



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

पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति  
कार्यसूची की कार्यकारी सारांश

जून, 2021 की तिमाही समीक्षा हेतु राज्य स्तरीय बैंकर्स समिति की 153वां 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

**153<sup>rd</sup> SLBC MEETING FOR QUARTERLY REVIEW OF JUNE, 2021**

दिनांक / Date : 21.09.2021

स्थान: कोलकाता

समय / Time : 11.30 A.M.

Venue: Kolkata



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

Agenda items listed for 153<sup>rd</sup> SLBC meeting

<b>Agenda</b>	<b>Agenda Particulars</b>	<b>Page</b>
1.	Confirmation of the Proceedings of the 152 <sup>nd</sup> SLBC meeting of SLBC, West Bengal held on 22.06.2021 and review of action points thereof.	1
2.	Action taken report for the resolution adopted in the 152 <sup>nd</sup> SLBC meeting	1-2
3.	Relief Measures to be extended by Banks in the areas affected by Yaas cyclone conforming to RBI guidelines related to "Natural Calamities".	3-4
4.	Review of Credit Disbursement by Banks as on June,2021 as per ACP 2021-22	5
5.	CD Ratio and Review of Districts with CD Ratio below 40%	5-8
6.	Adoption of Karma Sathi Prakalpa	9
7.	Deployment of Credit in Agriculture including KCC	10-17
8.	Deployment of Credit in MSME	18-26
9.	Progress in SHG-NRLM, DAY-NULM & JLG Finance	27-32
10.	Progress in Education Loan & Housing Loan	33-36
11.	Review of MUDRA, Stand up India, PMEGP & SVSKP Loans	37-41
12.	NPA & Recovery position and Status of SARFAESI cases & Certificate cases	42-45
13.	Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)	46-48
14.	Financial Literacy Camps & Awareness Drive	49-50
15.	Review of functioning of RSETIs & setting up of 5 new RSETIs	51-52
16.	Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY etc.)	53-54
17.	Progress on Data Management as per Revamped Lead Bank Scheme	55
18.	Calendar of SLBC Meeting/Events & issues related to DCC/DLRC	56
19.	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	56-57

## **EXECUTIVE SUMMARY OF AGENDA FOR 153<sup>rd</sup>SLBC Meeting**

### **AGENDA: 1**

#### **Confirmation of the minutes for 152<sup>nd</sup>SLBC meeting dated 22.06.2021**

The proceedings and action points of 152<sup>nd</sup> SLBC Meeting for West Bengal held in Kolkata on 22<sup>nd</sup> of June, 2021 through VC was circulated under cover of Convener Bank's letter to the members on 28.06.2021. The same may please be confirmed by the House.

### **AGENDA: 2**

#### **Action Taken Report for the Resolutions adopted in 152<sup>nd</sup> SLBC meeting dated 22.06.2021**

The Action Taken Report (ATR) for the major action points as emerged in the 152<sup>nd</sup> SLBC meeting dated 22.06.2021 are given below.

<b>Sr.</b>	<b>Action Points</b>	<b>Action taken for compliance</b>
1.	Relief Measures to be extended by Banks on account of severe cyclonic storm-Yaas, where concerned District Magistrates of 8 districts had issued necessary notifications.	The matter has already been taken up with all member banks. Necessary notifications have been shared with member banks and LDMs as well for providing timely relief measures by way of rescheduling the existing loans and sanction of fresh loans by the Banks. However, as most of the notifications were issued in the month of June-2021, member banks have reported nil figure in this section as on 30.06.2021. We can expect a positive response in September quarter.
2.	BLBC/DCC/DLRC meetings in every district to be conducted within stipulated timeframe.	The matter has already been circulated amongst all LDMs for its meticulous compliance. On account of General election to the Legislative Assembly of West Bengal and 2 <sup>nd</sup> wave of Covid-19 pandemic, the same was disrupted for some time. But now, LDMs/ BLBC conveners are conducting the meetings regularly, preferably in virtual mode.
3.	ACP target for MSME for FY 2021-22 to be increased to Rs.1.02 lakh crore from earlier target of Rs.97425 cr.  Banks to explore every opportunity in MSME cluster financing.  Performance in Export Credit segment is to be improved.	The revised target has been distributed to the member banks for further allocation of target to branches under their jurisdiction. As on 30.06.2021, overall disbursement figure is Rs.26818 cr (26% of ACP target 2021-22).  Member banks have been suitably requested to explore every possibility in MSME cluster financing. As on 30.06.2021, banks have sanctioned 10588 no of MSME clusters amounting Rs.345.14 cr, cumulatively.  Member banks have cumulatively disbursed Rs.111 cr during this quarter against target of Rs.1834 cr. However, in coming days the figure will substantially increase.

4.	<p>Banks are to play a more proactive role in order to increase Agriculture Lending to achieve ACP target for FY 2021-22.</p> <p>KCC loan ticket size to be increased to Rs.62000/- per account.</p> <p>Banks to explore in FPO financing.</p>	<p>Member banks have disbursed Rs.12790 cr during this quarter thus achieving 15% of ACP target of Rs.87603 cr for FY 2021-22. It is worth mentioning that, during the same period in previous year banks have disburse Rs.7158 cr, thus posted a positive Y-O-Y growth of 78%.</p> <p>Presently banks have disbursed Rs.3130.97 cr cumulatively in 713972 KCCs (fresh+ renewal). The ticket size stands at Rs.43840/- per account. However, all member banks have been advised to follow the updated scale of finance for processing of KCC. We expect a sharp increase in KCC ticket size in coming days.</p> <p>Bank wise target for financing total 165 FPOs have been shared by NABARD for this FY 2021-22 depending upon their branch network. Banks have been suitably advised in this matter.</p>
5.	<p>Banks to take proactive steps in SHG finance. Banks have to achieve the annual target positively.</p> <p>Under NULM, Banks are to concentrate in financing NULM groups also.</p> <p>Banks to adopt the IBA devised common SHG loan application form for its immediate implementation.</p>	<p>Member banks have disbursed 124147 no of SHGs amounting Rs.1373.57 cr, with an average ticket size of Rs.1.11 lakh as on 30.06.2021, thus achieving 21.11% and 9.15% of the target of no of SHGs and disbursement amount respectively. We are observing Special SHG days on each Thursday in a week starting from July 2021 to dispose of pending loan applications and clear the SHG SB account opening in camp mode.</p> <p>Against the allotted disbursement target of 13700 SHGs, 3780 SEP-I loans, 310 SEP-G laons for the FY 2021-22, banks have disbursed Rs. 1545.70 Lakh to 1056 SHGs, Rs. 152.33 lakh to 130 SEP-I, Rs. 12.15 lakh to 7 SEP-G as on 30.06.2021 in FY 2021-22.</p> <p>The same has been adopted by all member banks and the revised format have already been shared to all member banks for its meticulous compliance.</p>
6.	<p>Adoption of West Bengal Student Credit Card.</p> <p>Inclusion of Financial Education/ Literacy in the school curriculum.</p>	<p>GoWB have already published the necessary guidelines in its gazette notification and selected eighteen banks for its implementation. However, so far Punjab National Bank and WB State Co-operative Bank have received approval from their higher authority. Other banks are in process of getting approval from their respective competent authority.</p> <p>It is under process. We are yet to receive positive response from Deptt. of Higher Education in this regard.</p>

### 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 June, 2021 as per ACP 2021-22

All the banks operating in the State put together have disbursed Rs. 41707.94 crore in Priority Sector, i.e. 18.47 % of the Annual target of Rs. 225822.08 crore during the period from April to June of the current financial year 2021-22. The achievement was Rs. 24383 crore against Annual target of Rs. 200601 crore during the period from April to June of FY 2020-21 in Priority Sector.

Achievement under Agriculture sector is 14.60% amounting Rs. 12789.85 crore, the achievement in MSME sector is 26.28 % amounting Rs. 26818.49 crore and achievement in Other Priority sector is 5.80% amounting Rs. 2099.59 crore as on 30.06.2021 which was Rs. 7158 crore, Rs. 15403 crore and Rs. 1822 crore in Agriculture, MSME & OPS sector respectively as on 30.06.2020.

Disbursement in Non-Priority sector is Rs. 60830.14 crore i.e. 68.73 % of the ACP of Rs. 88509.33 crore which results in overall disbursement of Rs. 102538.07 crore i.e. 32.62% of ACP of Rs. 314331.41 crore as on 30.06.2021.

**A comparative position of achievement in disbursement figure under ACP during FY 2021-22 with last 3 financial years is as under:**

Sector	2019-20 (April-June)			2020-21 (April-June)			2021-22 (April-June)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	55000	11110	20	77236	7158	9	87603	12790	15
MSME	70000	19541	27	90237	15403	17	102036	26818	26
OPS	23000	4471	20	33128	1822	5	36182	2099	6
PRISEC	148000	35122	24	200601	24383	12	225822	41708	19

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 60.58% as on 30.06.2021 whereas it was 60.02% on 30.06.2020. For calculation of CD Ratio of the State as on 30<sup>th</sup> June, 2021 the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Parameter	30.06.2021
Total Deposit (A)	953033.62
Total Advance utilized in the State (B=C+D)	569998.79
Out of which outstanding of credit sanctioned from the State (C )	473428.96
Credit sanctioned from outside State but utilized in West Bengal (D)	96569.83
RIDF Support (E)	7352.00
Total Advance to be reckoned (F=B+E)	577350.79
CD Ratio (F*100 / A)	<b>60.58%</b>

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 60.02% on June, 2020 to 60.58% on June, 2021 on YOY basis.

### **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
30.06.2021	30.24	35.20

### **(i) Corrective measures taken in DCC meetings of Hooghly and North 24 Parganas districts: -**

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.

In the last DCC meetings held on 22.06.2021 and 29.06.2021 in North 24 Parganas and Hooghly respectively, the matter of poor CD ratio was discussed. In the both DCCs, LDMs have been advised to execute implementable action plan by exploring every available avenue depending upon potentiality, for improving the CD ratio and to surpass the minimum benchmark target of 40%. SLBC is in continuous touch with the LDMs and following up with member Banks also to overcome the obstacles to increase the CD ratio beyond 40%.

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

<b>District Wise CD Ratio of West Bengal as on 30.06.2021</b>						
<b>(Amount in Crore)</b>						
Sr. No.	Name of District	Lead Bank	CD Ratio as on June,2020	CD Ratio as on June, 2021		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	40.28	6529.42	2725.03	41.73
2	Bankura	PNB	43.21	12416.00	5723.00	46.09
3	Birbhum	UCO	40.04	16635.74	6659.19	40.03
4	Coochbehar	CBI	70.92	9072.28	6601.08	72.76
5	Dakshin Dinajpur	PNB	57.84	4891.14	2981.32	60.95
6	Darjeeling	CBI	60.26	20559.46	13051.33	63.48
7	Hooghly	UCO	28.55	45461.91	13746.54	30.24
8	Howrah	UCO	41.56	41870.70	17591.00	42.01
9	Jalpaiguri	CBI	50.17	9146.32	5336.74	58.35
10	Jhargram	PNB	40.01	4142.17	1658.94	40.05
11	Kalimpong	SBI	36.54	1692.44	677.34	40.02
12	Kolkata	SBI	74.99	389993.26	232738.73	59.68
13	Malda	PNB	53.45	12234.64	6852.48	56.01
14	Murshidabad	PNB	50.51	22053.23	9389.40	42.58
15	Nadia	PNB	49.17	30355.25	15188.10	50.03
16	Paschim Burdwan	SBI	40.35	41063.10	16912.02	41.19
17	Paschim Medinipur	PNB	48.37	25182.05	11893.56	47.23
18	Purba Burdwan	UCO	43.80	29211.65	12867.58	44.05
19	Purba Medinipur	PNB	41.83	27647.96	12486.39	45.16
20	Purulia	PNB	54.73	8474.45	4521.22	53.35
21	Uttar Dinajpur	PNB	59.36	7702.24	4715.47	61.22
22	24 Pgs. (N)	Indian	33.83	148613.98	52306.90	35.20
23	24 Pgs. (S)	PNB	44.24	38084.23	16805.60	44.13
<b>CD Ratio as on June, 2020</b>			<b>55.08</b>	<b>953033.62</b>	<b>473428.96</b>	<b>49.68</b>
<b>Amount sanctioned from outside State but fund utilised in the State of West Bengal</b>					96569.83	
<b>RIDF Support</b>					7352.00	
<b>Total Advances in the State</b>					<b>577350.79</b>	
<b>Credit Deposit Ratio</b>			<b>60.02</b>			<b>60.58</b>



**Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 30.06.2021**

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on June,2020	As on June, 2021				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	67.03	33088.23	23336.72	70.53	0.00	70.53
2	Bank of India	48.67	34954.27	17488.59	50.03	0.00	50.03
3	Bank of Maharashtra	103.06	2414.56	2414.74	100.01	0.00	100.01
4	Canara Bank	67.85	28230.25	15853.19	56.16	0.00	56.16
5	Central Bank of India	32.29	25754.00	8548.39	33.19	0.00	33.19
6	Indian Bank	45.85	79415.00	29489.00	37.13	0.00	37.13
7	Indian Overseas Bank	46.26	14148.14	6318.34	44.66	0.00	44.66
8	Punjab National Bank	54.05	125180.58	52981.45	42.32	0.00	42.32
9	Punjab & Sind Bank	146.90	2509.83	3813.83	151.96	0.00	151.96
10	State Bank of India	35.30	232995.00	76589.35	32.87	30453.82	45.94
11	UCO Bank	39.95	37288.09	14620.86	39.21	0.00	39.21
12	Union Bank of India	79.59	30737.55	24887.43	80.97	0.00	80.97
<b>Total PSU</b>		<b>47.62</b>	<b>646715.50</b>	<b>276341.89</b>	<b>42.73</b>	<b>30453.82</b>	<b>47.44</b>
13	Axis Bank	61.38	52146.99	26464.58	50.75	0.00	50.75
14	Au Small finance Bank	0.00	26.52	0.18	0.68	0.00	0.68
15	Bandhan Bank	97.61	34376.35	26399.73	76.80	0.00	76.80
16	Catholic Syrian Bank Ltd.	30.88	54.23	25.60	47.21	0.00	47.21
17	City Union Bank Ltd.	0.00	225.45	109.81	48.71	0.00	48.71
18	Dhanlaxmi Bank Ltd.	185.42	69.95	145.56	208.09	0.00	208.09
19	ESAF SF Bank	0.00	23.62	46.73	197.84	0.00	197.84
20	Federal Bank	86.00	4124.56	3293.28	79.85	0.00	79.85
21	HDFC Bank	55.76	56326.65	30292.67	53.78	0.00	53.78
22	ICICI Bank	78.92	43280.11	30824.91	71.22	0.00	71.22
23	IDBI Bank	49.19	14743.53	7041.89	47.76	0.00	47.76
24	IDFC First Bank	241.64	2259.00	3688.22	163.27	0.00	163.27
25	Indusind Bank	194.71	10445.91	11790.57	112.87	0.00	112.87
26	Jana Small Finance Bank	70.31	1294.70	767.99	59.32	0.00	59.32
27	Karnataka Bank Ltd.	119.37	1298.19	1454.49	112.04	0.00	112.04
28	Karur Vysya Bank	112.72	1141.00	1039.44	91.10	0.00	91.10
29	Kotak Mahindra Bank	76.79	7740.95	5966.00	77.07	0.00	77.07
30	Lakshmi Vilas Bank (DBS)	0.00	110.20	622.40	564.79	0.00	564.79
31	Ratnakar Bank Ltd	80.81	4837.22	3597.48	74.37	0.00	74.37
32	South Indian Bank Ltd.	159.20	1174.26	1211.91	103.21	0.00	103.21
33	SIDBI	0.00	0.00	110.11	#DIV/0!	0.00	#DIV/0!
34	Tamilnad Mercantile Bank	15.73	671.87	177.01	26.35	0.00	26.35
35	Ujivan Small Finance Bank	226.24	1006.28	1868.66	185.70	0.00	185.70
36	Utkarsh Small Finance Bank	57.29	148.71	57.13	38.42	0.00	38.42
37	YES Bank	115.60	7790.00	5254.00	67.45	0.00	67.45
<b>Total PVT</b>		<b>76.64</b>	<b>245316.25</b>	<b>162250.35</b>	<b>66.14</b>	<b>0.00</b>	<b>66.14</b>
38	BGVB (PNB)	35.24	17646.95	6897.85	39.09	10481.25	98.48
39	PBGB (UCO)	52.75	5919.66	3112.58	52.58	2017.60	86.66
40	UBKGB (CBI)	57.57	3679.44	2402.11	65.28	1057.61	94.03
<b>Total RRB</b>		<b>42.07</b>	<b>27246.05</b>	<b>12412.54</b>	<b>45.56</b>	<b>13556.46</b>	<b>95.31</b>
41	WB State Co-Op Bank Ltd.	63.47	33520.32	21135.68	63.05	21078.09	125.93
42	WBSCARD Bank Ltd.	547.27	235.50	1288.50	547.13	128.47	601.69
<b>Total Co-Optv</b>		<b>67.00</b>	<b>33755.82</b>	<b>22424.18</b>	<b>66.43</b>	<b>21206.56</b>	<b>129.25</b>
<b>Grand Total</b>		<b>55.08</b>	<b>953033.62</b>	<b>473428.96</b>	<b>49.68</b>	<b>65216.84</b>	<b>56.52</b>
<b>Amount sanctioned from outside State but fund utilised in the State of West Bengal</b>				96569.83			
<b>RIDF Support</b>				7352.00			
<b>Total Credit in the State</b>				<b>577350.79</b>			
<b>Credit Deposit Ratio</b>		<b>60.02</b>			<b>60.58</b>		
<b>Total Credit + Investment</b>				<b>642567.63</b>			
<b>Total Credit + Investment Deposit Ratio</b>					<b>67.42</b>		

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

Negative trend is shown in 6 (six) Districts (Birbhum, Kolkata, Murshidabad, Paschim Medinipur, Purulia, south 24 Pgs.) as on June, 2021 in comparison to June, 2020. These districts must initiate remedial measures urgently to arrest the down trend with proper implementation of the action plan.

Sr.	District	As on 30.06.2020	As on 30.06.2021	Increase/Decrease (+) (-)
1.	Alipurduar	40.28	41.73	+
2.	Bankura	43.21	46.09	+
3	Coochbehar	70.92	72.76	+
4.	Dakshin Dinajpur	57.84	60.95	+
5.	Darjeeling	60.26	63.48	+
6	Hooghly	28.55	30.24	+
7	Howrah	41.56	42.01	+
8.	Jalpaiguri	50.17	58.35	+
9	Jhargram	40.01	40.05	+
10	Kalimpong	36.54	40.02	+
11	Malda	53.45	56.01	+
12	Nadia	49.17	50.03	+
13	Paschim Burdwan	40.35	41.19	+
14	Purba Medinipur	41.83	45.16	+
15	Uttar Dinajpur	59.36	61.22	+
16	Purba Burdwan	43.80	44.03	+
17	24 Pgs. (N)	33.83	35.20	+
18	Birbhum	40.04	40.03	-
19	Kolkata	74.99	59.68	-
20	Murshidabad	50.51	42.58	-
21	Paschim Medinipur	48.37	47.23	-
22	Purulia	54.73	53.35	-
23	24 Pgs. (S)	44.24	44.13	-

## AGENDA-6

### Adoption of Karma Sathi Prakalpa

In the MSME Sub Committee meeting of SLBC held on 05.07.2021, Sri Rajesh Pandey, Principal Secretary, Micro & Small Scale Enterprises and Textiles Department, Govt. of West Bengal requested all the member banks to adopt the Karma Sathi Prakalpa, a subsidy linked scheme, in order to provide gainful employment opportunity for the enthusiastic entrepreneurs in rural & urban areas by setting up of new manufacturing, service & trading activity. This scheme was so far limited to WB State Cooperative Banks only.

The salient features of the scheme are as follow:

- a) Any person in the age group of 18-50 years and class VIII passed is eligible
- b) Maximum project cost Rs. 2.00 lakh
- c) Own contribution
  - (i) Project up to Rs. 50000: 5% for all categories of applicant
  - (ii) Project cost above Rs. 50,000: 5% for SC/ST/Woman/Different abled/Minority and 10% for others
- d) Government subsidy: two types
  - (i) Project subsidy: 15% of the project cost with a cap of Rs. 25,000
  - (ii) Interest subsidy: 50% for timely repayment and 40% for all other cases. Tenure is 3 years.
- e) District Level & KMC Level Steering Committee for monitoring etc. In District Level Committee, LDM is a member.

Later in special meetings on MSME held on 29.07.2021 and 10.08.2021, this agenda was further discussed in presence of WB State Cooperative Banks to ascertain the ground reality of the scheme.

The house may discuss the same and adopt the Karma Sathi Prakalpa accordingly.

## AGENDA-7

### Deployment of Credit in Agriculture including KCC:

The disbursement in Agriculture sector in last 3 (Three) financial years are as follows,

(Amount in Cr)

Financial Year	Yearly Target	Achievement	% of Achievement
31.03.2019	64071	45586	71
<b>30.06.2019</b>	<b>55000</b>	<b>11110</b>	<b>20</b>
31.03.2020	55000	49066	89
<b>30.06.2020</b>	<b>77236</b>	<b>7158</b>	<b>9</b>
31.03.2021	77236	57008	74
<b>30.06.2021</b>	<b>87603</b>	<b>12790</b>	<b>15</b>

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 June,2021 of the financial year 2021-22 is Rs. 12789.85 crore, which was Rs. 7158 crore upto the June 2020 of the financial year 2020-21. With Rs. 9582.75 crore deployments in Farm Credit at 75% of the total agriculture deployment and 77% 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 June, 2021

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		Agriculture Ancilliary Activities						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	9951	221.00	450	21.50	1610	71.50	182649	2652.67	12011	314.00	11.84
2	Bank of India	29709	194.16	33	7.45	7534	396.10	313492	3843.00	37276	597.71	15.55
3	Bank of Maharashtra	250	3.47	0	0.00	0	0.00	16641	134.20	250	3.47	2.59
4	Canara Bank	10798	72.18	45	0.40	669	76.59	350701	4158.64	11512	149.17	3.59
5	Central Bank of India	30742	214.70	5	0.20	144	106.44	327439	3565.41	30891	321.34	9.01
6	Indian Bank	179231	1542.32	156	11.93	1123	423.00	620547	6523.10	180510	1977.25	30.31
7	Indian Overseas Bank	2128	42.03	6	0.34	82	60.13	102138	1163.49	2216	102.50	8.81
8	Punjab & Sind Bank	0	0.00	0	0.00	36	7.00	17531	166.45	36	7.00	4.21
9	Punjab National Bank	102857	1496.31	62	21.75	5547	761.96	1220992	15623.14	108466	2280.02	14.59
10	State Bank of India	93622	1521.06	9	7.88	5302	2.44	1212375	14450.74	98933	1531.38	10.60
11	UCO Bank	13039	282.18	246	24.79	5	0.27	351599	4065.41	13290	307.24	7.56
12	Union Bank of India	5571	103.59	17	4.87	306	287.88	206152	2566.70	5894	396.34	15.44
<b>Total PSU</b>		<b>477898</b>	<b>5693.00</b>	<b>1029</b>	<b>101.11</b>	<b>22358</b>	<b>2193.31</b>	<b>4922256</b>	<b>58912.95</b>	<b>501285</b>	<b>7987.42</b>	<b>13.56</b>
13	Axis Bank	2673	120.97	19	1.67	5	2.75	190366	1705.46	2697	125.39	7.35
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
15	Bandhan Bank	100046	706.98	10107	72.32	1656	14.63	650990	4621.00	111809	793.93	17.18
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	4	0.06	0	0.00	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	4	0.09	0	0.00	0.00
19	ESAF SF Bank	0	0.00	0	0.00	441	1.29	4	0.12	441	1.29	1112.07
20	Federal Bank	4719	54.89	0	0.00	87	99.93	20367	50.35	4806	154.82	307.49
21	HDFC Bank	1833	50.59	1	5.00	96	102.37	134621	1065.11	1930	157.96	14.83
22	ICICI Bank	13356	88.79	4	40.00	23	121.25	112294	1027.51	13383	250.04	24.33
23	IDBI Bank	5257	69.29	0	0.00	124	19.57	77063	850.63	5381	88.86	10.45
24	IDFC First Bank	3882	13.00	0	0.00	0	0.00	4	0.12	3882	13.00	11206.90
25	Indusind Bank	317442	810.04	0	0.00	1	8.50	30887	246.90	317443	818.54	331.53
26	Jana Small Finance Bank	2022	8.41	0	0.00	0	0.00	2120	18.75	2022	8.41	44.85
27	Karnataka Bank Ltd.	1	0.12	0	0.00	73	0.69	1752	8.85	74	0.81	9.15
28	Karur Vysya Bank	204	10.77	0	0.00	0	0.00	4997	34.15	204	10.77	31.54
29	Kotak Mahindra Bank	955	21.38	3	0.10	86	50.26	1393	35.20	1044	71.74	203.81
30	Lakshmi Vilas Bank (DBS)	6	0.05	0	0.00	0	0.00	4	0.06	6	0.05	86.06
31	Ratnakar Bank Ltd	16861	47.22	1	0.14	1	5.00	3945	17.25	16863	52.35	303.50
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	2309	25.70	0	0.00	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00	4	0.03	0	0.00	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	4	0.03	0	0.00	0.00
35	Ujjivan Small Finance Bank	11050	44.62	0	0.00	0	0.00	56842	357.80	11050	44.62	12.47
36	Utkarsh Small Finance Bank	676	2.61	0	0.00	0	0.00	4	0.06	676	2.61	4492.25
37	YES Bank	1164	1.00	5	54.00	175	254.00	8712	11.35	1344	309.00	2722.42
<b>Total PVT</b>		<b>482147</b>	<b>2050.73</b>	<b>10140</b>	<b>173.23</b>	<b>2768</b>	<b>680.24</b>	<b>1298688</b>	<b>10076.55</b>	<b>495055</b>	<b>2904.19</b>	<b>28.82</b>
38	BGVB (PNB)	70570	453.39	0	0.00	3331	35.64	945185	8668.97	73901	489.03	5.64
39	PBGB (UCO)	9290	164.80	0	0.00	5	7.10	213894	2357.35	9295	171.90	7.29
40	UBKGB (CBI)	13521	117.89	0	0.00	0	0.00	172240	1756.30	13521	117.89	6.71
<b>Total RRB</b>		<b>93381</b>	<b>736.08</b>	<b>0</b>	<b>0.00</b>	<b>3336</b>	<b>42.74</b>	<b>1331319</b>	<b>12782.62</b>	<b>96717</b>	<b>778.82</b>	<b>6.09</b>
41	WB State Co-Op Bank Ltd.	494483	1097.98	0	0.00	53	16.48	797143	5685.65	494536	1114.46	19.60
42	WBSCARD Bank Ltd.	406	4.96	0	0.00	0	0.00	59760	145.35	406	4.96	3.41
<b>Total Co-Optv</b>		<b>494889</b>	<b>1102.94</b>	<b>0</b>	<b>0.00</b>	<b>53</b>	<b>16.48</b>	<b>856903</b>	<b>5831.00</b>	<b>494942</b>	<b>1119.42</b>	<b>19.20</b>
<b>Grand Total</b>		<b>1548315</b>	<b>9582.75</b>	<b>11169</b>	<b>274.34</b>	<b>28515</b>	<b>2932.77</b>	<b>8409166</b>	<b>87603.12</b>	<b>1587999</b>	<b>12789.85</b>	<b>14.60</b>

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

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

It is a major agenda of SLBC to cover all the eligible non-loanee farmers of the State under KCC. In the special meeting dt 07-01-2020 it was decided to cover the left-out farmers on the basis of identification of non-loanee farmers from the Bangla Shasya Bima Scheme data base. The Agriculture Department submitted the data of non-loanee farmers to SLBC on 27-05-2020 and 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. 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 leases, 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 30.06.2021:**

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
30.06.2021	2018100	2265916	1443658	230855

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 5.91 lakh proposals have been rejected by the member banks after according 14.44 lakh sanction of KCC leading to 2.30 lakh cases of pendency at branch level of different banks.

Though the subject KCC campaign is already over but as advised by the Hon'ble Secretary, Agriculture Department, GoWB, in the last Sub-Committee meeting on Agriculture held on 09.07.2021, concerned Agriculture Department will responsor the eligible rejected loan proposals to bank branches and update the same in fresh sanction column. Banks to strive their best to clear the pending cases as well as fresh sponsored cases with immediate effect and update the same in portal. Banks also to take utmost care so that no KCC proposals are rejected on flimsy ground. Necessary instruction, in this regard, have already been disseminated to the member banks for ensuring strict compliance.

As decided in the 152<sup>nd</sup> SLBC meeting held on 22.06.2021, we have distributed a total target of 35.00 lakh KCCs (Fresh & Renewal) amongst member banks for this current financial year.

### **A comparative position of target & achievement / Disbursement (including Renewal cases) under Kisan Credit Card (KCC) in West Bengal during June quarter of the corresponding financial years.**

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.03.2019	20,00,000	21,65,443	109
<b>30.06.2019</b>	<b>35,00,000</b>	<b>6,52,853</b>	<b>18</b>
31.03.2020	35,00,000	23,73,411	68
<b>30.06.2020</b>	<b>46,00,000</b>	<b>6,15,621</b>	<b>13</b>
31.03.2021	46,00,000	26,08,512	57
<b>30.06.2021</b>	<b>35,00,000</b>	<b>7,13,972</b>	<b>20</b>

**Bank wise KCC position as on 30.06.2021**

(Amount in Crore)

Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2021 to 30.06.2021)						% of Achievement	Outstanding Position (including NPA & Written off Ac's)	
			Fresh Disbursement		Renewal Cases		Total Disbursement (Fresh+Renewal)			No.	Amount
			No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	25000	965	15.10	4145	35.45	5110	50.55	20.44	20661	146.10
2	Bank of India	117000	2576	21.18	18709	80.77	21285	101.95	18.19	186678	835.72
3	Bank of Maharashtra	2200	250	3.47	691	16.55	941	20.02	42.77	1256	57.34
4	Canara Bank	28500	1057	6.93	2513.00	17.50	3570	24.43	12.53	42939	342.01
5	Central Bank of India	32500	1149	34.18	3343	18.29	4492	52.47	13.82	82074	446.25
6	Indian Bank	148500	35250	625.36	15236	101.13	50486	726.49	34.00	153026	785.26
7	Indian Overseas Bank	7000	94	0.69	406	3.03	500	3.72	7.14	7128	39.17
8	Punjab National Bank	407000	26842	201.00	37134	236.92	63976	437.92	15.72	684574	4173.00
9	Punjab & Sind Bank	50	3	0.03	2	0.01	5	0.04	10.00	5	0.04
10	State Bank of India	285000	17801	147.12	19215	159.69	37016	306.81	12.99	248568	1660.00
11	UCO Bank	40000	122	0.99	147	0.46	269	1.45	0.67	70594	323.73
12	Union Bank of India	25000	4317	77.62	3481	55.14	7798	132.76	31.19	30576	370.69
<b>Total PSU</b>		<b>1117750</b>	<b>90426</b>	<b>1133.67</b>	<b>105022</b>	<b>724.94</b>	<b>195448</b>	<b>1858.61</b>	<b>17.49</b>	<b>1528079</b>	<b>9179.31</b>
13	Axis Bank	2750	0	0	0	0.00	0	0.00	0.00	79981	697.99
14	Au Small finance Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
20	Federal Bank	1500	137	1.22	500	5.00	637	6.22	42.47	2209	51.49
21	HDFC Bank	24500	1801	32.45	9	0.23	1810	32.68	7.39	134470	397.50
22	ICICI Bank	2500	10	0.05	800	15.13	810	15.18	32.40	3260	105.91
23	IDBI Bank	10000	138	1.10	1257	7.54	1395	8.64	13.95	13217	127.58
24	IDFC First Bank	0	138	1.10	1257	7.54	1395	8.64	#DIV/0!	0	0.00
25	Indusind Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
26	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
27	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
28	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
31	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
32	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Ujivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	0.00	0	0.00
37	YES Bank	1000	0	0.00	0	0.00	0	0.00	0.00	1015	1.00
<b>Total PVT</b>		<b>42250</b>	<b>2224</b>	<b>35.92</b>	<b>3823</b>	<b>35.44</b>	<b>6047</b>	<b>71.36</b>	<b>14.31</b>	<b>234152</b>	<b>1381.47</b>
38	BGVB (PNB)	270000	1294	2.53	27694	68.59	28988	71.12	10.74	272963	652.4
39	PBGB (UCO)	60000	404	2.28	5269	43.06	5673	45.34	9.46	75854	527.56
40	UBKGB (CBI)	25000	306	1.92	3346	57.40	3652	59.32	14.61	74699	736.01
<b>Total RRB</b>		<b>355000</b>	<b>2004</b>	<b>6.73</b>	<b>36309</b>	<b>169.05</b>	<b>38313</b>	<b>175.78</b>	<b>10.79</b>	<b>423516</b>	<b>1915.97</b>
41	WB State Co-Op Bank Ltd.	1985000	17654	31.12	456510	994.10	474164	1025.22	23.89	1765912	4847.22
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
<b>Total Co-Optv</b>		<b>1985000</b>	<b>17654</b>	<b>31.12</b>	<b>456510</b>	<b>994.10</b>	<b>474164</b>	<b>1025.22</b>	<b>23.89</b>	<b>1765912</b>	<b>4847.22</b>
<b>Grand Total</b>		<b>3500000</b>	<b>112308</b>	<b>1207.44</b>	<b>601664</b>	<b>1923.53</b>	<b>713972</b>	<b>3130.97</b>	<b>20.40</b>	<b>3951659</b>	<b>17323.97</b>

**NB:** All the banks operating in the State have disbursed 713972 KCCs including renewal cases during the June quarter of FY 2021-22 registering 20.40 % achievement of annual target of 35.00 lacs. Total amount disbursed for KCC stood at Rs. 3130.97 crore as on 30.06.2021 which account for 32.67 % of the farm credit. The Average ticket size of outstanding KCC loans is Rs. 43840/- as on 30.06.2021 thus it has increased from Rs. 41,437/- on 30.06.2020.

## Bangla Shasya Bima Scheme:

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

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 Sub Committee on Animal Husbandry & Fishery, it is decided that ARD department is going to conduct GP level camp in 3342 no of GPs shortly where active participation of GP level bankers, LDMs & DCOs are needed.

In the Special Sub Committee meeting on Animal Husbandry & Fishery held on 08-07-2021, a target of 107000 for Animal Husbandry KCC loans were fixed in the State for FY 2021-22. Fisheries target under KCC loans will be set up very soon.

### Target of Animal Husbandry under KCC in FY 2021-2022:

Dairy	Poultry	Goat & Sheep rearing	Total
90000	7000	10000	107000

### Progress in working capital finance to Animal Husbandry & Fishery under KCC as on 30.06.2021:

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
30.06.2021	31923	677	1778	256	3038	329	232	192	12014	990



The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.06.2021:

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
30.06.20	13119	104.94	3201	33.01	5251	35.96	4975	64.65
31.03.21	136905	783.34	49528	389.52	65951	407.12	32816	257.06
30.06.21	11931	121.29	4461	64.76	5521	63.59	3551	47.03

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.06.2021:

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.06.20	224350	1688.03	49569	614.72	67466	553.18	111253	704.25
31.03.21	275637	1568.82	71074	767.92	88390	645.68	133557	787.13
30.06.21	235109	1888.12	74605	803.37	89305	780.09	143109	885.67

### **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, 39 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 13 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.
- Proper entrepreneurship skill among the rural youths is to be developed emphasizing cultivation of high value commodities such as fruits, vegetables, flowers, fisheries, sericulture, animal husbandry, poultry etc. Institutions like RSETIs are expected to be the catalyst in this respect.
- Qualified and trained youths are to be encouraged to set up Agri-Clinics and Custom Hiring centres. More thrust is to be given on Investment credit like farm mechanization, dairy farming, Poultry, fishery, etc for improving farmers' non-farm income in potential areas targeting the medium and large farmers.

### **Krishak Bandhu:**

Hon'ble Chief Minister, Govt. of West Bengal has announced the launching of Krishak Bandhu- a flagship scheme for the benefit of farmers. The scheme is effective from 1<sup>st</sup> January 2019. The scheme is expected to cover 72 lakh 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 65 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 also shared the list of 164 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.

Bank wise target for financing total 165 FPOs have been shared by NABARD for this FY 2021-22 was adopted in Agriculture Sub-Committee meeting dated 09.07.2021.

### **Agriculture Infrastructure in Rural areas and Credit absorption:**

West Bengal is envisaging a big structural transformation both in terms of economic progress and public welfare. Infrastructure is a prerequisite of development. Creation of rural infrastructure is an enabler for the achievement of inclusive and sustainable development. As regards basic infrastructure of village connectivity through all- weather roads, electrification of villages with assured electric supply and provision of safe drinking water, the state has made rapid progress. However, significant infrastructure gaps exist with regards to agri storage & marketing, irrigation, dairy, fisheries, food & agri processing sectors in the state While infrastructure development was primarily the domain of public investment, private investments, particularly in social infrastructure and infrastructure like irrigation, storage and market yard, have also picked up in recent years even road and power sectors are being developed under PPP mode, but this trend for rural roads is yet to pick up.

NABARD has been assisting the State Government by funding various infrastructure projects in rural areas under Rural Infrastructure Development Fund (RIDF), namely:

- Warehouse Infrastructure Fund (WIF)
- NABARD Infrastructure Development Assistance (NIDA)

- Food Processing Fund (FPF)
- Dairy Infrastructure Development Fund
- Agri Marketing Infrastructure Fund
- Micro Irrigation Fund
- Fisheries and Aquaculture Infrastructure Development Fund
- Agriculture Infrastructure Fund (AIF)
- Rural Infrastructure Assistance to State Governments (RIAS)

Infrastructure gaps and interventions required: -

- Accelerating the pace of ensuring rural connectivity through all-weather roads, providing irrigation to every field, electrification of all the households and pump sets, bridging the gaps of storage- both dry and cold storage requirements and providing basic social infrastructures such as school, colleges, health centres, sanitation, drinking water, roads.
- To meet the vast investment requirements, for which public finance may not be sufficient, financial support may be availed form NABARD and other such infrastructure financing agencies.
- Separate Feeder lines for agriculture has been added in the list of eligible activities to be financed under RIDF during the year. The State Govt. may avail financial assistance for the project under RIDF.
- PPP mode of infrastructure development/financing may be given thrust.

## AGENDA-8

### 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. 90237 Crore to Rs.102036 Crore for 2021-22 as advised by Hon'ble Finance Minister and was accepted by the Bankers.

The member Banks in the State have disbursed altogether Rs. 26818.49 Crore under MSME as against the said target of Rs. 102036.53 Crore with achievement of 24.92 % of the total target during June quarter of FY 2021-22.

**The disbursement in MSME for the last 3 (three) financial years during June quarter of the corresponding financial years is as follows: -**

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2019	50000	56458	112
<b>30.06.2019</b>	<b>70000</b>	<b>19541</b>	<b>28</b>
31.03.2020	70000	69408	99
<b>30.06.2020</b>	<b>90237</b>	<b>15403</b>	<b>17</b>
31.03.2021	90237	87166	97
<b>30.06.2021</b>	<b>102036</b>	<b>26818</b>	<b>26</b>

The disbursement during the period April to June of the financial year 2021-22 is Rs. 26818.49 Crore with a Y-O-Y increase of 74.11% over the disbursement of Rs. 15403 crore made during the corresponding period in last financial year 2020-21.

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 June, 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		% of Ach.
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.	
1	Bank of Baroda	2415	465.00	1095	301.00	185	95.00	105	6.00	69	8.00	102260	4061.55	3869	875.00	21.54			
2	Bank of India	19732	1436.23	412	412.66	27	77.40	0	0.00	0	0.00	116443	4547.52	20171	1926.29	42.36			
3	Bank of Maharashtra	0	0.00	719	80.96	8	92.55	0	0.00	0	0.00	23609	458.82	727	173.51	37.82			
4	Canara Bank	1614	158.81	3	60.44	0	0.00	0	0.00	2102	182.05	152875	6189.24	3719	401.30	6.48			
5	Central Bank of India	10380	188.94	1371	429.26	28	67.94	713	15.13	26	41.28	100318	3778.27	12518	742.55	19.65			
6	Indian Bank	7110	1284.46	3292	474.37	129	193.52	51	1.32	0	0.00	166262	8132.99	10582	1953.67	24.02			
7	Indian Overseas Bank	2917	232.00	106	232.81	35	192.45	0	0.00	0	0.00	58421	2056.96	3058	657.26	31.95			
8	Punjab & Sind Bank	224	12.47	217	14.33	111	71.25	0	0.00	0	0.00	5074	352.92	552	98.05	27.78			
9	Punjab National Bank	21214	1579.54	10774	758.81	270	1734.94	215	3.91	45	35.05	313627	16936.91	32518	4112.25	24.28			
10	State Bank of India	22734	1159.12	1897	780.68	141	555.29	0	0.00	0	0.00	295840	16633.91	24772	2495.09	15.00			
11	UCO Bank	8183	310.57	16815	743.50	18	102.22	4	0.63	0	0.00	97878	5151.53	25020	1156.92	22.46			
12	Union Bank of India	6311	695.17	1091	843.10	103	283.67	68	4.40	1	75.00	92066	4404.41	7574	1901.34	43.17			
	<b>Total PSU</b>	<b>102834</b>	<b>7522.31</b>	<b>37792</b>	<b>5131.92</b>	<b>1055</b>	<b>3466.23</b>	<b>1156</b>	<b>31.39</b>	<b>2243</b>	<b>341.38</b>	<b>1524673</b>	<b>72705.02</b>	<b>145080</b>	<b>16493.23</b>	<b>22.69</b>			
13	Axis Bank	41	14.55	20	16.55	7	30.80	0	0.00	6680	18.97	62766	3574.48	6748	80.87	2.26			
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!			
15	Bandhan Bank	127200	1074.75	2390	84.29	30	90.42	0	0.00	0	0.00	90526	7289.55	129620	1249.46	17.14			
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1013	28.40	0	0.00	0.00			
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	17	30.00	0	0.00	17	30.00	#DIV/0!			
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	535	11.68	0	0.00	0.00			
19	ESAF SF Bank	613	1.96	0	0.00	0	0.00	0	0.00	0	0.00	78	2.10	613	1.96	93.50			
20	Federal Bank	198	75.81	150	235.49	34	133.99	0	0.00	0	0.00	16761	110.99	382	445.29	401.19			
21	HDFC Bank	1141	59.28	659	451.50	341	258.05	0	0.00	0	0.00	39356	2255.82	2141	768.83	34.08			
22	ICICI Bank	908	499.53	988	1487.89	279	821.01	0	0.00	0	0.00	40658	2435.95	2175	2808.43	115.29			
23	IDBI Bank	4832	265.46	142	44.14	8	50.43	4	0.03	0	0.00	39775	1238.60	4986	360.06	29.07			
24	IDFC First Bank	6338	27.00	15	15.00	2	4.00	0	0.00	0	0.00	3458	116.90	6355	46.00	39.35			
25	Indusind Bank	97864	493.36	988	206.78	57	83.19	0	0.00	0	0.00	25813	519.40	98909	783.33	150.81			
26	Jana Small Finance Bank	1688	5.71	2	0.01	0	0.00	0	0.00	0	0.00	2405	60.32	1690	5.72	9.48			
27	Karnataka Bank Ltd.	9	1.45	6	6.28	0	0.00	0	0.00	0	0.00	756	20.03	15	7.73	38.59			
28	Karur Vysya Bank	227	0.33	119	102.23	12	82.66	0	0.00	0	0.00	10918	149.71	358	185.22	123.72			
29	Kotak Mahindra Bank	372	50.54	309	135.30	230	147.08	0	0.00	0	0.00	12735	403.15	911	332.92	82.58			
30	Lakshmi Vilas Bank (DBS)	1	0.05	0	0.00	0	0.00	0	0.00	0	0.00	23	1.05	1	0.05	4.77			
31	Ratnakar Bank Ltd	5467	24.10	10	38.67	6	24.11	0	0.00	0	0.00	266	20.43	5483	86.88	425.16			
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3804	113.11	0	0.00	0.00			
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	3	1.57	23	0.52	3	1.57	299.51			
34	Tamilnad Mercantile Bank	31	15.85	8	18.79	1	5.00	0	0.00	0	0.00	958	24.56	40	39.64	7.99			
35	Ujjivan Small Finance Bank	4	0.35	4	3.00	0	0.00	0	0.00	0	0.00	8826	495.82	8	3.35	14.33			
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	23	23.38	0	0.00	0.00			
37	YES Bank	1830	529.00	1682	673.00	1069	953.00	0	0.00	0	0.00	5599	257.31	4581	2155.00	11.25			
	<b>Total PVT</b>	<b>248764</b>	<b>3139.08</b>	<b>7492</b>	<b>3518.92</b>	<b>2076</b>	<b>2683.74</b>	<b>4</b>	<b>0.03</b>	<b>6700</b>	<b>50.54</b>	<b>367073</b>	<b>19153.29</b>	<b>265036</b>	<b>9392.31</b>	<b>49.04</b>			
38	BGVB (PNB)	10475	348.20	326	39.59	27	10.94	0	0.00	8605	81.58	145642	2427.74	19433	480.31	19.78			
39	PBGB (UCO)	5180	148.38	0	0.00	0	0.00	0	0.00	0	0.00	26346	2505.65	5180	148.38	5.92			
40	UBKGB (CBI)	12121	109.75	0	0.00	0	0.00	128	2.18	0	0.00	19355	1281.26	12249	111.93	8.74			
	<b>Total RRB</b>	<b>27776</b>	<b>606.33</b>	<b>326</b>	<b>39.59</b>	<b>27</b>	<b>10.94</b>	<b>128</b>	<b>2.18</b>	<b>8605</b>	<b>81.58</b>	<b>191343</b>	<b>6214.64</b>	<b>36862</b>	<b>740.62</b>	<b>11.92</b>			
41	WB State Co-Op Bank Ltd.	2076	173.99	0	0.00	0	0.00	511	16.91	92	1.08	110350	3888.52	2679	191.98	4.94			
42	WBSCARD Bank Ltd.	12	0.35	0	0.00	0	0.00	0	0.00	0	0.00	7166	75.06	12	0.35	0.47			
	<b>Total Co-Optv</b>	<b>2088</b>	<b>174.34</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>511</b>	<b>16.91</b>	<b>92</b>	<b>1.08</b>	<b>117516</b>	<b>3963.57</b>	<b>2691</b>	<b>192.33</b>	<b>4.85</b>			
	<b>Grand Total</b>	<b>381462</b>	<b>11442.06</b>	<b>45610</b>	<b>8690.43</b>	<b>3158</b>	<b>6160.91</b>	<b>1799</b>	<b>50.51</b>	<b>17640</b>	<b>474.58</b>	<b>2200605</b>	<b>102036.53</b>	<b>449669</b>	<b>26818.49</b>	<b>26.28</b>			

## Export Credit:

MSME sector being the mainstay of Exports from the State, it is inevitable that there will be corresponding increase in exports turnover in the coming financial year which is expected to reach MSME target of 102036 Crore in the current FY 2021-22.

As on	Target	Achievement	(Amount in Cr) % of Achievement
31.03.2019	801	1166	146
<b>30.06.2019</b>	<b>1325</b>	<b>414</b>	<b>31</b>
31.03.2020	1325	1985	150
<b>30.06.2020</b>	<b>1610</b>	<b>536</b>	<b>33</b>
31.03.2021	1610	1117	70
<b>30.06.2021</b>	<b>1834</b>	<b>110</b>	<b>6</b>

## RBI Guidelines on restructuring of advances to MSMEs:

In view of the continued need to support the viable MSME entities on account of the fallout of Covid19 and to align these guidelines with the Resolution Framework for COVID 19 related Stress announced for other advances, RBI have issued circular on 05.05.2021 regarding Resolution “Framework 2.0-MSME sector Restructuring of Advances” and RBI revised the threshold limit for aggregate exposure from 25 crores to 50 crores through circular on 04.06.2021. 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 ₹50 Crore as on March 31, 2021.
- The borrower's account was a 'standard asset' as on March 31, 2021.
- The borrower's account was not restructured in terms of the RBI circular dated 06.08.2020, 11.02.2020 and 01.01.2019.
- The restructuring of the borrower account is implemented by March 31, 2021.
- The restructuring of the borrower account is invoked by September 30, 2021. For this purpose, the restructuring shall be treated as invoked when the lending institution and the borrower agree to proceed with the efforts towards finalising a restructuring plan to be implemented in respect of such borrower. The decisions on applications received by the lending institutions from their customers for invoking restructuring under this facility shall be communicated in writing to the applicant by the lending institutions within 30 days of receipt of such applications. The decision to invoke the restructuring under this facility shall be taken by each lending institution having exposure to a borrower independent of invocation decisions taken by other lending institutions, if any, having exposure to the same borrower.
- Restructuring of the borrower account is to be implemented within 90 days from the date of invocation.
- If the borrower is not registered in the Udyam Registration portal, such registration shall be required to be completed before the date of implementation of the restructuring plan for the plan to be treated as implemented
- Upon implementation of the restructuring plan, the lending institutions shall keep provision of 10 percent of the residual debt of the borrower.

- It is reiterated that lending institutions shall put in place a Board approved policy on restructuring of MSME advances under these instructions at the earliest, and in any case not later than a month from the date of this circular.
- All other instructions specified in the [circular DOR.No.BP.BC/4/21.04.048/2020-21 dated August 6, 2020](#) shall remain applicable.
- In respect of restructuring plans implemented as per Clause 2 above, asset classification of borrowers classified as standard may be retained as such, whereas the accounts which may have slipped into NPA category between April 1, 2021 and date of implementation may be upgraded as 'standard asset', as on the date of implementation of the restructuring plan.
- In respect of accounts of borrowers which were restructured in terms of the MSME restructuring circulars, lending institutions are permitted, as a one-time measure, to review the working capital sanctioned limits and / or drawing power based on a reassessment of the working capital cycle, reduction of margins, etc. without the same being treated as restructuring. The decision with regard to above shall be taken by lending institutions by September 30, 2021. The reassessed sanctioned limit / drawing power shall be subject to review by the lending institution at least on a half yearly basis and the renewal / reassessment at least on an annual basis. The annual renewal/reassessment shall be expected to suitably modulate the limits as per the then-prevailing business conditions.
- The above measures shall be contingent on the lending institutions satisfying themselves that the same is necessitated on account of the economic fallout from Covid-19. Further, accounts provided relief under these instructions shall be subject to subsequent supervisory review with regard to their justifiability on account of the economic fallout from Covid-19.

The progress during the financial year 2019-20,2020-21and 2021-22 are as follows.

(Amount in Cr)

As on	No.	Amount
31.03.2019	2389	98.46
<b>30.06.2019</b>	<b>9616</b>	<b>399.91</b>
31.03.2020	70623	4194.10
<b>30.06.2020</b>	<b>72555</b>	<b>4194.24</b>
31.03.2021	115998	4959.94
<b>30.06.2021</b>	<b>134342</b>	<b>5393.06</b>

**Details of MSME Loans restructure (upto Rs. 25 Crore ) as per RBI guidelines w.e.f. 01.01.2019 as on 30.06.2021**

(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	1277	33.92	212	55.09	36	72.51	1525	161.52
2	Bank of India	15312	283.40	2245	171.57	2	7.18	17559	462.15
3	Bank of Maharashtra	347	5.78	12	1.89	3	2.58	362	10.25
4	Canara Bank	6712	168.86	168	35.61	6	35.15	6886	239.62
5	Central Bank of India	3454	79.14	552	123.07	41	368.22	4047	570.43
6	Indian Bank	786	19.92	14	2.67	1	6.37	801	28.96
7	Indian Overseas Bank	1100	27.53	134	16.60	11	37.22	1245	81.35
8	Punjab National Bank	8012	305.00	692	210.34	50	120.85	8754	636.19
9	Punjab & Sind Bank	1073	36.54	501	96.66	17	39.84	1591	173.04
10	State Bank of India	5932	132.84	251	69.97	22	57.14	6205	259.95
11	UCO Bank	3213	39.80	171	40.39	36	96.41	3420	176.60
12	Union Bank of India	3180	56.69	122	25.73	7	23.00	3309	105.42
<b>Total PSU</b>		<b>50398</b>	<b>1189.42</b>	<b>5074</b>	<b>849.59</b>	<b>232</b>	<b>866.47</b>	<b>55704</b>	<b>2905.48</b>
13	Axis Bank	8	0.36	531	255.90	0	0.00	539	256.26
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	HDFC Bank	34732	77.01	43	21.11	0	0.00	34775	98.13
22	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	IDBI Bank	33	1.79	0	0.00	0	0.00	33	1.79
24	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	Indusind Bank	40955	1965.96	0	0.00	0	0.00	40955	1965.96
26	Jana Small Finance Bank	949	12.24	0	0.00	0	0.00	949	12.24
27	Karnataka Bank Ltd.	2	0.10	5	3.02	6	20.34	13	23.46
28	Karur Vysya Bank	0	0.00	0	0.00	4	105.72	4	105.72
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total PVT</b>		<b>76679</b>	<b>2057.46</b>	<b>579</b>	<b>280.03</b>	<b>10</b>	<b>126.06</b>	<b>77268</b>	<b>2463.56</b>
38	BGVB (PNB)	0	0.00	0	0.00	0	0.00	0	0.00
39	PBGB (UCO)	567	8.42	6	1.26	1	2.14	574	11.82
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total RRB</b>		<b>567</b>	<b>8.42</b>	<b>6</b>	<b>1.26</b>	<b>1</b>	<b>2.14</b>	<b>574</b>	<b>11.82</b>
41	WB State Co-Op Bank Ltd.	770	2.93	26	9.28	0	0.00	796	12.21
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>770</b>	<b>2.93</b>	<b>26</b>	<b>9.28</b>	<b>0</b>	<b>0.00</b>	<b>796</b>	<b>12.21</b>
<b>Grand Total</b>		<b>128414</b>	<b>3258.23</b>	<b>5685</b>	<b>1140.16</b>	<b>243</b>	<b>994.67</b>	<b>134342</b>	<b>5393.06</b>



## Emergency Line of Credit Guarantee Scheme:

- After the outbreak of COVID and the subsequent lockdown, the banks extended emergency line of credit amounting to 10% of fund based limit besides allowing reduction of Margin for assessment of Drawing Power along with restructuring in eligible cases. Repayment of the instalments has also been deferred by way of moratorium for 6 months to provide relief to the entrepreneurs in MSME where cash flow has virtually stopped due to lockdown.
- Meanwhile Govt of India under Atmanirbhar Bharat Abhiyan has announced the Emergency Credit Line Guarantee Scheme (ECLGS) for MSME and small business borrower who are facing stress due to the pandemic. Rs. 3 lakh crore scheme aims to provide relief to the entrepreneurs by way of additional working capital term loan upto 20% of their 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.
- NCGTC introduced ECLGS 3.0 in Hospitality, Travel & Tourism, leisure & sporting and civil aviation sectors and ECLGS 4.0 in Hospitals, Nursing Homes, Clinics, medical colleges and units engaged in manufacturing of oxygen with Circular no.0007/ncgct/eclgs dated April1,2021 and circular no.0388/ncgct/eclgs dated May 31,2021 respectively.
- The progress in Emergency Credit Line Guarantee Scheme (ECLGS) as on 30.06.2021:**

<b>Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)</b>					
(Amount in Crore)					
Sr. No.	Bank Name	Sanctioned from 01.04.2021 to 30.06.2021		Disbursement from 01.04.2021 to 30.06.2021	
		No.	Amount	No.	Amount
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	162	3.01	112	2.62
3	Bank of Maharashtra	1060	34.61	1060	34.61
4	Canara Bank	113	4.72	113	4.72
5	Central Bank of India	218	48.09	218	48.09
6	Indian Bank	9532	215.21	9532	198.63
7	Indian Overseas Bank	80	1.00	80	1.00
8	Punjab National Bank	37	5.89	29	3.87
9	Punjab & Sind Bank	178	8.56	155	6.23
10	State Bank of India	7	2.70	7	2.43
11	UCO Bank	422	5.86	422	4.85
12	Union Bank of India	0	0.00	0	0.00
<b>Total PSU</b>		<b>11809</b>	<b>329.65</b>	<b>11728</b>	<b>307.05</b>
13	Axis Bank	0	0.00	0	0.00
14	Au Small finance Bank	0	0.00	0	0.00
15	Bandhan Bank	214103	51.23	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
19	ESAF SF Bank	0	0.00	0	0.00
20	Federal Bank	0	0.00	0	0.00
21	HDFC Bank	17765	2001.64	4891	1353.95
22	ICICI Bank	8901	941.42	3673	809.08
23	IDBI Bank	0	0.00	0	0.00
24	IDFC First Bank	0	0.00	0	0.00
25	Indusind Bank	485	81.52	428	68.61
26	Jana Small Finance Bank	48	0.80	45	0.75
27	Karnataka Bank Ltd.	3	4.08	2	0.38
28	Karur Vysya Bank	0	0.00	0	0.00
29	Kotak Mahindra Bank	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00
32	South Indian Bank Ltd.	1	0.03	2	1.07
33	SIDBI	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	2	2.99	2	2.99
35	Ujjivan Small Finance Bank	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00
37	YES Bank	0	0.00	0	0.00
<b>Total PVT</b>		<b>241308</b>	<b>3083.71</b>	<b>9043</b>	<b>2236.83</b>
38	BGVB (PNB)	25	0.17	25	0.17
39	PBGB (UCO)	3	0.01	3	0.01
40	UBKGB (CBI)	0	0.00	0	0.00
<b>Total RRB</b>		<b>28</b>	<b>0.18</b>	<b>28</b>	<b>0.18</b>
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>253145</b>	<b>3413.54</b>	<b>20799</b>	<b>2544.06</b>

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

Ministry of Micro, Small and Medium Enterprises, has framed a Scheme for the purpose of providing guarantees in respect of credit facilities extended by eligible and registered scheduled commercial banks to borrowers in Micro, Small & 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.

Bank wise progress in Weavers Mudra under Directorate of Textile as on 30.06.2021:

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
30.06.2021	7266	1132	5.29

**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 30.06.2021 as per Udyamimitra Portal (WB)							
(Amount in Lakh)							
Sr. No.	Bank Name	Sponsored (No.)	Sanctioned		Disbursed		Pending (No.)
			No.	Amount	No.	Amount	
1	Bank of Baroda	1732	1363	136.30	128	12.80	369
2	Bank of India	1043	634	63.40	615	61.50	409
3	Bank of Maharashtra	13	8	0.80	8	0.80	5
4	Canara Bank	716	344	34.40	296	29.60	372
5	Central Bank of India	549	317	31.70	236	23.60	232
6	Indian Bank	1353	879	87.90	598	59.80	474
7	Indian Overseas Bank	192	80	8.00	77	7.70	112
8	Punjab & Sind Bank	31	10	1.00	4	0.40	21
9	Punjab National Bank	2331	885	88.50	107	10.70	1446
10	State Bank of India	4147	2373	237.30	89	8.90	1774
11	Union Bank of India	497	296	29.60	280	28.00	201
12	UCO Bank	728	343	34.30	270	27.00	385
	<b>PSU Total</b>	<b>13332</b>	<b>7532</b>	<b>753.20</b>	<b>2708</b>	<b>270.80</b>	<b>5800</b>
13	Axis Bank	52	1	0.10	0	0.00	51
14	Bandhan Bank	217	0	0.00	0	0.00	217
15	Federal Bank	4	0	0.00	0	0.00	4
16	HDFC Bank	92	3	0.30	2	0.20	89
17	ICICI Bank	27	0	0.00	0	0.00	27
18	IDBI Bank	125	3	0.30	3	0.30	122
19	IDFC Bank	1	0	0.00	0	0.00	1
20	Indusind Bank	3	0	0.00	0	0.00	3
21	Jana SF Bank	1	0	0.00	0	0.00	1
22	Karnataka Bank	2	0	0.00	0	0.00	2
23	Kotak Mahindra Bank	7	0	0.00	0	0.00	7
24	RBL Bank	1	0	0.00	0	0.00	1
25	Ujjivan SF Bank	21	1	0.10	1	0.10	20
26	Yes Bank	1	0	0.00	0	0.00	1
	<b>PVT Total</b>	<b>554</b>	<b>8</b>	<b>0.80</b>	<b>6</b>	<b>0.60</b>	<b>546</b>
27	BGVB (PNB)	228	9	0.90	6	0.60	219
28	PBGB (UCO)	35	2	0.20	0	0.00	33
29	UBKGB (CBI)	75	27	2.70	16	1.60	48
	<b>RRBS Total</b>	<b>338</b>	<b>38</b>	<b>3.80</b>	<b>22</b>	<b>2.20</b>	<b>300</b>
30	Arohan Fin Service	3	0	0.00	0	0.00	3
31	Annapurna Finance	1	0	0.00	0	0.00	1
32	Belghoria Janakalyan Samity	1	0	0.00	0	0.00	1
33	Centrum Micro Credit Ltd	3	0	0.00	0	0.00	3
34	Fincare SF Bank	1	0	0.00	0	0.00	1
35	Vedika Credit Capital	1	0	0.00	0	0.00	1
	<b>MFIs Total</b>	<b>10</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>10</b>
36	KDCCB	1	1	0.10	0	0.00	0
37	NCCB	8	0	0.00	0	0.00	8
	<b>Grand Total</b>	<b>14234</b>	<b>7578</b>	<b>757.80</b>	<b>2736</b>	<b>273.60</b>	<b>6656</b>

## Progress in 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 30.06.2021 is furnished below.

As on	Sponsored	Sanctioned	Amount (in Crore)
31.12.2019	558	64	0.60
31.03.2020	1524	976	23.41
<b>30.06.2020</b>	<b>2116</b>	<b>1276</b>	<b>77.88</b>
30.09.2020	3027	2511	92.02
31.12.2020	3286	2577	93.08
31.03.2021	10949	9078	281.80
<b>30.06.2021</b>	<b>12952</b>	<b>10588</b>	<b>345.14</b>

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC  
as on June 30, 2021

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 (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.
1	Alipurduar	44	0	0.00	0	0.00	44	0.18	44	0.18	0	0.00	0	0.00
2	Bankura	180	68	1.98	18	0.51	0	0.00	0	0.00	110	0.55	18	0.15
3	Birbhum	792	659	46.79	655	42.61	0	0.00	0	0.00	1	0.01	1	0.01
4	Coochbehar	1100	1055	18.23	1010	16.95	7	0.11	7	0.11	6	0.52	6	0.52
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	62	34	0.17	34	0.17	0	0.00	0	0.00	0	0.00	0	0.00
14	Murshidabad	29	0	0.00	0	0.00	207	1.02	197	0.98	0	0.00	0	0.00
15	Nadia	247	12	0.18	12	0.18	230	11.50	10	0.05	17	2.33	2	0.13
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)	247	78	2.28	78	2.28	247	11.67	22	0.12	17	2.33	2	0.13
23	24 Pgs. (S)	22	10	0.60	9	0.44	0	0.00	0	0.00	8	0.14	6	0.10
	<b>Total</b>	<b>12952</b>	<b>10588</b>	<b>345.14</b>	<b>10030</b>	<b>333.245</b>	<b>766</b>	<b>25.38</b>	<b>441</b>	<b>3.71</b>	<b>339</b>	<b>9.55</b>	<b>90</b>	<b>2</b>

## AGENDA-9

### 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 3 years as per WBSRLM data base are given below: -

(Amt. in Crore)

Financial Year	Target (No)		Achievement-Deposit Linked Number only	Achievement Credit Linked (Disbursement)	
	Deposit Link	Credit Link		No.	Amt.
31.03.19	150000	572874	153765	523235	11368.90
<b>30.06.19</b>	<b>150000</b>	<b>578652</b>	<b>42099</b>	<b>55925</b>	<b>1269.80</b>
31.03.20	150000	578652	102442	538259	9191.07
<b>30.06.20</b>	<b>150000</b>	<b>613960</b>	<b>47937</b>	<b>125153</b>	<b>1016.19</b>
31.03.21	150000	613960	87289	921749	11913.62
<b>30.06.21</b>	<b>150000</b>	<b>588203</b>	<b>20413</b>	<b>124147</b>	<b>1373.75</b>

The total physical target of credit linkage for the State as a whole was 588203 nos SHG with targeted amount of Rs.15018 Crore disbursement for FY 2021-22 (as per ACP).

As per data provided by WBSRLM Deptt, GoWB, at the end of June, 2021, disbursed credit linkage of SHG stood at Rs. 1373.75 Crore (9.14 % of financial target) covering 124147 no of groups (21.10 % of physical target) as against Credit Linkage of Rs. 1016.19 crore covering 125153 no of groups at the end of June, 2020.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the quarter ended 30.06.2021 stood at Rs. 13038.91 crore covering 995139 no of groups.

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-June, 2021 is furnished below.**

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON JUNE 2021										
(Amount in Crore)										
Sr. No.	Bank Name	Target for 2021-22		Total Sanction		Total Disbursement		Average disbursement	% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	No.	Amount
1	Bank of Baroda	6901	173.06	400	9.97	2778	15.20	0.55	40.26%	8.79%
2	Bank of India	20814	531.40	1814	42.85	6502	61.02	0.94	31.24%	11.48%
3	Bank of Maharashtra	0	0.00	0	0.00	1	0.02	2.00	#DIV/0!	#DIV/0!
4	Canara Bank	14650	380.58	1299	31.66	29	0.51	1.77	0.20%	0.14%
5	Central Bank of India	30292	838.69	3074	78.13	6533	48.17	0.74	21.57%	5.74%
6	Indian Bank	48602	1304.16	4284	116.28	9581	73.30	0.77	19.71%	5.62%
7	Indian Overseas Bank	2258	59.84	226	5.65	168	1.29	0.77	7.44%	2.15%
8	Punjab National Bank	97353	2603.84	8230	211.61	8525	58.52	0.69	8.76%	2.25%
9	State Bank of India	84272	2271.15	11896	293.90	12634	216.16	1.71	14.99%	9.52%
10	Union Bank of India	7155	179.73	517	12.17	1214	7.15	0.59	16.97%	3.98%
11	Uco Bank	23355	614.42	2290	57.17	7492	31.12	0.42	32.08%	5.06%
	<b>PSB total</b>	<b>335652</b>	<b>8956.86</b>	<b>34030</b>	<b>859.38</b>	<b>55457</b>	<b>512.46</b>	<b>0.92</b>	<b>16.52%</b>	<b>5.72%</b>
12	Bandhan Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
13	HDFC Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
14	ICICI Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
15	IDBI Bank	321	7.81	26	0.68	62	0.55	0.89	19.31%	7.04%
	<b>Pvt. Bank total</b>	<b>321</b>	<b>7.81</b>	<b>26</b>	<b>0.68</b>	<b>62</b>	<b>0.55</b>	<b>0.89</b>	<b>19.31%</b>	<b>7.04%</b>
16	BGVB (PNB)	102228	2845.13	11090	298.28	39223	392.48	1.00	38.37%	13.79%
17	PBGB (UCO)	59010	1650.51	4313	129.52	6678	198.65	2.97	11.32%	12.04%
18	UBKGB (CBI)	27992	858.35	2539	68.03	14605	136.40	0.93	52.18%	15.89%
	<b>RRB Total</b>	<b>189230</b>	<b>5353.9865</b>	<b>17942</b>	<b>495.8343</b>	<b>60506</b>	<b>727.5253</b>	<b>1.20</b>	<b>31.97%</b>	<b>13.59%</b>
19	Co-Operative Bank	63000	700.00	9002	145.33	8122	133.21	1.64	12.89%	19.03%
	<b>Co-Op Bank total</b>	<b>63000</b>	<b>700.00</b>	<b>9002</b>	<b>145.33</b>	<b>8122</b>	<b>133.21</b>	<b>1.64</b>	<b>12.89%</b>	<b>19.03%</b>
	<b>Grand Total</b>	<b>588203</b>	<b>15018.65</b>	<b>61000</b>	<b>1501.23</b>	<b>124147</b>	<b>1373.75</b>	<b>1.11</b>	<b>21.11%</b>	<b>9.15%</b>

**Sanction Limit for SHGs under NRLMs**

SLBC adopted a resolution for the limits of Rs.1.50 lakh & thereafter at Rs.2.50 lakh & Rs.3.50 lakh on graded scale as per Ref: LBD/SLBC (WB)/DAY-NRLM/1488/2017 dated 01-11-2017 after due consideration of the main criterion involving the Corpus Amount by the stakeholders.

SLBC reiterates that the latest RBI Master Direction RBI/2021-2022/05FIDD.GSSD.CO.BC. No.04/09.01.01/2021-22 dated 01.04.2021 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 1<sup>st</sup> march, 2020 and bankers are requested to access the portal for deriving the maximum benefit from this user friendly interface.

### **Progress in NULM:**

Physical target of credit linkage under National Urban Livelihood Mission for the State was 17790 beneficiaries (both Individual, Groups & SHGs) for the FY 2021-22.

At the end of June-2021, 6137 no of SEP-Individual proposals were sponsored to banks, out of which 1094 cases have so far been sanctioned & 1193 cases have been disbursed. Only 19 proposals under SEP-Groups were sponsored to the banks, out of which only 4 cases have so far been sanctioned & 7 cases have been disbursed while 5230 proposals have been sponsored under SHG Credit Linkage, out of which 974 cases have been sanctioned & 1056 cases have been disbursed by Member banks including spill over cases from previous year.

### **Comparison of DAY-NULM performance during the June quarter of 3 (three) Financial Year:**

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
31.03.2019	22390	11859	6925	101.16
<b>30.06.2019</b>	<b>22390</b>	<b>3368</b>	<b>1294</b>	<b>18.59</b>
31.03.2020	22390	13967	8344	120.30
<b>30.06.2020</b>	<b>17700</b>	<b>968</b>	<b>822</b>	<b>9.03</b>
31.03.2021	17700	15684	7487	98.52
<b>30.06.2021</b>	<b>17790</b>	<b>6137</b>	<b>1193</b>	<b>17.10</b>

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

Also, the common loan application form (as per IBA approved format) is to be used by the Department from September, 19 onwards. Further Common Loan Application form as prescribed by IBA 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 June 2021 for FY 2021-22										
(Amount in Crore)										
Sr. No.	Name of the Bank	No. of Active SHGs	Target FY 21-22		Total Sponsored	Sanctioned		Disbursed		Total Pending
			No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	3192	833	12.58	250	50	0.73	57	0.83	186
2	Bank of India	5124	995	14.46	292	120	1.74	129	2.02	216
3	Bank of Maharashtra	8	5	0.08	0	0	0.00	0	0.00	3
4	Canara Bank	3377	686	9.44	123	32	0.46	42	0.61	105
5	Central Bank of India	2159	469	7.12	160	5	0.07	19	0.28	118
6	Indian Bank	10840	2170	31.89	1240	128	1.86	119	1.73	984
7	Indian Overseas Bank	1388	317	4.50	100	6	0.09	7	0.10	87
8	Punjab & Sind Bank	387	73	1.08	37	1	0.01	1	0.01	37
9	Punjab National Bank	16694	2776	40.19	1448	114	1.65	152	2.20	1191
10	State Bank of India	7956	1476	24.12	551	173	2.51	167	2.42	537
11	UCO Bank	5156	986	14.47	286	57	0.83	67	0.97	197
12	Union Bank of India	2852	565	8.15	319	9	0.13	14	0.20	290
<b>Total of PSUs</b>		<b>59133</b>	<b>11351</b>	<b>168.05</b>	<b>4806</b>	<b>695</b>	<b>10.08</b>	<b>774</b>	<b>11.37</b>	<b>3951</b>
13	IDBI Bank	1311	149	2.09	101	1	0.01	1	0.01	99
<b>Total of PVTs</b>		<b>1311</b>	<b>149</b>	<b>2.09</b>	<b>101</b>	<b>1</b>	<b>0.01</b>	<b>1</b>	<b>0.01</b>	<b>99</b>
14	BGVB (PNB)	3483	818	12.31	107	112	1.62	113	1.64	87
15	PBGB (UCO)	805	192	2.78	35	15	0.22	20	0.29	22
16	UBKGB (CBI)	1370	218	3.33	7	43	0.62	43	0.62	7
<b>Total of RRBs</b>		<b>5658</b>	<b>1228</b>	<b>18.42</b>	<b>149</b>	<b>170</b>	<b>2.47</b>	<b>176</b>	<b>2.55</b>	<b>116</b>
17	W.B. St. Co-op.Bk	4177	972	12.08	174	108	1.57	105	1.52	153
<b>Total of Co-Optvs</b>		<b>4177</b>	<b>972</b>	<b>12.08</b>	<b>174</b>	<b>108</b>	<b>1.57</b>	<b>105</b>	<b>1.52</b>	<b>153</b>
<b>Grand Total</b>		<b>70279</b>	<b>13700</b>	<b>200.62</b>	<b>5230</b>	<b>974</b>	<b>14.12</b>	<b>1056</b>	<b>15.46</b>	<b>4166</b>

Bank wise performance report of SEP-I under DAY NULM as on June -2021 for FY 2021-22										
(Amount in Crore)										
Sr. No.	Name of the Bank	Target FY 21-22		Total Sponsored	Sanctioned		Disbursed		Total Pending	
		No.	Amount		No.	Amount	No.	Amount		
1	Bank of Baroda	206	2.45	73	5	0.06	11	0.13	31	
2	Bank of India	355	5.21	46	34	0.39	36	0.42	47	
3	Bank of Maharashtra	8	0.04	0	0	0.00	0	0.00	3	
4	Canara Bank	236	3.31	76	7	0.08	7	0.08	34	
5	Central Bank of India	160	2.18	45	3	0.03	3	0.03	20	
6	Indian Bank	542	6.93	111	11	0.13	10	0.12	76	
7	Indian Overseas Bank	95	1.27	36	2	0.02	2	0.02	21	
8	Punjab & Sind Bank	8	0.13	3	0	0.00	0	0.00	12	
9	Punjab National Bank	748	10.33	181	11	0.15	13	0.15	102	
10	State Bank of India	469	6.11	92	6	0.07	6	0.07	62	
11	UCO Bank	386	4.19	59	6	0.07	6	0.07	41	
12	Union Bank of India	201	2.33	82	10	0.12	10	0.12	26	
<b>Total of PSUs</b>		<b>3414</b>	<b>44.47</b>	<b>804</b>	<b>95</b>	<b>1.12</b>	<b>104</b>	<b>1.20</b>	<b>475</b>	
13	IDBI Bank	28	0.41	8	2	0.02	2	0.02	7	
<b>Total of PVTs</b>		<b>28</b>	<b>0.41</b>	<b>8</b>	<b>2</b>	<b>0.02</b>	<b>2</b>	<b>0.02</b>	<b>7</b>	
14	BGVB (PNB)	213	3.53	32	19	0.24	19	0.24	8	
15	PBGB (UCO)	30	0.38	2	0	0.00	0	0.00	12	
16	UBKGB (CBI)	34	0.51	9	0	0.00	5	0.06	12	
<b>Total of RRBs</b>		<b>277</b>	<b>4.42</b>	<b>43</b>	<b>19</b>	<b>0.24</b>	<b>24</b>	<b>0.30</b>	<b>32</b>	
17	W.B. St. Co-op.Bk	61	0.78	33	0	0.00	0	0.00	1	
<b>Total of Co-Optvs</b>		<b>61</b>	<b>0.78</b>	<b>33</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1</b>	
<b>Grand Total</b>		<b>3780</b>	<b>50.07</b>	<b>888</b>	<b>116</b>	<b>1.38</b>	<b>130</b>	<b>1.52</b>	<b>515</b>	



**Bank wise performance report of SEP-G under DAY NULM as on June -2021 for FY 2021-22**

(Amount in Crore)

Sr. No.	Name of the Bank	Target FY 21-22		Total Sponsored	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	11	0.38	0	0	0.00	0	0.00	0
2	Bank of India	25	1.05	2	0	0.00	1	0.02	0
3	Bank of Maharashtra	0	0.00	0	0	0.00	0	0.00	0
4	Canara Bank	17	0.70	2	0	0.00	0	0.00	0
5	Central Bank of India	10	0.43	1	0	0.00	0	0.00	1
6	Indian Bank	52	2.02	0	0	0.00	0	0.00	0
7	Indian Overseas Bank	5	0.24	0	0	0.00	0	0.00	0
8	Punjab & Sind Bank	3	0.13	1	0	0.00	0	0.00	0
9	Punjab National Bank	56	1.98	2	0	0.00	1	0.01	0
10	State Bank of India	31	0.85	1	0	0.00	0	0.00	0
11	UCO Bank	23	0.64	3	0	0.00	1	0.01	0
12	Union Bank of India	13	0.35	0	0	0.00	0	0.00	0
<b>Total of PSUs</b>		<b>246</b>	<b>8.75</b>	<b>12</b>	<b>0</b>	<b>0.00</b>	<b>3</b>	<b>0.03</b>	<b>1</b>
13	IDBI Bank	2	0.09	7	4	0.09	4	0.09	3
	<b>Total of PVTs</b>	<b>2</b>	<b>0.09</b>	<b>7</b>	<b>4</b>	<b>0.09</b>	<b>4</b>	<b>0.09</b>	<b>3</b>
14	BGVB (PNB)	23	0.63	0	0	0.00	0	0.00	0
15	PBGB (UCO)	3	0.08	0	0	0.00	0	0.00	0
16	UBKGB (CBI)	9	0.30	0	0	0.00	0	0.00	0
<b>Total of RRBs</b>		<b>35</b>	<b>1.01</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
17	W.B. St. Co-op.Bk	27	0.34	0	0	0.00	0	0.00	0
<b>Total of Co-Optvs</b>		<b>27</b>	<b>0.34</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
<b>Grand Total</b>		<b>310</b>	<b>10.18</b>	<b>19</b>	<b>4</b>	<b>0.09</b>	<b>7</b>	<b>0.12</b>	<b>4</b>

## Finance to Joint Liability Groups (JLGs):

Performance of JLGs loan during the June quarter of the FY2021-22:

(Amt. in Cr)

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
31.03.2019	60000	221371	2091.00	221371	2088.19
<b>30.06.2019</b>	<b>60000</b>	<b>49505</b>	<b>562.87</b>	<b>89879</b>	<b>827.18</b>
31.03.2020	60000	434749	4755.85	434617	4624.42
<b>30.06.2020</b>	<b>61000</b>	<b>27651</b>	<b>200.42</b>	<b>26784</b>	<b>196.25</b>
31.03.2021	61000	521121	4615.20	518661	4602.00
<b>30.06.2021</b>	<b>61000</b>	<b>52328</b>	<b>1244.87</b>	<b>52341</b>	<b>1242.92</b>

Bank wise progress of JLGs as on 30.06.2021 is annexed.

Progress of JLG in FY 2021-2022 as on 30.06.2021								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2021-22 (01.04.21 to 30.06.2021)		JLGs Credit Linked (Disbursed) during the year 2021-22 (01.04.21 to 30.06.2021)		Outstanding position of JLGs as on 30.06.2021	
			No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1300	0	0.00	0	0.00	0	0.00
2	Bank of India	2800	8	0.06	8	0.06	63	0.77
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	30	0.44	30	0.44	1509	14.87
5	Central Bank of India	2400	205	0.08	195	0.078	310	2.13
6	Indian Bank	4300	55	0.85	55	0.65	256	2.98
7	Indian Overseas Bank	600	0	0.00	0	0.00	0	0.00
8	Punjab National Bank	9000	0	0.00	0	0.00	65511	135.91
9	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
10	State Bank of India	9000	127	0.86	127	0.83	14987	60.98
11	UCO Bank	2700	55	1.74	3	0.47	1397	33.42
12	Union Bank of India	900	1	0.02	1	0.02	30	0.83
	<b>Total PSU</b>	<b>36200</b>	<b>481</b>	<b>4.05</b>	<b>419</b>	<b>2.55</b>	<b>84063</b>	<b>251.89</b>
13	Axis Bank	1000	0	0.00	0	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
19	ESAF SF Bank	500	782	3.53	782	3.53	17559	46.03
20	Federal Bank	0	0	0.00	0	0.00	0	0.00
21	HDFC Bank	1800	434	6.65	434	6.65	61578	480.09
22	ICICI Bank	1400	0	0.00	0	0.00	0	0.00
23	IDBI Bank	500	0	0.00	0	0.00	3	0.01
24	IDFC First Bank	500	9296	30.00	9296	30.00	135709	240.00
25	Indusind Bank	500	734	905.08	734	905.08	194341	2694.09
26	Jana Small Finance Bank	500	304	73.35	304	73.35	30071	254.29
27	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
28	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	829	0.82
31	Ratnakar Bank Ltd	2000	4733	63.88	4733	63.88	180910	846.64
32	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
33	SIDBI	0	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
35	Ujivan Small Finance Bank	3000	27334	103.88	27334	103.88	568813	1169.25
36	Utkarsh Small Finance Bank	1000	676	2.61	676	2.61	16928	34.91
37	YES Bank	1000	0	0.00	0	0.00	217	1.00
	<b>Total PVT</b>	<b>13700</b>	<b>44293</b>	<b>1188.98</b>	<b>44293</b>	<b>1188.98</b>	<b>1206958</b>	<b>5767.13</b>
38	BGVB (PNB)	6000	2337	7.63	2337	6.89	28015	33.72
39	PBGB (UCO)	500	9	0.18	9	0.18	1693	22.10
40	UBKGB (CBI)	1600	0	0.00	75	0.29	2941	9.90
	<b>Total RRB</b>	<b>8100</b>	<b>2346</b>	<b>7.81</b>	<b>2421</b>	<b>7.36</b>	<b>32649</b>	<b>65.72</b>
41	WB State Co-Op Bank Ltd.	3000	5208	44.03	5208	44.03	7905	42.08
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	424	3.61
	<b>Total Co-Optv</b>	<b>3000</b>	<b>5208</b>	<b>44.03</b>	<b>5208</b>	<b>44.03</b>	<b>8329</b>	<b>45.69</b>
	<b>Grand Total</b>	<b>61000</b>	<b>52328</b>	<b>1244.87</b>	<b>52341</b>	<b>1242.92</b>	<b>1331999</b>	<b>6130.44</b>

## AGENDA-10

### Progress in Education Loan & Housing Loan:

<b>Education Loan</b>
-----------------------

A report on Bank wise outstanding balance under Education loan scheme as on June 2019,2020 and 2021 is furnished below:

#### **Outstanding Position:**

(Amount Rs in crore)

31.03.2019	30.06.2019	31.03.2020	30.06.2020	31.03.2021	30.06.2021
2527.60	2348.07	2525.20	2441.92	2709.73	2600.62

#### **Comparison of disbursement position during April to June of the last 4 (four) financial year.**

June, 2018		June, 2019		June, 2020		June, 2021	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
3972	129.76	6244	221.68	4589	84.94	7668	216.56

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

Target	Achievement	% of Achievement
4481.14	216.56	4.83 %

With disbursement of Rs. 216.56 Crore against annual target of Rs.4481.14 crore for FY 2021-22, the achievement is 4.83 % which is very low. Banks are to scout for quality education loan proposals aggressively in the next three quarter of the FY 2021-22.

#### **(i) Progress in West Bengal Student Credit Card (WBSCC):**

Higher Education Department, Government of West Bengal issued Gazette notification No 142L/OM-90L/2021 dated 30.06.2021 on West Bengal Student Credit Card Scheme in order to further encourage the students to pursue higher studies and to facilitate them with necessary funds for pursuing the same, the State Government proposes to support the students by providing a Credit Card, having a maximum limit of Rs.10 lakhs available at nominal rate of 4% simple interest rate per annum, so that the students can avail necessary fund as and when needed for their studies. The arrangement provides interest subsidy to the extent that the students have to bear interest burden of only 4% p.a. at simple rate during the full period of the education loans without providing any Collateral security and third-party guarantee, for pursuing education from class 10 onwards. Maximum loan limit is Rs.10.00 lac and margin requirement is nil upto Rs.4.00 lac and 5% above Rs.4.00 lac. This arrangement benefits all categories of students irrespective of income for pursuing education / research from class 10 onwards in India and overseas and intends to provide affordable higher education. The Arrangement, envisages uplifting the students from the grass root level and increasing the number of qualified technicians / professionals in the nation.

Initially the scheme has been entrusted to 18 banks, in the state by Higher Education Department, Government of West Bengal, namely bank of Baroda, Bank of India, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab National Bank, State Bank of India, UCO Bank,

Union Bank of India, IDBI Bank, Axis Bank, HDFC Bank, Federal Bank, ICICI Bank, Bangiya Gramin Vikash Bank, Uttar Bangiya Khestriya Gramin Bank and West Bengal State Co-Operative Bank. Necessary gazette notifications along with login credentials have already been shared with those banks. However, necessary implementation of the scheme depends upon board approval of individual banks. All member banks have taken it proactively for getting necessary approval from their apex authorities. By this time, West Bengal State Co-Operative Bank, Punjab National Bank, Bangiya Gramin Vikash Bank etc. have already approved the scheme.

**(ii) Inclusion of financial education in the school curriculum: -**

In the last 152<sup>nd</sup> SLBC meeting held on 22.06.2021 the same was requested to Higher Education Department, GoWB for necessary inclusion in order to improve particularly the financial capability of youth by way of making the aware about basic financial matters and financial transactions. Again we have requested Higher Education Department, GoWB the same vide letter dated 26.07.2021. However, positive outcome from the department is still awaited.

<b>Progress of Education Loan as on 30.06.2021</b>					
<b>(Amount in Crore)</b>					
<b>Sr. No.</b>	<b>Bank</b>	<b>Disbursed during the year</b>		<b>Outstanding at the end of quarter</b>	
		<b>No.</b>	<b>Amount</b>	<b>No.</b>	<b>Amount</b>
1	Bank of Baroda	443	25.10	3211	140.00
2	Bank of India	489	3.48	4472	124.49
3	Bank of Maharashtra	50	3.01	315	12.11
4	Canara Bank	480	6.05	4478	168.57
5	Central Bank of India	236	2.82	2595	128.75
6	Indian Bank	1554	53.19	6156	210.46
7	Indian Overseas Bank	51	0.64	934	23.58
8	Punjab National Bank	1147	15.25	19715	426.04
9	Punjab & Sind Bank	31	1.76	283	8.10
10	State Bank of India	2370	46.16	19337	906.75
11	UCO Bank	206	1.81	2439	62.59
12	Union Bank of India	297	5.65	2643	145.55
<b>Total PSU</b>		<b>7354</b>	<b>164.92</b>	<b>66578</b>	<b>2356.99</b>
13	Axis Bank	41	3.00	974	73.38
14	Au Small finance Bank	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
19	ESAF SF Bank	0	0.00	0	0.00
20	Federal Bank	3	0.02	33	57.30
21	HDFC Bank	148	2.15	2431	57.96
22	ICICI Bank	21	3.59	335	21.71
23	IDBI Bank	50	0.63	598	19.85
24	IDFC First Bank	0	0.00	0	0.00
25	Indusind Bank	0	0.00	0	0.00
26	Jana Small Finance Bank	0	0.00	0	0.00
27	Karnataka Bank Ltd.	0	0.00	19	1.05
28	Karur Vysya Bank	11	41.96	1	0.07
29	Kotak Mahindra Bank	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
31	Ratnakar Bank Ltd	23	0.06	156	0.25
32	South Indian Bank Ltd.	0	0.00	19	1.20
33	SIDBI	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	2	0.05
35	Ujjivan Small Finance Bank	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00
37	YES Bank	1	0.01	0	0.00
<b>Total PVT</b>		<b>298</b>	<b>51.42</b>	<b>4568</b>	<b>232.82</b>
38	BGVB (PNB)	8	0.06	131	3.16
39	PBGB (UCO)	4	0.02	241	5.76
40	UBKGB (CBI)	3	0.03	79	1.43
<b>Total RRB</b>		<b>15</b>	<b>0.11</b>	<b>451</b>	<b>10.35</b>
41	WB State Co-Op Bank Ltd.	1	0.11	16	0.46
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>1</b>	<b>0.11</b>	<b>16</b>	<b>0.46</b>
<b>Grand Total</b>		<b>7668</b>	<b>216.56</b>	<b>71613</b>	<b>2600.62</b>

## Housing Loan

A report on Bank wise outstanding balance under Housing loan scheme as on June,2019,2020 and 2021 is furnished below:

### Outstanding Position:

(Amount Rs in crore)

31.03.2019	30.06.2019	31.03.2020	30.06.2020	31.03.2021	30.06.2021
44194.24	45466.49	51079.89	54038.94	13327.85	61603.39

### Comparison of disbursement position during April to June of the last 4 (four) financial year.

(Amount Rs in crore)

June, 2018		June, 2019		June, 2020		June, 2021	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
22407	2133.49	36977	3694.18	33230	1459.83	38835	3625.93

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:

(Amount Rs in crore)

Target	Achievement	% of Achievement
21437.58	3625.93	16.91 %

With disbursement of Rs. 3625.93 Crore against annual target of Rs. 21437.58 crore for FY 21-22, the achievement is 16.91% which is not very satisfactory. Banks are to scout for quality housing loan proposals aggressively in the next three 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 Housing Loan as on 30.06.2021**

**(Amount in Crore)**

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	1616	207.50	23820	3636.00
2	Bank of India	1138	96.74	25077	2520.90
3	Bank of Maharashtra	185	44.08	1722	264.08
4	Canara Bank	970	66.32	11732	1796.71
5	Central Bank of India	1081	33.54	10002	1108.59
6	Indian Bank	6844	1058.57	35986	4273.36
7	Indian Overseas Bank	189	18.79	4608	495.53
8	Punjab National Bank	687	63.57	68819	6239.64
9	Punjab & Sind Bank	177	30.02	2629	327.83
10	State Bank of India	15412	1130.00	271798	24127.80
11	UCO Bank	1327	68.11	20637	1697.37
12	Union Bank of India	343	91.30	11043	1385.73
<b>Total PSU</b>		<b>29969</b>	<b>2908.54</b>	<b>487873</b>	<b>47873.54</b>
13	Axis Bank	629	8.76	5628	323.99
14	Au Small finance Bank	0	0.00	0	0.00
15	Bandhan Bank	593	17.94	2924	213.20
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	30	3.44
19	ESAF SF Bank	0	0.00	77	0.12
20	Federal Bank	62	9.75	1351	243.87
21	HDFC Bank	2039	16.26	21453	1558.97
22	ICICI Bank	704	372.60	19127	5952.55
23	IDBI Bank	715	67.53	23284	2990.55
24	IDFC First Bank	2	0.15	300	42.00
25	Indusind Bank	0	0.00	8	0.14
26	Jana Small Finance Bank	189	2.08	1895	15.44
27	Karnataka Bank Ltd.	10	2.88	825	163.19
28	Karur Vysya Bank	274	30.34	417	58.64
29	Kotak Mahindra Bank	6	0.74	21	3.49
30	Lakshmi Vilas Bank (DBS)	0	0.00	15	1.18
31	Ratnakar Bank Ltd	41	0.09	820	8.69
32	South Indian Bank Ltd.	0	0.00	163	31.94
33	SIDBI	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	12	1.33
35	Ujjivan Small Finance Bank	1163	17.53	20516	251.54
36	Utkarsh Small Finance Bank	0	0.00	1	0.21
37	YES Bank	244	20.00	40	3.14
<b>Total PVT</b>		<b>6671</b>	<b>566.65</b>	<b>98907</b>	<b>11867.62</b>
38	BGVB (PNB)	542	14.08	9523	417.38
39	PBGB (UCO)	51	6.15	3080	187.01
40	UBKGB (CBI)	89	5.62	2027	116.40
<b>Total RRB</b>		<b>682</b>	<b>25.85</b>	<b>14630</b>	<b>720.79</b>
41	WB State Co-Op Bank Ltd.	1393	123.45	6348	948.67
42	WBSCARD Bank Ltd.	120	1.44	4953	192.77
<b>Total Co-Optv</b>		<b>1513</b>	<b>124.89</b>	<b>11301</b>	<b>1141.44</b>
<b>Grand Total</b>		<b>38835</b>	<b>3625.93</b>	<b>612711</b>	<b>61603.39</b>

## AGENDA- 11

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

#### ❖ MUDRA Loans:

In the Quarter of June 2021, all the Financial Institutions together have disbursed Rs.3526.28 Crore against sanction amount of Rs.3726.73 Crore. Performance of the Banks in the State of West Bengal from 01.04.2021 to 30.06.2021 is furnished hereunder:

#### Achievement (Sanction) of Mudra Loan in 2021-22 as on 30.06.2021:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	33092	24.94	19819	167.13	5804	450.96	58715	943.03
PVT	299356	673.14	110312	113.32	558	37.37	410226	1823.83
RRB	1626	5.17	3862	103.53	370	27.72	5858	136.42
NON-NBFC MFI	0	0	0	0	0	0	0	0
NBFC MFI	256060	734.61	3051	17.92	0	0	259111	752.53
NBFC	7	0.03	61	1.52	15	1.02	83	2.57
Small Fin.	12720	42.47	3309	25.88	0	0	16029	68.35
<b>Total</b>	<b>602861</b>	<b>1480.36</b>	<b>140414</b>	<b>1729.30</b>	<b>6747</b>	<b>517.07</b>	<b>750022</b>	<b>3726.73</b>

#### Comparative study for last 3 years & disbursement during April-June,2021 quarter:

(Rupees in Crore)

Position as on	SISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
<b>30.06.19</b>	<b>606094</b>	<b>1524.25</b>	<b>48293</b>	<b>703.11</b>	<b>16877</b>	<b>428.88</b>	<b>671264</b>	<b>2656.23</b>
31.03.20	5663056	17234.96	407186	5769.00	43122	3255.24	6113364	26259.20
<b>30.06.20</b>	<b>52896</b>	<b>74.18</b>	<b>26621</b>	<b>418.79</b>	<b>4995</b>	<b>325.44</b>	<b>84512</b>	<b>818.42</b>
31.03.21	4143432	9316.51	1248968	15597.36	53188	3515.19	5445588	28429.06
<b>30.06.21</b>	<b>602861</b>	<b>1468.55</b>	<b>140414</b>	<b>1608.41</b>	<b>6747</b>	<b>449.32</b>	<b>750022</b>	<b>3526.28</b>

It is noted that in the current FY 2021-22, there is an increase in disbursed amount by Rs.2707.86 crore in comparison to the FY 2020-21 with increase of 665510 number of Mudra beneficiaries. The NBFCs have also contributed to this recent uptrend.

**Bank wise performance of MUDRA loan from 01.04.2021 to 30.06.2021 is annexed below:**

Bank wise performance in MUDRA loan as on 30.06.2021													(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	69	0.08	0.08	66	1.57	1.49	28	2.47	2.22	163	4.12	3.79		
2	Bank of India	2353	6.99	3.50	4189	94.24	33.92	624	49.08	13.77	7166	150.31	51.19		
3	Bank of Maharashtra	6	0.02	0.02	55	1.51	1.51	28	2.26	2.21	89	3.79	3.74		
4	Canara Bank	3633	1.87	1.32	1156	26.80	10.53	195	16.01	7.22	4984	44.68	19.07		
5	Central Bank of India	22669	1.20	1.20	2615	32.45	32.45	826	38.73	38.73	26110	72.38	72.38		
6	Indian Bank	2	0.01	0.01	6	0.15	0.15	1	0.06	0.06	9	0.22	0.22		
7	Indian Overseas Bank	342	1.06	1.05	417	6.77	6.56	25	1.83	1.69	784	9.66	9.30		
8	Punjab & Sind Bank	14	0.03	0.02	50	1.44	1.40	16	1.26	1.14	80	2.73	2.56		
9	Punjab National Bank	1740	6.99	3.66	5356	143.76	129.07	2312	194.95	185.99	9408	345.70	318.72		
10	State Bank of India	428	1.64	1.60	3716	107.64	107.35	1370	112.72	112.62	5514	222.00	221.57		
11	Union Bank of India	447	1.57	1.21	634	12.52	8.87	103	8.39	5.97	1184	22.48	16.05		
12	UCO Bank	1389	3.48	0.83	1559	38.28	14.89	276	23.20	12.40	3224	64.96	28.12		
	<b>Public Sector Commercial Banks</b>	<b>33092</b>	<b>24.94</b>	<b>14.50</b>	<b>19819</b>	<b>467.13</b>	<b>348.19</b>	<b>5804</b>	<b>450.96</b>	<b>384.02</b>	<b>58715</b>	<b>943.03</b>	<b>746.71</b>		
13	Axis Bank	6227	17.48	17.48	429	10.60	10.60	159	13.26	13.26	6815	41.34	41.34		
14	Bandhan Bank	49348	191.93	191.93	92114	984.62	984.62	22	1.58	1.58	141484	1178.13	1178.13		
15	Catholic Syrian Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
16	DCB Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
17	Federal Bank	8	0.04	0.04	2	0.09	0.09	2	0.20	0.15	12	0.33	0.28		
18	HDFC Bank	1132	3.55	3.55	76	2.46	2.46	155	9.59	9.59	1363	15.60	15.60		
19	ICICI Bank	0	0.00	0.00	66	2.29	2.29	44	3.12	3.12	110	5.41	5.41		
20	IDBI Bank Limited	516	1.67	1.67	119	2.68	2.68	104	5.09	5.09	739	9.44	9.44		
21	IDFC Bank Limited	6833	19.22	19.22	1927	13.36	13.36	57	3.77	3.77	8817	36.35	36.35		
22	IndusInd Bank	232219	434.14	434.14	15574	97.06	97.06	10	0.36	0.36	247803	531.56	531.56		
23	Jammu & Kashmir Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
24	Karnataka Bank	0	0.00	0.00	5	0.16	0.02	5	0.40	0.10	10	0.56	0.12		
25	Kotak Mahindra Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
26	Ratnakar Bank	3073	5.11	5.11	0	0.00	0.00	0	0.00	0.00	3073	5.11	5.11		
27	South Indian Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
28	Yes Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
	<b>Private Sector Commercial Banks</b>	<b>299356</b>	<b>673.14</b>	<b>673.14</b>	<b>110312</b>	<b>1113.32</b>	<b>1113.18</b>	<b>558</b>	<b>37.37</b>	<b>37.02</b>	<b>410226</b>	<b>1823.83</b>	<b>1823.34</b>		
29	NON NBFC-Micro Finance Institutions	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
	<b>Micro Finance Institutions</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>		
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	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
32	Arohan Financial Services	21468	71.16	71.16	1942	11.34	11.34	0	0.00	0.00	23410	82.50	82.50		
33	ASA International India Microfinance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
34	Asirvad Microfinance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
35	Beistar Investment and Finance	2904	8.94	8.94	0	0.00	0.00	0	0.00	0.00	2904	8.94	8.94		
36	Fusion Microfinance Pvt. Ltd.	3131	11.14	9.87	2	0.02	0.01	0	0.00	0.00	3133	11.16	9.88		
37	Grameen Shakti Microfinance Services	13633	31.59	31.59	4	0.02	0.02	0	0.00	0.00	13637	31.61	31.61		
38	JAGARAN MICROFIN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
39	Janakalyan Financial Services	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
40	MADURA MICRO FINANCE	968	3.29	3.29	0	0.00	0.00	0	0.00	0.00	968	3.29	3.29		
41	Muthoot Microfin	2173	7.45	7.45	214	1.28	1.28	0	0.00	0.00	2387	8.73	8.73		
42	Samasta Microfinance	127131	387.04	387.04	521	3.11	3.11	0	0.00	0.00	127652	390.15	390.15		
43	Sarala Development & Microfinance	60471	139.40	139.40	140	0.83	0.83	0	0.00	0.00	60611	140.23	140.23		
44	Satin Creditcare Network	5684	14.68	14.68	0	0.00	0.00	0	0.00	0.00	5684	14.68	14.68		
45	SATYA MicroCapital Limited	438	1.50	1.50	0	0.00	0.00	0	0.00	0.00	438	1.50	1.50		
46	SHARE MICROFIN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
47	SVATANTRA MICROFIN	6458	22.41	22.41	175	1.00	1.00	0	0.00	0.00	6633	23.41	23.41		
48	Ultrayan Financial Services	2235	6.62	6.62	53	0.32	0.32	0	0.00	0.00	2288	6.94	6.94		
49	VEDIKA CREDIT CAPITAL	1996	3.46	3.46	0	0.00	0.00	0	0.00	0.00	1996	3.46	3.46		
50	Village Financial Services	7370	25.93	25.93	0	0.00	0.00	0	0.00	0.00	7370	25.93	25.93		
	<b>NBFC-Micro Finance Institutions</b>	<b>256060</b>	<b>734.61</b>	<b>733.34</b>	<b>3051</b>	<b>17.92</b>	<b>17.91</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>259111</b>	<b>752.53</b>	<b>751.25</b>		
51	Bajaj Finance Limited	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
52	Cholamandalam Investment & Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
53	Fullerton India Credit Company	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
54	Hinduja Leyland Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
55	India Infoline Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
56	Indostar Capital Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
57	L & T Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
58	Lending Kart	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
59	Maqma Fincorp	7	0.03	0.03	61	1.52	1.52	15	1.02	1.02	83	2.57	2.57		
60	Mahindra & Mahindra Financial Services	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
61	Neogrowth credit	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
62	Shriram Transport Finance Co.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
63	Tata Motors Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
	<b>Non Banking Financial Companies</b>	<b>7</b>	<b>0.03</b>	<b>0.03</b>	<b>61</b>	<b>1.52</b>	<b>1.52</b>	<b>15</b>	<b>1.02</b>	<b>1.02</b>	<b>83</b>	<b>2.57</b>	<b>2.57</b>		
64	ESAF Small Finance Bank	513	1.49	1.49	12	0.12	0.12	0	0.00	0.00	525	1.61	1.61		
65	Jana Small Finance Bank Limited	0	0.00	0.00	74	1.50	1.50	0	0.00	0.00	74	1.50	1.50		
66	Ujivan Small Finance Bank	11729	39.19	39.19	3223	24.26	24.26	0	0.00	0.00	14952	63.45	63.45		
67	Utkarsh Small Finance Bank	478	1.79	1.77	0	0.00	0.00	0	0.00	0.00	478	1.79	1.77		
	<b>Small Finance Banks</b>	<b>12720</b>	<b>42.47</b>	<b>42.45</b>	<b>3309</b>	<b>25.88</b>	<b>25.88</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>16029</b>	<b>68.35</b>	<b>68.33</b>		
68	Bangiya Gramin Vikash Bank (PNB)	234	0.78	0.70	693	13.29	11.49	17	1.20	0.74	944	15.27	12.93		
69	Paschim Banga Gramin Bank (UCO)	1392	4.39	4.39	3169	90.24	90.24	353	26.52	26.52	4914	121.15	121.15		
70	Uttarbanga Kshetriya Gramin Bank (CBI)	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
	<b>Regional Rural Banks</b>	<b>1626</b>	<b>5.17</b>	<b>5.09</b>	<b>3862</b>	<b>103.53</b>	<b>101.73</b>	<b>370</b>	<b>27.72</b>	<b>27.26</b>	<b>5858</b>	<b>136.42</b>	<b>134.08</b>		
	<b>Grand Total</b>	<b>602861</b>	<b>1480.36</b>	<b>1468.55</b>	<b>140414</b>	<b>1729.3</b>	<b>1608.41</b>	<b>6747</b>	<b>517.07</b>	<b>449.32</b>	<b>750022</b>	<b>3726.73</b>	<b>3526.28</b>		



**❖ STAND-UP INDIA (SUI)**

SUI Loans have been extended to 10806 no of SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1330.45 Crore as on 30.06.2021. The addition of 1813 nos of beneficiaries in the current fiscal against a base of 7993 loanees (as on 30-06-2020) 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	
31.03.19	1806	4213	6019	238.52	905.44	1143.96
<b>30.06.19</b>	<b>1985</b>	<b>5231</b>	<b>7216</b>	<b>319.53</b>	<b>898.73</b>	<b>1218.26</b>
31.03.20	2966	4643	7609	388.60	713.32	1101.91
<b>30.06.20</b>	<b>3096</b>	<b>4897</b>	<b>7993</b>	<b>374.14</b>	<b>749.81</b>	<b>1123.95</b>
31.03.21	3965	6036	10001	442.83	852.72	1295.55
<b>30.06.21</b>	<b>3033</b>	<b>6754</b>	<b>10806</b>	<b>431.01</b>	<b>899.44</b>	<b>1330.45</b>

<b>STAND UP INDIA PROGRESS REPORT AS ON 30.06.2021</b>									
<b>(Amount in Crore)</b>									
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	257	624	296	920	63.50	27.10	90.60
2	Bank of India	382	284	1168	1487	2655	150.01	277.26	427.27
3	Bank of Maharashtra	43	30	10	38	48	1.10	5.70	6.80
4	Canara Bank	415	180	270	299	569	41.62	55.01	96.63
5	Central Bank of India	318	36	21	50	71	3.1	6.86	9.96
6	Indian Bank	602	400	100	330	430	14.02	56.21	70.23
7	Indian Overseas Bank	153	55	19	91	110	1.59	8.81	10.40
8	Punjab National Bank	1230	765	1230	1298	2528	98.72	151.54	250.26
9	Punjab & Sind Bank	41	17	50	19	69	2.01	1.50	3.51
10	State Bank of India	1359	450	266	806	1072	21.21	88.21	109.42
11	UCO Bank	381	164	89	347	436	11.84	65.07	76.91
12	Union Bank of India	289	82	18	227	245	1.76	20.10	21.86
<b>Total PSU</b>		<b>5511</b>	<b>2720</b>	<b>3865</b>	<b>5288</b>	<b>9153</b>	<b>410.48</b>	<b>763.37</b>	<b>1173.85</b>
13	Axis Bank	306	0	0	0	0	0.00	0.00	0.00
14	Au Small finance Bank	1	0	0	0	0	0.00	0.00	0.00
15	Bandhan Bank	463	0	0	0	0	0.00	0.00	0.00
16	Catholic Syrian Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
17	City Union Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
18	Dhanlaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
19	ESAF SF Bank	4	0	0	0	0	0.00	0.00	0.00
20	Federal Bank	30	0	0	0	0	0.00	0.00	0.00
21	HDFC Bank	232	95	8	206	214	0.50	16.33	16.83
22	ICICI Bank	243	43	0	46	46	0.00	10.34	10.34
23	IDBI Bank	96	38	65	6	71	8.68	0.30	8.98
24	IDFC First Bank	21	0	0	0	0	0.00	0.00	0.00
25	Indusind Bank	83	75	54	481	535	5.57	55.07	60.64
26	Jana Small Finance Bank	39	0	0	0	0	0.00	0.00	0.00
27	Karnataka Bank Ltd.	20	20	36	696	732	1.10	48.45	49.55
28	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
29	Kotak Mahindra Bank	42	0	0	0	0	0.00	0.00	0.00
30	Lakshmi Vilas Bank (DBS)	4	0	0	0	0	0.00	0.00	0.00
31	Ratnakar Bank Ltd	17	0	0	0	0	0.00	0.00	0.00
32	South Indian Bank Ltd.	15	0	0	0	0	0.00	0.00	0.00
33	SIDBI	1	0	0	0	0	0.00	0.00	0.00
34	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
35	Ujjivan Small Finance Bank	76	0	0	0	0	0.00	0.00	0.00
36	Utkarsh Small Finance Bank	3	0	0	0	0	0.00	0.00	0.00
37	YES Bank	26	0	0	0	0	0.00	0.00	0.00
<b>Total PVT</b>		<b>1744</b>	<b>271</b>	<b>163</b>	<b>1435</b>	<b>1598</b>	<b>15.85</b>	<b>130.49</b>	<b>146.34</b>
38	BGVB (PNB)	587	35	17	26	43	1.38	3.4	4.78
39	PBGB (UCO)	230	0	0	0	0	0.00	0.00	0.00
40	UBKGB (CBI)	142	7	7	5	12	3.30	2.18	5.48
<b>Total RRB</b>		<b>959</b>	<b>42</b>	<b>24</b>	<b>31</b>	<b>55</b>	<b>4.68</b>	<b>5.58</b>	<b>10.26</b>
41	WB State Co-Op Bank Ltd.	364	0	0	0	0	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
<b>Total Co-Optv</b>		<b>375</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total</b>		<b>8589</b>	<b>3033</b>	<b>4052</b>	<b>6754</b>	<b>10806</b>	<b>431.01</b>	<b>899.44</b>	<b>1330.45</b>

SUI scheme facilitates bank loans between Rs. 10 lakh to Rs. 100 lakh to Scheduled Caste (SC) or Scheduled Tribe (ST) and women beneficiaries. Target of 2 loans per bank branch has been given for setting up Greenfield projects. With MSME being the thrust area of credit, it is logical that the banks would play a pivotal role in extension of need based credit to the target group. However new sanction of loans 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 3 (three) three financial years and during April-June,2020 quarter in the corresponding financial years are given hereunder:**

**(Amount in Crore)**

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.19	11886	368.69	1912	66.90	2238	72.93
<b>30.06.19</b>	<b>1551</b>	<b>48.21</b>	<b>267</b>	<b>10.64</b>	<b>258</b>	<b>10.60</b>
31.03.20	15124	516.39	2280	91.00	2135	83.48
<b>30.06.20</b>	<b>788</b>	<b>30.69</b>	<b>195</b>	<b>7.49</b>	<b>292</b>	<b>12.37</b>
31.03.21	12303	419.91	1846	67.74	2045	74.04
<b>30.06.21</b>	<b>1201</b>	<b>45.33</b>	<b>316</b>	<b>11.16</b>	<b>256</b>	<b>10.92</b>

Non-disposal of the proposals has resulted in piling up of pending proposals and has become a point of concern for the stakeholders. Banks will have to ensure that all pending proposals are disposed in time with completion of the EDP training and lodging of claim for Margin Money. A proactive approach will improve the MSME portfolio as well. It is also one of the deliverables by Banks under the ongoing Strengthening of Ecosystem for MSME.

It is also being observed that despite provisions for 2<sup>nd</sup> dose of finance to successful entrepreneurs who have availed of PMEGP loans, bankers are yet to extend credit to this target group in worthwhile manner.

**Bank wise performance of PMEGP loan from 01.04.2021 to 30.06.2021 is annexed below:**

Bank wise PMEGP performance during Quarter end June 2021													
													(Amount in Cr)
Sr.No.	Bank	Forwarded to Bank		Sanctioned		MM Claimed		MM Disbursed		Returned		App. Pending	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	108	3.21	43	1.34	21	0.74	26	0.84	24	0.71	74	2.24
2	Bank of India	37	1.20	4	0.28	2	0.10	5	0.23	4	0.11	31	0.92
3	Bank of Maharashtra	108	3.65	33	0.99	15	0.53	21	0.58	1	0.09	75	2.61
4	Canara Bank	4	0.11	0	0.00	0	0.00	2	0.10	0	0.00	4	0.11
5	Central Bank of India	71	3.55	30	1.24	17	1.11	18	1.20	54	2.56	6	0.20
6	Indian Bank	53	1.59	13	0.48	10	0.37	18	0.62	15	0.50	31	0.79
7	Indian Overseas Bank	20	0.61	8	0.41	5	0.20	4	0.13	3	0.09	16	0.49
8	Punjab & Sind Bank	18	0.53	4	0.13	2	0.11	3	0.15	4	0.15	11	0.23
9	Punjab National Bank	221	8.46	59	1.67	25	0.78	36	1.18	19	0.77	168	6.61
10	State Bank of India	152	5.20	25	0.77	8	0.31	12	0.39	98	3.37	53	1.81
11	UCO Bank	29	0.80	17	0.22	14	0.20	17	0.30	4	0.07	23	0.70
12	Union Bank of India	17	0.47	13	0.28	9	0.19	8	0.17	0	0.00	14	0.33
	<b>Total PSU</b>	<b>838</b>	<b>29.39</b>	<b>249</b>	<b>7.81</b>	<b>128</b>	<b>4.64</b>	<b>170</b>	<b>5.90</b>	<b>226</b>	<b>8.42</b>	<b>506</b>	<b>17.04</b>
13	Axis Bank	1	0.05	0	0.00	0	0.00	0	0.00	0	0.00	1	0.05
14	Bandhan Bank	3	0.17	0	0.00	0	0.00	0	0.00	0	0.00	3	0.17
15	Federal Bank	1	0.09	0	0.00	0	0.00	0	0.00	0	0.00	1	0.09
16	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	ICICI Bank	7	0.59	2	0.18	4	0.30	4	0.30	0	0.00	6	0.50
18	IDBI Bank Limited	89	7.05	18	1.45	26	2.22	37	3.18	0	0.00	89	7.05
19	Karnataka Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total PVT</b>	<b>101</b>	<b>7.95</b>	<b>20</b>	<b>1.63</b>	<b>30</b>	<b>2.52</b>	<b>41</b>	<b>3.48</b>	<b>0</b>	<b>0.00</b>	<b>100</b>	<b>7.87</b>
20	BGVB (PNB)	46	1.16	13	0.50	4	0.17	6	0.19	16	0.44	20	0.41
21	PBGB (UCO)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	UBKGB (CBI)	109	2.23	10	0.45	3	0.05	11	0.29	2	0.03	99	1.91
	<b>Total RRB</b>	<b>155</b>	<b>3.39</b>	<b>23</b>	<b>0.94</b>	<b>7</b>	<b>0.22</b>	<b>17</b>	<b>0.48</b>	<b>18</b>	<b>0.47</b>	<b>119</b>	<b>2.32</b>
22	WB State Co-Op Bank	107	4.60	24	0.78	26	0.98	28	1.06	5	0.17	98	4.33
	<b>Co-Op Banks Total</b>	<b>107</b>	<b>4.60</b>	<b>24</b>	<b>0.78</b>	<b>26</b>	<b>0.98</b>	<b>28</b>	<b>1.06</b>	<b>5</b>	<b>0.17</b>	<b>98</b>	<b>4.33</b>
	<b>Grand Total</b>	<b>1201</b>	<b>45.33</b>	<b>316</b>	<b>11.16</b>	<b>191</b>	<b>8.37</b>	<b>256</b>	<b>10.92</b>	<b>249</b>	<b>9.06</b>	<b>823</b>	<b>31.55</b>

### ❖ SVSKP loans

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

- Joint inspections with Block Supervisors/ 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 3 (three) financial years:

(Amount in Crore)

During	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
31.03.2019	100684	44305	1200.01	41575	327.60	8119	62.19
<b>30.06.2019</b>	<b>8997</b>	<b>3623</b>	<b>97.62</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
31.03.2020	32607	17180	467.59	19885	150.03	5110	37.05
<b>30.06.2020</b>	<b>23</b>	<b>145</b>	<b>4.26</b>	<b>1904</b>	<b>19.76</b>	<b>16</b>	<b>0.24</b>
31.03.2021	23	145	4.26	7986	73.29	749	5.87
<b>30.06.2021</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

In current financial year, no application sponsored by department to member banks till June quarter.

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.

## AGENDA- 12

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 11.88 % as of June, 2021 in the State of West Bengal. Amount Rs. 56260.52 Crore as on June, 2021 in comparison to Rs. 57139.82 Crore as on June, 2020.

**NPA Position for last 5 (Five) years of West Bengal is furnished here under:**

(Rs. In crore)

Year	Gross Advance	Gross NPA	% to Gross NPA
March,2017	367642.87	55049.25	14.97
<b>June, 2017</b>	<b>383696.77</b>	<b>57080.19</b>	<b>14.88</b>
March,2018	415115.06	64105.19	15.44
<b>June, 2018</b>	<b>409481.30</b>	<b>64105.19</b>	<b>15.44</b>
March,2019	427666.36	54012.04	12.63
<b>June, 2019</b>	<b>438551.19</b>	<b>52240.37</b>	<b>11.91</b>
March,2020	465133.58	57301.61	12.32
<b>June, 2020</b>	<b>461779.35</b>	<b>57139.82</b>	<b>12.37</b>
March,2021	480724.18	65074.00	13.54
<b>June, 2021</b>	<b>473428.96</b>	<b>56260.52</b>	<b>11.88</b>

NPA level has been decreased from June, 2020 to June, 2021 by Rs. 879.3 crore. 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 30.06.2021 stood at 62.83%, 51.30% and 59.61% respectively.

### Recovery Status of PRISEC loans as on 30.06.2021:

(Amt. Rs. in crore)

Sector	June, 2020			June, 2021		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	12526	6465	52	14994	9420.58	62
MSME	11126	5781	52	14005	7185	51
OPS	3244	1695	52	4527	2698	59
<b>Total Prisec</b>	<b>26896</b>	<b>13942</b>	<b>52</b>	<b>33525</b>	<b>19304</b>	<b>57</b>
NPS	37772	19320	51	33508	17665	53
<b>Total</b>	<b>64668</b>	<b>33262</b>	<b>51</b>	<b>67034</b>	<b>36970</b>	<b>55</b>

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

## Sector wise NPA Position as on 30.06.2021

(Amount in Crore)

Sr. No.	Bank Name	Agriculture		MSME		OPS		Total Prisecc		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	1216.00	103.00	5323.72	391.00	3745.00	203.00	10284.72	697.00	13052.00	115.00	23336.72	812.00
2	Bank of India	2184.23	364.53	4254.86	966.08	1769.39	68.65	8208.48	1399.26	9280.11	1801.39	17488.59	3200.65
3	Bank of Maharashtra	100.28	2.63	659.36	286.00	229.87	0.45	989.51	289.08	1425.23	174.00	2414.74	463.08
4	Canara Bank	1347.02	102.00	3832.09	891.00	992.55	57.50	6171.66	1050.50	9681.53	2569.00	15853.19	3619.50
5	Central Bank of India	1446.93	153.00	3163.49	365.00	1990.37	36.60	6600.79	554.60	1947.60	1792.00	8548.39	2346.60
6	Indian Bank	4001.53	152.00	8602.56	979.00	3031.50	0.05	15635.59	1131.05	13853.41	3086.00	29489.00	4217.05
7	Indian Overseas Bank	461.88	282.12	1332.67	534.14	589.64	4.17	2384.19	820.43	3934.15	2379.29	6318.34	3199.72
8	Punjab National Bank	9035.37	2129.43	13536.77	3918.20	4130.41	245.20	26702.55	6292.83	26278.90	9001.23	52981.45	15294.06
9	Punjab & Sind Bank	140.00	1.92	688.05	129.84	284.81	21.97	1112.86	153.73	2700.97	59.71	3813.83	213.44
10	State Bank of India	5268.00	516.35	7057.08	309.00	11134.23	59.93	23459.31	885.28	53130.04	4016.44	76589.35	4901.72
11	UCO Bank	1992.48	305.34	3249.32	801.06	1275.28	193.42	6517.08	1299.82	8103.78	213.92	14620.86	1513.74
12	Union Bank of India	1372.52	371.58	4168.51	1625.00	1458.09	48.16	6999.12	2044.74	17888.31	0.00	24887.43	2044.74
<b>Total PSU</b>		<b>28566.24</b>	<b>4483.90</b>	<b>55868.48</b>	<b>11195.32</b>	<b>30631.14</b>	<b>939.10</b>	<b>115065.86</b>	<b>16618.32</b>	<b>161276.03</b>	<b>25207.98</b>	<b>276341.89</b>	<b>41826.30</b>
13	Axis Bank	2040.46	9.14	4991.97	575.87	397.56	106.65	7429.99	691.66	19034.59	821.65	26464.58	1513.31
14	Au Small finance Bank	0.00	0.00	0.18	0.00	0.00	0.00	0.18	0.00	0.00	0.00	0.18	0.00
15	Bandhan Bank	9918.19	1767.43	15220.20	1442.29	215.32	19.85	25353.71	3229.57	1046.02	88.30	26399.73	3317.87
16	Catholic Syrian Bank Ltd.	0.00	0.00	25.60	0.00	0.00	0.00	25.60	0.00	0.00	0.00	25.60	0.00
17	City Union Bank Ltd.	0.00	0.00	109.81	0.00	0.00	0.00	109.81	0.00	0.00	0.00	109.81	0.00
18	Dhanlaxmi Bank Ltd.	0.00	0.00	9.12	3.44	2.41	0.38	11.53	3.82	134.03	0.00	145.56	3.82
19	ESAF SF Bank	9.58	1.38	21.24	5.73	15.34	0.98	46.16	8.09	0.57	0.00	46.73	8.09
20	Federal Bank	308.33	10.24	510.71	2.89	78.53	3.41	897.57	16.54	2395.71	30.90	3293.28	47.44
21	HDFC Bank	939.62	86.91	3840.22	29.60	1066.68	84.84	5846.52	201.35	24446.15	811.91	30292.67	1013.26
22	ICICI Bank	900.26	114.43	6331.48	278.50	983.92	39.83	8215.66	432.76	22609.25	1412.84	30824.91	1845.60
23	IDBI Bank	401.84	57.96	1500.79	293.35	2149.09	34.09	4051.72	385.40	2990.17	245.44	7041.89	630.84
24	IDFC First Bank	85.00	0.00	524.21	0.00	42.01	0.00	651.22	0.00	3037.00	0.00	3688.22	0.00
25	Indusind Bank	1930.04	19.80	3419.16	40.00	1.09	0.00	5350.29	59.80	6440.28	16.53	11790.57	76.33
26	Jana Small Finance Bank	101.92	17.86	81.67	11.32	432.73	59.35	616.32	88.53	151.67	21.60	767.99	110.13
27	Karnataka Bank Ltd.	156.20	11.96	465.85	103.37	372.47	103.37	994.52	218.70	459.97	128.58	1454.49	347.28
28	Karur Vysya Bank	10.77	8.52	319.09	0.00	26.31	0.00	356.17	8.52	683.27	0.00	1039.44	8.52
29	Kotak Mahindra Bank	528.84	29.93	2720.28	36.19	5.54	0.00	3254.66	66.12	2711.34	138.49	5966.00	204.61
30	Lakshmi Vilas Bank (DBS)	0.30	0.03	0.08	0.00	8.31	0.81	8.69	0.84	613.71	322.79	622.40	323.63
31	Ratnakar Bank Ltd	820.32	13.00	153.15	1.00	128.96	0	1102.43	14.00	2495.05	548.00	3597.48	562.00
32	South Indian Bank Ltd.	0.00	0.00	656.17	0.00	14.56	0.00	670.73	0.00	541.18	0.00	1211.91	0.00
33	SIDBI	0.00	0.00	110.11	0.00	0.00	0.00	110.11	0.00	0.00	0.00	110.11	0.00
34	Tamilnad Mercantile Bank	0.00	0.00	50.86	0.00	0.56	0.00	51.42	0.00	125.59	0.00	177.01	0.00
35	Ujjivan Small Finance Bank	488.91	49.50	36.44	0.76	720.98	40.20	1246.33	90.46	622.33	27.20	1868.66	117.66
36	Utkarsh Small Finance Bank	23.68	0.92	0.00	0.00	23.10	0.82	46.78	1.74	10.35	0.00	57.13	1.74
37	YES Bank	179.01	44.00	3467.48	95.00	3.67	0.00	3650.16	139.00	1603.84	550.00	5254.00	689.00
<b>Total PVT</b>		<b>18843.27</b>	<b>2243.01</b>	<b>44565.87</b>	<b>2919.31</b>	<b>6689.14</b>	<b>494.58</b>	<b>70098.28</b>	<b>5656.90</b>	<b>92152.07</b>	<b>5164.23</b>	<b>162250.35</b>	<b>10821.13</b>
38	BGVB (PNB)	4211.38	278.80	1923.81	777.12	392.98	70.79	6528.17	1126.71	369.68	54.33	6897.85	1181.04
39	PBGB (UCO)	1539.01	195.80	1204.67	243.08	189.04	18.57	2932.72	457.45	179.86	26.35	3112.58	483.80
40	UBKGB (CBI)	1657.64	120.30	202.48	70	117.83	3.93	1977.95	194.23	424.16	18.28	2402.11	212.51
<b>Total RRB</b>		<b>7408.03</b>	<b>594.90</b>	<b>3330.96</b>	<b>1090.20</b>	<b>699.85</b>	<b>93.29</b>	<b>11438.84</b>	<b>1778.39</b>	<b>973.70</b>	<b>98.96</b>	<b>12412.54</b>	<b>1877.35</b>
41	WB State Co-Op Bank Ltd.	5675.19	824.29	640.87	97.21	1658.54	145.17	7974.60	1066.67	13161.08	448.45	21135.68	1515.12
42	WBSCARD Bank Ltd.	1003.35	187.08	92.38	33.54	192.77	0.00	1288.50	220.62	0.00	0.00	1288.50	220.62
<b>Total Co-Optv</b>		<b>6678.54</b>	<b>1011.37</b>	<b>733.25</b>	<b>130.75</b>	<b>1851.31</b>	<b>145.17</b>	<b>9263.10</b>	<b>1287.29</b>	<b>13161.08</b>	<b>448.45</b>	<b>22424.18</b>	<b>1735.74</b>
<b>Grand Total</b>		<b>61496.08</b>	<b>8333.18</b>	<b>104498.56</b>	<b>15335.58</b>	<b>39871.44</b>	<b>1672.14</b>	<b>205866.08</b>	<b>25340.90</b>	<b>267562.88</b>	<b>30919.62</b>	<b>473428.96</b>	<b>56260.52</b>

## Sector wise Recovery performance as on 30.06.2021

(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	70.00	51.00	72.86	145.00	77.00	53.10	32.00	17.00	53.13	247.00	145.00	58.70	127.00	33.00	25.98	374.00	178.00	47.59
2	Bank of India	112.00	63.85	57.01	167.00	92.05	55.12	76.00	42.55	55.99	355.00	198.45	55.90	239.00	129.90	54.35	594.00	328.35	55.28
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	102.00	5.35	5.25	891.00	22.48	2.52	57.50	3.87	6.73	1050.50	31.70	3.02	2569.00	46.45	1.81	3619.50	78.15	2.16
5	Central Bank of India	153.60	20.08	13.07	364.75	37.20	10.20	36.60	2.40	6.56	554.95	59.68	10.75	1791.20	111.25	6.21	2346.15	170.93	7.29
6	Indian Bank	2137.12	1625.89	76.08	2535.78	1658.97	65.42	925.71	611.05	66.01	5598.61	3895.91	69.59	7925.45	5458.11	68.87	13524.06	9354.02	69.17
7	Indian Overseas Bank	276.53	1.42	0.51	516.33	2.90	0.56	3.76	0.71	18.88	796.62	5.03	0.63	2498.59	81.21	3.25	3295.21	86.24	2.62
8	Punjab National Bank	2160.27	1202.89	55.68	2426.59	1591.81	65.60	897.33	605.47	67.47	5484.19	3400.17	62.00	6979.12	4645.89	66.57	12463.31	8046.06	64.56
9	Punjab & Sind Bank	20.00	0.84	4.20	412.12	48.22	11.70	324.00	51.70	15.96	756.12	100.76	13.33	98.00	19.00	19.39	854.12	119.76	14.02
10	State Bank of India	1149.96	821.01	71.39	1982.12	1396.69	70.46	550.71	380.77	69.14	3682.79	2598.47	70.56	6541.25	4711.56	72.03	10224.04	7310.03	71.50
11	UCO Bank	305.34	58.01	19.00	801.06	169.82	21.20	193.42	51.06	26.40	1299.82	278.89	21.46	213.92	57.76	27.00	1513.74	336.65	22.24
12	Union Bank of India	220.20	1.24	0.56	312.75	15.16	4.85	25.00	6.12	24.48	557.95	22.52	4.04	1276.00	16.12	1.26	1833.95	38.64	2.11
<b>Total PSU</b>		<b>6709.65</b>	<b>3851.58</b>	<b>57.40</b>	<b>10840.50</b>	<b>5114.70</b>	<b>47.18</b>	<b>3122.48</b>	<b>1772.70</b>	<b>56.77</b>	<b>20672.63</b>	<b>10738.98</b>	<b>51.95</b>	<b>30432.53</b>	<b>15310.25</b>	<b>50.31</b>	<b>51105.16</b>	<b>26049.23</b>	<b>50.97</b>
13	Axis Bank	1101.00	907.97	82.47	572.66	451.62	78.86	5.80	3.62	62.41	1679.46	1363.21	81.17	0.00	0.00	#DIV/0!	1679.46	1363.21	81.17
14	Au Small finance 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	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!
16	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!
17	City Union 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!
18	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!
19	ESAF SF Bank	0.95	0.77	81.05	2.66	1.94	72.93	2.17	2.04	94.01	5.78	4.75	82.18	0.07	0.07	100.00	5.85	4.82	82.39
20	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!
21	HDFC Bank	134.21	78.11	58.20	101.57	99.00	97.47	122.28	67.07	54.85	358.06	244.18	68.20	947.37	869.17	91.75	1305.42	1113.35	85.29
22	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!
23	IDBI Bank	58.72	31.66	53.92	55.96	42.75	76.39	81.41	75.83	93.15	196.09	150.24	76.62	465.50	218.09	46.85	661.59	368.33	55.67
24	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!
25	Indusind 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!
26	Jana Small Finance Bank	15.30	12.38	80.92	7.34	7.34	100.00	70.15	60.87	86.77	92.79	80.59	86.85	12.07	12.07	100.00	104.86	92.66	88.37
27	Karnataka Bank Ltd.	0.00	0.00	#DIV/0!	133.04	0.64	0.48	3.03	0.08	2.64	136.07	0.72	0.53	2.89	0.24	8.30	138.96	0.96	0.69
28	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!
29	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!
30	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!
31	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!
32	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!
33	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!
34	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!
35	Ujivan Small Finance Ban	115.03	88.73	77.14	1.53	1.33	86.93	146.95	133.64	90.94	263.51	223.70	84.89	76.71	61.42	80.07	340.22	285.12	83.80
36	Utkarsh Small Finance Ba	6.63	6.46	97.44	0	0	#DIV/0!	5.29	5.15	97.35	11.92	11.61	97.40	3.31	3.13	94.56	15.23	14.74	96.78
37	YES Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
<b>Total PVT</b>		<b>1431.84</b>	<b>1126.08</b>	<b>78.65</b>	<b>874.76</b>	<b>604.62</b>	<b>69.12</b>	<b>437.08</b>	<b>348.30</b>	<b>79.69</b>	<b>2743.68</b>	<b>2079.00</b>	<b>75.77</b>	<b>1507.92</b>	<b>1164.19</b>	<b>77.21</b>	<b>4251.59</b>	<b>3243.19</b>	<b>76.28</b>
38	BGVB (PNB)	311.71	222.11	71.26	619.08	228.35	36.89	97.17	87.27	89.81	1027.96	537.73	52.31	352.19	306.63	87.06	1380.15	844.36	61.18
39	PBGB (UCO)	1161.84	974.30	83.86	1339.07	1052.17	78.57	180.31	95.09	52.74	2681.22	2121.56	79.13	285.68	186.06	65.13	2966.90	2307.62	77.78
40	UBKGB (CBI)	369.04	228.52	61.92	8.13	4.28	52.64	11.97	10.93	91.31	389.14	243.73	62.63	92.48	75.73	81.89	481.62	319.46	66.33
<b>Total RRB</b>		<b>1842.59</b>	<b>1424.93</b>	<b>77.33</b>	<b>1966.28</b>	<b>1284.80</b>	<b>65.34</b>	<b>289.45</b>	<b>193.29</b>	<b>66.78</b>	<b>4098.32</b>	<b>2903.02</b>	<b>70.83</b>	<b>730.35</b>	<b>568.42</b>	<b>77.83</b>	<b>4828.67</b>	<b>3471.44</b>	<b>71.89</b>
41	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
42	WBSCARD Bank Ltd.	472.85	10.15	2.15	56.87	0.40	0.70	153.13	0.76	0.50	682.85	11.31	1.66	0.00	0.00	#DIV/0!	682.85	11.31	1.66
<b>Total Co-Optv</b>		<b>5009.83</b>	<b>3017.99</b>	<b>60.24</b>	<b>323.41</b>	<b>180.83</b>	<b>55.91</b>	<b>677.99</b>	<b>384.34</b>	<b>56.69</b>	<b>6011.23</b>	<b>3583.16</b>	<b>59.61</b>	<b>837.32</b>	<b>622.92</b>	<b>74.39</b>	<b>6848.55</b>	<b>4206.08</b>	<b>61.42</b>
<b>Grand Total</b>		<b>14993.91</b>	<b>9420.58</b>	<b>62.83</b>	<b>14004.95</b>	<b>7184.95</b>	<b>51.30</b>	<b>4527.00</b>	<b>2698.63</b>	<b>59.61</b>	<b>33525.86</b>	<b>19304.16</b>	<b>57.58</b>	<b>33508.12</b>	<b>17665.78</b>	<b>52.72</b>	<b>67033.97</b>	<b>36969.94</b>	<b>55.15</b>

## STATUS OF PDR CASES AS ON 30.06.2021:

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 139<sup>th</sup> SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 30.06.2021 there are 5383 PDR cases pending amounting Rs. 454.58 Crore and the Certificate Officers may be advised to dispose of the cases.

Status on	Cases filed		Cases settled	
	No	Amt (in Cr)	No	Amt (in Cr)
31.03.2018	13695	169.27	4937	34.48
<b>30.06.2018</b>	<b>14840</b>	<b>189.56</b>	<b>4959</b>	<b>34.84</b>
31.03.2019	14429	226.57	4921	47.96
<b>30.06.2019</b>	<b>8412</b>	<b>175.10</b>	<b>2071</b>	<b>27.78</b>
31.03.2020	8101	379.57	2134	29.17
<b>30.06.2020</b>	<b>7312</b>	<b>382.32</b>	<b>2052</b>	<b>28.00</b>
31.03.2021	9176	491.33	2186	31.18
<b>30.06.2021</b>	<b>7222</b>	<b>465.47</b>	<b>2044</b>	<b>26.80</b>

## Recovery under SARFAESI Act, 2002

During 146<sup>th</sup> SLBC meeting and the Sub Committee/Steering Committee meetings, the member banks have raised the issue of delay in obtaining permission and necessary support as per provision of SARFAESI Act, 2002 for possession of secured asset. It was decided to send the list of long pending cases (where DM permission is pending) to the State Govt authorities with details for necessary action. 21 banks have sent the details of 2394 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 2394 loan accounts as reported as on June 2021. The District wise details are as given hereunder.

DM Permission pending under SARFAESI Act, 2002 as on 30.06.2021						
Sr. No.	District	Pending below 60 days	Above 60 day below 6 months	6 months to 1 year	1 year and above	Total pending
1	Alipurduar	0	2	0	0	2
2	Bankura	0	4	17	8	29
3	Birbhum	0	0	25	29	54
4	Coochbehar	1	2	7	38	48
5	Dakshin Dinajpur	0	2	11	46	59
6	Darjeeling	0	4	12	24	40
7	Hooghly	3	105	35	67	210
8	Howrah	3	17	78	126	224
9	Jalpaiguri	0	1	3	23	27
10	Jhargram	0	0	2	1	3
11	Kalimpong	1	0	0	0	1
12	Kolkata	9	0	367	50	426
13	Malda	0	14	16	34	64
14	Murshidabad	9	8	19	76	112
15	Nadia	1	12	4	39	56
16	Paschim Burdwan	6	10	39	33	88
17	Purba Burdwan	13	9	10	47	79
18	Paschim Medinipur	1	44	11	34	90
19	Purba Medinipur	0	21	28	19	68
20	Purulia	2	3	9	8	22
21	Uttar Dinajpur	0	11	3	28	42
22	24 Pgs. (N)	19	34	62	122	237
23	24 Pgs. (S)	13	38	39	323	413
<b>Total</b>		<b>81</b>	<b>341</b>	<b>797</b>	<b>1175</b>	<b>2394</b>

## **AGENDA – 13**

### **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.

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



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

**Performance of Digital Coverage & Provision of Digital Infrastructure as on 30.06.2021.**

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
30.06.2021	5515124	5143685	93.27	88006	82423	93.66

**Adoption of new district for extending extend “Expanding and Deepening of Digital Payments Ecosystem”.**

RBI vide their mail dated 27.07.2021 requested to identify one or two districts in order to extend the programme and allot Nodal Banks in the identified districts for necessary implementation. As in our earlier meeting with other stakeholders, Howrah district had already been chosen, we are proposing for necessary adoption of Howrah district to extend Expanding and Deepening of Digital Payments Ecosystem.

**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 6918 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 30.06.2021:**

**(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
<b>IPPB</b>	<b>June, 2021</b>	<b>1734288</b>	<b>70.46</b>	<b>5840</b>	<b>0.63</b>
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
<b>Airtel Payment Bank</b>	<b>June, 2021</b>	<b>2806000</b>	<b>69.04</b>	<b>0</b>	<b>0.00</b>

**DBT Transactions and Bills & Utility Payment: -**

Bank	Upto	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	June, 2020	51003	4.25	6974	0.28
IPPB	June, 2021	108636	6.76	132816	3.48
Airtel Payment Bank	June, 2020	107000	13.25	425330	31.13
Airtel Payment Bank	June, 2021	97228	6.54	552624	50.55

## AGENDA-14

### 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 has been 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 has also undertaken 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
<b>June, 20</b>	<b>18</b>	<b>707</b>	<b>23</b>	<b>700</b>	<b>41</b>	<b>1407</b>
Mar, 21	380	22632	181	6068	561	28700
<b>June, 21</b>	<b>258</b>	<b>6460</b>	<b>266</b>	<b>2688</b>	<b>524</b>	<b>9148</b>

**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.

**District wise progress (Rural branches) of FLC during June, 2021 quarter of FY 2021-22 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	0	0	0	0	NA
3	Alipurduar	51	0	0	0	0	NA
4	Bankura	191	4	96	2	48	1,2,4,5& 6
5	Birbhum	212	0	0	0	0	NA
6	Coochbehar	124	0	0	0	0	NA
7	Darjeeling	76	0	0	0	0	NA
8	Dakhin Dinajpur	79	0	0	0	0	NA
9	Hooghly	237	0	0	0	0	NA
10	Howrah	115	2	90	39	1231	4, 3
11	Jalpaiguri	79	0	0	0	0	NA
12	Jhargram	82	0	0	0	0	NA
13	Kalimpong	14	0	0	0	0	NA
14	Kolkata	0	0	0	0	0	NA
15	Malda	184	1	25	1	25	3,6
16	Murshidabad	334	221	5200	190	502	2,3,4,6
17	Nadia	230	3	113	3	113	3,4,6
18	Paschim Bardhaman	101	10	361	10	425	2,4,5,6
19	Paschim Medinipur	248	0	0	0	0	NA
20	Purba Bardhaman	203	9	304	1	44	2,4,6
21	Purba Medinipur	177	0	0	0	0	NA
22	Purulia	158	0	0	0	0	NA
23	Uttar Dinajpur	97	8	271	20	300	1,2,4
<b>Total</b>		<b>3551</b>	<b>258</b>	<b>6460</b>	<b>266</b>	<b>2688</b>	

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

### **Financial Inclusion Fund (FIF): -**

Government of India has created Financial Inclusion Fund (FIF) in NABARD during 2015-16 by merging the FIF and Financial Inclusion Technology Fund (FITF) for better synergy in fulfilling the objective of Financial Inclusion. The Reserve Bank of India has finalised the new scope of activities and guidelines for utilisation of FIF in consultation with GOI.

The objectives of FIF is to support “development and promotional activities” including creating of FI infrastructure across the country, capacity building of stakeholders, creation of awareness to address demand side issues, enhanced investment in Green information and Communication Technology (ICT) solution, research and transfer of technology, increased technological absorption capacity of financial service providers/users with a view to securing greater financial inclusion. The fund shall not be utilized for normal business /banking activities.

Schemes/activities eligible for grant support under FIF: -

- (i) Financial Literacy awareness programmes through branches, FLCs, demonstration by Van for financial literacy and reimbursement of examination fee of BCs/BFs who pass the certification exam of IIBF.
- (ii) Adoption of Banking Technology: - Micro ATM, Pos/mPos, On boarding Bhim UPI, VSAT, Solar power unit/UPS deployment.
- (iii) Other requirement

The banks may invariably seek prior approval from NABARD for being eligible to seek admissible grant assistance from FIF in respect of identified schemes/activities after implementation.

## AGENDA-15

### 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 30.06.2021 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 – June, 2021	12	278	22	7.91	54.54
Cumulative, Mar, 21	4868	128050	94389	73.71	59.64
<b>Cumulative, June 21</b>	<b>4880</b>	<b>128328</b>	<b>94411</b>	<b>73.57</b>	<b>60.14</b>

- 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	Purba Medinipur	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	Dakshin Dinajpur	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.

RSETI wise settlement & credit linkage % upto 30.06.2021 since inception (Cummulative)											
Sr. No.	RSETI Name	Sponsored bank	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Settlement %	Credit Linkage %
					Bank	Own	Total				
1	Birbhum (Bolpur)	Indian Bank	233	6845	3466	1241	4707	8	4707	68.77	73.64
2	West Midnapore (Debra)	Indian Bank	204	6448	4144	854	4998	251	4998	77.51	82.91
3	North 24 Parganas	Bank of India	280	7113	3287	2326	5613	124	5613	78.91	58.56
4	Coochbehar	Central Bank of India	144	3400	1264	1143	2407	34	2407	70.79	52.51
5	Darjeeling	Central Bank of India	115	2990	1467	755	2222	44	2222	74.31	66.02
6	Jalpaiguri	Central Bank of India	264	5492	3304	965	4269	264	4269	77.73	77.40
7	Purba Midnapore	Punjab National Bank	239	6872	2504	2239	4743	49	4743	69.02	52.79
8	Berhampore	Canara Bank	312	8984	3511	2920	6431	0	6431	71.58	54.59
9	Malda	State Bank of India	235	6913	2528	2083	4611	594	4611	66.70	54.83
10	Nadia (Haringhata)	State Bank of India	222	5657	1676	2078	3754	74	3754	66.36	44.65
11	Burdwan	UCO Bank	254	6447	2672	1815	4487	0	4487	69.60	59.55
12	Hooghly	UCO Bank	274	6907	4206	663	4869	0	4869	70.49	86.38
13	Howrah	UCO Bank	221	6342	4447	52	4499	3	4499	70.94	98.84
14	Bankura (Ranbahal)	Punjab National Bank	314	7428	2526	2167	4693	607	4693	63.18	53.82
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	211	5853	2696	1472	4168	206	4168	71.21	64.68
16	Howrah	Punjab National Bank	636	16075	3335	9719	13054	644	13054	81.21	25.55
17	Purulia	Punjab National Bank	187	4812	1624	890	2514	0	2514	52.24	64.60
18	South 24 Parganas	Punjab National Bank	315	8254	4065	1163	5228	121	5228	63.34	77.75
19	Uttar Dinajpur	Punjab National Bank	220	5496	2190	1851	4041	80	4041	73.53	54.19
	<b>Total</b>		<b>4880</b>	<b>128328</b>	<b>54912</b>	<b>36396</b>	<b>91308</b>	<b>3103</b>	<b>94411</b>	<b>73.57</b>	<b>60.14</b>

RSETI wise settlement & credit linkage % June Quarter (01.01.2021 to 30.06.2021)											
Sr. No.	RSETI Name	Sponsored bank	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Settlement %	Credit Linkage %
					Bank	Own	Total				
1	Birbhum (Bolpur)	Indian Bank	1	19	0	0	0	0	0	0.00	#DIV/0!
3	North 24 Parganas	Bank of India	2	49	0	0	0	0	0	0.00	#DIV/0!
4	Coochbehar	Central Bank of India	1	30	4	0	4	0	4	13.33	100.00
5	Darjeeling	Central Bank of India	2	55	0	0	0	0	0	0.00	#DIV/0!
9	Malda	State Bank of India	1	27	0	0	0	0	0	0.00	#DIV/0!
10	Nadia (Haringhata)	State Bank of India	1	18	0	0	0	0	0	0.00	#DIV/0!
11	Burdwan	UCO Bank	1	11	0	0	0	0	0	0.00	#DIV/0!
13	Howrah	UCO Bank	1	25	0	0	0	0	0	0.00	#DIV/0!
19	Uttar Dinajpur	Punjab National Bank	1	24	8	13	24	0	21	87.50	33.33
	<b>Total</b>		<b>11</b>	<b>258</b>	<b>12</b>	<b>13</b>	<b>28</b>	<b>0</b>	<b>28</b>	<b>10.85</b>	<b>42.86</b>

## AGENDA- 16

### 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 30.06.2021 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2020	36646275	13473.64	3190693
<b>30.06.2020</b>	<b>37960390</b>	<b>13431.84</b>	<b>2195754</b>
31.03.2021	40397438	13247.08	2332637
<b>30.06.2021</b>	<b>40783102</b>	<b>13392.55</b>	<b>2525524</b>

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2020	25019200	28627762
<b>30.06.2020</b>	<b>24492908</b>	<b>29684216</b>
31.03.2021	25287761	32255660
<b>30.06.2021</b>	<b>25909026</b>	<b>32706399</b>

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2020	10227585	2686728	1509104	13481007
<b>30.06.2020</b>	<b>10658776</b>	<b>2834953</b>	<b>1646159</b>	<b>15139888</b>
31.03.2021	13598596	3837712	2751682	20187990
<b>30.06.2021</b>	<b>13965101</b>	<b>3947227</b>	<b>2414448</b>	<b>20326776</b>

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

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.2020	PMSBY	1888	1344	266	281
	PMJJBY	6278	5642	398	240
<b>30.06.2020</b>	<b>PMSBY</b>	<b>3044</b>	<b>1069</b>	<b>1714</b>	<b>261</b>
	<b>PMJJBY</b>	<b>4351</b>	<b>3844</b>	<b>379</b>	<b>128</b>
31.03.2021	PMSBY	3268	1891	870	507
	PMJJBY	6433	5888	267	278
<b>30.06.2021</b>	<b>PMSBY</b>	<b>1754</b>	<b>1218</b>	<b>66</b>	<b>470</b>
	<b>PMJJBY</b>	<b>9139</b>	<b>8544</b>	<b>175</b>	<b>420</b>

**APY Campaign:**

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 were assessed. Against the target of 86000 enrolment target, the banks have achieved 86138 enrolment upto 31-03-2020. The State of West Bengal performed admirably in the past years and this time has won 2<sup>nd</sup> best awards at national level.

A similar level of thrust is solicited on part of the member banks for achieving the target as per prescribed matrix of PFRDA accordingly. The bank-wise target was shared with member banks. During the June quarter of FY 2021-22, against Annual target of 517200, all Banks together enrolled 87620 number of APY (Achievement is 17 %).



## AGENDA-17

### 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 2021-22 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 September 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.

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

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

## AGENDA- 18

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

SLBC proposes to hold the quarterly review meeting in the FY 2021-22 as given hereunder. Same may be ratified accordingly.

<b>Reporting Quarter</b>	<b>Date of Meeting</b>	<b>Day</b>
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- 19

### 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, Gol regarding the same subject matter, SLBC desk has already requested the GoWB to

complete the process of digitization of land records and giving access of the digital land records data base to the banks enabling them to create online charge for sanction of loans.

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

<b>Sr. No.</b>	<b>Bank</b>	<b>Status</b>	<b>Received On</b>
1	Bank of Baroda	Submitted	28.07.2021
2	Bank of India	Submitted	28.07.2021
3	Bank of Maharashtra	Submitted	20.07.2021
4	Canara Bank	Submitted	27.07.2021
5	Central Bank of India	Submitted	23.07.2021
6	Indian Bank	Submitted	29.07.2021
7	Indian Overseas Bank	Submitted	26.07.2021
8	Punjab National Bank	Submitted	16.07.2021
9	Punjab & Sind Bank	Submitted	07.08.2021
10	State Bank of India	Submitted	31.07.2021
11	UCO Bank	Submitted	29.07.2021
12	Union Bank of India	Submitted	27.07.2021
13	Axis Bank	Submitted	13.08.2021
14	Au Small finance Bank	Submitted	27.07.2021
15	Bandhan Bank	Submitted	27.07.2021
16	Catholic Syrian Bank Ltd.	Submitted	28.07.2021
17	City Union Bank Ltd.	Submitted	28.07.2021
18	Dhanlaxmi Bank Ltd.	Submitted	19.07.2021
19	ESAF SF Bank	Submitted	09.07.2021
20	Federal Bank	Submitted	20.07.2021
21	HDFC Bank	Submitted	21.07.2021
22	ICICI Bank	Submitted	26.07.2021
23	IDBI Bank	Submitted	16.07.2021
24	IDFC First Bank	Submitted	28.07.2021
25	Indusind Bank	Submitted	22.07.2021
26	Jana Small Finance Bank	Submitted	26.07.2021
27	Karnataka Bank Ltd.	Submitted	26.07.2021
28	Karur Vysya Bank	Submitted	03.08.2021
29	Kotak Mahindra Bank	Submitted	13.07.2021
30	Lakshmi Vilas Bank (DBS)	Submitted	12.08.2021
31	Ratnakar Bank Ltd	Submitted	07.08.2021
32	South Indian Bank Ltd.	Submitted	16.07.2021
33	SIDBI	Submitted	31.07.2021
34	Tamilnad Mercantile Bank	Submitted	03.08.2021
35	Ujjivan Small Finance Bank	Submitted	23.07.2021
36	Utkarsh Small Finance Bank	Submitted	31.07.2021
37	YES Bank	Submitted	20.07.2021
38	BGVB (PNB)	Submitted	20.07.2021
39	PBGB (UCO)	Submitted	20.07.2021
40	UBKGB (CBI)	Submitted	20.07.2021
41	WB State Co-Op Bank Ltd.	Submitted	29.07.2021
42	WBSCARD Bank Ltd.	Submitted	29.07.2021