68	0.37
10	State bank of India	97093	1441.37	2,673	13.14	2.75	0.91
11	UCO Bank	29988	386.34	1,146	9.38	3.82	2.43
12	Union Bank of India	10202	97.97	243	0.90	2.38	0.92
	<b>SubTotal of PSU Banks</b>	<b>450838</b>	<b>5442.02</b>	<b>6,317</b>	<b>35.19</b>	<b>1.40</b>	<b>0.65</b>
13	HDFC Bank	9	0.09	0	0.00	0.00	0.00
14	ICICI Bank	1	0.00	1	0.00	100.00	100.00
15	IDBI Bank	1322	11.76	6	0.04	0.45	0.33
	<b>SubTotal of PVT Banks</b>	<b>10</b>	<b>0.09</b>	<b>1</b>	<b>0.00</b>	<b>10.00</b>	<b>1.27</b>
16	BGVB (PNB)	170324	2901.37	2,886	32.23	1.69	1.11
17	PBGB (UCO)	72875	1561.96	3,564	43.01	4.89	2.75
18	UBKGB (CBI)	43951	847.20	40	0.44	0.09	0.05
	<b>SubTotal of RRBs</b>	<b>287150</b>	<b>5310.54</b>	<b>6,490</b>	<b>75.68</b>	<b>2.26</b>	<b>1.42</b>
19	WB State Co-Op Banks	256	5.35	11	0.10	4.30	1.96
	<b>Grand Total</b>	<b>738254</b>	<b>10758.00</b>	<b>12819</b>	<b>110.97</b>	<b>1.74</b>	<b>1.03</b>

## **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.

SLBC reiterates that the latest RBI Master Direction RBI/2020-2021/39FIDD.GSSD.CO.BC. No.06/09.01.01/2020-21 dated 18-09-2020 also stipulates that Banks can sanction minimum loan of ₹ 6 lakh to each eligible SHGs for a period of 3 years with a yearly drawing power (DP).

- The drawing power may be enhanced annually based on the repayment performance of the SHG.
- DP for First Year: 6 times of the existing corpus or minimum of ₹1 lakh, whichever is higher.
- DP for Second Year: 8 times of the corpus at the time review/ enhancement or minimum of ₹2 lakh, whichever is higher.
- DP for Third Year: Minimum of ₹6 lakh based on the Micro credit plan prepared by SHG and appraised by the Federations/Support agency and the previous credit history.
- DP for Fourth Year onwards: Above ₹6 lakh, based on the Micro credit plan prepared by SHG and appraised by the Federations/Support agency and the previous credit.
- In case of Term Loan, banks are advised to sanction loan amount in doses as mentioned below:
  - First Dose: 6 times of the existing corpus or minimum of ₹1 lakh, whichever is higher.
  - Second Dose: 8 times of the existing corpus or minimum of ₹2 lakh, whichever is higher.
  - Third Dose: Minimum of ₹6 lakh, based on the Micro credit plan prepared by the SHGs and appraised by the Federations /Support agency and the previous credit history.
  - Fourth Dose onwards: Above ₹6 lakh, based on the Micro credit plan prepared by the SHGs and appraised by the Federations/Support agency and the previous credit History.

In order to facilitate use of loans for augmenting livelihoods of SHG members, it is advised that at least 50% of loans above ₹2 lakh, 75% of loans above ₹4 lakh and at least 85% of loans above ₹6 lakh be used primarily for income generating productive purposes. Micro Credit Plan (MCP) prepared by SHGs would form the basis for determining the purpose and usage of loans. 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 1<sup>st</sup> 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 December, 2020, 1558 SEP-Individual proposals are sponsored to banks, out of which only 451 cases have so far been sanctioned & 389 cases have been disbursed. Only 86 proposals under SEP- Groups are sponsored to the banks, out of which only 59 cases have so far been sanctioned & 58 cases have been disbursed while 7983 proposals have been sponsored under SHG Credit Linkage, out of which 4016 cases have been sanctioned & 4268 cases have been disbursed by Member banks including spill over cases from previous year.

## Comparison of DAY-NULM performance up to December quarter of the last 3 Financial Year:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
2017-2018	21532	10662	5596	79.47
<b>01.04.18-31.12.18</b>	<b>21750</b>	<b>10662</b>	<b>5596</b>	<b>79.47</b>
2018-2019	22390	11859	6925	101.16
<b>01.04.19-31.12.19</b>	<b>22390</b>	<b>11859</b>	<b>6925</b>	<b>101.16</b>
2019-2020	22390	13967	8344	120.30
<b>01.04.20-31.12.20</b>	<b>17700</b>	<b>9627</b>	<b>4715</b>	<b>59.54</b>

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 Department 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.

Bank wise performance report of SHG under DAY NULM as on December -2020 for FY 2020-21										
(Amount in Crore)										
Sr. No.	Name of the Bank	No. of Active SHGs	Target for FY 2020-21		No. of Sponsored	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
			No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	2469	658	9.87	328	177	2.45	196	2.71	333
2	Bank of India	3756	864	12.96	732	476	6.58	495	6.84	269
3	Canara Bank	2291	678	10.17	496	355	4.91	351	4.85	129
4	Central Bank of India	2144	431	6.47	282	71	0.98	120	1.66	140
5	IDBI Bank	1700	829	12.44	51	18	0.25	19	0.26	10
6	Indian Bank	10129	2109	31.64	739	261	3.61	331	4.57	954
7	Indian Overseas Bank	1540	299	4.49	143	64	0.88	70	0.97	131
8	Punjab & Sind Bank	314	57	0.86	83	44	0.61	44	0.61	52
9	Punjab National Bank	16422	2968	44.52	1996	804	11.11	863	11.93	1166
10	State Bank of India	7311	1459	21.89	672	485	6.70	474	6.55	450
11	UCO Bank	3888	1031	15.47	785	423	5.85	416	5.75	319
12	Union Bank of India	2934	523	7.85	202	59	0.82	78	1.08	276
Total of PSUs		<b>54898</b>	<b>11906</b>	<b>178.59</b>	<b>6509</b>	<b>3237</b>	<b>44.73</b>	<b>3457</b>	<b>47.77</b>	<b>4229</b>
13	BGVB (UBI)	2674	490	7.35	401	371	2.26	347	1.95	48
14	PBGB (UCO)	773	153	2.30	63	52	0.46	110	1.27	52
15	UBKGB (CBI)	1286	238	3.57	161	140	1.13	131	1.34	23
Total of RRBs		<b>4733</b>	<b>881</b>	<b>13.22</b>	<b>625</b>	<b>563</b>	<b>3.85</b>	<b>588</b>	<b>4.55</b>	<b>123</b>
16	W.B. St. Co-op.Bk	3251	813	12.20	849	216	2.83	223	2.92	124
Total of Co-Optvs		<b>3251</b>	<b>813</b>	<b>12.20</b>	<b>849</b>	<b>216</b>	<b>2.83</b>	<b>223</b>	<b>2.92</b>	<b>124</b>
<b>Grand Total</b>		<b>62882</b>	<b>13600</b>	<b>204.00</b>	<b>7983</b>	<b>4016</b>	<b>51.41</b>	<b>4268</b>	<b>55.25</b>	<b>4476</b>



Bank wise performance report of SEP - Individual under DAY NULM as on December -2020 for FY 2020-21									
(Amount in Crore)									
Sr. No.	Name of the Bank	Target for FY 2020-		No. of Sponsored	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	212	3.18	364	25	0.23	7	0.07	73
2	Bank of India	284	4.26	153	155	1.48	142	1.37	110
3	Canara Bank	196	2.94	91	35	0.33	28	0.27	76
4	Central Bank of India	155	2.33	41	9	0.08	8	0.08	45
5	IDBI Bank	46	0.69	16	1	0.01	1	0.01	8
6	Indian Bank	607	9.11	234	52	0.49	47	0.45	202
7	Indian Overseas Bank	80	1.20	17	5	0.05	5	0.05	36
8	Punjab & Sind Bank	13	0.20	1	2	0.02	2	0.02	3
9	Punjab National Bank	835	12.53	219	34	0.31	28	0.27	290
10	State Bank of India	411	6.17	38	13	0.11	11	0.11	193
11	UCO Bank	350	5.25	76	43	0.40	35	0.34	91
12	Union Bank of India	188	2.82	109	31	0.29	29	0.28	62
Total of PSUs		<b>3377</b>	<b>50.66</b>	<b>1359</b>	<b>405</b>	<b>3.79</b>	<b>343</b>	<b>3.30</b>	<b>1189</b>
13	BGVB (UBI)	173	2.60	163	45	0.47	45	0.47	22
14	PBGB (UCO)	25	0.38	2	1	0.01	1	0.01	2
15	UBKGB (CBI)	32	0.48	1	0	0.00	0	0.00	9
Total of RRBs		<b>230</b>	<b>3.45</b>	<b>166</b>	<b>46</b>	<b>0.48</b>	<b>46</b>	<b>0.48</b>	<b>33</b>
16	W.B. St. Co-op.Bk	93	1.40	33	0	0.00	0	0.00	3
Total of Co-Optvs		<b>93</b>	<b>1.40</b>	<b>33</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>3</b>
<b>Grand Total</b>		<b>3700</b>	<b>55.50</b>	<b>1558</b>	<b>451</b>	<b>4.27</b>	<b>389</b>	<b>3.78</b>	<b>1225</b>

Bank wise performance report of SEP - Group under DAY NULM as on December -2020 for FY 2020-21									
(Amount in Crore)									
Sr. No.	Name of the Bank	Target for FY 2020-21		No. of Sponsored	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	30	0.45	8	4	0.04	4	0.04	2
2	Bank of India	22	0.33	0	0	0.00	0	0.00	0
3	Canara Bank	19	0.29	0	0	0.00	0	0.00	0
4	Central Bank of India	14	0.21	0	0	0.00	0	0.00	0
5	IDBI Bank	9	0.14	0	0	0.00	0	0.00	0
6	Indian Bank	58	0.87	15	6	0.05	6	0.05	2
7	Indian Overseas Bank	7	0.11	7	2	0.01	2	0.01	0
8	Punjab & Sind Bank	1	0.02	0	0	0.00	0	0.00	0
9	Punjab National Bank	55	0.83	19	6	0.05	6	0.05	0
10	State Bank of India	67	1.01	0	10	0.09	10	0.09	0
11	UCO Bank	38	0.57	34	12	0.11	11	0.10	3
12	Union Bank of India	20	0.30	0	0	0.00	0	0.00	0
Total of PSUs		<b>340</b>	<b>5.10</b>	<b>83</b>	<b>40</b>	<b>0.36</b>	<b>39</b>	<b>0.35</b>	<b>7</b>
13	BGVB (UBI)	22	0.33	2	6	0.04	6	0.04	1
14	PBGB (UCO)	4	0.06	1	0	0.00	0	0.00	0
15	UBKGB (CBI)	7	0.11	0	11	0.11	11	0.11	1
Total of RRBs		<b>33</b>	<b>0.50</b>	<b>3</b>	<b>17</b>	<b>0.15</b>	<b>17</b>	<b>0.15</b>	<b>2</b>
16	W.B. St. Co-op.Bk	27	0.41	0	2	0.01	2	0.01	0
Total of Co-Optvs		<b>27</b>	<b>0.41</b>	<b>0</b>	<b>2</b>	<b>0.01</b>	<b>2</b>	<b>0.01</b>	<b>0</b>
<b>Grand Total</b>		<b>400</b>	<b>6.00</b>	<b>86</b>	<b>59</b>	<b>0.52</b>	<b>58</b>	<b>0.52</b>	<b>9</b>

### 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
<b>01.04.18 – 31.12.18</b>	<b>80000</b>	<b>195476</b>	<b>1908.70</b>	<b>189291</b>	<b>1127.16</b>
2018-2019	60000	221371	2091.00	221371	2088.19
<b>01.04.19 – 31.12.19</b>	<b>60000</b>	<b>236991</b>	<b>2445.14</b>	<b>236842</b>	<b>2443.41</b>
2019-2020	60000	434749	4755.85	434617	4624.42
<b>01.04.20 – 31.12.20</b>	<b>61000</b>	<b>208235</b>	<b>1429.51</b>	<b>205685</b>	<b>1422.30</b>

Progress of JLG in FY 2019-2020 as on 31.12.2020								
								(Amount in Crore)
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2020-21 (01.04.20 to 31.12.2020)		JLGs Credit Linked (Disbursed) during the year 2020-21 (01.04.20 to 31.12.2020)		Outstanding position of JLGs as on 31.12.2020	
			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	0.76
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	223	7.15	223	7.15	1332	37.52
5	Central Bank of India	2400	36	0.185	73	0.2328	296	2.00
6	Indian Bank	4300	27	0.36	27	0.36	27	0.36
7	IOB	600	0	0.00	0	0.00	0	0.00
8	PNB	9000	7139	25.78	3945	17.31	63272	130.58
9	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
10	SBI	9000	687	2.42	687	2.42	11143	44.57
11	UCO	2700	92	2.30	92	0.94	281	2.94
12	Union Bank of India	1400	0	0.00	10	0.30	10	0.48
<b>Total PSU</b>		<b>36700</b>	<b>8216</b>	<b>38.52</b>	<b>5069</b>	<b>29.03</b>	<b>76421</b>	<b>219.21</b>
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	ESAF SF Bank	0	4670	21.88	4670	21.88	12208	39.56
18	Federal Bank	0	0	0.00	0	0.00	0	0.00
19	HDFC Bank	1800	3888	47.30	3888	47.30	66207	591.78
20	ICICI	800	0	0.00	0	0.00	0	0.00
21	IDBI	500	0	0.00	0	0.00	0	0.00
22	IDFC	500	36554	106.41	36554	106.41	140793	270.74
23	Indusind Bank	0	25892	393.59	25892	393.59	214056	2767.45
24	Jana Small Finance Bank	500	4390	40.67	4390	40.67	32107	294.11
25	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
26	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
28	Lakshmi Vilas Bank	0	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	2000	31022	421.88	31022	421.88	159790	979.72
30	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
31	SIDBI	0	0	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	3000	84865	329.98	84865	329.98	530622	1073.81
34	Utkarsh Small Finance Bank	1000	2860	9.97	2860	9.97	20343	41.73
35	YES Bank	0	0	0.00	77	1.17	242	2.21
<b>Total PVT</b>		<b>11100</b>	<b>194141</b>	<b>1371.68</b>	<b>194218</b>	<b>1372.85</b>	<b>1176368</b>	<b>6061.10</b>
36	BGVB (PNB)	6000	0	0	460	0.95	29465	18.78
37	PBGB (UCO)	2600	48	0.80	48	0.80	1827	23.49
38	UBKGB (CBI)	1600	0	0.00	60	0.16	3112	10.57
<b>Total RRB</b>		<b>10200</b>	<b>48</b>	<b>0.80</b>	<b>568</b>	<b>1.91</b>	<b>34404</b>	<b>52.84</b>
39	WB State Co-Op Bank Ltd.	3000	5830	18.52	5830	18.52	11350	73.75
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	424	3.61
<b>Total Co-Optv</b>		<b>3000</b>	<b>5830</b>	<b>18.52</b>	<b>5830</b>	<b>18.52</b>	<b>11774</b>	<b>77.36</b>
<b>Grand Total</b>		<b>61000</b>	<b>208235</b>	<b>1429.51</b>	<b>205685</b>	<b>1422.30</b>	<b>1298967</b>	<b>6410.51</b>

## AGENDA-9

### Financial Literacy Camps & Awareness Drive

Reserve Bank of India (RBI) has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on a particular theme across the country.

The theme selected for current year FLW is "Credit Discipline and Credit from Formal Institutions" which will be observed from February 8-12, 2021. This theme is one of the strategic objectives of the National Strategy for Financial Education 2020-2025. Focus will be on

- a) Responsible borrowing;
- b) Borrowing from formal institutions and
- c) Timely repayments.

Banks have been advised to disseminate the information and create awareness among its customers and general public. Further, RBI will undertake a centralized mass media campaign during the month of February 2021 to broadcast essential financial awareness messages to general public.

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
Mar, 20	418	16831	578	21483	996	38314
June, 20	18	707	23	700	41	1407
Sept, 20	56	1310	58	1095	114	2405
Dec, 20	124	4091	188	4577	312	8668

**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.

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

District wise camp conducted by rural branches during the December, 2020 quarter							
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	7	112	9	125	1,2,3,4
2	24 Pgs (S)	304	0	0	0	0	NA
3	Alipurduar	51	0	0	0	0	NA
4	Bankura	191	11	568	7	364	1,2,4,5,6
5	Birbhum	212	56	1832	58	1899	1,2,4,5,6
6	Coochbehar	124	0	0	0	0	NA
7	Darjeeling	76	6	68	14	186	1,2,4,5,6
8	Dakhin Dinajpur	79	2	21	4	49	1,2,4
9	Hooghly	237	0	0	0	0	NA
10	Howrah	115	0	0	0	0	NA
11	Jalpaiguri	77	3	32	4	41	1,2,4
12	Jhargram	82	0	0	0	0	NA
13	Kalimpong	14	4	111	0	0	NA
14	Kolkata	0	0	0	0	0	NA
15	Malda	184	0	0	0	0	NA
16	Murshidabad	293	0	0	0	0	NA
17	Nadia	212	11	93	9	68	1,2,4
18	Paschim Bardhaman	106	0	0	8	238	1,2,3,4
19	Paschim Medinipur	249	5	425	0	0	1,2,4,5,6
20	Purba Bardhaman	203	13	719	23	719	1,2,4,5,6
21	Purba Medinipur	177	0	0	0	0	NA
22	Purulia	174	5	89	5	89	1,2,3,4
23	Uttar Dinajpur	92	1	21	47	799	1,2,4,6
<b>Total</b>		<b>3507</b>	<b>124</b>	<b>4091</b>	<b>188</b>	<b>4577</b>	

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

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

Birbhum (114), Uttar Dinajpur (48), Purba Burdwan (36).

## AGENDA-10

### Progress in Education Loan & Housing Loan:

#### Education Loan

A report on Bank wise outstanding balance under Education loan scheme during the last three quarter of the Financial Year 2020-21 are furnished below:

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

<b>31.03.2020</b>	<b>30.06.2020</b>	<b>30.09.2020</b>	<b>31.12.2020</b>
2525.20	2441.92	2675.72	2856.59

#### **Comparison of disbursement position during April to Dec quarter of the last four financial year.**

<b>Dec, 2017</b>		<b>Dec, 2018</b>		<b>Dec, 2019</b>		<b>Dec, 2020</b>	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
21264	285.72	15679	655.84	24392	849.36	16951	402.08

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

<b>Target</b>	<b>Achievement</b>	<b>% of Achievement</b>
4074.61	402.08	9.87%

With disbursement of Rs. 402.08 crore against annual target of Rs. 4074.61 crore for FY 2020-21, the achievement is 9.87% which is very low. Banks are to scout for quality education loan proposals aggressively in the next quarter of the FY 2020-21.

#### Housing Loan

A report on Bank wise outstanding balance under Housing loan scheme during the last three quarter of the Financial Year 2020-21 are furnished below:

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

<b>31.03.2020</b>	<b>30.06.2020</b>	<b>30.09.2020</b>	<b>31.12.2020</b>
51079.89	54038.94	61708.36	54013.46

#### **Comparison of disbursement position during April to Dec quarter of the last four financial year.**

<b>Dec, 2017</b>		<b>Dec, 2018</b>		<b>Dec, 2019</b>		<b>Dec, 2020</b>	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
70510	6917.00	84223	5268.08	100115	10837.81	75292	8344.85

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:

<b>Target</b>	<b>Achievement</b>	<b>% of Achievement</b>
17821.25	8344.85	46.83%

With disbursement of Rs. 8344.85 crore against annual target of Rs. 17821.25 crore for FY 20-21, the achievement is 46.83% which is not very satisfactory. Banks are to scout for quality education loan proposals aggressively in the next 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.

**Progress of Housing Loan as on 31.12.2020**

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	4051	566.12	23460	2732.00
2	Bank of India	2290	242.89	24165	2347.48
3	Bank of Maharashtra	274	51.58	1595	236.49
4	Canara Bank	2662	373.26	11069	1695.12
5	Central Bank of India	2639	68.79	9096	1008.58
6	Indian Bank	997	764.26	26120	2990.05
7	IOB	479	40.98	4098	431.82
8	PNB	4877	356.81	69045	6384.75
9	Punjab & Sind Bank	11	1.15	610	808.00
10	SBI	30872	3312.95	158370	19660.00
11	UCO	4165	326.61	15942	1444.30
12	Union Bank of India	849	212.51	11039	1295.93
<b>Total PSU</b>		<b>54166</b>	<b>6317.90</b>	<b>354609</b>	<b>41034.52</b>
13	Axis Bank	1619	26.00	5358	331.00
14	Bandhan Bank	1671	100.17	3407	208.56
15	Catholic Syrian Bank Ltd.	0	0.00	5	0.49
16	Dhanlaxmi Bank Ltd.	3	0.42	34	3.70
17	ESAF SF Bank	107	0.21	105	0.20
18	Federal Bank	174	38.77	1294	232.28
19	HDFC Bank	4800	45.61	18847	1429.34
20	ICICI	2295	1308.52	18043	5411.49
21	IDBI	2057	238.45	23206	2980.96
22	IDFC	36	6.00	359	51.66
23	Indusind Bank	0	0.00	8	0.14
24	Jana Small Finance Bank	223	2.12	1648	8.35
25	Karnataka Bank Ltd.	37	9.70	840	170.79
26	Karur Vysya Bank	15	2.21	220	30.83
27	Kotak Mahindra Bank	6	0.61	48	2.68
28	Lakshmi Vilas Bank	0	0.00	0	0.00
29	Ratnakar Bank Ltd	373	1.07	1535	10.72
30	South Indian Bank Ltd.	0	0.00	174	34.00
31	SIDBI	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	10	0.02	10	1.61
33	Ujjivan Small Finance Bank	3281	47.15	32278	230.46
34	Utkarsh Small Finance Bank	480	20.71	1	0.21
35	YES Bank	94	6.85	181	14.16
<b>Total PVT</b>		<b>17281</b>	<b>1854.59</b>	<b>107601</b>	<b>11153.64</b>
36	BGVB (PNB)	854	26.62	10195	420.20
37	PBGB (UCO)	207	22.02	3085	177.86
38	UBKGB (CBI)	164	12.76	2076	110.24
<b>Total RRB</b>		<b>1225</b>	<b>61.41</b>	<b>15356</b>	<b>708.30</b>
39	WB State Co-Op Bank Ltd.	1568	102.72	6210	928.02
40	WBSCARD Bank Ltd.	1052	8.23	4827	188.97
<b>Total Co-Optv</b>		<b>2620</b>	<b>110.95</b>	<b>11037</b>	<b>1116.99</b>
<b>Grand Total</b>		<b>75292</b>	<b>8344.85</b>	<b>488603</b>	<b>54013.46</b>

**Progress of Education Loan as on 31.12.2020**

**(Amount in Crore)**

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	889	44.97	3080	131.00
2	Bank of India	1076	11.32	4582	128.12
3	Bank of Maharashtra	68	1.07	305	11.72
4	Canara Bank	1499	20.01	4347	163.37
5	Central Bank of India	657	10.02	2585	107.56
6	Indian Bank	290	33.59	5417	192.01
7	IOB	123	1.30	958	23.81
8	PNB	3682	83.91	20905	628.86
9	Punjab & Sind Bank	2	0.02	166	185.00
10	SBI	5976	150.39	19377	884.27
11	UCO	633	9.45	2050	62.83
12	Union Bank of India	638	11.69	2637	149.13
<b>Total PSU</b>		<b>15533</b>	<b>377.73</b>	<b>66409</b>	<b>2667.68</b>
13	Axis Bank	152	7.80	991	77.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
17	ESAF SF Bank	0	0.00	0	0.00
18	Federal Bank	12	0.10	38	2.19
19	HDFC Bank	306	4.16	2356	56.50
20	ICICI	53	6.60	301	15.99
21	IDBI	183	2.72	623	20.74
22	IDFC	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Jana Small Finance Bank	0	0.00	0	0.00
25	Karnataka Bank Ltd.	1	0.04	19	0.99
26	Karur Vysya Bank	0	0.00	14	0.71
27	Kotak Mahindra Bank	0	0.00	0	0.00
28	Lakshmi Vilas Bank	0	0.00	0	0.00
29	Ratnakar Bank Ltd	671	1.94	942	2.21
30	South Indian Bank Ltd.	0	0.00	20	1.15
31	SIDBI	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	2	0.00	2	0.05
33	Ujjivan Small Finance Bank	0	0.00	0	0.00
34	Utkarsh Small Finance Bank	0	0.00	0	0.00
35	YES Bank	0	0.00	2	0.08
<b>Total PVT</b>		<b>1380</b>	<b>23.36</b>	<b>5308</b>	<b>177.60</b>
36	BGVB (PNB)	17	0.26	137	3.20
37	PBGB (UCO)	12	0.54	244	6.05
38	UBKGB (CBI)	8	0.08	87	1.62
<b>Total RRB</b>		<b>37</b>	<b>0.88</b>	<b>468</b>	<b>10.87</b>
39	WB State Co-Op Bank Ltd.	1	0.11	18	0.44
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>1</b>	<b>0.11</b>	<b>18</b>	<b>0.44</b>
<b>Grand Total</b>		<b>16951</b>	<b>402.08</b>	<b>72203</b>	<b>2856.59</b>

## AGENDA-11

### **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 has also been 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 from the FY 2020-21 onwards.
- Some member banks have reported that the necessary system enablement are being done to develop and operationalize the data flow mechanism as envisaged by RBI and SLBC to facilitate generation of block wise data as per the standardized format prepared by SLBC. Member Banks are yet to upload the reporting files 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 march 31, 2021 quarter onwards member banks will upload the reporting files in the said portal.

**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 three quarters of the FY 2020-21.

#### **Govt of West Bengal portal for BLBC meetings:**

The portal developed by GoWB and demonstrated in 145<sup>th</sup> 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 - 12**

### **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.

#### **Following are the 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 31.12.2020.**

As on	No. of Operative SB Account	No. of Operative SB A/c covered with at least one Digital mode	% of Achievement	No. of Operative CA Account	No. of Operative CA A/c covered with at least one Digital mode	% of Achievement
30.09.2020	5906742	3253901	55.09	81277	19937	24.53
31.12.2020	5384113	4497876	83.54	96125	41773	43.46

#### **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 31.12.2020:****(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
IPPB	Dec, 20	1553765	55.48	986	0.55
Airtel Payment Bank	June, 20	1790000	40.62	0	0.00
Airtel Payment Bank	Sept, 20	2159000	47.63	0	0.00
Airtel Payment Bank	Dec, 20	2418841	50.39	0	0.00

**Data from 01.04.2020 to 31.12.2020:**

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
IPPB	Dec, 20	304661	21.04	446447	9.48
Airtel Payment Bank	June, 20	107000	13.25	425330	31.13
Airtel Payment Bank	Sept, 20	103000	10.36	676585	72.43
Airtel Payment Bank	Dec, 20	109173	15.22	808819	88.90

**AGENDA- 13****NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.**

While monitoring the position of NPA, The percentage of Gross NPA stood at 12.69% as of December, 2020 in the State of West Bengal. Amount came up to Rs. 59739.28 crore as on December, 2020 in comparison to Rs. 50907.23 crore as on December, 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
<b>Dec, 2016</b>	<b>354356.68</b>	<b>54711.15</b>	<b>15.44</b>
March, 2017	367642.87	55049.25	14.97
<b>Dec, 2017</b>	<b>396050.23</b>	<b>66794.19</b>	<b>16.87</b>
March, 2018	415115.06	64105.19	15.44
<b>Dec, 2018</b>	<b>423049.65</b>	<b>56773.18</b>	<b>13.42</b>
March, 2019	427666.36	54012.04	12.63
<b>Dec, 2019</b>	<b>450247.17</b>	<b>50907.23</b>	<b>11.31</b>
March, 2020	465133.58	57301.61	12.32
<b>Dec, 2020</b>	<b>470908.91</b>	<b>59739.28</b>	<b>12.69</b>

NPA level has been increased from December 2019 to December 2020 by Rs. 8832.05 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.

Sector wise NPA Position as on 31.12.2020													
(Amount in Crore)													
Sr. No.	Bank Name	Agriculture		MSME		OPS		Total Prasec		NPS		Grand Total	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Bank of Baroda	1166.00	124.00	5037.00	852.00	3575.00	218.00	9778.00	1194.00	11978.00	3677.00	21756.00	4871.00
2	Bank of India	2181.36	906.00	4305.04	659.00	1738.18	50.00	8224.58	1615.00	8985.84	1659.00	17210.42	3274.00
3	Bank of Maharashtra	27.13	2.63	2004.98	286.00	187.15	0.45	2219.26	289.08	111.30	173.82	2330.56	462.90
4	Canara Bank	1259.99	81.77	3254.92	682.64	915.28	62.96	5430.20	827.37	11766.81	4159.78	17197.01	4987.15
5	Central Bank of India	1384.66	132.99	1546.04	328.82	666.34	31.23	3597.05	493.04	4496.09	1785.02	8093.14	2278.06
6	Indian Bank	1387.77	485.70	6714.12	1093.56	2796.83	122.58	10898.72	1701.84	18421.28	5421.02	29320.00	7122.86
7	IOB	480.77	276.88	1181.80	304.82	478.70	3.02	2141.27	584.72	4276.01	2717.61	6417.28	3302.33
8	PNB	8582.90	1640.48	12015.87	2096.89	4879.05	169.35	25477.82	3906.72	29407.73	9189.99	54885.55	13096.71
9	Punjab & Sind Bank	1.82	0.00	494.00	0.00	890.00	0.00	1385.82	0.00	2534.00	0.00	3919.82	0.00
10	SBI	5138.00	484.56	7366.37	238.41	10271.30	62.00	22775.67	784.97	52447.15	4525.73	75222.82	5310.70
11	UCO	1124.23	340.45	3034.37	784.08	2091.53	117.95	6250.13	1242.48	8514.03	4403.36	14764.16	5645.84
12	Union Bank of India	1278.24	0.00	4176.89	0.00	983.60	0.00	6438.73	0.00	18261.54	0.00	24700.27	0.00
<b>Total PSU</b>		<b>24012.88</b>	<b>4475.46</b>	<b>51131.40</b>	<b>7326.22</b>	<b>29472.96</b>	<b>837.54</b>	<b>104617.24</b>	<b>12639.22</b>	<b>171199.78</b>	<b>37712.33</b>	<b>275817.02</b>	<b>50351.55</b>
13	Axis Bank	1469.01	80.55	4419.00	284.82	408.16	107.15	6296.17	472.52	19140.84	844.10	25437.01	1316.62
14	Bandhan Bank	10333.95	31.52	15439.07	104.32	394.10	2.78	26167.12	138.62	1745.69	11.07	27912.81	149.70
15	Catholic Syrian Bank Ltd.	0.00	0.00	8.15	0.00	0.49	0.00	8.64	0.00	15.44	0.00	24.08	0.00
16	Dhanlaxmi Bank Ltd.	0.29	0.00	11.32	3.40	2.66	0.00	14.27	3.40	126.09	0.00	140.36	3.40
17	ESAF SF Bank	6.23	0.01	22.07	0.13	11.19	0.02	39.49	0.16	0.07	0.00	39.56	0.16
18	Federal Bank	267.98	2.55	553.61	0.00	73.81	0.88	895.40	3.43	2468.04	46.33	3363.43	49.77
19	HDFC Bank	1260.07	7.38	7167.44	62.47	723.29	0.44	9150.80	70.28	19050.16	650.73	28200.96	721.02
20	ICICI	1040.83	102.04	7346.01	142.49	860.83	14.45	9247.67	258.98	20448.94	1356.43	29696.61	1615.41
21	IDBI	441.79	40.42	1530.92	290.02	2147.75	50.86	4120.46	381.30	3278.56	488.37	7399.02	869.67
22	IDFC	87.04	0.00	553.86	0.00	51.68	0.00	692.58	0.00	2960.06	0.00	3652.64	0.00
23	Indusind Bank	1428.18	13.89	4065.86	30.72	7.17	0.00	5501.22	44.61	6075.88	16.53	11577.10	61.14
24	Jana Small Finance Bank	88.16	0.37	82.86	5.22	455.90	4.34	626.93	9.93	105.54	6.34	732.47	16.27
25	Karnataka Bank Ltd.	144.68	8.23	494.90	127.52	275.57	1.72	915.15	137.47	620.41	45.78	1535.56	183.25
26	Karur Vysya Bank	18.38	8.50	136.03	0.00	28.26	0.00	182.67	8.50	222.66	0.00	405.33	8.50
27	Kotak Mahindra Bank	557.39	2.25	2077.58	31.31	6.27	0.12	2641.24	33.68	3253.67	113.01	5894.91	146.70
28	Lakshmi Vilas Bank	0.00	0.00	778.92	0.00	0.00	0.00	778.92	0.00	0.00	0.00	778.92	0.00
29	Ratnakar Bank Ltd	898.28	13.00	304.71	1.00	27.07	2.42	1230.07	16.42	3126.93	548	4357.00	564.42
30	South Indian Bank Ltd.	76.62	0.00	621.06	0.00	16.44	0.00	714.12	0.00	1058.40	0.00	1772.52	0.00
31	SIDBI	0.00	0.00	112.93	0.00	0.00	0.00	112.93	0.00	0.00	0.00	112.93	0.00
32	Tamilnad Mercantile Bank	0.00	0.00	37.36	0.00	1.66	0.04	39.02	0.04	107.70	0.07	146.72	0.11
33	Ujivan Small Finance Bank	536.12	2.15	575.65	2.93	494.98	2.74	1606.74	7.82	284.73	4.42	1891.47	12.24
34	Utkarsh Small Finance Bank	23.52	0.43	19.17	0.36	4.97	0.084	47.66	0.87	13.07	0.25	60.73	1.12
35	YES Bank	355.62	44	1156.98	9	7.68	0	1520.28	53.00	3600.79	404	5121.07	457.00
<b>Total PVT</b>		<b>19034.15</b>	<b>357.29</b>	<b>47515.48</b>	<b>1095.72</b>	<b>5999.92</b>	<b>188.04</b>	<b>72549.55</b>	<b>1641.05</b>	<b>87703.66</b>	<b>4535.44</b>	<b>160253.22</b>	<b>6176.50</b>
36	BGVB (PNB)	3521.89	274.05	1894.77	790.27	415.52	37.35	5832.18	1101.67	742.82	50.78	6575.00	1152.45
37	PBGB (UCO)	1573.46	144.02	1112.91	187.32	287.38	9.83	2973.75	341.17	152.16	22.19	3125.91	363.36
38	UBKGB (CBI)	1555.14	47.18	66.05	10.24	261.38	52.80	1882.57	110.22	405.52	14.54	2288.09	124.76
<b>Total RRB</b>		<b>6650.49</b>	<b>465.25</b>	<b>3073.73</b>	<b>987.83</b>	<b>964.28</b>	<b>99.98</b>	<b>10688.50</b>	<b>1553.06</b>	<b>1300.50</b>	<b>87.51</b>	<b>11989.00</b>	<b>1640.57</b>
39	WB State Co-Op Bank Ltd.	5859.09	845.43	612.84	94.43	1700.58	144.73	8172.51	1084.58	13417.40	486.08	21589.91	1570.67
40	WBSCARD Bank Ltd.	976.06	0.00	94.73	0.00	188.97	0.00	1259.76	0.00	0.00	0.00	1259.76	0.00
<b>Total Co-Optv</b>		<b>6835.15</b>	<b>845.43</b>	<b>707.57</b>	<b>94.43</b>	<b>1889.55</b>	<b>144.73</b>	<b>9432.27</b>	<b>1084.58</b>	<b>13417.40</b>	<b>486.08</b>	<b>22849.67</b>	<b>1570.67</b>
<b>Grand Total</b>		<b>56532.67</b>	<b>6143.43</b>	<b>102428.18</b>	<b>9504.20</b>	<b>38326.72</b>	<b>1270.29</b>	<b>197287.57</b>	<b>16917.92</b>	<b>273621.34</b>	<b>42821.36</b>	<b>470908.91</b>	<b>59739.28</b>
<b>% of NPA against Outstanding Advance</b>													<b>12.69</b>

**Recovery Mechanism & Performance:**

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.12.2020 stood at 59.76%, 53.57% and 57.87% respectively.

**Recovery Status of PRISEC loans as on 31.12.2020: (Amt. Rs. in crore)**

Sector	December, 2019			December, 2020		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	12895	7732	60	13955	8340	60
MSME	15105	10066	66	13499	7232	54
OPS	4849	3088	63	4278	2476	58
<b>Total Prisec</b>	<b>32849</b>	<b>20886</b>	<b>64</b>	<b>31732</b>	<b>18048</b>	<b>57</b>
NPS	33948	19527	58	33102	19835	60
<b>Total</b>	<b>66797</b>	<b>40413</b>	<b>61</b>	<b>64834</b>	<b>37883</b>	<b>58</b>

**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.

Sector wise Recovery performance as on 31.12.2020																			
Sr. No.	Bank Name	(Amount in Crore)																	
		Agriculture			MSME			OPS			Total Prisec			NPS			Grand Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
1	Bank of Baroda	23.50	6.10	25.96	78.30	44.90	57.34	18.33	11.20	61.10	120.13	62.20	51.78	109.23	23.24	21.28	229.36	85.44	37.25
2	Bank of India	311.00	177.00	56.91	493.00	271.00	54.97	185.00	104.00	56.22	989.00	552.00	55.81	468.00	257.00	54.91	1457.00	809.00	55.53
3	Bank of Maharashtra	2.63	0.00	0.00	286.00	2.40	0.84	0.45	0.00	0.00	289.08	2.40	0.83	174.00	0.00	0.00	463.08	2.40	0.52
4	Canara Bank	67.30	5.28	7.85	1574.61	16.78	1.07	78.81	2.87	3.64	1720.72	24.93	1.45	1720.70	20.02	1.16	3441.42	44.95	1.31
5	Central Bank of India	168.00	18.25	10.86	330.00	35.00	10.61	51.56	10.54	20.44	549.56	63.79	11.61	894.00	102.00	11.41	1443.56	165.79	11.48
6	Indian Bank	2004.17	1325.45	66.13	2415.89	1591.07	65.86	1025.78	525.19	51.20	5445.84	3441.71	63.20	8322.54	6325.47	76.00	13768.38	9767.18	70.94
7	IOB	278.45	1.78	0.64	320.59	22.05	6.88	41.27	1.27	3.08	640.31	25.10	3.92	2842.58	155.46	5.47	3482.89	180.56	5.18
8	PNB	2054.98	1125.19	54.75	2245.89	1565.74	69.72	825.45	496.18	60.11	5126.32	3187.11	62.17	7063.19	4854.12	68.72	12189.51	8041.23	65.97
9	Punjab & Sind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
10	SBI	1163.75	844.06	72.53	2181.92	1554.18	71.23	628.60	443.35	70.53	3974.27	2841.59	71.50	6536.84	5342.27	81.73	10511.11	8183.86	77.86
11	UCO	215.12	35.12	16.33	315.82	33.45	10.59	61.12	9.56	15.64	592.06	78.13	13.20	200.50	5.63	2.81	792.56	83.76	10.57
12	Union Bank of India	115.31	30.45	26.41	212.58	71.32	33.55	91.72	31.63	34.49	419.61	133.40	31.79	1934.26	325.12	16.81	2353.87	458.52	19.48
	<b>Total PSU</b>	<b>6404.21</b>	<b>3568.68</b>	<b>55.72</b>	<b>10454.60</b>	<b>5207.89</b>	<b>49.81</b>	<b>3008.09</b>	<b>1635.79</b>	<b>54.38</b>	<b>19866.90</b>	<b>10412.36</b>	<b>52.41</b>	<b>30265.84</b>	<b>17410.33</b>	<b>57.52</b>	<b>50132.74</b>	<b>27822.69</b>	<b>55.50</b>
13	Axis Bank	812.00	700.00	86.21	1028.00	838.00	81.52	5.18	4.13	79.73	1845.18	1542.13	83.58	511.00	463.00	90.61	2356.18	2005.13	85.10
14	Bandhan Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	Dhanlaxmi Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
17	ESAF SF Bank	0.52	0.52	99.79	1.84	1.83	99.40	0.93	0.93	99.87	3.29	3.28	99.59	0.01	0.01	100.00	3.30	3.28	99.59
18	Federal Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
19	HDFC Bank	92.24	63.14	68.46	292.63	245.47	83.89	11.82	9.24	78.20	396.68	317.86	80.13	657.95	629.45	95.67	1054.64	947.31	89.82
20	ICICI	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
21	IDBI	31.74	29.01	91.41	48.59	45.70	94.07	112.61	109.43	97.17	192.93	184.14	95.44	343.92	316.16	91.93	536.85	500.31	93.19
22	IDFC	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	Indusind Bank	5.22	1.04	19.90	23.53	6.92	29.41	0.00	0.00	#DIV/0!	28.75	7.96	27.68	19.11	2.72	14.23	47.86	10.68	22.31
24	Jana Small Finance Bank	40.94	21.81	53.27	28.89	25.14	87.01	213.55	129.87	60.81	283.38	176.82	62.40	7.86	5.03	63.97	291.25	181.85	62.44
25	Karnataka Bank Ltd.	0.10	0.01	10.00	12.40	0.52	4.19	51.00	0.01	0.02	63.50	0.54	0.85	3.30	0.08	2.42	66.80	0.62	0.93
26	Karur Vysya Bank	8.50	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	8.50	0.00	0.00	0.00	0.00	#DIV/0!	8.50	0.00	0.00
27	Kotak Mahindra Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
28	Lakshmi Vilas Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
29	Ratnakar Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	SIDBI	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
32	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
33	Ujjivan Small Finance Bank	120.79	100.05	82.84	111.82	103.37	92.44	72.89	69.39	95.21	305.50	272.81	89.30	24.68	22.43	90.87	330.18	295.24	89.42
34	Utkarsh Small Finance Bank	5.81	5.70	98.11	4.98	4.88	97.99	1.14	1.11	97.37	11.93	11.69	97.99	0.00	0.00	#DIV/0!	11.93	11.69	97.99
35	YES Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
	<b>Total PVT</b>	<b>1117.85</b>	<b>921.29</b>	<b>82.42</b>	<b>1552.68</b>	<b>1271.84</b>	<b>81.91</b>	<b>469.12</b>	<b>324.11</b>	<b>69.09</b>	<b>3139.65</b>	<b>2517.23</b>	<b>80.18</b>	<b>1567.83</b>	<b>1438.88</b>	<b>91.77</b>	<b>4707.48</b>	<b>3956.11</b>	<b>84.04</b>
36	BGVV (PNB)	236.05	149.31	63.25	401.34	149.08	37.15	96.53	75.15	77.85	733.92	373.54	50.90	259.86	224.12	86.25	993.78	597.66	60.14
37	PBGB (UCO)	752.36	434.72	57.78	735.43	416.04	56.57	58.52	46.18	78.91	1546.31	896.94	58.01	106.92	92.14	86.18	1653.23	989.08	59.83
38	UBKGB (CBI)	375.10	175.87	46.89	7.38	3.11	42.14	11.76	4.78	40.65	394.24	183.76	46.61	63.86	46.84	73.35	458.10	230.60	50.34
	<b>Total RRB</b>	<b>1363.51</b>	<b>759.90</b>	<b>55.73</b>	<b>1144.15</b>	<b>568.23</b>	<b>49.66</b>	<b>166.81</b>	<b>126.11</b>	<b>75.60</b>	<b>2674.47</b>	<b>1454.24</b>	<b>54.37</b>	<b>430.64</b>	<b>363.10</b>	<b>84.32</b>	<b>3105.11</b>	<b>1817.34</b>	<b>58.53</b>
39	WB State Co-Op Bank Ltd.	4536.98	3007.84	66.30	266.54	180.43	67.69	524.86	383.58	73.08	5328.38	3571.85	67.03	837.32	622.92	74.39	6165.70	4194.77	68.03
40	WBSCARD Bank Ltd.	532.24	82.35	15.47	81.16	3.19	3.93	109.57	6.46	5.90	722.97	92.00	12.73	0.00	0.00	#DIV/0!	722.97	92.00	12.73
	<b>Total Co-Optv</b>	<b>5069.22</b>	<b>3090.19</b>	<b>60.96</b>	<b>347.70</b>	<b>183.62</b>	<b>52.81</b>	<b>634.43</b>	<b>390.04</b>	<b>61.48</b>	<b>6051.35</b>	<b>3663.85</b>	<b>60.55</b>	<b>837.32</b>	<b>622.92</b>	<b>74.39</b>	<b>6888.67</b>	<b>4286.77</b>	<b>62.23</b>
	<b>Grand Total</b>	<b>13954.79</b>	<b>8340.06</b>	<b>59.76</b>	<b>13499.13</b>	<b>7231.58</b>	<b>53.57</b>	<b>4278.45</b>	<b>2476.05</b>	<b>57.87</b>	<b>31732.37</b>	<b>18047.68</b>	<b>56.87</b>	<b>33101.63</b>	<b>19835.23</b>	<b>59.92</b>	<b>64834.00</b>	<b>37882.90</b>	<b>58.43</b>

## **STATUS OF PDR CASES AS ON 31.12.2020:**

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 139<sup>th</sup> SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.12.2020 there are 5220 PDR cases pending amounting Rs. 342.80 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
<b>30.09.2018</b>	<b>14856</b>	<b>189.70</b>	<b>4974</b>	<b>35.02</b>
31.03.2019	14429	226.57	4921	47.96
<b>30.09.2019</b>	<b>7623</b>	<b>394.18</b>	<b>1802</b>	<b>25.67</b>
31.03.2020	8101	379.57	2134	29.17
<b>31.12.2020</b>	<b>7404</b>	<b>373.54</b>	<b>2184</b>	<b>30.74</b>

## **Recovery under SARFAESI Act, 2002**

During 146<sup>th</sup> 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 1977 loan accounts as reported as on December, 2020. The District wise details are as given hereunder.

District wise pending DM's permission under SARFAESI as on 31.12.2020						
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	0	0	0
2	Bankura	0	3	5	19	27
3	Birbhum	2	2	7	26	37
4	Coochbehar	0	3	2	17	22
5	Dakshin Dinajpur	0	3	5	48	56
6	Darjeeling	1	2	16	33	52
7	Hooghly	17	8	22	94	141
8	Howrah	2	6	54	102	164
9	Jalpaiguri	0	0	1	16	17
10	Jhargram	0	0	0	3	3
11	Kalimpong	0	0	0	0	0
12	Kolkata	2	0	62	170	234
13	Malda	4	0	17	76	97
14	Murshidabad	0	14	76	108	198
15	Nadia	0	0	19	44	63
16	Paschim Burdwan	2	5	28	49	84
17	Purba Burdwan	6	8	13	60	87
18	Paschim Medinipur	0	2	8	40	50
19	Purba Medinipur	0	4	8	54	66
20	Purulia	2	2	3	16	23
21	Uttar Dinajpur	0	1	1	32	34
22	24 Pgs. (N)	4	17	84	93	198
23	24 Pgs. (S)	10	8	31	275	324
<b>Total</b>		<b>52</b>	<b>88</b>	<b>462</b>	<b>1375</b>	<b>1977</b>

## AGENDA-14

### Review of functioning of RSETIs & setting up of 5 new RSETIs:

As per Ministry of Rural Development, Govt of India guidelines, each district should have a RSETI. The following 4 new districts i.e Alipurduar, Jhargram, Kalimping & Paschim Bardhaman have been formed in the state on 25.06.2014, 04.04.2017, 14.02.2017 & 07.04.2017 respectively where one RSETI is required to be set up in each district. Besides, Central Bank of India have shifted a RSETI from GTA Darjeeling to Siliguri M.P. SLBC is proposing the important issue of setting up 5 (five) RSETIs at the aforesaid 5 (five) districts either by the lead bank or by any other banks, mutually agreed upon in the house.

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, DakshinDinajpur, Howrah, Purulia, 24 Pgs (S), Uttar Dinajpur, PurbaMedinipur
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 31.12.2020 is given hereunder:**

Period	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage out of settlement
April-Dec, 19	<b>360</b>	<b>9730</b>	<b>4370</b>	<b>44.91</b>	<b>61.77</b>
<b>April-Dec, 20</b>	<b>80</b>	<b>1723</b>	<b>153</b>	<b>8.88</b>	<b>65.13</b>
Cumulative, Dec, 19	4498	119328	87246	73.11	59.29
<b>Cumulative, Dec, 20</b>	<b>4683</b>	<b>123897</b>	<b>91172</b>	<b>73.59</b>	<b>59.60</b>

RSETIs with above 80% settlement (West Midnapur, 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.

RSETI wise settlement & credit linkage % upto 31.12.2020 since inception (Cummulative)											
Sr. No.	RSETI Name	Sponsored Bank	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Settlement %	Credit Linkage %
					Bank	Own	Total				
1	Birbhum (Bolpur)	Indian Bank	227	6683	3348	1196	4544	8	4552	68.11	73.68
2	West Midnapore (Debra)	Indian Bank	197	6295	3972	853	4825	251	5076	80.64	82.32
3	North 24 Parganas	Bank of India	264	6766	2999	2245	5244	124	5368	79.34	57.19
4	Coochbehar	Central Bank of India	136	3219	1209	1138	2347	34	2381	73.97	51.51
5	Darjeeling	Central Bank of India	109	2816	1392	741	2133	42	2175	77.24	65.26
6	Jalpaiguri	Central Bank of India	255	5325	3216	922	4138	221	4359	81.86	77.72
7	Purba Midnapore	Punjab National Bank	227	6557	2435	2221	4656	48	4704	71.74	52.30
8	Berhampore	Canara Bank	301	8721	3389	2912	6301	0	6301	72.25	53.79
9	Malda	State Bank of India	226	6691	2425	2045	4470	594	5064	75.68	54.25
10	Nadia (Haringhata)	State Bank of India	208	5420	1605	2023	3628	73	3701	68.28	44.24
11	Burdwan	UCO Bank	245	6295	2524	1803	4327	0	4327	68.74	58.33
12	Hooghly	UCO Bank	265	6733	3935	681	4616	0	4616	68.56	85.25
13	Howrah	UCO Bank	210	6093	4212	32	4244	1	4245	69.67	99.25
14	Bankura (Ranbahal)	Punjab National Bank	301	7140	2415	2103	4518	607	5125	71.78	53.45
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	202	5625	2664	1411	4075	206	4281	76.11	65.37
16	Howrah	Punjab National Bank	617	15597	3167	9477	12644	634	13278	85.13	25.05
17	Purulia	Punjab National Bank	180	4650	1624	889	2513	0	2513	54.04	64.62
18	South 24 Parganas	Punjab National Bank	302	8009	4005	1037	5042	118	5160	64.43	79.43
19	Uttar Dinajpur	Punjab National Bank	211	5262	1994	1880	3874	72	3946	74.99	51.47
	<b>Total</b>		<b>4683</b>	<b>123897</b>	<b>52530</b>	<b>35609</b>	<b>88139</b>	<b>3033</b>	<b>91172</b>	<b>73.59</b>	<b>59.60</b>

RSETI wise settlement & credit linkage % during FY 2020-21 (01.04.2020 to 31.12.2020)											
Sr. No.	RSETI Name	Sponsored bank	No of Programs	Total Trained	Self Employed			Wage Employe	Total Settlement	Settlement %	Credit Linkage %
					Bank	Own	Total				
1	Birbhum (Bolpur)	Indian Bank	3	90	0	0	0	0	0	0.00	0.00
2	West Midnapore (Debra)	Indian Bank	3	54	0	0	0	0	0	0.00	0.00
3	North 24 Parganas	Bank of India	4	65	0	0	0	0	0	0.00	0.00
4	Coochbehar	Central Bank of India	4	80	31	20	51	0	51	63.75	60.78
5	Darjeeling	Central Bank of India	3	44	0	0	0	0	0	0.00	0.00
6	Jalpaiguri	Central Bank of India	1	14	0	0	0	0	0	0.00	0.00
7	Purba Midnapore	Punjab National Bank	3	65	0	0	0	0	0	0.00	0.00
8	Berhampore	Canara Bank	6	135	23	0	23	0	23	17.04	100.00
9	Malda	State Bank of India	7	109	9	17	26	0	26	23.85	34.62
10	Nadia (Haringhata)	State Bank of India	1	15	0	0	0	0	0	0.00	0.00
11	Burdwan	UCO Bank	8	190	0	0	0	0	0	0.00	0.00
12	Hooghly	UCO Bank	4	76	0	0	0	0	0	0.00	0.00
13	Howrah	UCO Bank	6	144	0	0	0	0	0	0.00	0.00
14	Bankura (Ranbahal)	Punjab National Bank	6	136	0	0	0	0	0	0.00	0.00
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	3	76	6	0	6	0	6	7.89	100.00
16	Howrah	Punjab National Bank	13	337	15	12	27	1	28	8.31	55.56
17	Purulia	Punjab National Bank	2	47	0	0	0	0	0	0.00	0.00
18	Uttar Dinajpur	Punjab National Bank	3	46	15	4	19	0	19	41.30	78.95
	<b>Total</b>		<b>80</b>	<b>1723</b>	<b>99</b>	<b>53</b>	<b>152</b>	<b>1</b>	<b>153</b>	<b>8.88</b>	<b>65.13</b>

## AGENDA- 15

### Social Security Schemes (Including PMJDY A/c's, PMSBY, PMJJBY & APY etc.)

Department of Financial Services (DFS), GoI has shared the concerns raised in the PRAGATI meeting in respect of implementation of PMJJBY and PMSBY schemes with RBI. Accordingly, Banks are advised to take the following actions for increasing the coverage and spreading awareness among target beneficiaries under these schemes:

- Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of social security schemes.
- Streamline processes and leverage technology to speed up claim settlement process and improve outreach.
- Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY.
- Use SMS and other digital platforms to make account holders aware of the schemes and also seek auto debit mandate from them
- Leverage Marketing Channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY.
- Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment.
- 

Further, the recently launched National Strategy for Financial Inclusion (NSFI): 2019-24, which sets forth the vision and key objectives of the Financial Inclusion policies in India to expand the reach and sustain the efforts through a broad convergence of action involving all the stakeholders in the financial sector, has also envisaged that "Every willing and eligible adult who has been enrolled under PMJDY (including the young adults who have recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension schemes like APY etc.

The sub-committee of SLBC on Financial Inclusion will deliberate upon the issues/concerns associated with the enrolment of PMJDY customers in the insurance schemes of PMJJBY, PMSBY and Pension scheme of APY and actionable plan will be shared among the member banks as well as LDMs for successful implementation of those schemes.

### Comparison of PMJDY Accounts as on 31.12.2020 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2019	38773854	18282.29	4111859
<b>31.12.2019</b>	<b>35908845</b>	<b>12950.83</b>	<b>3218810</b>
31.03.2020	36646275	13473.64	3190693
<b>31.12.2020</b>	<b>39686422</b>	<b>12839.51</b>	<b>2266732</b>

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2019	29839630	28538891
<b>31.12.2019</b>	<b>29280296</b>	<b>28295405</b>
31.03.2020	25019200	28627762
<b>31.12.2020</b>	<b>24979485</b>	<b>31467593</b>



Bank wise cumulative report of PMJDY Accounts as on 31.12.2020										
										(Amount in Crore)
Sr. No.	Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Acc	Rupay Card Issued	Aadhaar Seeded
1	Bank of Baroda	1386801	755286	936787	1205300	2142087	528.01	78270	2028460	1999770
2	Bank of India	1149536	256838	612382	793992	1406374	502.98	118808	1160731	1288686
3	Bank of Maharashtra	6541	19335	14213	11663	25876	9.75	6663	20487	21996
4	Canara Bank	515433	122642	282075	356000	638075	219.95	38321	200931	520061
5	Central Bank of India	886734	76200	404237	558697	962934	246.17	116858	635633	808482
6	Indian Bank	2539553	457923	1279186	1718290	2997476	1204.07	17888	1328349	2615173
7	Indian Overseas Bank	101868	170706	122401	150173	272574	89.94	23841	253443	217513
8	Punjab & Sind Bank	2311	13731	9314	6728	16042	11.49	88	15081	11318
9	Punjab National Bank	6274230	2171904	3984530	4461604	8446134	2750.19	687690	3340324	7086502
10	State Bank of India	8339911	6426024	6770722	7995213	14765935	4869.10	260766	14091324	10820388
11	UCO Bank	820903	408182	510678	718407	1229085	367.19	109834	537500	993236
12	Union Bank of India	405050	182918	262747	325221	587968	151.99	95530	282653	495585
	<b>Sub Total of PSU Banks</b>	<b>22428871</b>	<b>11061689</b>	<b>15189272</b>	<b>18301288</b>	<b>33490560</b>	<b>10950.82</b>	<b>1554557</b>	<b>23894916</b>	<b>26878710</b>
13	Axis Bank Ltd	1595	26992	18635	9952	28587	10.32	5476	23663	19988
14	City Union Bank Ltd	0	78	58	20	78	0.03	6	70	34
15	Federal Bank Ltd	1082	3059	2868	1273	4141	1.57	899	1776	2714
16	HDFC Bank Ltd	7478	117292	17650	107120	124770	20.26	10167	124758	47415
17	ICICI Bank Ltd	25907	17655	23434	20128	43562	5.86	15284	43562	34056
18	IDBI Bank Ltd.	6046	24443	17510	12979	30489	10.23	2364	23791	22332
19	IndusInd Bank Ltd	253	9513	7515	2251	9766	1.14	1578	8842	8461
20	Jammu & Kashmir Bank Ltd	0	240	165	75	240	0.09	31	238	131
21	Karur Vysya Bank	614	973	931	656	1587	0.31	235	1576	1130
22	Kotak Mahindra Bank Ltd	136	737	640	233	873	0.15	285	87	293
23	Lakshmi Vilas Bank Ltd	31	25	28	28	56	0.01	6	45	21
24	South Indian Bank Ltd	8	288	134	162	296	0.11	33	189	219
25	Yes Bank Ltd	2	61	52	11	63	0.01	5	60	45
	<b>Sub Total of PVT Banks</b>	<b>43152</b>	<b>201356</b>	<b>89620</b>	<b>154888</b>	<b>244508</b>	<b>50.08</b>	<b>36369</b>	<b>228657</b>	<b>136839</b>
26	BGVB (PNB)	4403380	42706	1942781	2503305	4446086	1380.24	485197	414830	3224780
27	PBGB (UCO)	916646	136254	367739	685161	1052900	298.81	146561	21750	844109
28	UBKGB (CBI)	316412	135956	201034	251334	452368	159.56	44048	419332	383155
	<b>Sub Total of RRBs</b>	<b>5636438</b>	<b>314916</b>	<b>2511554</b>	<b>3439800</b>	<b>5951354</b>	<b>1838.61</b>	<b>675806</b>	<b>855912</b>	<b>4452044</b>
	<b>Grand Total</b>	<b>28108461</b>	<b>11577961</b>	<b>17790446</b>	<b>21895976</b>	<b>39686422</b>	<b>12839.51</b>	<b>2266732</b>	<b>24979485</b>	<b>31467593</b>

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2019	5517547	1178923	1040846	7737316
<b>31.12.2019</b>	<b>8447785</b>	<b>1819363</b>	<b>1507449</b>	<b>11774597</b>
31.03.2020	10227585	2686728	1509104	13481007
<b>31.12.2020</b>	<b>11939070</b>	<b>3378847</b>	<b>2402361</b>	<b>17720278</b>

### Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.2019	PMSBY	3008	2456	292	261
	PMJJBY	4901	4274	417	204
<b>31.12.2019</b>	<b>PMSBY</b>	<b>2395</b>	<b>1792</b>	<b>260</b>	<b>338</b>
	<b>PMJJBY</b>	<b>5747</b>	<b>5200</b>	<b>327</b>	<b>217</b>
31.03.2020	PMSBY	1888	1344	266	281
	PMJJBY	6278	5642	398	240
<b>31.12.2020</b>	<b>PMSBY</b>	<b>2133</b>	<b>1507</b>	<b>165</b>	<b>461</b>
	<b>PMJJBY</b>	<b>6267</b>	<b>5738</b>	<b>263</b>	<b>266</b>

## 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 2<sup>nd</sup> 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 405639 number of APY (Achievement is 92.54%).

Bank wise progress report in Social Security Schemes as on 31.12.2020					
Sr. No.	Bank Name	New Enrolment + Renewal (Number)		APY(No.)	
		PMJBY	PMSBY	New Enrolment in 2020-21	Cummulative Enrolment at the end of the Quarter
1	Bank of Baroda	118870	659420	9475	31733
2	Bank of India	166859	564919	28151	108336
3	Bank of Maharashtra	5445	16318	151	7549
4	Canara Bank	77731	307474	10488	60402
5	Central Bank of India	142966	361345	40901	202361
6	Indian Bank	263240	278757	18423	382326
7	Indian Overseas Bank	47779	137682	8336	11808
8	Punjab & Sind Bank	4811	21184	72	72
9	Punjab National Bank	401870	2310686	21359	401526
10	State Bank of India	1735291	5830372	182910	766132
11	UCO Bank	83318	230957	4494	42913
12	Union Bank of India	66350	258085	1703	53799
	<b>Sub total of PSU Banks</b>	<b>3114530</b>	<b>10977199</b>	<b>326463</b>	<b>2068957</b>
13	Axis Bank Ltd	11358	40315	10620	55150
14	Bandhan Bank	0	0	3704	6855
15	Catholic Syrian Bank	0	0	6	48
16	City Union Bank Ltd	147	367	0	0
17	Dhanlaxmi Bank Ltd.	143	65	5	6
18	ESAF SF Bank	0	0	6	48
19	Federal Bank Ltd	1805	4559	0	0
20	HDFC Bank Ltd	35456	70804	3843	22680
21	ICICI Bank Ltd	13738	33595	0	3181
22	IDBI Bank Ltd.	20184	71260	1537	78467
23	IDFC Bank Ltd.	365	1621	0	0
24	IndusInd Bank Ltd	236	8030	0	0
25	Jammu & Kashmir Bank Ltd	23	45	0	0
26	Karnataka Bank Ltd.	0	0	27	1218
27	Karur Vysya Bank	1529	2361	166	221
28	Kotak Mahindra Bank Ltd	3432	5039	12	429
29	Lakshmi Vilas Bank Ltd	36	107	0	0
30	RBL Bank Ltd	67	119	1	1
31	South Indian Bank Ltd	964	1819	0	0
32	Tamilnadu Mercantile Bank	268	468	0	0
33	Yes Bank Ltd	232	296	0	0
	<b>Sub Total of PVT Banks</b>	<b>89983</b>	<b>240870</b>	<b>19927</b>	<b>168304</b>
34	BGVB (PNB)	56564	390088	41824	82794
35	PBGB (UCO)	63225	172694	5705	31258
36	UBKGB (CBI)	46782	129987	11593	50921
	<b>Sub Total of RRBs</b>	<b>166571</b>	<b>692769</b>	<b>59122</b>	<b>164973</b>
37	WB State Co-Op Bank Ltd.	7763	28232	127	127
	<b>Grand Total</b>	<b>3378847</b>	<b>11939070</b>	<b>405639</b>	<b>2402361</b>

## 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 & DLRC 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 within 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

### Set up a SOP on coordination between the FLCs run by Lead District Offices of different Banks and the Financial Literacy Intervention under NRLM by WBSRLM.

As per RBI Master Circular No.RBI/2020-2021/39, FIDD.GSSD.CO.BC No.06/09.01.01/2020-21 dated 18.09.2020 through which under Clause no.12, it was stipulated that ".....Financial Literacy Centres (FLCs) established by various Banks may coordinate with respective SRLMs and utilize the services of FL-CRPs to conduct village level Camps on Financial Literacy".

During the discussion held in 131<sup>st</sup> SLBC Meeting held on 21.12.2015 requiring the need for deeper penetration of such literacy campaigns to the grass-root level to reach to the poor and vulnerable section of community for meaningful and effective financial inclusion, as well as a need for institutionalisation of the process where details of progress can also be collated.

SHGs and their Federations as an institution of the poor, especially women, has gained a spectacular command in the rural areas over the years. The Gram Panchayat level Federations of SHGs, or "Sangha Samabay" happens to be an effective resource, both in terms of penetration,

outreach and acceptability to the rural community. Under the circumstances, Banks may utilise this institutional mechanism and strategies to reach the target group through the Sangha Samabay for conducting Financial Literacy Camps on a periodical basis depending on resources available for the same.

Sanghas can act as counselling centres for financial inclusion initiatives by the Banks in a structured manner and format as formulated by the Banks, according to their need against a reasonable fee. District wise number of Sanghas functioning in the State, with the number of SHGs and its members under their fold is annexed below. At present 5325 RSETI trained community cadres named as Financial Literacy- Community Resource Persons (FL-CRPs) have been serving at Gram Panchayat level in 23 districts under 3341 GP level SHG Federations.

FL-CRPs can provide faculty support, arrange for logistic support such as organising the target group of SHG members, providing the venue for the Literacy Camps at the Sangha building, under the leadership of the Sangha Samabay.

There are 3341 GP level Federation of SHGs in the State in different districts, which can act as Nodal Points for the Banks for conducting financial literacy programme due to their easy & established communication system with the target groups.

Sl	District	No. of SHGs as on Nov 20 (under NRLM)	No. of SHG members	No. of Sangha Samabay	No. of FL-CRPs
1	Alipurduar	20,631	2,14,268	66	95
2	Bankura	46,160	4,97,899	190	394
3	Birbhum	52,015	5,33,800	167	271
4	Cooch Behar	47,783	5,12,101	128	252
5	Dakshin Dinajpur	19,230	2,04,965	64	188
6	Darjeeling	4,366	40,778	70	72
7	Hooghly	41,540	4,15,004	207	207
8	Howrah	37,017	4,00,036	157	262
9	Jalpaiguri	29,842	3,13,274	80	154
10	Jhargram	17,108	1,69,840	79	0
11	Kalimpong	2,163	19,602	42	63
12	Malda	52,494	5,49,107	146	286
13	Murshidabad	85,456	8,81,832	250	468
14	Nadia	42,461	4,34,673	185	361
15	North 24 Pargana	48,014	4,79,914	199	355
16	Paschim Bardhaman	8,222	85,121	62	94
17	Paschim Medinipur	49,260	4,96,489	211	248
18	Purba Bardhaman	39,343	4,04,655	215	321
19	Purba Medinipur	75,768	7,61,161	223	257
20	Purulia	36,922	3,95,126	170	397
21	South 24 Pargana	71,987	8,26,558	310	511
22	Siliguri (MPS)	8,043	87,466	22	44
23	Uttar Dinajpur	30,805	2,97,654	98	25
	<b>Total</b>	<b>8,66,630</b>	<b>90,21,323</b>	<b>3341</b>	<b>5325</b>

On the other hand the Lead District Managers (LDMs) may coordinate with the District Project Directors DRDCs, updates the database of the FL-CRPs available at GP level of that district and organise the Financial Literacy Camps jointly with concurrence from DRDC. The cost of holding such literacy camps may kindly be borne by the LDMs, FL-CRPs may also be paid an agreed amount of fees for their faculty support and or for the venue. Considering the SHG membership of almost 90 lakhs poor households, the penetration and outreach of Financial Literacy can go a long way with the coordination with the FL-CRPs. We propose for finalization of such commercials before the house so that FLCs run by the Banks/LDMs start organising Financial Literacy Camps in coordination with DRDCs and FL-CRPs.

## AGENDA- 18

### Miscellaneous

#### Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements

Digitization of land records and linking the digital land record data base with banks and financial institutions will result in creation of online charges in digital land records and facilitate quick processing and sanction of agricultural loans by the banks. In this regard, Department of Land Resources, MoRD, Govt. of India, have requested State/UT Governments (i) to create standardized Open APIs with relevant safeguards to enable access of real time digital land records and (ii) finalize the modalities for entry of loan/charges against parcel of land in consultation with banking institutions to facilitate linking of land record database with banks and financial institutions. On receipt of one letter from DFS, ministry of Finance, GoI regarding the same subject matter, SLBC desk has already requested the GoWB to complete the process of digitization of land records and giving access of the digital land records data base to the banks enabling them to create online charge for sanction of loans.

#### Timely submission of data by banks, adhering to the schedule of SLBC meeting)

<b>Status of SLBC report submitted by Banks for December, 2020</b>			
<b>Sr. No.</b>	<b>Bank</b>	<b>Status</b>	<b>Received On</b>
1	Bank of Baroda	Submitted	29.01.2021
2	Bank of India	Submitted	03.02.2021
3	Bank of Maharashtra	Submitted	30.01.2021
4	Canara Bank	Submitted	30.01.2021
5	Central Bank of India	Submitted	29.01.2021
6	Indian Bank	Submitted	05.02.2021
7	IOB	Submitted	01.02.2021
8	PNB	Submitted	20.01.2021
9	Punjab & Sind Bank	Submitted	01.02.2021
10	SBI	Submitted	30.01.2021
11	UCO	Submitted	21.01.2021
12	Union Bank of India	Submitted	28.01.2021
13	Axis Bank	Submitted	20.01.2021
14	Bandhan Bank	Submitted	02.01.2021
15	Catholic Syrian Bank Ltd.	Submitted	31.01.2021
16	Dhanlaxmi Bank Ltd.	Submitted	01.02.2021
17	ESAF SF Bank	Submitted	28.01.2021
18	Federal Bank	Submitted	21.01.2021
19	HDFC Bank	Submitted	20.01.2021
20	ICICI	Submitted	22.01.2021
21	IDBI	Submitted	22.01.2021
22	IDFC	Submitted	01.02.2021
23	Indusind Bank	Submitted	22.01.2021
24	Jana Small Finance Bank	Submitted	15.01.2021
25	Karnataka Bank Ltd.	Submitted	30.01.2021
26	Karur Vysya Bank	Submitted	05.02.2021
27	Kotak Mahindra Bank	Submitted	02.02.2021
28	Lakshmi Vilas Bank	Submitted	30.01.2021
29	Ratnakar Bank Ltd	Submitted	01.02.2021
30	South Indian Bank Ltd.	Submitted	25.01.2021
31	SIDBI	Submitted	05.02.2021
32	Tamilnad Mercantile Bank	Submitted	29.01.2021
33	Ujjivan Small Finance Bank	Submitted	28.01.2021
34	Utkarsh Small Finance Bank	Submitted	19.01.2021
35	YES Bank	Submitted	20.01.2021
36	BGVB (PNB)	Submitted	20.01.2021
37	PBGB (UCO)	Submitted	18.01.2021
38	UBKGB (CBI)	Submitted	20.01.2021
39	WB State Co-Op Bank Ltd.	Submitted	28.01.2021
40	WBSCARD Bank Ltd.	Submitted	27.01.2021