



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

मार्च, 2021 की तिमाही समीक्षा हेतु राज्य स्तरीय बैंकर्स समिति की 152 वां बैठक

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

State Level Bankers' Committee for West Bengal

Executive Summary of Agenda Notes

152nd SLBC MEETING FOR QUARTERLY REVIEW OF MARCH, 2021

दिनांक/Date : 22.06.2021

स्थान: कोलकाता

समय / Time : 11.00 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 152ndSLBC Meeting

AGENDA: 1

Confirmation of the minutes for 151stSLBC meeting dated 24.02.2021

The proceedings and action points of 151stSLBC Meeting for West Bengal held in Kolkata on 24th of February, 2021 through VC was circulated under cover of Convener Bank's letter to the members on 01.03.2021. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 151stSLBC meeting dated 24.02.2021

The Action Taken Report (ATR) for the major action points as emerged in the 151stSLBC meeting dated 24.02.2021 are given below.

Sr.	Action Points	Action taken for compliance
1.	<p>Banks are to ensure that the systemic reclassification of their existing loan portfolio in line with the latest guidelines on MSME classification issued by RBI for proper reflection of their achievement in this sector, boosting up the level MSME lending post reclassification.</p> <p>Lead District Managers are to play a proactive role for attaining the threshold level of 40% CD Ratio in the District.</p> <p>All Member Banks are to rise to this occasion and contribute to a greater extent towards credit growth in order to increase the CD Ratio of the State.</p>	<p>Achievement under MSME sector is Rs. 87166 Crore (97% of ACP target) as on 31.03.2021 against Rs. 69408 Crore as on 31.03.2020. Substantial growth has been observed as all banks together disbursed Rs. 30106 Crore during the last quarter of the FY 2020-21. All member banks have ensured the completion of the process of MSME reclassification in line with RBI circular.</p> <p>CD ratio in the state has increased to 60.79% as on 31.03.2021 against 60.21% as on 31.03.2020. Besides, Murshidabad & Kalimpong districts have attained their threshold level of 40% CD ratio at the end of 31.03.2021.</p> <p>In calendar year 2020-21, at the national level Credit-Deposit (CD) ratio has consistently declined as credit growth affected amid Covid-19 pandemic. However, the state of West Bengal has witnessed a growth in CD ratio.</p>
2.	<p>Banks are to play a more proactive role in order to increase Agriculture Lending to achieve ACP target for FY 2020-21.</p> <p>Banks are to give due attention for lending in various segments of agriculture like Fisheries and Animal Husbandry etc. for better performance in this sector.</p>	<p>Agriculture Lending increased to Rs. 57008 Crore (74% of ACP target) as on 31.03.2021 as against Rs. 49066 Crore as on 31.03.2020.</p> <p>All banks have financed Rs. 1430 Crore in Animal Husbandry and Rs. 407 Crore in Fishery during the FY 2020-21 together.</p>

<p>3.</p>	<p>Banks are to push up the average lending in KCCs in term of accelerating the disbursement in Agriculture sector.</p> <p>Banks are to focus on ARD & Fishery proposals for strengthening and uplifting the socio-economic conditions of the rural poor people of the State in order to achieve the ACP target.</p> <p>Banks are to explore the Potato Procurement Policy 2021 in order to augment their agriculture lending as it would be their familiar domain of Cold Storage financing having low level of risk from security point of view.</p>	<p>Average ticket size of disbursement figure was Rs. 33990/- in June, 2020 which has increased subsequently over the quarters and reached to Rs. 45338/- per KCC account as on 31.03.2021.</p> <p>All PSUs, RRBs & Co-Op Banks together sanctioned working capital finance to 18523 no of ARD proposals amounting Rs. 112 Crore and 6904 no of Fishery proposals amounting Rs. 94 Crore.</p> <p>A substantial growth has been registered as all banks together disbursed Rs. 24530 Crore during the last quarter of the FY 2020-21 in agriculture on account of fresh lending including lending to Cold storages.</p>
<p>4.</p>	<p>Banks are to entertain SHGs by disbursing the undrawn amount by end of the financial year 2020-21. Besides, Banks are to sanction fresh SHG loans and disbursed thereon by the end of the FY 2020-21.</p> <p>Under NULM, Banks are to involve the process of monitoring progress in financing NULM groups.</p> <p>Banks are to push up the average disbursement of the SHG account which will reflect the overall position of the State.</p>	<p>Under NRLM, all banks together have disbursed 921749 no of proposals (150% of ACP) amounting Rs. 11914 Crore (80% of ACP) during the FY 2020-21 as against Rs. 9191 Crore covering 538259 no of groups during the FY 2019-20. It is worth mentioning here that our State has achieved 100% disbursement and outstanding target as well for FY 2020-21 as per the target set by NRLM, MORD, GOI.</p> <p>Under NULM, all banks together have disbursed Rs. 98 Crore covering 7487 no of SHG, SEP-I & SEP-G borrowers during the FY 2020-21 as against Rs. 120 Crore covering 8344 no of SHG, SEP-I & SEP-G borrowers during the FY 2019-20.</p> <p>Average disbursement figure rose to Rs. 1.29 lakh per SHG group as on 31.03.2021 from 0.99 lakh upto the half year ended September of the FY 2020-21.</p>
<p>5.</p>	<p>Banks are to conduct more Financial Literacy camps and awareness drive in the coming days as RBI has announced to form centre of financial learning in collaboration with the NGOs in 13 identified districts.</p>	<p>During the March, 2021 quarter, total 380 nos of special camps and 181 nos of target specific camps have been organized covering 22632 & 6068 nos of participants respectively.</p>
<p>6.</p>	<p>Banks are to provide special focus to make Nadia district as 100% digitally enabled with expanding & deepening of digital payment ecosystem by the extended time frame upto 31.03.2021 as per RBI directives.</p>	<p>As on 31.03.2021, 92.46% of SB A/c's in the district are covered with at least one digital mode, whereas in case of CA A/c's the achievement stands at 91.05%. In addition, in case of on boarding of merchants through POS/QR, the district has achieved 99% of its annual target as on 31.03.2021.</p>

7.	Sponsored banks are to energize RSETIs for performing better in terms of training, settlement & credit linkage. SLBC requested the GoWB for allotment of lands to Banks for setting up new RSETI building as most of the RSETIs are running in lease accommodation.	During the FY 2020-21, total 196 nos of training programs have been conducted by the 19 RSETIs covering 4290 nos of candidates with 72.40% settlement & 59.64% credit linkage. GoWB informed that some of the RSETIs have already been provided with suitable land and assured that the rest of the RSETIs will get the same accordingly.
8.	Banks & LDMS are to reenergize the Block & District level committees to keep more focused on periodical review of targets and other operational issues could be addressed at the field level promptly.	SLBC have already advised the LDMS to prepare annual calendar of the DCC/BLBC meetings in consultation of the DMs under intimation to RBI officials in charge of the respective district well in advance, to strengthen the BLBC forum with full participation of Banks & regular holding of meetings and also to upload the details of the meetings in the designated BLBC portal of Govt of West Bengal.

AGENDA – 3

Relief Measures extended by Banks in the areas affected by Yaas cyclone conforming to RBI guidelines related to “Natural Calamities”:

The Central, State and Local Authorities draw up programs on economic rehabilitation for the people affected by the occurrence of a natural calamity. The developmental role assigned to the banks warrant their active support in reviving the economic activities of those affected by the occurrence of a natural calamity. In terms of the National Disaster Management Framework, there are two funds constituted viz. National Disaster Response Fund (NDRF) and State Disaster Response Fund (SDRF) for providing relief in the affected areas. A slew of measures for relief are undertaken by the Sovereign (Central/State Government) from time to time to provide relief to the affected people including, inter alia, provision for input subsidies and financial assistance to farmers including small and marginal farmers.

The role of the Banks is to provide relief measure through rescheduling of existing loans and sanctioning fresh loans as per the emerging requirement of the borrowers. Bank’s role also consists need based restructuring of loans, extension of loan period, margin, security, sanction of new loan keeping in view the total liability of the borrower arising out of the old loan where the asset financed was damaged or lost as a result of the natural calamity and the new loan to be financed for creation/repair of such asset(s).

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 17-10-2018 for extending relief to the affected farmers through restructure of loans and need based finance on merit. The process may be completed at an early date 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 State was devastated by the Hailstorm & untimely pre-monsoon heavy rainfalls during 25.02.2019 to 21.04.2019 causing damages to the standing crops beyond the threshold yield. District Magistrates in seven (7) districts have issued Notifications for incident of natural calamity. Details are mentioned below:

Sl.	District Name	Notification No.	Notification Date	Blocks Affected	Mouza affected
1.	Bankura	336(14)/DMO	03.06.2019	2	184
2.	Birbhum	74(6)/C	30.05.2019	7	70
	Birbhum	49(6)/C	07.03.2019	3	51
3.	Hooghly	39/C/38	09.03.2019	18	1884
4.	Jhargram	138(12)/DM/JH/C	20.03.2019	2	228
5.	Nadia	86(12)/Relief	30.04.2019	1	40
6.	Paschim Medinipur	111(21)/RP(NOT)-V/6/DMD	07.03.2019	6	392
7.	Purba Medinipur	138(7)/XVII/DDM/2019	07.03.2019	12	1327

Later, in the wake of super cyclone Fani during 03.05.2019 to 04.05.2019 and due to heavy pre-monsoon rain fall on 15.05.2019 caused extensive damage to livestock and standing crops. District Magistrates in two (2) districts have issued Notifications for incident of natural calamity. Details are mentioned below:

Sl.	District Name	Notification No.	Notification Date	Blocks Affected	Mouza affected
1.	Jhargram	190(12)/DM/JH/C	30.05.2019	1	79
2.	Murshidabad	155(22)-C/En	06.06.2019	2	23

Due to flood caused by heavy rainfall & release of DVC Dam water during 30.09.2019 to 05.10.2019, District Magistrate of Howrah district had issued Notifications for incident of natural calamity.

Sl.	District Name	Notification No.	Notification Date	Blocks Affected	Mouza affected
1.	Howrah	1076/Agri	25.10.2019	2	34

In the wake of super cyclone Bulbul during 08.11.2019 to 10.11.2019 and due to heavy rainfall caused extensive damage of standing crops. District Magistrate of South 24 Parganas district had issued Notifications for incident of natural calamity.

Sl.	District Name	Notification No.	Notification Date	Blocks Affected	Mouza affected
1.	South 24 Parganas	2367 (38)	14.11.2019	30	2042

Again, in the last financial year the State was devastated by the super cyclone Amphan on 20.05.2020 & 21.05.2020 causing damages to the standing crops beyond the threshold yield. District Magistrates in ten (10) districts have issued Notifications for incident of natural calamity. The list of Notification orders is 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

Further, this year the State was devastated by the super cyclone Yaash during 24.05.2021 to 28.05.2021 caused extensive damage to livestock and standing crops. District Magistrates in Eight (8) districts have so far issued Notifications for incident of natural calamity. The list of Notification orders is furnished below:

Sr. No.	District Name	Notification No.	Date	Block affected	Mouza affected
1.	Hooghly	992 (12)	28.05.2021	18	1973
2.	Howrah	353 (17)/ DM / En	02.06.2021	6	89
3.	North 24 Parganas	62 (56) / D.Con (DM)	02.06.2021	9	200
4.	South 24 Parganas	313 (46) / CON / DM	01.06.2021	17	604
5.	Purba Medinipur	423 / XVII / DDM	02.06.2021	3	383
6.	Paschim Medinipur	227/1(37)/RP(NOT)-V/6/DMD	01.06.2021	21	5593
7.	Purba Burdwan	489 / DM	02.06.2021	6	404
8.	Malda	111 (5)	02.06.2021	11	948

All the above notification of the DMs was shared with the member banks in the districts by the LDMs and also with the State nodal officers of the member banks along with the RBI Master Direction Circular. The main notification order copies (as noted above) are also uploaded in the SLBC portal. **The member banks have not reported extension of relief to the affected farmers in the past despite being affected by cyclones like Fani, Bulbul and Amphan.** The concerned LDMs are also requested to discuss it as an agenda in the DCC meetings so that affected eligible borrowers get timely relief by way of restructuring/rescheduling of existing loans as well as fresh lending.

AGENDA – 4

Review of Credit Disbursement by Banks during the FY as on March, 2021 as per ACP 2020-21

All the banks operating in the State put together have disbursed Rs. 157403.40 crore in Priority Sector, i.e. 78.47% of the Annual target of Rs.200601.34 crore during the period from April to March of the current financial year 2020-21. The achievement was Rs. 136609.55 crore against Annual target of Rs. 148000 crore during the period from April to March of FY 2019-20 in Priority Sector.

Achievement under Agriculture sector is 73.81% amounting Rs. 57008.46 crore, the achievement in MSME sector is 96.60% amounting Rs. 87166.08 crore and achievement in Other Priority sector is 39.93% amounting Rs. 13228.86 crore as on 31.03.2021 which was Rs. 49066 crore, Rs. 69408 crore and Rs. 12136 crore in Agriculture, MSME & OPS sector respectively as on 31.03.2020.

Disbursement in Non-Priority sector is Rs. 205383.04crore i.e. 302.33% of the ACP of Rs. 67933.85 crore which results in overall disbursement of Rs.362786.44crore i.e. 135.10% of ACP of Rs.268535.19 crore as on 31.03.2021.

A comparative position of achievement in disbursement figure under ACP during FY 2020-21 with last 2 financial years is as under:

Sector	2018-19 (April-March)			2019-20 (April-March)			2020-21 (April-March)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	64071	45585	71	55000	49066	89	77236	57008	74
MSME	50000	56458	112	70000	69408	99	90237	87166	97
OPS	15890	16919	106	23000	12136	53	33128	13229	40
PRISEC	129961	118962	92	148000	130610	88	200601	157403	79

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 – 5

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

CD Ratio of the State stood at 60.79% as on 31.03.2021 whereas it was 60.21% on 31.03.2020. For calculation of CD Ratio of the State as on 31stMarch, 2021 the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Parameter	31.03.2021
Total Deposit (A)	938837.85
Total Advance utilized in the State (B=C+D)	563123.03
Out of which outstanding of credit sanctioned from the State (C)	480724.18
Credit sanctioned from outside State but utilized in West Bengal (D)	82398.85
RIDF Support (E)	7570.40
Total Advance to be reckoned (F=B+E)	570693.43
CD Ratio (F*100 / A)	60.79%

The national credit-deposit (CD) ratio consistently declined from 77.70% levels in March, 2019 to 76.40% in March, 2020 and 72.20% on March, 2021. But the state of West Bengal has experienced a positive growth on CD ratio from 60.21% on March, 2020 to 60.79% on March, 2021 on YOY basis.

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 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%.

Position of districts with less than 40 % CD Ratio

CD Ratio on	Hooghly	24 Parganas (N)
31.03.2020	29.22	33.86
30.06.2020	28.55	33.83
30.09.2020	31.46	32.79
31.12.2020	31.89	34.05
31.03.2021	27.08	35.01

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

District Wise CD Ratio of West Bengal as on 31.03.2021						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on March, 2020	CD Ratio as on March, 2021		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	41.66	5930.09	2857.17	48.18
2	Bankura	PNB	43.16	12402.00	5582.00	45.01
3	Birbhum	UCO	40.26	16282.43	6689.90	41.09
4	Coochbehar	CBI	69.95	8884.19	6873.23	77.36
5	Dakshin Dinajpur	PNB	57.44	4781.41	2974.53	62.21
6	Darjeeling	CBI	60.29	19931.75	12835.99	64.40
7	Hooghly	UCO	29.22	46667.63	12635.74	27.08
8	Howrah	UCO	41.60	41824.05	17505.85	41.86
9	Jalpaiguri	CBI	51.86	9087.37	5369.94	59.09
10	Jhargram	PNB	40.05	4453.11	1782.43	40.03
11	Kalimpong	SBI	39.26	1624.12	650.29	40.04
12	Kolkata	SBI	74.80	381363.20	244315.98	64.06
13	Malda	PNB	53.55	12195.30	6808.90	55.83
14	Murshidabad	PNB	53.75	21539.25	9179.27	42.62
15	Nadia	PNB	49.16	30112.50	15062.27	50.02
16	Paschim Burdwan	SBI	40.29	39694.02	16508.09	41.59
17	Paschim Medinipur	PNB	47.30	25617.13	11110.03	43.37
18	Purba Burdwan	UCO	44.01	28088.12	12801.17	45.58
19	Purba Medinipur	PNB	43.62	27727.39	11825.56	42.65
20	Purulia	PNB	43.94	8523.13	4652.07	54.58
21	Uttar Dinajpur	PNB	59.81	7406.61	4490.93	60.63
22	24 Pgs. (N)	Indian	33.86	147045.03	51476.54	35.01
23	24 Pgs. (S)	PNB	45.63	37658.02	16736.30	44.44
CD Ratio as on December, 2019			55.39	938837.85	480724.18	51.20
Amount sanctioned from outside State but fund utilised in the State of West Bengal					82398.85	
RIDF Support					7570.40	
Total Advances in the State					570693.43	
Credit Deposit Ratio			60.21			60.79

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 31.03.2021

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on March, 2020	As on March, 2021				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	65.67	33072.82	22917.87	69.30	0.00	69.30
2	Bank of India	48.65	35182.39	17303.94	49.18	0.00	49.18
3	Bank of Maharashtra	105.23	2273.96	2407.53	105.87	0.00	105.87
4	Canara Bank	64.18	27502.32	15582.26	56.66	0.00	56.66
5	Central Bank of India	32.82	24928.34	8256.08	33.12	0.00	33.12
6	Indian Bank	45.39	79390.00	29411.00	37.05	0.00	37.05
7	Indian Overseas Bank	49.17	14688.03	6457.11	43.96	0.00	43.96
8	Punjab National Bank	53.66	123601.70	54422.41	44.03	0.00	44.03
9	Punjab & Sind Bank	147.62	2305.70	3659.56	158.72	0.00	158.72
10	State Bank of India	48.20	225478.95	77603.47	34.42	31560.70	48.41
11	UCO Bank	45.63	37148.82	15174.56	40.85	0.00	40.85
12	Union Bank of India	75.73	30966.71	24792.77	80.06	0.00	80.06
Total PSU		58.36	636539.74	277988.56	43.67	31560.70	48.63
13	Axis Bank	65.75	49963.00	27262.00	54.56	0.00	54.56
14	Bandhan Bank	99.71	32480.63	29756.20	91.61	0.00	91.61
15	Catholic Syrian Bank Ltd.	31.22	58.95	30.21	51.25	0.00	51.25
16	Dhanlaxmi Bank Ltd.	185.42	70.64	142.99	202.42	0.00	202.42
17	ESAF SF Bank	0.00	28.15	49.39	175.45	0.00	175.45
18	Federal Bank	84.06	4249.90	3611.09	84.97	0.00	84.97
19	HDFC Bank	55.52	56059.98	29662.90	52.91	0.00	52.91
20	ICICI Bank	73.89	45582.10	30905.22	67.80	0.00	67.80
21	IDBI Bank	50.52	14955.51	5621.48	37.59	0.00	37.59
22	IDFC First Bank	298.24	2436.49	3816.47	156.64	0.00	156.64
23	Indusind Bank	226.84	10046.66	12585.45	125.27	0.00	125.27
24	Jana Small Finance Bank	70.47	1236.11	787.22	63.69	0.00	63.69
25	Karnataka Bank Ltd.	123.07	1334.75	1511.27	113.22	0.00	113.22
26	Karur Vysya Bank	114.75	1138.27	1072.70	94.24	0.00	94.24
27	Kotak Mahindra Bank	87.43	7856.32	6102.74	77.68	0.00	77.68
28	Lakshmi Vilas Bank (DBS)	0.00	168.36	1015.67	603.27	0.00	603.27
29	Ratnakar Bank Ltd	125.13	4262.45	4146.07	97.27	0.00	97.27
30	South Indian Bank Ltd.	156.43	1152.38	1358.94	117.92	0.00	117.92
31	SIDBI	#DIV/0!	0.00	115.24	#DIV/0!	0.00	#DIV/0!
32	Tamilnad Mercantile Bank	29.22	247.31	757.05	306.11	0.00	306.11
33	Ujjivan Small Finance Bank	243.02	959.13	2024.48	211.07	0.00	211.07
34	Utkarsh Small Finance Bank	66.00	139.34	64.75	46.47	0.00	46.47
35	YES Bank	108.88	7573.00	5413.02	71.48	0.00	71.48
Total PVT		78.80	241999.43	167812.55	69.34	0.00	69.34
36	BGVB (PNB)	99.31	17181.07	7034.19	40.94	10270.96	100.72
37	PBGB (UCO)	76.70	5900.54	3191.63	54.09	1832.38	85.14
38	UBKGB (CBI)	81.05	3518.91	2378.38	67.59	983.72	95.54
Total RRB		91.97	26600.52	12604.20	47.38	13087.06	96.58
39	WB State Co-Op Bank Ltd.	121.15	33458.96	21011.54	62.80	21428.98	126.84
40	WBSCARD Bank Ltd.	541.19	239.21	1307.33	546.52	99.95	588.30
Total Co-Optv		124.27	33698.17	22318.87	66.23	21528.93	130.12
Grand Total		66.77	938837.85	480724.18	51.20	66176.69	58.25
Amount sanctioned from outside State but fund utilised in the State of West Bengal				82398.85			
RIDF Support				7570.40			
Total Credit in the State				570693.43			
Credit Deposit Ratio		60.21			60.79		
Total Credit + Investment				636870.12			
Total Credit + Investment Deposit Ratio					67.84		

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

Negative trend is shown in 7 (seven) Districts (Hooghly, Jhargram, Kolkata, Murshidabad, Paschim Medinipur, Purba Medinipur and South 24 Parganas) as on March, 2021 in comparison to March, 2020. These districts must initiate remedial measures urgently to arrest the down trend with proper implementation of the action plan.

Sr.	District	As on 31.03.2020	As on 31.03.2021	Increase/Decrease	
				(+)	(-)
1.	Alipurduar	41.66	48.18	+	
2.	Bankura	43.16	45.01	+	
3.	Birbhum	40.26	41.09	+	
4.	Coochbehar	69.95	77.36	+	
5.	Dakshin Dinajpur	57.44	62.21	+	
6.	Darjeeling	60.29	64.40	+	
7.	Howrah	41.60	41.86	+	
8.	Jalpaiguri	51.86	59.09	+	
9.	Kalimpong	39.26	40.04	+	
10.	Malda	53.55	55.83	+	
11.	Nadia	49.16	50.02	+	
12.	Paschim Burdwan	40.29	41.59	+	
13.	Purba Burdwan	44.01	45.58	+	
14.	Purulia	43.94	54.58	+	
15.	Uttar Dinajpur	59.81	60.63	+	
16.	24 Pgs. (N)	33.86	35.01	+	
17.	Hooghly	29.22	27.08	-	
18.	Jhargram	40.05	40.03	-	
19.	Kolkata	74.80	64.06	-	
20.	Murshidabad	53.75	42.62	-	
21.	Paschim Medinipur	47.30	43.37	-	
22.	Purba Medinipur	43.62	42.65	-	
23.	24 Pgs. (S)	45.63	44.44	-	

AGENDA-6

Deployment of Credit in Agriculture including KCC:

The disbursement in Agriculture sector in last 6 (six) financial years are as follows,

Financial Year	Yearly Target (Cr.)	Achievement (Cr.)	% of Achievement
31.03.2016	43536	30930	71
31.03.2017	52551	34175	65
31.03.2018	59098	42232	71
31.03.2019	64071	45586	71
31.03.2020	55000	49066	89
31.03.2021	77236	57008	74

Agriculture in India is the essence of livelihood for around 60% of the population. Agriculture States in India are growing with super quality food grains and other food items. For some years, in India, an increase in population, an increase in Income, rural/urban migration and extension in rural per capita productivity has been recorded. West Bengal is the largest food grain producing state in India. It is known for its rice production, followed by Andhra Pradesh, Punjab, and Uttar Pradesh. Apart from rice production, it is famous for jute, sesame, tobacco, and tea too.

In West Bengal, total production of rice is 146.05 lakh tons with 2600 kilograms per hectare yield. West Bengal comes under rice producing states in India. West Bengal is engaged in fruit production including Mango, Litchi, Pineapple, Guava, and Orange. West Bengal is rich with food commodities; it produced almost all the items namely Cauliflower, Tomato, Cucurbits, Cabbage, Okra, and Brinjal. Rice, jute, and wheat are the main crops grown in West Bengal. In West Bengal, some spices produced namely Chilli, Ginger, Garlic, Coriander, and Turmeric. West Bengal comes under the top most agriculture states in India.

The Agriculture disbursement up to March, 2021 of the financial year 2020-21 is Rs. 57008 crore, which was Rs. 49066 crore upto the March 2020 of the financial year 2019-20. With Rs. 42541 crore deployments in Farm Credit at 75% 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 under 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 March, 2021

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture										% of Ach.
		Farm Credit		Agriculture Infrastructure		Agriculture Ancillary Activities		Total Agriculture				
		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	
1	Bank of Baroda	28850	495.00	3850	249.00	9965	512.00	161614	2338.72	42665	1256.00	53.70
2	Bank of India	119463	732.99	83	26.60	16827	982.18	258570	3388.23	136373	1741.77	51.41
3	Bank of Maharashtra	1112	14.05	0	0.00	914	0.23	8882	118.31	2026	14.28	12.07
4	Canara Bank	161081	1565.46	660	43.49	6921	260.91	307281	3666.39	168662	1869.86	51.00
5	Central Bank of India	93585	1401.14	10	4.65	400	158.33	264097	3143.48	93995	1564.12	49.76
6	Indian Bank	188513	1742.00	106	72.92	2983	1408.00	464108	5751.16	191602	3222.92	56.04
7	Indian Overseas Bank	11658	320.15	25	3.25	454	330.34	82861	1025.82	12137	653.74	63.73
8	Punjab National Bank	285320	4171.96	15266	960.97	5146	3767.12	999345	13774.24	305732	8900.05	64.61
9	Punjab & Sind Bank	0	0.00	0	0.00	113	21.29	12194	146.75	113	21.29	14.51
10	State Bank of India	440025	7148.99	42	37.05	24921	11.47	942479	12741.42	464988	7197.51	56.49
11	UCO Bank	177188	1762.77	410	100.24	19	8.47	284113	3584.30	177617	1871.48	52.21
12	Union Bank of India	23636	667.29	164	19.87	665	451.16	178848	2262.95	24465	1138.32	50.30
Total PSU		1530431	20021.80	20616	1518.04	69328	7911.50	3964392	51941.77	1620375	29451.34	56.70
13	Axis Bank	11412	375.22	4	0.98	1559	235.12	120023	1503.63	12975	611.32	40.66
14	Bandhan Bank	1260657	7986.43	161558	966.31	81754	412.44	349367	4074.15	1503969	9365.19	229.87
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	4396	8.84	0	0.00	0	0.00	0	0.00	4396	8.84	#DIV/0!
18	Federal Bank	16180	203.05	0	0.00	308	288.78	3400	44.40	16488	491.83	1107.67
19	HDFC Bank	18446	189.51	35	138.45	565	935.53	74338	939.05	19046	1263.49	134.55
20	ICICI Bank	54986	364.45	3	35.00	37	278.81	74563	905.91	55026	678.26	74.87
21	IDBI Bank	43286	249.26	311	19.53	202	16.15	60375	749.93	43799	284.94	38.00
22	IDFC First Bank	22242	66.71	0	0.00	0	0.00	0	0.00	22242	66.71	#DIV/0!
23	Indusind Bank	623662	1300.75	248310	318.87	13	91.56	14141	217.67	871985	1711.18	786.12
24	Jana Small Finance Bank	7630	33.88	0	0.00	0	0.00	1370	16.54	7630	33.88	204.89
25	Karnataka Bank Ltd.	8	1.88	7	5.64	365	32.08	236	7.80	380	39.60	507.55
26	Karur Vysya Bank	159	14.50	0	0.00	3	221.93	2590	30.13	162	236.43	784.79
27	Kotak Mahindra Bank	3369	67.90	4	0.64	163	223.18	1628	31.02	3536	291.72	940.39
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
29	Ratnakar Bank Ltd	202056	552.17	0	0.00	2	120.89	1146	15.19	202058	673.06	4430.18
30	South Indian Bank Ltd.	16	26.19	62	101.45	15	12.50	785	22.66	93	140.14	618.31
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	80894	320.29	0	0.00	0	0.00	29988	315.45	80894	320.29	101.53
34	Utkarsh Small Finance Bank	6567	22.28	0	0.00	0	0.00	0	0.00	6567	22.28	#DIV/0!
35	YES Bank	847	2.04	8	34.40	65	475.00	633	9.99	920	511.44	5121.49
Total PVT		2356813	11785.35	410302	1621.27	85051	3343.97	734584	8883.52	2852166	16750.60	188.56
36	BGVV (PNB)	426455	3087.07	2	7.85	206	3.18	698930	7643.06	426663	3098.10	40.53
37	PBGB (UCO)	92331	1840.81	0	0.00	7	7.60	147983	2078.39	92338	1848.41	88.93
38	UBKGB (CBI)	57427	508.57	7	0.12	0	0.00	135176	1548.44	57434	508.69	32.85
Total RRB		576213	5436.45	9	7.97	213	10.78	982089	11269.89	576435	5455.20	48.41
39	WB State Co-Op Bank Ltd.	1539918	5042.76	39	5.73	167	47.39	717584	5012.71	1540124	5095.88	101.66
40	WBSCARD Bank Ltd.	79322	255.44	0	0.00	0	0.00	53816	128.17	79322	255.44	199.30
Total Co-Optv		1619240	5298.20	39	5.73	167	47.39	771400	5140.88	1619446	5351.32	104.09
Grand Total		6082697	42541.80	430966	3153.01	154759	11313.64	6452465	77236.06	6668422	57008.46	73.81

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 on 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 15th 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 can get the report of Sanctioned against Sponsored cases. LDMs can also monitor the Bank / Block wise progress pertaining to their District through this portal.

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 31.03.2021:

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
31.03.2021	2018100	2261113	1441861	229511

Now, GoWB have inserted the 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 5.89 lakh proposals have been rejected by the member banks after according 14.41 lakh sanction of KCC leading to 2.29lakh cases of pendency at branch level of different banks.

A comparative position of target & achievement / Disbursement (including Renewal cases) under Kisan Credit Card (KCC) in West Bengal during FY 2020-21 with the last 6 (six) financial years.

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.03.2016	20,00,000	17,53,590	88
31.03.2017	17,00,000	16,34,533	96
31.03.2018	17,00,000	19,89,626	117
31.03.2019	20,00,000	21,65,443	109
31.03.2020	35,00,000	23,73,411	68
31.03.2021	46,00,000	26,08,512	57

Bank wise KCC position as on 31.03.2021											
(Amount in Crore)											
Sr. No.	Bank Name	Target (No.)	" Disbursement " during (01.04.2020 to 31.03.2021)				Total KCC disbursed during 01.04.2020 to 31.03.2021 (Fresh + Renewal)		% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 31.03.2021	
			Fresh Disbursement (01.04.2020 to 31.03.2021)		Renewal Cases (01.04.2020 to 31.03.2021)		No.	Amount		No.	Amount
			No.	Amount	No.	Amount					
1	Bank of Baroda	19000	4565	36.10	14990	101.00	19555	137.10	102.92	20560	145.20
2	Bank of India	202800	23601	366.09	63605	297.70	87206	663.79	43.00	187390	815.50
3	Bank of Maharashtra	1700	950	13.47	691	16.55	1641	30.02	96.53	1256	57.34
4	Canara Bank	61500	14357	59.80	6746.00	52.72	21103	112.52	34.31	42949	334.86
5	Central Bank of India	82000	8868	38.31	15565	62.50	24433	100.81	29.80	81142	447.32
6	Indian Bank	177450	90375	575.98	20321	99.13	110696	675.11	62.38	145026	714.21
7	Indian Overseas Bank	6400	1819	9.53	3434	20.59	5253	30.12	82.08	7638	42.14
8	Punjab National Bank	707900	141712	911.78	161702	1359.36	303414	2271.14	42.86	700887	4323.26
9	Punjab & Sind Bank	50	15	0.12	15	0.03	30	0.15	60.00	105	7.00
10	State Bank of India	610000	96054	768.21	115877	866.75	211931	1634.96	34.74	242377	1643.00
11	UCO Bank	136500	17670	69.98	12215	91.33	29885	161.31	21.89	93261	328.62
12	Union Bank of India	24600	6912	35.78	11778	82.18	18690	117.96	75.98	30749	367.10
Total PSU		2029900	406898	2885.15	426939	3049.84	833837	5934.99	41.08	1553340	9225.55
13	Axis Bank	32500	2300	256.03	0	0.00	2300	256.03	7.08	79981	697.99
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	1183	26.02	0	0.00	1183	26.02	422.50	1147	28.48
19	HDFC Bank	122300	18246	139.38	116	12.66	18362	152.04	15.01	142763	433.23
20	ICICI Bank	13000	1901	36.63	0	0.00	1901	36.63	14.62	3260	105.92
21	IDBI Bank	11000	250	2.17	7319	33.88	7569	36.05	68.81	11155	138.06
22	IDFC First Bank	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 (DBS)	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	707	1.63	0	0.00	707	1.63	#DIV/0!	1404	1.77
Total PVT		179100	24587	461.86	7435	46.54	32022	508.40	17.88	239711	1405.48
36	BGVB (PNB)	445800	86873	98.53	114812	360.51	201685	459.04	45.24	272739	682.58
37	PBGB (UCO)	78300	10131	59.65	35904	355.19	46035	414.84	58.79	76589	540.42
38	UBKGB (CBI)	66900	11068	40.65	8226	127.01	19294	167.66	28.84	74600	736.39
Total RRB		591000	108072	198.83	158942	842.71	267014	1041.54	45.18	423928	1959.39
39	WB State Co-Op Bank Ltd.	1800000	157486	251.55	1318153	4089.94	1475639	4341.49	81.98	1896312	5273.65
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
Total Co-Optv		1800000	157486	251.55	1318153	4089.94	1475639	4341.49	81.98	1896312	5273.65
Grand Total		4600000	697043	3797.39	1911469	8029.03	2608512	11826.42	56.71	4113291	17864.07

NB: All the banks operating in the State have disbursed 26,08,512 KCCs including renewal cases during the FY 2020-21 registering 57% achievement of annual target of 46.00 lacs. Total amount disbursed for KCC stood at Rs. 11826.42 crore as on 31.03.2021 which account for 28% of the farm credit.

The Average ticket size of outstanding KCC loans is Rs.43,430/- as on 31.03.2021 has decreased from Rs. 49,340/- on 31.03.2020. Average ticket size of outstanding KCC loans as on 31.03.2021 excluding WB State Co-operative Bank is Rs.56791/- while it is Rs.27,810/- for West Bengal State Co-Op Bank.

Bangla Shasya Bima Scheme:

For mitigating the hardship of farmers in case of crop damage due to natural calamity, GoWB launched the Bangla ShasyaBima (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.

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 31.03.2021 for Rabi-2021 is as follows,

As on	Loanee farmers	Non-Loanee farmers	Total Enrolment
31.03.2020	11.68 lakh	32.70 lakh	44.38 lakh
31.03.2021	18.73 lakh	37.13 lakh	55.86 lakh

A marked improvement (11.48 lakh) of enrolment in Rabi-2020-21 season has shown over the enrolment made under BSB in the Rabi, 2019-20 season. A total no. of 55.86 lakh farmers are enrolled in Rabi, 2020-21 season where a total no. of 44.38 lakh were covered under BSB in Rabi, 2019-20 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 Dept 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 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.

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

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

Dairy	Poultry	Goat & Sheep rearing	Total
100000	10000	15000	125000

Progress in working capital finance to Animal Husbandry & Fishery under KCC as on 31.03.2021:

As on	Dairy		Poultry		Goatery		Piggery		Fishery	
	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc
30.09.2020	69717	6146	4368	441	6833	980	1114	510	30714	1751
31.12.2020	69731	8799	4513	668	7138	1259	1210	573	30770	2972
31.03.2021	70082	14146	4514	1444	7138	2124	1210	809	30770	6904

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.03.2021:
(Amount in Crore)

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
31.03.20	149543	1335.44	36250	659.79	52188	641.00	42339	411.12
31.03.21	136905	783.34	49528	389.52	65951	407.12	32816	257.06

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.03.2021:

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
31.03.20	220592	1649.77	50921	570.72	66939	533.26	113684	693.03
31.03.21	275637	1568.82	71074	767.92	88390	645.68	133557	787.13

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 & 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 leases 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 1st January 2019. The scheme is expected to cover 72 lakh people 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 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

Deployment of Credit in MSME

As per the annual report 2019-20 published by the Ministry of MSME, Govt of India, West Bengal surfaced as one of the top performers in the MSME sector, employing 135.52 lakh people in 88.67 lakh units. In addition, all this was achieved at a time when the state battled against two of its worst crisis in recent times, COVID-19 pandemic and super-cyclone, Amphan, that left a trail of death and destruction on its track.

The nationwide lockdown imposed by the government in March 2020 to tackle Covid-19 pandemic, affected the Indian economy immensely. Many small establishments and manufacturing units were compelled to shut down and many people lost their jobs. Unemployment rates soared in the country. It is worth mentioning here that amid the bleak scenario, West Bengal continued its consistency and again topped in the Micro, Small and Medium Enterprises (MSME) or small-scale industries (SSI's) sector. In West Bengal, the status of MSME has witnessed a steady growth and has recorded a phenomenal achievement.

Moreover, the state of unemployment in West Bengal is much better than the rest of India since the Government has consistently backed and encouraged the growth of this sector with various incentives to attract entrepreneurs. Although it has been propagated that many people from the state have been forced to migrate to other parts of the country in search of employment, as there are no job opportunities in West Bengal. However, facts say otherwise. Bengal is one of the leading job providers in the MSME sector and managed to curb unemployment. Even during Lockdown months, the sector was encouraged and given constant flow of work for making masks and PPE kits for COVID frontline workers. Unemployment rate in West Bengal actually dipped from 6.2 per cent in December 2019 to 6 per cent in December 2020. MSMEs have played a crucial role in pushing West Bengal's GDP by 2.7 times from 2011.

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 have disbursed altogether Rs. 87166Crore under MSME as against the said target of Rs. 90237Crore with achievement of 96.60 % of the total target during the FY 2020-21.

The disbursement in MSME in last 6 (six) financial years is as follows,

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2016	21762	22887	105
31.03.2017	26000	29186	112
31.03.2018	38000	44059	116
31.03.2019	50000	56458	112
31.03.2020	70000	69408	99
31.03.2021	90237	87166	97

The disbursement during the period April to March of the financial year 2020-21 is Rs. 87166 Crore with a Y-O-Y increase of 25.58% over the disbursement of Rs. 69408 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 March, 2021

(No. in actuals, Amt. in Crore)

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	22150	810.00	6945	735.00	985	220.00	185	19.00	1215	18.00	118865	3592.08	31480	1802.00	50.17
2	Bank of India	50749	3293.93	3647	1636.33	138	108.28	0	0.00	0	0.00	125616	4024.57	54534	5038.54	125.19
3	Bank of Maharashtra	4162	29.03	5562	80.96	4368	92.55	0	0.00	0	0.00	15160	399.29	14092	202.54	50.72
4	Canara Bank	24307	1639.35	2403	1640.22	302	264.40	2	0.01	850	17.62	125489	5479.44	27864	3561.60	65.00
5	Central Bank of India	25450	660.23	2566	1065.75	198	222.59	2562	59.41	370	7.52	92671	3345.74	31146	2015.50	60.24
6	Indian Bank	37010	3184.46	4482	2074.37	226	392.33	42	8.28	0	0.00	201906	7199.48	41760	5659.44	78.61
7	Indian Overseas Bank	6379	1192.77	227	522.09	84	514.91	2	0.05	0	0.00	46151	1817.22	6692	2229.82	122.71
8	Punjab National Bank	99267	6100.83	7834	3118.71	426	2027.97	2168	61.06	0	0.00	460520	15000.16	109695	11308.57	75.39
9	Punjab & Sind Bank	672	36.54	652	43.00	447	57.00	0	0.00	0	0.00	7254	307.87	1771	136.54	44.35
10	State Bank of India	66134	5091.49	4901	3216.73	245	1507.39	0	0.00	0	0.00	397163	14733.65	71280	9815.61	66.62
11	UCO Bank	18988	791.04	45358	1535.62	67	138.87	9	0.70	0	0.00	118990	4558.92	64422	2466.23	54.10
12	Union Bank of India	17215	1296.52	2466	1731.59	372	1270.77	68	4.40	1	75.00	110714	3892.48	20122	4378.28	112.48
Total PSU		372483	24126.19	87043	17400.37	7858	6817.06	5038	152.91	2436	118.14	1820502	64350.91	474858	48614.67	75.55
13	Axis Bank	1923	744.41	673	467.56	142	178.05	1	0.20	54447	217.87	83878	3164.67	57186	1608.09	50.81
14	Bandhan Bank	2386432	14075.52	4538	173.27	4566	196.50	0	0.00	0	0.00	212052	6446.42	2395536	14445.28	224.08
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2064	24.30	0	0.00	0.00
16	Dhanlaxmi Bank Ltd.	1	0.50	0	0.00	0	0.00	0	0.00	0	0.00	1300	10.00	1	0.50	5.00
17	ESAF SF Bank	4149	14.18	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4149	14.18	#DIV/0!
18	Federal Bank	473	146.92	324	472.91	148	490.76	0	0.00	38	0.17	2262	96.48	983	1110.76	1151.31
19	HDFC Bank	20488	706.66	4041	1888.92	1829	1445.79	0	0.00	0	0.00	60661	1995.90	26358	4041.37	202.48
20	ICICI Bank	4028	1806.70	2016	2443.92	471	1605.89	0	0.00	0	0.00	68027	2155.72	6515	5856.51	271.67
21	IDBI Bank	14116	582.03	377	73.70	45	71.17	10	0.17	0	0.00	34797	1096.00	14548	727.07	66.34
22	IDFC First Bank	43521	176.30	168	65.83	20	12.19	0	0.00	0	0.00	2350	100.00	43709	254.32	254.32
23	Indusind Bank	1023349	2689.82	678	284.72	470	203.85	0	0.00	0	0.00	11167	454.68	1024497	3178.39	699.04
24	Jana Small Finance Bank	343	11.30	0	0.00	0	0.00	0	0.00	0	0.00	545	51.76	343	11.30	21.83
25	Karnataka Bank Ltd.	275	84.01	97	98.20	7	3.30	0	0.00	0	0.00	853	17.33	379	185.51	1070.36
26	Karur Vysya Bank	71	44.90	134	178.50	5	547.20	0	0.00	0	0.00	5538	128.90	210	770.60	597.82
27	Kotak Mahindra Bank	697	183.37	1076	441.63	330	231.69	0	0.00	0	0.00	7056	347.03	2103	856.69	246.87
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	69	30.12	0	0.00	69	30.12	#DIV/0!
29	Ratnakar Bank Ltd	27478	116.30	34	170.80	10	30.66	0	0.00	0	0.00	367	17.63	27522	317.76	1802.45
30	South Indian Bank Ltd.	550	100.12	181	363.72	158	291.28	0	0.00	0	0.00	920	97.34	889	755.12	775.74
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	60	28.67	0	0.00	60	28.67	#DIV/0!
32	Tamilnad Mercantile Bank	91	32.11	79	23.46	0	0.00	0	0.00	0	0.00	650	21.00	170	55.57	12.85
33	Ujivan Small Finance Bank	5630	64.33	25	11.87	0	0.00	0	0.00	0	0.00	11655	432.41	5655	76.20	381.00
34	Utkarsh Small Finance Bank	56	0.28	0	0.00	0	0.00	0	0.00	0	0.00	600	20.00	56	0.28	0.13
35	YES Bank	631	275.94	679	371.91	286	706.92	0	0.00	0	0.00	640	221.79	1596	1354.77	8.02
Total PVT		3534302	21855.70	15120	7530.92	8487	6015.25	11	0.37	54614	276.83	507382	16899.36	3612534	35679.06	211.13
36	BGVV (PNB)	105402	652.25	2080	71.47	124	19.04	0	0.00	82542	218.65	68599	2146.62	190148	961.41	44.79
37	PBGB (UCO)	43968	1271.99	9	19.30	0	0.00	0	0.00	0	0.00	26027	2191.38	43977	1291.29	58.93
38	UBKGB (CBI)	26373	402.21	3	0.05	0	0.00	188	4.80	0	0.00	17308	1135.68	26564	407.06	35.84
Total RRB		175743	2326.45	2092	90.82	124	19.04	188	4.80	82542	218.65	111934	5473.67	260689	2659.76	48.59
39	WB State Co-Op Bank Ltd.	2135	175.58	0	0.00	0	0.00	512	17.12	25	0.47	106148	3446.83	2672	193.17	5.60
40	WBSCARD Bank Ltd.	563	19.42	0	0.00	0	0.00	0	0.00	0	0.00	7726	66.92	563	19.42	29.02
Total Co-Optv		2698	195.00	0	0.00	0	0.00	512	17.12	25	0.47	113874	3513.75	3235	212.59	6.05
Grand Total		4085226	48503.34	104255	25022.11	16469	12851.34	5749	175.20	139617	614.09	2553692	90237.69	4351316	87166.08	96.60

Export Credit:

MSME sector being the mainstay of Exports from the State, it is inevitable that there will be corresponding increase in exports turnover in the coming financial year which is expected to reach MSME target of 97000 Crore in the next FY 2021-22.

As on	Target	Achievement	% of Achievement
31.03.2019	801 Cr	1166 Cr	146
31.03.2020	1325 Cr	1985 Cr	150
31.03.2021	1610 Cr	1117 Cr	70

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 are as follows.

As on	No.	Amount (in Cr.)
31.03.2019	2389	98.46
30.06.2019	9616	399.91
30.09.2019	13881	517.19
31.12.2019	21144	858.71
31.03.2020	70623	4194.10
30.06.2020	72555	4194.24
30.09.2020	73959	4208.08
31.12.2020	111598	4478.34
31.03.2021	115998	4959.94

Details of MSME Loans restructure (upto Rs. 25 Crore) as per RBI guidelines w.e.f. 01.01.2019 as on 31.03.2021									
(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	1230	32.50	195	48.90	32	55.42	1457	136.82
2	Bank of India	12099	191.40	356	111.27	2	7.18	12457	309.85
3	Bank of Maharashtra	347	5.78	12	1.89	3	2.58	362	10.25
4	Canara Bank	3600	120.71	65	16.78	3	12.22	3668	149.71
5	Central Bank of India	2299	51.36	366	81.60	38	343.75	2703	476.71
6	Indian Bank	631	21.14	128	36.11	41	132.98	800	190.23
7	Indian Overseas Bank	678	11.54	17	3.67	7	16.22	702	31.43
8	Punjab National Bank	7542	298.13	531	192.89	21	68.99	8094	560.01
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	State Bank of India	4054	94.84	77	38.97	13	42.14	4144	175.95
11	UCO Bank	600	98.60	70	210.38	9	28.84	679	337.82
12	Union Bank of India	2795	50.73	112	23.85	7	23.00	2914	97.58
Total PSU		35875	976.73	1929	766.31	176	733.32	37980	2476.36
13	Axis Bank	8	0.36	531	255.90	0	0.00	539	256.26
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 Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	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	943	12.06	0	0.00	0	0.00	943	12.06
25	Karnataka Bank Ltd.	2	0.10	3	1.90	5	14.32	10	16.32
26	Karur Vysya Bank	0	0.00	0	0.00	4	105.72	4	105.72
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
28	Lakshmi Vilas Bank (DBS)	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
Total PVT		76636	2055.40	573	278.32	9	120.04	77218	2453.76
36	BGVB (PNB)	0	0.00	0	0.00	1	7.45	1	7.45
37	PBGB (UCO)	0	0.00	0	0.00	3	10.16	3	10.16
38	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		0	0.00	0	0.00	4	17.61	4	17.61
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
Total Co-Optv		770	2.93	26	9.28	0	0.00	796	12.21
Grand Total		113281	3035.06	2528	1053.91	189	870.97	115998	4959.94

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. Rs. 3 lakh crore scheme aims to provide relief to the entrepreneurs by way of additional working capital term loan upto 20% of thier outstanding fund based limit as on 29-02-2020 and will be collateral free. Detailed guidelines have been issued 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 31.03.2021:**

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)							
(Amount in Crore)							
Sr. No.	Bank Name	Target	Sanctioned from 01.04.2020 to 31.03.2021		Disbursement from 01.04.2020 to 31.03.2021		% of Achievement
		Amount	No.	Amount	No.	Amount	Amount
1	Bank of Baroda	955.00	12980	292.30	10621	243.12	25.46
2	Bank of India	755.00	19768	295.30	19768	295.30	39.11
3	Bank of Maharastra	257.00	1060	34.61	1060	34.61	13.47
4	Canara Bank	473.00	14967	286.59	14967	286.59	60.59
5	Central Bank of India	197.00	7663	167.00	7663	149.00	75.63
6	Indian Bank	1075.00	20600	712.30	25601	768.60	71.50
7	Indian Overseas Bank	153.00	1517	68.19	1517	68.19	44.57
8	Punjab National Bank	1717.00	39220	1319.37	18335	1310.29	76.31
9	Punjab & Sind Bank	121.00	1055	27.20	941	23.90	19.75
10	State Bank of India	1149.00	38927	1227.00	36422	1149.00	100.00
11	UCO Bank	522.00	27202	318.47	13186	268.33	51.40
12	Union Bank of India	694.00	6550	324.14	5711	320.29	46.15
Total PSU		8068.00	191509	5072.47	155792	4917.22	60.95
13	Axis Bank	796.00	1786	602.82	1113	487.25	61.21
14	Bandhan Bank	2581.00	814389	1037.62	814389	1030.18	39.91
15	Catholic Syrian Bank Ltd.	0.00	0	0.00	0	0.00	#DIV/0!
16	Dhanlaxmi Bank Ltd.	28.00	0	0.00	0	0.00	0.00
17	ESAF SF Bank	0.00	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	66.00	320	74.24	300	64.90	98.33
19	HDFC Bank	1197.00	10568	1181.74	3009	1178.19	98.43
20	ICICI Bank	1404.00	8893	930.44	3626	777.78	55.40
21	IDBI Bank	250.00	3997	244.81	1658	216.33	86.53
22	IDFC First Bank	101.00	797	84.07	784	83.14	82.32
23	Indusind Bank	400.00	272	49.03	228	37.34	9.34
24	Jana Small Finance Bank	0.00	48	0.80	45	0.75	#DIV/0!
25	Karnataka Bank Ltd.	75.00	245	76.16	229	75.00	100.00
26	Karur Vysya Bank	41.00	0	0.00	0	0.00	0.00
27	Kotak Mahindra Bank	381.00	0	0.00	0	0.00	0.00
28	Lakshmi Vilas Bank (DBS)	0.00	0	0.00	0	0.00	#DIV/0!
29	Ratnakar Bank Ltd	66.00	7	11.98	6	11.90	18.03
30	South Indian Bank Ltd.	100.00	209	101.86	188	89.57	89.57
31	SIDBI	0.00	0	0.00	0	0.00	#DIV/0!
32	Tamilnad Mercantile Bank	7.00	22	8.87	22	7.00	100.00
33	Ujjivan Small Finance Bank	0.00	0	0.00	0	0.00	#DIV/0!
34	Utkarsh Small Finance Bank	0.00	0	0.00	0	0.00	#DIV/0!
35	YES Bank	221.00	0	0.00	0	0.00	0.00
Total PVT		7714.00	841553	4404.44	825597	4059.32	52.62
36	BGVB (PNB)	156.00	6414	66.04	6150	63.23	40.53
37	PBGB (UCO)	189.00	1714	24.20	1714	24.20	12.80
38	UBKGB (CBI)	8.00	0	0.00	0	0.00	0.00
Total RRB		353.00	8128	90.24	7864	87.43	24.77
39	WB State Co-Op Bank Ltd.	0.00	0	0.00	0	0.00	#DIV/0!
40	WBSCARD Bank Ltd.	0.00	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		0.00	0	0.00	0	0.00	#DIV/0!
Grand Total		16135.00	1041190	9567.15	989253	9063.97	56.18

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 & 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 availment 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. As per information received from office of the Development Commissioner, Ministry of MSME, the time limit for the scheme has been extended till September 30, 2021.

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 31.03.2021:

As on	Sponsored	Sanctioned	Amount (in Cr.)
30.09.2020	4628	212	0.82
31.12.2020	7266	430	1.65
31.03.2021	7266	896	4.13

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.

Progress of PMSVNidhi Scheme as on 31.03.2021 as per Udyamimitra Portal							
(Amount in Lakh)							
Sr. No.	Bank Name	Sponsored (No.)	Sanctioned		Disbursed		Pending (No.)
			No.	Amount	No.	Amount	
1	Bank of Baroda	1502	1346	134.60	121	12.10	156
2	Bank of India	625	568	56.80	489	48.90	57
3	Bank of Maharashtra	9	8	0.80	5	0.50	1
4	Canara Bank	479	333	33.30	287	28.70	146
5	Central Bank of India	406	287	28.70	135	13.50	119
6	Indian Bank	975	689	68.90	458	45.80	286
7	Indian Overseas Bank	141	86	8.60	74	7.40	55
8	Punjab & Sind Bank	21	2	0.20	0	0.00	19
9	Punjab National Bank	1978	830	83.00	78	7.80	1148
10	State Bank of India	3420	2364	236.40	41	4.10	1056
11	Union Bank of India	394	301	30.10	45	4.50	93
12	UCO Bank	451	353	35.30	220	22.00	98
	PSU Total	10401	7167	716.70	1953	195.30	3234
13	Axis Bank	31	0	0.00	0	0.00	31
14	Bandhan Bank	169	0	0.00	0	0.00	169
15	Federal Bank	3	0	0.00	0	0.00	3
16	HDFC Bank	140	4	0.40	0	0.00	136
17	ICICI Bank	15	0	0.00	0	0.00	15
18	IDBI Bank	54	3	0.30	2	0.20	51
19	IDFC Bank	1	0	0.00	0	0.00	1
20	Indusind Bank	1	0	0.00	0	0.00	1
21	Karnataka Bank	2	0	0.00	0	0.00	2
22	Kotak Mahindra Bank	2	0	0.00	0	0.00	2
23	RBL Bank	1	0	0.00	0	0.00	1
24	Ujjivan SF Bank	17	1	0.10	1	0.10	16
	PVT Total	436	8	0.80	3	0.30	428
25	BGVB (PNB)	9	8	0.80	6	0.60	1
26	PBGB (UCO)	29	0	0.00	0	0.00	29
27	UBKGB (CBI)	43	24	2.40	14	1.40	19
	RRBS Total	81	32	3.20	20	2.00	49
28	Arohan Fin Service	2	0	0.00	0	0.00	2
29	Belghoria Janakalyan Samity	1	0	0.00	0	0.00	1
30	Centrum Micro Credit Ltd	3	0	0.00	0	0.00	3
31	Laraksha Social Impact Trust	1	0	0.00	0	0.00	1
	MFIs Total	7	0	0.00	0	0.00	7
	Grand Total	10925	7207	720.70	1976	197.60	3718

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
31.12.2020	3286	2577	93.08
31.03.2021	10949	9078	281.80

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on March 31, 2021														
(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	133	68	1.98	18	0.51	0	0.00	0	0.00	110	0.55	18	0.15
3	Birbhum	175	76	0.88	76	0.88	231	1.16	68	0.43	89	0.45	35	0.29
4	Coochbehar	165	78	0.95	78	0.95	269	1.32	6	0.12	21	1.20	21	1.20
5	Dakshin Dinajpur	29	10	0.09	10	0.09	0	0.00	0	0.00	3	0.06	3	0.06
6	Darjeeling	114	98	3.59	38	2.61	0	0.00	0	0.00	4	0.54	2	0.04
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	3196	3196	100.50	2809	97.18	0	0.00	132	1.50	132	1.50	40	0.54
10	Jhargram	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Kalimpong	39	14	0.50	14	0.50	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	110	110	0.55	50	0.25	50	0.25	50	0.25	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	2316	10.08	96	0.48	191	7.26	21	0.91
16	Paschim Medinipur	3251	2706	105.19	2706	105.19	9	0.34	7	0.21	41	1.57	10	0.32
17	Paschim Burdwan	7	5	0.19	5	0.19	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	1962	1069	44.75	1069	44.75	21	0.16	21	0.16	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	1568	1548	19.87	1537	19.36	0	0.00	0	0.00	0	0.00	0	0.00
22	24 Pgs. (N)	86	66	2.10	66	2.10	17	0.17	12	0.07	0	0.00	0	0.00
23	24 Pgs. (S)	22	8	0.43	8	0.43	0	0.00	0	0.00	6	0.10	6	0.10
	Total	10949	9078	281.80	8510	275.22	3165	15.08	634	4.78	597	13.23	156	3.61

AGENDA-8

Progress in SHG-NRLM & Progress in NULM and Progress in JLG Finance:

Progress in SHG-NRLM:

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

Financial Year	Target (No)		Achievement-Deposit Linked Number only	Achievement Credit Linked during FY 2020-21 (Disbursement)	
	Deposit Link	Credit Link		No.	Amt.
31.03.16	150000	175815	96309	200967	2084.08
31.03.17	150000	250018	102392	224884	3329.81
31.03.18	150000	400000	134715	444327	8155.97
31.03.19	150000	572874	153765	523235	11368.90
31.03.20	150000	578652	102442	538259	9191.07
31.03.21	150000	613960	87289	921749	11913.62

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

As per data provided by WBSRLM Dept, GoWB, at the end of March, 2021, disbursed credit linkage of SHG stood at Rs. 11913.62Crore (80% of financial target) covering 921749 no of groups (150% of physical target) as against Credit Linkage of Rs. 9191.07 crore covering 578259 no of groups at the end of March, 2020.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the quarter ended 31.03.2021 stood at Rs. 11292.70 crore covering 776427 no of groups.

With West Bengal at the forefront of the SHG movement with a very low level of NPA (below 2.05%) amounting Rs. 232.04 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 has been explored 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-March, 2021 is furnished below.

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON MARCH 31, 2021

(Amount in Crore)

Sr. No.	Bank Name	Target for 2020-21		Total Sanction		Total Disbursement		Average disbursement	% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	No.	Amount
1	Bank of Baroda	6717	162.81	5638	132.41	10228	59.74	0.58	152.27%	36.69%
2	Bank of India	19497	485.79	17813	403.35	18595	210.01	1.13	95.37%	43.23%
3	Canara Bank	13355	319.73	12661	286.62	13651	139.08	1.02	102.22%	43.50%
4	Central Bank of India	32819	846.47	28505	707.34	36870	469.30	1.27	112.34%	55.44%
5	Indian Bank	50708	1297.13	44130	1072.97	170082	1217.36	0.72	335.41%	93.85%
6	Indian Overseas Bank	2653	65.90	2122	49.86	4415	28.81	0.65	166.42%	43.71%
7	Punjab National Bank	106977	2722.51	82912	2074.77	240476	1860.18	0.77	224.79%	68.33%
8	State Bank of India	86111	2339.38	77142	1860.26	76816	1333.22	1.74	89.21%	56.99%
9	Union Bank of India	8417	198.79	6992	155.31	7846	103.55	1.32	93.22%	52.09%
10	Uco Bank	24926	624.40	23859	584.06	28205	308.09	1.09	113.15%	49.34%
	PSB total	352180	9062.91	301774	7326.96	607184	5729.32	0.94	172.41%	63.22%
11	Bandhan Bank	16	0.24	0	0.00	0	0.00	#DIV/0!	0.00%	0.00%
12	HDFC Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
13	ICICI Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
14	IDBI Bank	269	5.45	223	4.74	387	4.14	1.07	143.87%	75.92%
	Pvt. Bank total	285	5.69	223	4.74	387	4.14	1.07	135.79%	72.71%
15	BGVB (PNB)	112220	2889.25	105122	2779.99	129657	2250.37	1.74	115.54%	77.89%
16	PBGB (UCO)	58477	1593.44	63370	1928.07	68134	2197.07	3.22	116.51%	137.88%
17	UBKGB (CBI)	28031	764.12	28656	774.93	34268	584.20	1.70	122.25%	76.45%
	RRB Total	198728	5246.81	197148	5482.99	232059	5031.63	2.17	116.77%	95.90%
18	Co-Operative Bank	62767	691.54	80317	1129.26	82119	1148.53	1.40	130.83%	166.08%
	Co-Op Bank total	62767	691.54	80317	1129.26	82119	1148.53	1.40	130.83%	166.08%
	Grand Total	613960	15006.94	579462	13943.95	921749	11913.62	1.29	150.13%	79.39%

Bank wise Outstanding & NPA under SHG-NRLM as on 31.03.2021

(Amount in Crore)

S.No	Bank	Outstanding		NPA		% of NPA	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	11894	112.95	73	0.40	0.61	0.35
2	Bank of India	23836	291.31	94	0.70	0.39	0.24
3	Bank of Maharashtra	12	1.10	0	0.00	0.00	0.00
4	Canara Bank	17216	79.98	447	1.23	2.60	1.54
5	Central Bank of India	42264	639.01	758	4.57	1.79	0.72
6	Indian Bank	73383	715.18	102	0.84	0.14	0.12
7	Indian Overseas Bank	4960	45.93	1	0.01	0.02	0.01
8	Punjab & Sind Bank	105	0.95	0	0.00	0.00	0.00
9	Punjab National Bank	165526	1778.18	8552	79.29	5.17	4.46
10	State Bank of India	101153	1527.40	2961	19.43	2.93	1.27
11	UCO Bank	31982	445.44	1193	10.07	3.73	2.26
12	Union Bank of India	10507	104.11	245	0.94	2.33	0.90
	SubTotal	482838	5741.53	14426	117.48	2.99	2.05
13	HDFC Bank	9	0.07	0	0.00	0.00	0.00
14	ICICI Bank	1	0.00	1	0.00	100.00	100.00
15	IDBI Bank	1356	10.36	6	0.04	0.44	0.37
	SubTotal	1366	10.43	7	0.04	0.51	0.38
16	BGVB (PNB)	173297	3045.58	3613	47.70	2.08	1.57
17	PBGB (UCO)	73969	1609.81	4152	59.90	5.61	3.72
18	UBKGB (CBI)	44662	878.72	402	6.83	0.90	0.78
	SubTotal	291928	5534.12	8167	114.43	2.80	2.07
19	WB State Co-Op Bank	295	6.62	11	0.08	3.73	1.28
	SubTotal	295	6.62	11	0.08	3.73	1.28
	Grand Total	776427	11292.70	22611	232.04	2.91	2.05

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 cap on yearly drawing power as below.

- 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 1st march, 2020 and bankers are requested to access the portal for deriving the maximum benefit from this user friendly interface.

Progress in NULM:

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

At the end of March-2021, 2324 no of SEP-Individual proposals were sponsored to banks, out of which only 910 cases have so far been sanctioned & 849 cases have been disbursed. Only 150 proposals under SEP-Groups were sponsored to the banks, out of which only 89 cases have so far been sanctioned & 84 cases have been disbursed while 13210 proposals have been sponsored under SHG Credit Linkage, out of which 6190 cases have been sanctioned & 6554 cases have been disbursed by Member banks including spill over cases from previous year.

Comparison of DAY-NULM performance during the last 4 (four) Financial Year:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
2017-2018	21532	10662	5596	79.47
2018-2019	22390	11859	6925	101.16
2019-2020	22390	13967	8344	120.30
2020-2021	17700	15684	7487	98.52

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 is 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 Credit Linkage under DAY NULM as on March -2021 for FY 2020-21										
(Amount in Crore)										
Sr. No.	Name of the Bank	No. of Active SHGs	Target FY 20-21		Total Sponsored	Sanctioned		Disbursed		Total Pending
			No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	2469	658	9.87	578	370	4.96	409	5.56	250
2	Bank of India	3756	864	12.96	1024	700	9.38	721	9.81	292
3	Bank of Maharashtra	0	0	0.00	0	0	0.00	0	0.00	0
4	Canara Bank	2291	678	10.17	619	505	6.77	517	7.03	123
5	Central Bank of India	2144	431	6.47	442	131	1.76	170	2.31	160
6	Indian Bank	10129	2109	31.64	1979	563	7.54	645	8.77	1240
7	Indian Overseas Bank	1540	299	4.49	243	97	1.30	95	1.29	100
8	Punjab & Sind Bank	314	57	0.86	120	44	0.59	44	0.60	37
9	Punjab National Bank	16422	2968	44.52	3444	1055	14.14	1136	15.45	1448
10	State Bank of India	7311	1459	21.89	1223	610	8.17	607	8.26	551
11	UCO Bank	3888	1031	15.47	1071	752	10.08	765	10.40	286
12	Union Bank of India	2934	523	7.85	521	160	2.14	182	2.48	319
	Total of PSUs	53198	11077	166.16	11264	4987	66.83	5291	71.96	4806
13	IDBI Bank	1700	829	12.44	152	19	0.25	20	0.27	101
	Total of PVTs	1700	829	12.44	152	19	0.25	20	0.27	101
14	BGVB (PNB)	2674	490	7.35	508	548	7.37	532	7.25	107
15	PBGB (UCO)	773	153	2.30	98	90	1.21	153	2.08	35
16	UBKGB (CBI)	1286	238	3.57	168	182	2.44	198	2.69	7
	Total of RRBs	4733	881	13.22	774	820	11.01	883	12.03	149
17	W.B. St. Co-op.Bk	3251	813	12.20	1020	364	4.88	360	4.90	174
	Total of Co-Optvs	3251	813	12.20	1020	364	4.88	360	4.90	174
	Grand Total	62882	13600	204.00	13210	6190	82.97	6554	89.15	5230

Bank wise performance report of SEP-I under DAY NULM as on March -2021 for FY 2020-21

(Amount in Crore)

Sr. No.	Name of the Bank	Target FY 20-21		Total Sponsored	Sanctioned		Disbursed		Total Pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	212	3.18	365	53	0.52	23	0.22	73
2	Bank of India	284	4.26	252	219	2.15	204	1.99	46
3	Bank of Maharashtra	0	0.00	9	12	0.12	12	0.12	0
4	Canara Bank	196	2.94	143	51	0.50	48	0.47	76
5	Central Bank of India	155	2.33	54	27	0.26	27	0.26	45
6	Indian Bank	607	9.11	284	93	0.91	94	0.92	111
7	Indian Overseas Bank	80	1.20	40	32	0.31	32	0.31	36
8	Punjab & Sind Bank	13	0.20	5	3	0.03	3	0.03	3
9	Punjab National Bank	835	12.53	382	87	0.85	81	0.79	181
10	State Bank of India	411	6.17	85	27	0.26	24	0.23	92
11	UCO Bank	350	5.25	322	100	0.98	96	0.93	59
12	Union Bank of India	188	2.82	128	104	1.02	104	1.01	82
Total of PSUs		3331	49.97	2069	808	7.92	748	7.28	804
13	IDBI Bank	46	0.69	16	3	0.03	3	0.03	8
Total of PVTs		46	0.69	16	3	0.03	3	0.03	8
14	BGVV (PNB)	173	2.60	168	80	0.74	80	0.78	32
15	PBGB (UCO)	25	0.38	8	9	0.09	10	0.10	2
16	UBKGB (CBI)	32	0.48	10	9	0.09	0	0.00	9
Total of RRBs		230	3.45	186	98	0.92	90	0.88	43
17	W.B. St. Co-op.Bk	93	1.40	53	1	0.01	8	0.08	33
Total of Co-Optvs		93	1.40	53	1	0.01	8	0.08	33
Grand Total		3700	55.50	2324	910	8.87	849	8.27	888

Bank wise performance report of SEP-G under DAY NULM as on March -2021 for FY 2020-21

(Amount in Crore)

Sr. No.	Name of the Bank	Target FY 20-21		Total Sponsored	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	30	0.45	8	5	0.07	5	0.07	1
2	Bank of India	22	0.33	2	2	0.03	1	0.01	0
3	Bank of Maharashtra	0	0.00	0	0	0.00	0	0.00	0
4	Canara Bank	19	0.29	3	2	0.03	2	0.03	0
5	Central Bank of India	14	0.21	2	1	0.01	1	0.01	0
6	Indian Bank	58	0.87	15	6	0.08	6	0.08	2
7	Indian Overseas Bank	7	0.11	7	2	0.03	2	0.03	0
8	Punjab & Sind Bank	1	0.02	0	0	0.00	0	0.00	0
9	Punjab National Bank	55	0.83	18	12	0.17	12	0.15	0
10	State Bank of India	67	1.01	15	11	0.15	11	0.14	0
11	UCO Bank	38	0.57	34	19	0.26	16	0.22	1
12	Union Bank of India	20	0.30	4	2	0.03	2	0.03	0
Total of PSUs		331	4.97	108	62	0.86	58	0.75	4
13	IDBI Bank	9	0.14	0	0	0.00	0	0.00	0
Total of PVTs		9	0.14	0	0	0.00	0	0.00	0
14	BGVV (PNB)	22	0.33	17	8	0.11	8	0.11	1
15	PBGB (UCO)	4	0.06	1	0	0.00	0	0.00	0
16	UBKGB (CBI)	7	0.11	19	16	0.22	15	0.20	1
Total of RRBs		33	0.50	37	24	0.33	23	0.30	2
17	W.B. St. Co-op.Bk	27	0.41	5	3	0.04	3	0.04	0
Total of Co-Optvs		27	0.41	5	3	0.04	3	0.04	0
Grand Total		400	6.00	150	89	1.24	84	1.10	6

Finance to Joint Liability Groups (JLGs):

Performance of JLGs loan during the last 4 (four) financial year:(Amt. in Cr)

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
2017-2018	60000	49505	562.87	89879	827.18
2018-2019	60000	221371	2091.00	221371	2088.19
2019-2020	60000	434749	4755.85	434617	4624.42
2020-2021	61000	521121	4615.20	518661	4602.00

Progress of JLG in FY 2019-2020 as on 31.03.2021								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2020-21 (01.04.20 to 31.03.2021)		JLGs Credit Linked (Disbursed) during the year 2020-21 (01.04.20 to 31.03.2021)		Outstanding position of JLGs as on 31.03.2021	
			No.	Amount	No.	Amount	No.	Amount
			1	Bank of Baroda	1300	0	0.00	0
2	Bank of India	2800	13	0.33	13	0.33	61	0.76
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	237	2.95	237	2.95	1498	14.56
5	Central Bank of India	2400	202	1.35	248	0.4648	498	2.64
6	Indian Bank	4300	201	2.33	201	2.33	201	2.33
7	Indian Overseas Bank	600	0	0.00	0	0.00	0	0.00
8	Punjab National Bank	9000	9322	38.16	6713	25.74	65511	135.91
9	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
10	State Bank of India	9000	935	3.66	927	3.45	14853	60.42
11	UCO Bank	2700	98	1.18	98	1.18	280	3.19
12	Union Bank of India	1400	0	0.00	9	0.00	9	0.30
Total PSU		36700	11008	49.96	8446	36.44	82911	220.11
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	9451	41.98	9451	41.98	12917	48.88
18	Federal Bank	0	0	0.00	0	0.00	0	0.00
19	HDFC Bank	1800	5930	78.77	5930	78.77	64036	540.47
20	ICICI Bank	800	0	0.00	0	0.00	0	0.00
21	IDBI Bank	500	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	500	63072	189.22	63072	189.22	142550	273.00
23	Indusind Bank	0	170584	2735.88	170584	2735.88	201065	2704.10
24	Jana Small Finance Bank	500	5916	65.94	5916	65.94	30654	272.60
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 (DBS)	0	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	2000	48770	649.31	48770	649.31	176221	940.25
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	189438	716.92	189438	716.92	593507	1301.54
34	Utkarsh Small Finance Bank	1000	6601	22.55	6601	22.55	19035	41.57
35	YES Bank	0	136	2.08	136	2.08	259	2.15
Total PVT		11100	499898	4502.65	499898	4502.65	1240244	6124.56
36	BGVB (PNB)	6000	4721	13.90	4721	13.90	29640	36.04
37	PBGB (UCO)	2600	233	4.08	233	4.07	1754	22.69
38	UBKGB (CBI)	1600	0	0.00	102	0.33	2967	10.01
Total RRB		10200	4954	17.98	5056	18.30	34361	68.74
39	WB State Co-Op Bank Ltd.	3000	5261	44.61	5261	44.61	7590	40.00
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	424	3.61
Total Co-Optv		3000	5261	44.61	5261	44.61	8014	43.61
Grand Total		61000	521121	4615.20	518661	4602.00	1365530	6457.02

AGENDA-9

Progress in Education Loan & Housing Loan:

Education Loan

A report on Bank wise outstanding balance under Education loan scheme as on March, 2018 to March, 2021 is furnished below:

Outstanding Position: (Amount Rs in crore)

31.03.2018	31.03.2019	31.03.2020	31.03.2021
2396.00	2527.60	2525.20	2709.73

Comparison of disbursement position during the last 4 (four) financial year.

FY 2017-18		FY 2018-19		FY 2019-20		FY 2020-21	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
23080	361.03	18812	874.93	28719	686.57	21374	563.39

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

Target	Achievement	% of Achievement
4074.61	563.39	13.82%

With disbursement of Rs. 563.39 Crore against annual target of Rs. 4074.61 crore for FY 2020-21, the achievement is 13.82% which is very low. Banks are to scout for quality education loan proposals aggressively in the next quarter of the FY 2021-22.

Housing Loan

A report on Bank wise outstanding balance under Housing loan scheme as on March, 2018 to March, 2021 is furnished below:

Outstanding Position: (Amount Rs in crore)

31.03.2018	31.03.2019	31.03.2020	31.03.2021
40804.00	44194.24	51079.89	57991.19

Comparison of disbursement position during the last 4 (four) financial year.

FY 2017-18		FY 2018-19		FY 2019-20		FY 2020-21	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
86971	9045.02	120019	11290.62	163058	14495.29	186234	13327.85

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 are also expected to be generated which is essential for growth in volumes.

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

Target	Achievement	% of Achievement
17821.25	13327.85	74.79%

With disbursement of Rs. 13327.85 Crore against annual target of Rs. 17821.25 crore for FY 20-21, the achievement is 74.79% which is not very satisfactory. Banks are to scout for quality housing loan proposals aggressively in the next quarter of the FY 2021-22.

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 Education Loan as on 31.03.2021

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	1091	48.20	3182	133.00
2	Bank of India	1334	17.18	4500	126.76
3	Bank of Maharashtra	118	3.01	315	12.11
4	Canara Bank	1272	26.36	4498	168.14
5	Central Bank of India	872	14.52	2562	106.62
6	Indian Bank	1511	47.68	6059	200.74
7	Indian Overseas Bank	145	3.07	949	23.97
8	Punjab National Bank	4224	118.33	20324	620.20
9	Punjab & Sind Bank	15	0.22	254	8.04
10	State Bank of India	7345	216.00	19286	904.00
11	UCO Bank	801	12.09	2664	67.92
12	Union Bank of India	761	16.11	2634	147.01
Total PSU		19489	522.77	67227	2518.51
13	Axis Bank	204	12.03	991	77.53
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	14	0.61	36	2.22
19	HDFC Bank	621	8.94	2422	58.12
20	ICICI Bank	105	11.76	330	19.47
21	IDBI Bank	209	3.56	614	20.43
22	IDFC First Bank	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	0.08	18	0.98
26	Karur Vysya Bank	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
29	Ratnakar Bank Ltd	671	1.94	172	0.25
30	South Indian Bank Ltd.	0	0.00	19	1.19
31	SIDBI	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0.00	2	0.06
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	1	0.01
Total PVT		1825	38.92	4605	180.26
36	BGVB (PNB)	23	0.37	145	3.22
37	PBGB (UCO)	28	1.12	248	5.84
38	UBKGB (CBI)	8	0.10	79	1.46
Total RRB		59	1.59	472	10.52
39	WB State Co-Op Bank Ltd.	1	0.11	18	0.44
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		1	0.11	18	0.44
Grand Total		21374	563.39	72322	2709.73

Progress of Housing Loan as on 31.03.2021

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	5437	1075.60	23660	2839.00
2	Bank of India	3729	460.38	24988	2494.04
3	Bank of Maharashtra	285	54.08	1722	264.08
4	Canara Bank	2199	337.05	11607	1788.16
5	Central Bank of India	3787	209.15	9989	1135.02
6	Indian Bank	8708	1055.36	34828	3780.00
7	Indian Overseas Bank	841	104.25	4539	478.84
8	Punjab National Bank	7428	644.72	69749	6457.41
9	Punjab & Sind Bank	126	15.97	2472	307.86
10	State Bank of India	114347	5233.54	169248	21537.00
11	UCO Bank	6254	485.25	22605	1853.72
12	Union Bank of India	1270	345.05	11145	1376.47
Total PSU		154411	10020.4	386552	44311.60
13	Axis Bank	2328	36.94	5392	317.00
14	Bandhan Bank	1743	130.11	2801	198.10
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	3	0.42	34	3.65
17	ESAF SF Bank	108	0.21	79	0.13
18	Federal Bank	278	64.51	1347	244.68
19	HDFC Bank	7286	67.33	20662	1512.61
20	ICICI Bank	3742	2122.86	18875	5858.26
21	IDBI Bank	3237	437.96	23625	3076.49
22	IDFC First Bank	47	7.31	365	51.97
23	Indusind Bank	0	0.00	6	0.14
24	Jana Small Finance Bank	1953	13.89	3198	18.85
25	Karnataka Bank Ltd.	62	16.68	840	169.85
26	Karur Vysya Bank	23	31.60	22	31.40
27	Kotak Mahindra Bank	11	1.39	19	3.20
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
29	Ratnakar Bank Ltd	376	1.08	865	8.64
30	South Indian Bank Ltd.	0	0.00	169	32.88
31	SIDBI	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0.00	12	1.39
33	Ujjivan Small Finance Bank	5545	94.74	28508	252.44
34	Utkarsh Small Finance Bank	1	0.21	1	0.21
35	YES Bank	160	10.35	220	17.00
Total PVT		26903	3037.59	107040	11798.90
36	BGVB (PNB)	1746	51.16	10219	436.47
37	PBGB (UCO)	352	37.18	3116	185.26
38	UBKGB (CBI)	224	20.35	2059	114.35
Total RRB		2322	108.69	15394	736.08
39	WB State Co-Op Bank Ltd.	1535	142.03	6307	948.51
40	WBSCARD Bank Ltd.	1063	19.14	5002	196.10
Total Co-Optv		2598	161.17	11309	1144.61
Grand Total		186234	13327.85	520295	57991.19

AGENDA- 10

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

❖ MUDRA Loans:

In the financial year 2020-21, all the Financial Institutions together have disbursed Rs.28429.06 Crore against sanction amount of Rs.29235.20 Crore. Performance of the Banks in the State of West Bengal from 01.04.2020 to 31.03.2021 is furnished hereunder:

Achievement (Sanction) of Mudra Loan during FY 2020-21:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	182725	334.16	126065	2755.49	29392	2326.25	338182	5415.90
PVT	2502888	5029.53	1002776	11338.58	13197	795.55	3518861	17163.66
RRB	11734	38.92	45298	1123.34	2678	188.59	59710	1350.85
NON-NBFC MFI	11976	11.47	0	0.00	0	0.00	11976	11.47
NBFC MFI	1174998	3017.44	14862	87.95	19	1.40	1189879	3106.79
NBFC	92223	365.84	18304	437.56	7869	502.54	118396	1305.94
Small Fin.	16888	573.35	41663	304.75	33	2.49	208584	880.59
Total	4143432	9370.71	1248968	16047.67	53188	3816.82	5445588	29235.20

Comparative study for of disbursement during the last 4 (four) financial year:

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
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
31.03.20	5663056	17234.96	407186	5769.00	43122	3255.24	6113364	26259.20
31.03.21	4143432	9316.51	1248968	15597.36	53188	3515.19	5445588	28429.06

It is noted that in the current FY 2020-21, there is an increase in disbursed amount by Rs.2169.86 crore in comparison to the FY 2019-20 with decrease of 667776 number of Mudra beneficiaries 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 uptrend.

Bank wise performance of MUDRA loan from 01.04.2020 to 31.03.2021 is annexed below:

Bank wise performance in MUDRA loan during the FY 2020-21													
												(Amount in Crore)	
Sr. No.	Bank Name	Shishu			Kishore			Tarun			Total		
		(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
		No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt
1	Bank of Baroda	2188	6.95	6.62	4873	129.32	128.21	2186	191.80	191.15	9247	328.07	325.98
2	Bank of India	32850	44.93	41.54	16508	295.40	247.65	2089	159.64	92.46	51447	499.97	381.65
3	Bank of Maharashtra	9220	17.82	17.52	565	11.71	11.32	100	7.70	7.63	9885	37.23	36.47
4	Canara Bank	14801	24.89	24.70	8413	187.27	185.94	1647	136.95	136.52	24861	349.11	347.16
5	Central Bank of India	31949	21.91	17.29	7643	154.51	129.00	1198	95.62	81.88	40790	272.04	228.17
6	Indian Bank	36314	84.86	83.63	3624	55.95	50.82	365	26.90	24.54	40303	167.71	158.99
7	Indian Overseas Bank	1958	6.27	6.26	3249	54.33	53.50	212	16.12	15.64	5419	76.72	75.40
8	Punjab & Sind Bank	715	1.11	0.62	486	10.94	9.84	203	16.95	15.95	1404	29.00	26.41
9	Punjab National Bank	17006	56.92	40.03	43298	944.11	645.97	9579	783.21	609.75	69883	1784.24	1295.75
10	State Bank of India	6517	19.70	19.64	24339	670.33	667.62	9748	720.25	719.86	40604	1410.28	1407.12
11	Union Bank of India	2423	7.00	5.68	4199	85.05	70.75	654	52.37	40.38	7276	144.42	116.81
12	UCO Bank	26784	41.80	21.18	8868	156.57	118.12	1411	118.74	95.17	37063	317.11	234.47
	Public Sector Commercial Banks	182725	334.16	284.71	126065	2755.49	2318.74	29392	2326.25	2030.93	338182	5415.90	4634.38
13	Axis Bank	59679	174.69	174.69	1595	43.39	43.39	1110	92.05	92.05	62384	310.13	310.13
14	Bandhan Bank	791732	2232.59	2232.59	901519	10525.40	10525.40	7110	444.95	444.95	1700361	13202.94	13202.94
15	Catholic Syrian Bank	122	0.40	0.40	0	0.00	0.00	0	0.00	0.00	122	0.40	0.40
16	DCB Bank	9	0.03	0.03	70	1.94	1.94	26	1.82	1.82	105	3.79	3.79
17	Federal Bank	43	0.22	0.20	27	0.70	0.62	13	1.06	1.06	83	1.98	1.88
18	HDFC Bank	17720	48.09	48.09	1785	24.49	24.49	927	55.86	55.86	20432	128.44	128.44
19	ICICI Bank	384	1.25	1.25	1000	26.07	26.07	363	24.38	24.38	1747	51.70	51.70
20	IDBI Bank Limited	3446	11.27	11.27	930	15.32	15.32	1058	35.45	35.45	5434	62.04	62.04
21	IDFC Bank Limited	52571	144.76	144.76	8057	81.42	81.33	423	28.16	28.09	61051	254.34	254.18
22	IndusInd Bank	1549401	2369.40	2369.40	87678	617.00	617.00	2056	104.87	104.87	1639135	3091.27	3091.27
23	Jammu & Kashmir Bank	6	0.02	0.02	44	0.97	0.97	16	1.19	1.19	66	2.18	2.18
24	Karnataka Bank	3	0.01	0.00	45	1.08	0.42	35	2.26	1.19	83	3.35	1.61
25	Kotak Mahindra Bank	0	0.00	0.00	17	0.41	0.41	43	2.01	2.01	60	2.42	2.42
26	Ratnakar Bank	26908	44.72	44.72	0	0.00	0.00	0	0.00	0.00	26908	44.72	44.72
27	South Indian Bank	0	0.00	0.00	2	0.07	0.07	1	0.08	0.08	3	0.15	0.15
28	Yes Bank	864	2.08	2.08	7	0.32	0.32	16	1.41	1.41	887	3.81	3.81
	Private Sector Commercial Banks	2502888	5029.53	5029.50	1002776	11338.58	11337.75	13197	795.55	794.41	3518861	17163.66	17161.66
29	NON NBFC-Micro Finance Institutions	11976	11.47	11.47	0	0.00	0.00	0	0.00	0.00	11976	11.47	11.47
	Micro Finance Institutions	11976	11.47	11.47	0	0.00	0.00	0	0.00	0.00	11976	11.47	11.47
30	Adhikar Microfinance Private Limited	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
31	Annapurna Microfinance	31779	91.31	91.31	712	13.98	13.98	6	0.41	0.41	32497	105.70	105.70
32	Arohan Financial Services	331472	855.15	855.15	6143	34.33	34.33	13	0.99	0.99	337628	890.47	890.47
33	ASA International India Microfinance	201957	584.45	584.45	2771	17.16	17.16	0	0.00	0.00	204728	601.61	601.61
34	Asirvad Microfinance	37586	106.59	106.59	52	0.30	0.30	0	0.00	0.00	37638	106.89	106.89
35	Belstar Investment and Finance	14843	42.55	42.55	0	0.00	0.00	0	0.00	0.00	14843	42.55	42.55
36	Fusion Microfinance Pvt. Ltd.	23752	70.62	66.84	0	0.00	0.00	0	0.00	0.00	23752	70.62	66.84
37	Grameen Shakti Microfinance Services	13614	32.68	32.68	7	0.04	0.04	0	0.00	0.00	13621	32.72	32.72
38	JAGARAN MICROFIN	106518	48.36	48.36	3775	14.09	14.09	0	0.00	0.00	110293	62.45	62.45
39	Janakalyan Financial Services	9256	26.65	26.65	0	0.00	0.00	0	0.00	0.00	9256	26.65	26.65
40	MADURA MICRO FINANCE	8235	27.83	27.83	0	0.00	0.00	0	0.00	0.00	8235	27.83	27.83
41	Muthoot Microfin	11535	37.95	37.95	255	1.52	1.52	0	0.00	0.00	11790	39.47	39.47
42	Samasta Microfinance	62591	193.67	193.67	0	0.00	0.00	0	0.00	0.00	62591	193.67	193.67
43	Sarala Development & Microfinance	69745	158.93	158.93	107	0.63	0.63	0	0.00	0.00	69852	159.56	159.56
44	Satin Creditcare Network	88250	291.41	291.41	0	0.00	0.00	0	0.00	0.00	88250	291.41	291.41
45	SATYA MicroCapital Limited	12845	46.61	46.61	74	0.43	0.43	0	0.00	0.00	12919	47.04	47.04
46	SHARE MICROFIN	13261	35.75	35.75	0	0.00	0.00	0	0.00	0.00	13261	35.75	35.75
47	SVATANTRA MICROFIN	39187	132.59	132.59	437	2.46	2.46	0	0.00	0.00	39624	135.05	135.05
48	Utrayan Financial Services	32853	81.27	81.27	529	3.01	3.01	0	0.00	0.00	33382	84.28	84.28
49	VEDIKA CREDIT CAPITAL	5561	17.74	17.74	0	0.00	0.00	0	0.00	0.00	5561	17.74	17.74
50	Village Financial Services	60158	135.33	135.33	0	0.00	0.00	0	0.00	0.00	60158	135.33	135.33
	NBFC-Micro Finance Institutions	1174998	3017.44	3013.66	14862	87.95	87.95	19	1.40	1.40	1189879	3106.79	3103.01
51	Bajaj Finance Limited	0	0.00	0.00	1047	34.66	33.69	1018	74.91	71.81	2065	109.57	105.50
52	Cholamandalam Investment & Finance	0	0.00	0.00	34	1.31	1.31	173	13.26	13.26	207	14.57	14.57
53	Fullerton India Credit Company	8074	22.56	22.56	800	8.18	8.18	20	1.25	1.25	8894	31.99	31.99
54	Hinduja Leyland Finance	1	0.01	0.01	288	5.72	5.72	66	4.25	4.25	295	9.98	9.98
55	India Infoline Finance	0	0.00	0.00	1553	54.02	54.02	642	41.94	41.94	2195	95.96	95.96
56	Indostar Capital Finance	2	0.01	0.01	80	2.35	2.35	14	1.14	1.14	96	3.50	3.50
57	L & T Finance	82995	338.82	338.82	0	0.00	0.00	0	0.00	0.00	82995	338.82	338.82
58	Lending Kart	10	0.03	0.03	409	10.72	10.72	294	23.01	23.01	713	33.76	33.76
59	Magma Fincorp	234	0.88	0.88	1789	33.60	33.60	138	9.60	9.60	2161	44.08	44.08
60	Mahindra & Mahindra Financial Services	0	0.00	0.00	0	0.00	0.00	647	37.25	35.97	647	37.25	35.97
61	Neogrowth credit	0	0.00	0.00	39	1.78	1.78	69	4.63	4.63	108	6.41	6.41
62	Shriram Transport Finance Co.	145	0.64	0.64	6490	183.20	183.20	1861	116.16	116.16	8496	300.00	300.00
63	Tata Motors Finance	762	2.89	2.89	5835	102.02	102.02	2927	175.14	175.14	9524	280.05	280.05
	Non Banking Financial Companies	92223	365.84	365.84	18304	437.56	436.59	7869	502.54	498.16	118396	1305.94	1300.59
64	ESAF Small Finance Bank	4459	14.57	14.57	132	0.85	0.85	1	0.10	0.10	4592	15.52	15.52
65	Jana Small Finance Bank Limited	26	0.12	0.10	382	5.00	5.00	0	0.00	0.00	408	5.12	5.10
66	Ujivan Small Finance Bank	159769	549.76	549.76	41147	298.83	298.83	0	0.00	0.00	200916	848.59	848.59
67	Utkarsh Small Finance Bank	2634	8.90	8.85	2	0.07	0.07	32	2.39	2.39	2668	11.36	11.31
	Small Finance Banks	166888	573.35	573.28	41663	304.75	304.75	33	2.49	2.49	208584	880.59	880.52
68	Bangiya Gramin Vikash Bank (PNB)	4506	15.06	14.19	8569	146.66	134.90	140	10.86	10.07	13215	172.58	159.16
69	Paschim Banga Gramin Bank (UCO)	6811	21.79	21.79	31993	905.11	905.11	2535	177.51	177.51	41339	1104.41	1104.41
70	Uttaranga Kshetriya Gramin Bank (CBI)	417	2.07	2.07	4736	71.57	71.57	3	0.22	0.22	5156	73.86	73.86
	Regional Rural Banks	11734	38.92	38.05	45298	1123.34	1111.58	2678	188.59	187.80	59710	1350.85	1337.43
	Grand Total	4143432	9370.71	9316.51	1248968	16047.67	15597.36	53188	3816.82	3515.19	5445588	29235.20	28429.06

❖ STAND-UP INDIA (SUI)

SUI Loans have been extended to 10001 no of SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1295.55 Crore as on 31.03.2021. The addition of 2392 nos of 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 under SUI are furnished below.**

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
31.03.19	1806	4213	6019	238.52	905.44	1143.96
31.03.20	2966	4643	7609	388.60	713.32	1101.91
31.03.20	3965	6036	10001	442.83	852.72	1295.55

STAND UP INDIA PROGRESS REPORT AS ON 31.03.2021									
(Amount in Crore)									
S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Loan Given to			Amount Outstanding		
				No. of SC/ST	No. of Women	Total	Amount to SC/ST	Amount to Women	Total
1	Bank of Baroda	298	220	610	289	899	62.45	26.15	88.60
2	Bank of India	382	284	1210	1505	2715	171.11	285.25	456.36
3	Bank of Maharashtra	43	5	10	35	45	1.10	4.25	5.35
4	Canara Bank	429	172	254	285	539	39.62	51.08	90.70
5	Central Bank of India	318	36	21	50	71	3.15	6.77	9.92
6	Indian Bank	600	155	85	285	370	11.01	54.40	65.41
7	Indian Overseas Bank	153	55	20	89	109	1.52	8.68	10.20
8	Punjab National Bank	1230	765	1221	1289	2510	98.72	151.49	250.21
9	Punjab & Sind Bank	41	17	50	19	69	2.01	1.50	3.51
10	State Bank of India	1370	733	252	734	986	21.78	90.20	111.98
11	UCO Bank	387	164	89	347	436	11.84	65.07	76.91
12	Union Bank of India	303	82	14	227	241	1.76	20.10	21.86
	Total PSU	5554	2688	3836	5154	8990	426.07	764.94	1191.01
13	Axis Bank	305	1	0	1	1	0.00	0.50	0.50
14	Bandhan Bank	464	0	0	0	0	0.00	0.00	0.00
15	Catholic Syrian Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
16	Dhanlaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
17	ESAF SF Bank	4	0	0	0	0	0.00	0.00	0.00
18	Federal Bank	30	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	232	94	6	170	176	0.50	16.33	16.83
20	ICICI Bank	245	31	0	46	46	0.00	10.34	10.34
21	IDBI Bank	96	39	70	7	77	9.38	0.49	9.87
22	IDFC First Bank	19	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	83	79	9	71	80	0.51	5.97	6.48
24	Jana Small Finance Bank	38	0	0	0	0	0.00	0.00	0.00
25	Karnataka Bank Ltd.	20	20	23	558	581	1.23	49.33	50.56
26	Karur Vysya Bank	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 (DBS)	4	0	0	0	0	0.00	0.00	0.00
29	Ratnakar Bank Ltd	17	0	0	0	0	0.00	0.00	0.00
30	South Indian Bank Ltd.	18	0	0	0	0	0.00	0.00	0.00
31	SIDBI	1	0	0	0	0	0.00	0.00	0.00
32	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
33	Ujjivan Small Finance Bank	83	0	0	0	0	0.00	0.00	0.00
34	Utkarsh Small Finance Bank	4	0	0	0	0	0.00	0.00	0.00
35	YES Bank	26	0	0	0	0	0.00	0.00	0.00
	Total PVT	1751	264	108	853	961	11.62	82.96	94.58
36	BGVB (PNB)	587	35	17	26	43	2.09	3.12	5.21
37	PBGB (UCO)	230	0	0	0	0	0.00	0.00	0.00
38	UBKGB (CBI)	142	7	4	3	7	3.05	1.70	4.75
	Total RRB	959	42	21	29	50	5.14	4.82	9.96
39	WB State Co-Op Bank Ltd.	362	0	0	0	0	0.00	0.00	0.00
40	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
	Total Co-Optv	373	0	0	0	0	0.00	0.00	0.00
	Grand Total	8637	2994	3965	6036	10001	442.83	852.72	1295.55

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 is impacted due to limited scope for locating target group with mandatory condition of Greenfield projects. Limited business opportunities in rural area for credit absorption above Rs.10.00 lacs are also proving to a deterrent. 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 the last 4 (four) 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
31.03.19	11886	368.69	1912	66.90	2238	72.93
31.03.20	15124	516.39	2280	91.00	2135	83.48
31.03.21	12303	419.91	1846	67.74	2045	74.04

Non-disposal of the proposals has resulted in piling up of pending proposals and has become a point of concern for the stakeholders. Banks have not responded positively to the 100 Days Campaign during the first half of the fiscal as well.

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

It is also being observed that despite provisions for 2nd dose of finance to successful entrepreneurs who have availed of PMEGP loans, bankers are yet to extend credit to 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 31.03.2021 is annexed below:

Bank wise PMEGP performance during the FY 2020-21																	
(Amount in Cr)																	
Sr.No.	Bank	Target 2020-21		Forwarded to Bank		Sanctioned		MM Claimed		MM Disbursed		Returned		App. Pending		% Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No. Wise	Amount Wise
1	Bank of Baroda	141	4.30	466	18.45	63	3.41	67	3.20	64	3.07	122	5.71	297	9.82	45.39	71.32
2	Bank of India	130	4.03	766	26.13	153	4.62	178	5.30	167	5.09	417	14.31	205	7.13	128.46	126.42
3	Bank of Maharashtra	37	1.33	23	0.87	3	0.16	5	0.22	3	0.12	8	0.30	12	0.41	8.11	8.68
4	Canara Bank	236	7.37	683	23.25	110	5.64	120	5.44	109	5.02	469	14.15	125	3.79	46.19	68.11
5	Central Bank of India	180	5.44	664	18.80	126	4.19	132	4.37	123	4.22	414	11.22	136	3.60	68.33	77.56
6	Indian Bank	337	10.08	1271	39.03	139	4.32	136	3.85	130	3.72	725	21.71	444	14.07	38.58	36.92
7	Indian Overseas Bank	107	3.40	179	6.71	39	1.86	41	1.78	39	1.67	67	2.23	76	2.64	36.45	49.04
8	Punjab & Sind Bank	9	0.33	79	2.31	22	0.61	25	0.69	24	0.65	19	0.61	45	1.28	266.67	198.15
9	Punjab National Bank	581	17.50	2738	104.85	316	10.76	508	18.79	490	18.24	2268	88.24	204	7.42	84.34	104.24
10	State Bank of India	480	13.22	2192	61.95	118	3.49	82	2.59	77	2.52	1772	49.66	322	9.28	16.04	19.06
11	UCO Bank	133	4.03	523	14.24	68	1.11	88	1.63	81	1.48	279	7.75	180	5.37	60.90	36.71
12	Union Bank of India	163	4.96	296	8.69	28	0.62	40	0.97	39	0.96	61	1.48	210	6.62	23.93	19.35
Total PSU		2534	75.99	9880	325.29	1185	40.81	1422	48.82	1346	46.76	6621	217.36	2256	71.43	53.12	61.53
13	Axis Bank	0	0	9	0.36	0	0.00	0	0.00	0	0.00	0	0.00	9	0.36	#DIV/0!	#DIV/0!
14	Bandhan Bank	0	0	23	0.54	0	0.00	0	0.00	0	0.00	2	0.12	21	0.42	#DIV/0!	#DIV/0!
15	Federal Bank	0	0	2	0.05	0	0.00	0	0.00	0	0.00	0	0.00	2	0.05	#DIV/0!	#DIV/0!
16	HDFC Bank	0	0	12	0.25	0	0.00	0	0.00	0	0.00	0	0.00	12	0.25	#DIV/0!	#DIV/0!
17	ICICI Bank	0	0	24	1.75	8	0.60	4	0.30	4	0.30	0	0.00	16	1.15	#DIV/0!	#DIV/0!
18	IDBI Bank Limited	41	1.32	399	28.13	99	7.80	92	7.09	80	6.05	115	7.23	199	14.06	195.12	458.21
19	Karnataka Bank	0	0	4	0.13	0	0.00	0	0.00	0	0.00	2	0.06	2	0.07	#DIV/0!	#DIV/0!
Total PVT		41	1.32	473	31.22	107	8.40	96	7.39	84	6.35	119	7.41	261	16.37	204.88	480.94
20	BGVB (PNB)	105	3.40	809	20.24	136	3.60	161	4.15	158	4.10	459	10.86	233	5.82	150.48	120.73
21	PBGB (UCO)	97	3.04	10	0.43	0	0.00	0	0.00	0	0.00	1	0.05	9	0.38	0.00	0.00
22	UBKGB (CBI)	95	2.74	432	10.04	129	3.25	127	3.20	116	2.84	72	1.69	250	5.43	122.11	103.76
Total RRB		297	9.18	1251	30.71	265	6.84	288	7.35	274	6.95	532	12.59	492	11.63	92.26	75.68
22	WB State Co-Op Bank	114	3.07	699	32.69	289	11.69	344	14.11	341	13.99	95	4.02	443	21.89	299.12	455.64
Co-Op Banks Total		114	3.07	699	32.69	289	11.69	344	14.11	341	13.99	95	4.02	443	21.89	299.12	455.64
Grand Total		2986	89.56	12303	419.91	1846	67.74	2150	77.68	2045	74.04	7367	241.39	3452	121.33	68.49	82.67

❖ SVSKP loans

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

- Joint inspections with Block Supervisors/ Prakaalpa Sahayaks should take place within 15 days of receipt of the proposals.
- Disposal of the proposal (sanction or rejection as the case may be) should be arranged within 15 days from the date of joint inspection.
- Subsidy claim & receipt should be arranged within 15 days from the date of 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 the last 4 (four) financial year:

(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
2018-2019	100684	44305	1200.01	41575	327.60	8119	62.19
2019-2020	32607	17180	467.59	19885	150.03	5110	37.05
2020-2021	23	145	4.26	7986	73.29	749	5.87

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

Year wise performance report of SVSKP during the last 3 (three) financial years are as follows,

During	Sponsored	Sanctioned	Subsidy released		Subsidy disbursed		Pending	
	No.	No.	No.	Amount	No.	Amount	No.	Amount
2018-19	107444	47228	42746	340.41	39646	318.36	2675	19.10
2019-20	44956	24493	19885	150.00	11021	88.09	8864	61.91
2020-21	23	145	8735	79.17	7986	73.29	749	5.87

District wise performance of SVSKP during the FY 2020-21:

District wise performance report (Urbank+Rural) of SVSKP loans from 01.04.2020 to 31.03.2021											
(Amount in Crore)											
Sr. No.	District	No. of cases		Project cost	Subsidy involved	Subsidy released		Disbursement		Pending with Bank	
		Sponsored	Sanctioned			No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	0	0	0.00	0.00	198	2.50	198	2.50	0	0.00
2	Bankura	0	37	0.87	0.26	39	0.36	39	0.36	0	0.00
3	Birbhum	0	0	0.00	0.00	1074	6.18	1009	5.82	65	0.36
4	Coochbehar	0	0	0.00	0.00	371	2.85	315	2.54	56	0.31
5	Dakshin 24 Parganas	0	0	0.00	0.00	528	4.29	481	4.04	47	0.25
6	Dakshin Dinajpur	0	0	0.00	0.00	19	0.16	17	0.15	2	0.01
7	Darjeeling	23	0	0.00	0.00	9	0.10	9	0.10	0	0.00
8	Hooghly	0	0	0.00	0.00	824	10.19	781	9.96	43	0.24
9	Howrah	0	0	0.00	0.00	403	3.11	372	2.94	31	0.17
10	Jalpaiguri	0	0	0.00	0.00	446	3.66	446	3.66	0	0.00
11	Jhargram	0	6	0.13	0.04	78	1.17	70	1.13	8	0.04
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	97	0.83	97	0.83	0	0.00
14	Malda	0	0	0.00	0.00	264	2.58	256	2.49	8	0.09
15	Murshidabad	0	0	0.00	0.00	689	5.67	591	5.13	98	0.54
16	Nadia	0	0	0.00	0.00	295	2.63	284	2.57	11	0.06
17	Paschim Bardhaman	0	0	0.00	0.00	104	0.82	98	0.79	6	0.03
18	Paschim Medinipur	0	0	0.00	0.00	745	8.93	745	8.93	0	0.00
19	Purba Bardhaman	0	102	3.26	0.98	793	8.74	635	6.59	158	2.14
20	Purba Medinipur	0	0	0.00	0.00	527	4.80	426	3.81	101	1.00
21	Purulia	0	0	0.00	0.00	420	3.64	362	3.32	58	0.32
22	Uttar 24 Parganas	0	0	0.00	0.00	812	5.94	755	5.63	57	0.31
23	Uttar Dinajpur	0	0	0.00	0.00	0	0.00	0	0.00	0	0.00
	Total	23	145	4.26	1.28	8735	79.16	7986	73.29	749	5.87

AGENDA- 11

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 13.54% as of March, 2021 in the State of West Bengal. Amount came up to Rs. 65074 Crore as on March, 2021 in comparison to Rs. 57301.61 Crore as on March, 2020.

NPA Position for last 6 (six) 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
March, 2017	367642.87	55049.25	14.97
March, 2018	415115.06	64105.19	15.44
March, 2019	427666.36	54012.04	12.63
March, 2020	465133.58	57301.61	12.32
March, 2021	480724.18	65074.00	13.54

NPA level has been increased from March, 2020 to March, 2021 by Rs. 7772.39 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 and further reduction in NPA level is expected in the coming days.

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

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.03.2021 stood at 59.76%, 53.57% and 57.87% respectively.

Recovery Status of PRISEC loans as on 31.03.2021:

(Amt. Rs. in crore)

Sector	During FY 2019-20			During FY 2020-21		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	14708	8178	56	15481	9193	60
MSME	15947	10411	65	14898	8023	54
OPS	6226	3739	60	5165	3255	63
Total Prisec	36881	22328	61	35544	20471	58
NPS	38937	24165	62	35329	19624	56
Total	75818	46493	61	70873	40095	57

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 NPA Position as on 31.03.2021

(Amount in Crore)

Sr. No.	Bank Name	Agriculture		MSME		OPS		Total Prised		NPS		Grand Total	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Bank of Baroda	1211.00	100.97	5208.00	386.70	3672.00	194.40	10091.00	682.07	12826.87	109.00	22917.87	791.07
2	Bank of India	2147.95	318.93	4420.62	863.02	1749.13	57.13	8317.70	1239.08	8986.24	1836.63	17303.94	3075.71
3	Bank of Maharashtra	100.28	2.63	652.15	286.00	229.87	0.45	982.30	289.08	1425.23	173.82	2407.53	462.90
4	Canara Bank	1204.29	103.53	3782.40	901.03	992.83	52.98	5979.52	1057.54	9602.74	5045.94	15582.26	6103.48
5	Central Bank of India	1432.37	158.63	1586.43	365.74	760.89	34.82	3779.69	559.19	4476.39	1849.00	8256.08	2408.19
6	Indian Bank	3551.00	117.95	8566.56	983.90	2645.90	0.60	14763.46	1102.45	14647.54	2883.99	29411.00	3986.44
7	Indian Overseas Bank	471.82	276.53	1388.40	516.33	564.09	3.76	2424.31	796.62	4032.80	2498.59	6457.11	3295.21
8	Punjab National Bank	9291.60	2204.73	14036.09	3940.67	4515.49	253.21	27843.18	6398.61	26579.23	9065.13	54422.41	15463.74
9	Punjab & Sind Bank	133.00	0.00	590.00	0.00	264.56	0.00	987.56	0.00	2672.00	0.00	3659.56	0.00
10	State Bank of India	5232.00	486.36	7310.52	251.11	11269.20	47.64	23811.72	785.11	53791.75	4526.00	77603.47	5311.11
11	UCO Bank	2549.56	409.35	3648.89	881.72	1366.86	64.70	7565.31	1355.77	7609.25	225.47	15174.56	1581.24
12	Union Bank of India	1357.54	381.48	5352.24	1369.07	898.17	0.04	7607.95	1750.59	17184.82	4409.27	24792.77	6159.86
	Total PSU	28682.41	4561.09	56542.30	10745.29	28928.99	709.73	114153.70	16016.11	163834.86	32622.84	277986.56	48638.95
13	Axis Bank	1762.48	72.26	2632.77	276.11	394.72	106.65	4789.97	455.02	22472.03	821.65	27262.00	1276.67
14	Bandhan Bank	11290.91	3104.80	17116.63	3415.88	200.07	37.65	28607.62	6558.33	1148.59	135.06	29756.20	6693.39
15	Catholic Syrian Bank Ltd.	0.00	0.00	7.43	0.00	0.00	0.00	7.43	0.00	22.78	0.00	30.21	0.00
16	Dhanlaxmi Bank Ltd.	0.12	0.00	11.10	3.44	2.61	0.38	13.83	3.82	129.16	0.00	142.99	3.82
17	ESAF SF Bank	7.36	0.78	22.08	3.71	19.47	0.35	48.91	4.84	0.48	0.00	49.39	4.84
18	Federal Bank	288.04	7.33	497.58	0.44	80.00	1.67	865.62	9.44	2745.47	35.45	3611.09	44.89
19	HDFC Bank	1236.44	67.74	5233.88	109.95	748.33	1.52	7218.66	179.21	22444.24	786.43	29662.90	965.64
20	ICICI Bank	953.76	105.19	6589.18	241.74	997.41	33.05	8540.35	379.98	22364.87	1462.90	30905.22	1842.88
21	IDBI Bank	436.37	33.35	1608.31	254.01	2219.54	48.18	4264.22	335.54	1357.26	142.29	5621.48	477.83
22	IDFC First Bank	94.78	0.00	567.61	0.00	52.01	0.00	714.40	0.00	3102.07	0.00	3816.47	0.00
23	Indusind Bank	1747.18	13.89	3809.39	30.72	2.14	0.00	5558.71	44.61	7026.74	16.53	12585.45	61.14
24	Jana Small Finance Bank	101.68	0.00	54.43	1.54	448.93	0.00	605.04	1.54	182.18	8.15	787.22	9.69
25	Karnataka Bank Ltd.	143.63	12.07	381.98	74.02	331.07	0.66	856.68	86.75	654.59	131.31	1511.27	218.06
26	Karur Vysya Bank	14.70	8.52	875.00	0.00	23.70	0.00	913.40	8.52	159.30	0.00	1072.70	8.52
27	Kotak Mahindra Bank	546.10	2.17	2203.18	30.91	6.02	0.00	2755.30	33.08	3347.44	105.24	6102.74	138.32
28	Lakshmi Vilas Bank (DBS)	0.00	0.00	1015.67	0.00	0.00	0.00	1015.67	0.00	0.00	0.00	1015.67	0.00
29	Ratnakar Bank Ltd	881.76	13.00	212.18	1.00	103.67	2.42	1197.61	16.42	2948.46	548.00	4146.07	564.42
30	South Indian Bank Ltd.	70.67	0.00	593.09	0.00	15.51	0.00	679.27	0.00	679.67	0.00	1358.94	0.00
31	SIDBI	0.00	0.00	115.24	0.00	0.00	0.00	115.24	0.00	0.00	0.00	115.24	0.00
32	Tamilnad Mercantile Bank	0.00	0.00	51.93	0.00	0.60	0.00	52.53	0.00	704.52	0.00	757.05	0.00
33	Ujivan Small Finance Bank	555.83	33.84	483.78	25.72	620.84	7.92	1660.45	67.48	364.03	5.87	2024.48	73.35
34	Utkarsh Small Finance Bank	27.96	4.00	14.33	2.86	8.97	0.00	51.26	6.86	13.49	2.23	64.75	9.09
35	YES Bank	345.00	44.00	1449.00	18.00	9.02	0.00	1803.02	62.00	3610.00	542.00	5413.02	604.00
	Total PVT	20504.78	3522.94	45545.78	4490.05	6284.63	240.45	72335.18	8253.44	95477.36	4743.11	167812.55	12996.55
36	BGVB (PNB)	3888.76	267.47	1839.50	810.34	502.90	72.19	6231.16	1150.00	803.03	49.01	7034.19	1199.01
37	PBGB (UCO)	1576.70	178.74	1236.92	203.59	190.18	30.27	3003.80	412.60	187.83	22.23	3191.63	434.83
38	UBKGB (CBI)	1623.46	134.38	207.47	72.39	115.81	5.01	1946.74	211.78	431.64	22.21	2378.38	233.99
	Total RRB	7088.92	580.59	3283.89	1086.32	808.89	107.47	11181.70	1774.38	1422.50	93.45	12604.20	1867.83
39	WB State Co-Op Bank Ltd.	5150.30	845.43	639.95	94.43	1606.66	144.73	7396.91	1084.59	13614.63	486.08	21011.54	1570.67
40	WBSCARD Bank Ltd.	1012.92	0.00	98.31	0.00	196.10	0.00	1307.33	0.00	0.00	0.00	1307.33	0.00
	Total Co-Optv	6163.22	845.43	738.26	94.43	1802.76	144.73	8704.24	1084.59	13614.63	486.08	22318.87	1570.67
	Grand Total	62439.33	9510.05	106110.23	16416.09	37825.27	1202.38	206374.82	27128.52	274349.35	37945.48	480724.18	65074.00
	% of NPA against Outstanding Advance												13.54

Sector wise Recovery performance as on 31.03.2021

(Amount in Crore)

Sr. No.	Bank Name	Agriculture			MSME			OPS			Total Prisec			NPS			Grand Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
1	Bank of Baroda	66.00	49.00	74.24	137.00	71.00	51.82	26.00	15.00	57.69	229.00	135.00	58.95	120.00	31.00	25.83	349.00	166.00	47.56
2	Bank of India	336.00	191.49	56.99	536.00	290.67	54.23	211.00	118.12	55.98	1083.00	600.28	55.43	833.00	449.90	54.01	1916.00	1050.18	54.81
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	17.25	25.63	1574.61	105.78	6.72	78.81	12.87	16.33	1720.72	135.90	7.90	2701.26	60.73	2.25	4421.98	196.63	4.45
5	Central Bank of India	158.63	18.09	11.40	365.74	34.93	9.55	34.82	4.76	13.67	559.19	57.78	10.33	1849.05	107.32	5.80	2408.24	165.10	6.86
6	Indian Bank	1937.12	1225.89	63.28	2535.78	1658.97	65.42	925.71	611.05	66.01	5398.61	3495.91	64.76	7925.45	5458.11	68.87	13324.06	8954.02	67.20
7	Indian Overseas Bank	277.72	4.61	1.66	318.34	24.36	7.65	40.84	37.48	91.77	636.90	66.45	10.43	2846.31	348.92	12.26	3483.21	415.37	11.92
8	Punjab National Bank	2185.22	1172.89	53.67	2362.74	1621.58	68.63	911.23	645.78	70.87	5459.19	3440.25	63.02	7052.14	4725.89	67.01	12511.33	8166.14	65.27
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	State Bank of India	1280.13	930.47	72.69	2400.11	1729.60	72.06	691.46	492.68	71.25	4371.70	3152.75	72.12	7190.52	5912.50	82.23	11562.22	9065.25	78.40
11	UCO Bank	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	119.53	32.18	26.92	218.76	75.83	34.66	93.12	34.78	37.35	431.41	142.79	33.10	1811.53	373.89	20.64	2242.94	516.68	23.04
	Total PSU	6645.40	3676.99	55.33	11050.90	5648.57	51.11	3074.56	1982.08	64.47	20770.86	11307.64	54.44	32703.76	17473.89	53.43	53474.62	28781.53	53.82
13	Axis Bank	981.00	743.00	75.74	1004.00	803.00	79.98	4.60	3.73	81.09	1989.60	1549.73	77.89	0.00	0.00	#DIV/0!	1989.60	1549.73	77.89
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	0.92	0.82	89.13	2.76	2.29	82.99	2.43	2.39	98.35	6.11	5.50	90.02	0.06	0.06	100.00	6.17	5.56	90.12
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	107.75	69.43	64.43	137.26	114.12	83.14	21.00	14.07	67.03	266.01	197.62	74.29	832.46	790.10	94.91	1098.47	987.72	89.92
20	ICICI 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!
21	IDBI Bank	189.05	123.87	65.52	197.49	151.04	76.48	280.65	266.76	95.05	667.18	541.68	81.19	228.63	214.43	93.79	895.82	756.11	84.40
22	IDFC First 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!
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	57.39	43.12	75.14	30.83	31.62	102.56	284.22	236.74	83.29	372.44	311.48	83.63	15.48	17.23	111.24	387.93	328.71	84.73
25	Karnataka 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!
26	Karur Vysya 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!
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 (DBS)	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	Ujivan Small Finance Bank	950.05	397.13	41.80	762.44	407.08	53.39	681.29	207.63	30.48	2393.79	1011.84	42.27	185.28	76.71	41.40	2579.07	1088.54	42.21
34	Utkarsh Small Finance Bank	28.59	25.73	90.00	0.11	0.08	72.73	2.02	1.89	93.56	30.72	27.70	90.17	2.02	1.91	94.55	32.74	29.61	90.44
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!
	Total PVT	2319.97	1404.14	60.52	2158.42	1516.15	70.24	1276.20	733.22	57.45	5754.59	3653.51	63.49	1283.05	1103.15	85.98	7037.64	4756.66	67.59
36	BGVB (PNB)	304.20	209.83	68.98	604.21	232.08	38.41	98.29	74.77	76.08	1006.70	516.69	51.33	334.53	288.10	86.12	1341.22	804.78	60.00
37	PBGB (UCO)	761.17	411.36	54.04	722.89	426.34	58.98	63.89	45.11	70.61	1547.95	882.81	57.03	98.52	81.76	82.99	1646.47	964.57	58.58
38	UBKGB (CBI)	348.67	193.88	55.61	10.20	3.37	33.04	8.96	7.72	86.16	367.83	204.97	55.72	71.47	53.79	75.26	439.30	258.76	58.90
	Total RRB	1414.04	815.07	57.64	1337.30	661.79	49.49	171.14	127.60	74.56	2922.48	1604.47	54.90	504.52	423.65	83.97	3426.99	2028.11	59.18
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.	565.02	288.86	51.12	84.68	15.69	18.53	118.59	28.76	24.25	768.29	333.31	43.38	0.00	0.00	#DIV/0!	768.29	333.31	43.38
	Total Co-Optv	5102.00	3296.70	64.62	351.22	196.12	55.84	643.45	412.34	64.08	6096.67	3905.16	64.05	837.32	622.92	74.39	6933.99	4528.08	65.30
	Grand Total	15481.41	9192.90	59.38	14897.84	8022.63	53.85	5165.35	3255.24	63.02	35544.60	20470.77	57.59	35328.65	19623.61	55.55	70873.25	40094.38	56.57

STATUS OF PDR CASES AS ON 31.03.2021:

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.03.2021 there are 6990 PDR cases pending amounting Rs. 460.15Crore and the Certificate Officers may be advised to dispose of the cases.

Status on	Cases filed		Cases settled	
	No	Amt (in Cr)	No	Amt (in Cr)
31.03.2018	13695	169.27	4937	34.48
31.03.2019	14429	226.57	4921	47.96
31.03.2020	8101	379.57	2134	29.17
31.03.2021	9176	491.33	2186	31.18

Recovery under SARFAESI Act, 2002

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

Overall recovery actions under SARFAESI Acts, 2002 have been initiated by banks in 1991 loan accounts as reported as on March, 2021. The District wise details are as given hereunder.

District wise pending DM's permission under SARFAESI as on 31.03.2021						
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	2	0	0	0	2
2	Bankura	0	3	5	19	27
3	Birbhum	0	4	8	25	37
4	Coochbehar	1	3	1	15	20
5	Dakshin Dinajpur	0	2	5	44	51
6	Darjeeling	2	10	5	26	43
7	Hooghly	19	8	21	85	133
8	Howrah	2	13	51	116	182
9	Jalpaiguri	1	0	1	15	17
10	Jhargram	0	0	0	3	3
11	Kalimpong	0	0	0	0	0
12	Kolkata	2	1	9	183	195
13	Malda	18	0	14	79	111
14	Murshidabad	6	11	71	110	198
15	Nadia	2	0	9	64	75
16	Paschim Burdwan	13	7	24	43	87
17	Purba Burdwan	25	4	10	60	99
18	Paschim Medinipur	1	0	9	38	48
19	Purba Medinipur	0	5	8	45	58
20	Purulia	2	0	3	16	21
21	Uttar Dinajpur	11	0	1	33	45
22	24 Pgs. (N)	7	10	57	107	181
23	24 Pgs. (S)	6	12	63	277	358
Total		120	93	375	1403	1991

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 person/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 resolved 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 31.03.2021.

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
30.06.2020	7159066	3255436	45.47	84113	19185	22.54
30.09.2020	5906742	3253901	55.09	81277	19937	24.53
31.12.2020	5384113	4497876	83.54	96125	41773	43.46
31.03.2021	5466086	5054141	92.46	84787	77197	91.05

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 areas 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 these 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 31.03.2021:**(Amount in Crore)**

Bank	Upto	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	June, 2020	296546	4.74	1381	0.07
IPPB	Sept, 2020	1376127	48.83	4042	0.42
IPPB	Dec, 2020	1553765	55.48	986	0.55
IPPB	Mar, 2021	1688308	63.11	5606	0.60
Airtel Payment Bank	June, 2020	1790000	40.62	0	0.00
Airtel Payment Bank	Sept, 2020	2159000	47.63	0	0.00
Airtel Payment Bank	Dec, 2020	2418841	50.39	0	0.00
Airtel Payment Bank	Mar, 2021	2647000	59.90	0	0.00

Data from 01.04.2020 to 31.03.2021:

Bank	Upto	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	June, 2020	51003	4.25	6974	0.28
IPPB	Sept, 2020	73984	4.86	145133	3.12
IPPB	Dec, 2020	304661	21.04	446447	9.48
IPPB	Mar, 2021	353263	22.77	525998	11.54
Airtel Payment Bank	June, 2020	107000	13.25	425330	31.13
Airtel Payment Bank	Sept, 2020	103000	10.36	676585	72.43
Airtel Payment Bank	Dec, 2020	109173	15.22	808819	88.90
Airtel Payment Bank	Mar, 2021	116000	18.88	893829	90.27

AGENDA-13**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. RBI will also 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
Mar, 21	380	22632	181	6068	561	28700

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

Performing districts in terms of number of camps during the March, 2021 quarter:

Birbhum (136), Murshidabad (128), Hooghly (47).

District wise progress of FLC during March, 2021 quarter of FY 2020-21 is given hereunder.

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	0	0	0	0	NA
2	24 Pgs (S)	304	3	117	11	400	1,2,4,5,6
3	Alipurduar	51	0	0	0	0	NA
4	Bankura	191	9	208	4	142	1,2,4,5,6
5	Birbhum	212	68	2249	68	2191	1,2,3,4,5
6	Coochbehar	124	14	460	0	0	1,2,3,4,5
7	Darjeeling	76	0	0	0	0	NA
8	Dakhin Dinajpur	79	0	0	0	0	NA
9	Hooghly	237	47	2219	0	0	1,2,3,4,5
10	Howrah	115	5	1200	30	1072	2,4
11	Jalpaiguri	79	24	840	10	280	1
12	Jhargram	82	3	76	3	76	4
13	Kalimpong	14	4	128	0	0	1,2,3,4
14	Kolkata	0	0	0	0	0	NA
15	Malda	184	7	1655	0	0	1,2,4
16	Murshidabad	334	128	10343	0	0	1,2,3,4,5,6
17	Nadia	230	5	415	5	415	1,2,4
18	Paschim Bardhaman	101	10	361	10	425	2,4,5
19	Paschim Medinipur	248	3	240	3	240	1,2,4
20	Purba Bardhaman	203	38	1429	1	36	3,6
21	Purba Medinipur	177	8	524	0	0	1,2,3,4
22	Purulia	158	4	168	4	168	4
23	Uttar Dinajpur	97	0	0	32	623	1,2,4,6
Total		3551	380	22632	181	6068	
1. Farmers 2. Small entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others							

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, Dakshin Dinajpur, Howrah, Purulia, 24 Pgs (S), Uttar Dinajpur, Purba Medinipur
2	Central bank of India	3	Darjeeling, Coochbehar, Jalpaiguri
3	UCO Bank	3	Hooghly, Howrah, Burdwan
4	State Bank of India	2	Malda, Nadia
5	Indian Bank	2	Birbhum, Paschim Medinipur
7	Bank of India	1	North 24 Parganas
8	Canara Bank	1	Murshidabad

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

The position of Settlement and Credit Linkage cases as on 31.03.2021 is given hereunder:

Period	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage out of settlement
April – June, 2020	6	150	0	0.00	0.00
April – Sept, 2020	9	218	0	0.00	0.00
April – Dec, 2020	80	1723	153	8.88	65.13
April – March, 2021	196	4290	307	7.16	55.12
Cumulative, June, 20	4609	122392	88983	72.70	59.52
Cumulative, Sept, 20	4612	122324	89900	73.49	59.59
Cumulative, Dec, 20	4683	123897	91172	73.59	59.60
Cumulative, Mar, 21	4799	126464	91554	72.40	59.64

RSETIs of West Midnapur, Hooghly & Howrah are having 80% and above settlement percentage.

- 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	PurbaMedinipur	0.48 acre of land has been allotted but not sufficient for RSETI premises as per PNB CRDT (HO), New Delhi observation.
Punjab National Bank	DakshinDinajpur	Allotment not yet done. Modification for wrong allotment to SBI to be undertaken.
State Bank of India	Malda, Nadia	Proposal for allotment of alternative plot of land is pending at District / State administration.
Central Bank of India	Cooch Behar	Allotted land is encroached. BLRO, Pundibari has investigated & submitted report. Possession is still pending.

AGENDA- 15

Social Security Schemes (Including PMJDY, 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 31.03.2021 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2019	38773854	18282.29	4111859
31.03.2020	36646275	13473.64	3190693
31.03.2021	40397438	13247.08	2332637

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2019	29839630	28538891
31.03.2020	25019200	28627762
31.03.2021	25287761	32255660

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2019	5517547	1178923	1040846	7737316
31.03.2020	10227585	2686728	1509104	13481007
31.03.2021	13598596	3837712	2751682	20187990

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
31.03.2020	PMSBY	1888	1344	266	281
	PMJJBY	6278	5642	398	240
31.03.2021	PMSBY	3268	1891	870	507
	PMJJBY	6433	5888	267	278

APY Campaign 2020:

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

A similar level of thrust is solicited on part of the member banks for achieving the target as per prescribed matrix of PFRDA accordingly. The bank-wise target was shared with member banks on 05-06-2020. During the FY 2020-21, against Annual target of 443130, all Banks together enrolled 703111 number of APY (Achievement is 159%).

AGENDA-16

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 is 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 June 30, 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 145th SLBC meeting has become fully functional and user credentials have been created for all the LDMs. The LDMs are to incorporate all BLBC meeting related information and developments in the portal without fail for taking necessary remedial measures, if any, by the authorities.

AGENDA- 17

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 Meeting	Day
March, 2021	11.05.2021	Tuesday
June, 2021	10.08.2021	Tuesday
September, 2021	10.11.2021	Wednesday
December, 2021	11.02.2022	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- 18

Miscellaneous: Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements & Status of SLBC report submitted by Member Banks:

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)

Status of SLBC report submitted by Banks for March, 2021			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	29.04.2021
2	Bank of India	Submitted	30.04.2021
3	Bank of Maharashtra	Submitted	26.04.2021
4	Canara Bank	Submitted	29.04.2021
5	Central Bank of India	Submitted	06.05.2021
6	Indian Bank	Submitted	06.05.2021
7	Indian Overseas Bank	Submitted	10.05.2021
8	Punjab National Bank	Submitted	16.04.2021
9	Punjab & Sind Bank	Submitted	22.04.2021
10	State Bank of India	Submitted	06.05.2021
11	UCO Bank	Submitted	26.04.2021
12	Union Bank of India	Submitted	27.04.2021
13	Axis Bank	Submitted	22.04.2021
14	Bandhan Bank	Submitted	30.04.2021
15	Catholic Syrian Bank Ltd.	Submitted	29.04.2021
16	Dhanlaxmi Bank Ltd.	Submitted	29.04.2021
17	ESAF SF Bank	Submitted	22.04.2021
18	Federal Bank	Submitted	19.04.2021
19	HDFC Bank	Submitted	20.04.2021
20	ICICI Bank	Submitted	21.04.2021
21	IDBI Bank	Submitted	05.05.2021
22	IDFC First Bank	Submitted	21.04.2021
23	Indusind Bank	Submitted	23.04.2021
24	Jana Small Finance Bank	Submitted	28.04.2021
25	Karnataka Bank Ltd.	Submitted	26.04.2021
26	Karur Vysya Bank	Submitted	27.04.2021
27	Kotak Mahindra Bank	Submitted	10.04.2021
28	Lakshmi Vilas Bank (DBS)	Submitted	06.05.2021
29	Ratnakar Bank Ltd	Submitted	17.04.2021
30	South Indian Bank Ltd.	Submitted	21.04.2021
31	SIDBI	Submitted	04.05.2021
32	Tamilnad Mercantile Bank	Submitted	22.04.2021
33	Ujjivan Small Finance Bank	Submitted	21.04.2021
34	Utkarsh Small Finance Bank	Submitted	22.04.2021
35	YES Bank	Submitted	23.04.2021
36	BGVB (PNB)	Submitted	20.04.2021
37	PBGB (UCO)	Submitted	28.04.2021
38	UBKGB (CBI)	Submitted	20.04.2021
39	WB State Co-Op Bank Ltd.	Submitted	30.04.2021
40	WBSCARD Bank Ltd.	Submitted	30.04.2021