



युनाइटेड बैंक ऑफ़ इंडिया : अग्रणी बैंक प्रभाग
प्रधान कार्यालय : 11, हेमंत बसु सरणी कोलकाता – 700 001

पश्चिम बंगाल हेतु राज्य स्तरीय बैंकर्स समिति
कार्यसूची की कार्यकारी सारांश

दिसंबर, 2019 की तिमाही समीक्षा हेतु राज्य स्तरीय बैंकर्स समिति की 148 वीं बैठक

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

State Level Bankers' Committee for West Bengal

Executive Summary of Agenda Notes

148th SLBC MEETING FOR QUARTERLY REVIEW OF DEC, 2019

दिनांक/Date : 11.03.2020

स्थान: कोलकाता

समय / Time : 12.00 Noon.

Venue: Kolkata

Flow of Events for 148th SLBC Meeting

- Welcome address by Convener, SLBC, West Bengal.
 - Inaugural Address by Chairman, SLBC, West Bengal & MD & CEO, United Bank of India.
 - Address by Chief Secretary, GoWB
 - Address by Regional Director/Chief General Manager, Reserve of India.
 - Key Note Address by Hon'ble Finance Minister, GoWB and Agenda-wise discussion/review.
 - Address by Chief General Manager, NABARD, Kolkata.
 - Address by Director, Dept of Financial Services, Ministry of Finance.
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Agenda items for 148th SLBC, West Bengal.

1. Confirmation of minutes of the 147th SLBC meeting dated 20-12-2019.
 2. Action taken Report for the resolutions adopted in the last SLBC meeting.
 3. (A) Review of credit disbursement by Banks as per ACP 2019-20 for Dec, 19 quarter.
(B) Potential Linked Plan for 2020-21 & Annual Credit Plan.
 4. CD Ratio & review of districts with CD Ratio below 40%.
 5. (A) Progress in Agriculture Credit.
(B) Progress in KCC saturation, BSBS coverage & Progress in Animal Husbandry & Fishery.
(C) Prudential norms on Income Recognition & Asset Classification on Agriculture advances.
(D) Doubling of Farmers' Income by 2022.
 6. (A) Deployment of credit in MSME.
(B) Adoption of MSME Clusters & Credit Linkage.
(C) Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans.
 7. Progress in SHG-NRLM & Progress in NULM & Progress in JLG Finance.
 8. Progress in Education Loan & Housing Loan.
 9. Progress on Data Management System as per Revamped Lead Bank Scheme.
 10. Expanding and Deepening of Digital Payment Ecosystem (Including Payment Banks etc.)
 11. Recovery position and Status of SARFAESI cases & Certificate cases etc.
 12. Financial Literacy Camps & Awareness Drive.
 13. Review of functioning of RSETIs.
 14. Review of status of opening of Banking Outlets in unbanked centres / Tea Garden Areas.
 15. Social Security Schemes (Including PMJDY A/c's, PMSBY, PMJJBY & APY etc.)
 16. Calendar of SLBC Meeting/Events & issues related to DCC/DLRC.
 17. Miscellaneous (Market Intelligence Issues, Outreach Program on Financial Inclusion etc.)
- Vote of Thanks and conclusion



**United Bank of India
Lead Bank Division
Head Office**

Convener: State Level Banker's Committee for West Bengal

Executive Summary for the 148th SLBC Meeting

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EXECUTIVE SUMMARY OF AGENDA FOR 147th SLBC Meeting

AGENDA- 1 (Confirmation of the minutes for 147th SLBC dt 20-12-2019)

The proceedings and action points of 147th SLBC Meeting for West Bengal held in Kolkata on 20th Dec, 2019 was circulated under cover of Convener Bank's letter to the members on 27-12-2019. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 147th SLBC dt 20-12-19

The ATR for the major action points as emerged in the last 147th SLBC is given below.

Sr.	Action Points	Action taken for Compliance
1.	LDMs of Hooghly and Paschim Burdwan are to draw definite strategy for improving the CD Ratio and banks are to respond to the need of the local MSME entrepreneurs proactively with adoption of districts. SBI LHO is to monitor the progress in Paschim Burdwan District.	After reporting of loans sanctioned in Kolkata but utilized in Paschim Burdwan, the position has improved from 26.11% to 34.75%. However position of Hooghly district has shown decreasing trend from 29.69 % to 28.08% on quarterly basis, mainly due to deposit in cold storage and rice mill accounts.
2.	Achievement of disbursement in Agriculture deployment was only 40 which is an area of concern. Accordingly thrust should be given on the adopted clusters (117 Dairy, 67 Poultry, 80 Goatery and 49 piggery) for accelerated finance through camp mode with generation of proposals.	Deployment of credit in Agriculture has increased to 62% with attainment of Rs.34127 crore upto 31-12-2019 against the yearly target of Rs.55000 crore. Amount of disbursement in Dairy, Poultry & Fishery has increased to Rs.1753 crore upto December, 19 as against Rs.1029 crore disbursed in the 2 quarters upto Sept, 19.
3.	Dr Amit Mitra, Hon'ble Finance Minister advised SLBC, NABARD and Department of Food Processing & Horticulture to hold a special meeting for identification & adoption of potential centres for focused credit linkage.	The meeting was held on 07-01-2020. FPI Department requested the banks to approach the Department for information/support regarding projects/entrepreneurs, etc. Also, as decided, District level FPI officials are to participate in DCC meetings as decided in the meeting.
4.	Sri A K Pradhan exhorted the banks to bring the 33 lakh non-loanee farmers as enrolled in Bangla Shasya Bima Scheme under the ambit of KCC scheme which will ensure saturation of the program.	As against 31.36 lacs KCC loans outstanding on 31-03-2019, the number of KCC loanees has increased to 36.33 lacs on 31-12-2019. It indicates new enrolment of 4.97 lac farmers.
5.	Banks are to target the non-loanee farmers registered under Bangla Shasya Bima Scheme of GoWB based on the available land records to attain saturation of KCC.	The sharing of the list of non-loanee farmers by Agriculture Deptt with LDMs for onward tracing of the target group farmers by Asstt Directors of Agriculture for generation of proposals is under process.

6.	Dr Mitra advised for targeting the eligible existing crop loan farmers for supplementary loans under AH & Fishery schemes. Insurance Companies have been advised to arrange for insurance cover accordingly.	Cluster approach has already been adopted with identification of 117 potential Dairy, 67 Poultry, 22 Fishery and 129 Pig/Goat rearing centres for focused credit linkage. All the DLTCs have finalized the Scale of Finance for KCC loans under the Animal Husbandry & Fishery activities. Member banks are to follow the same. Insurance companies have also been requested to provide adequate coverage for the livestock & fishery schemes.
7.	GoWB will provide support to the farmers during the crop seasons by way of cheques only under Krishak Bandhu scheme. These will be deposited in time for onward collection without delay/refusal by banks.	Earlier grievances have been resolved. Banks have also been advised to follow the guidelines without fail. No fresh cases of refusal are reported.
8.	Insurance Companies are to settle the claim at the earliest for crop damage in 2019 particularly for Hooghly, Purba Medinipur and Pachim Medinipur. Banks are to submit the Utilization Certificate for previous 3 years claim settlement cases for closure of Insurance Audit works.	Against the claim of Rs.97.43 crore under Kharif, 2018 and Rs.391.59 crore under Rabi, 2018-19 crop season, Rs.80.30 crore & Rs 307.99 crore respectively have been settled. Insurance Companies are expected to clear the balance amount by March, 2020. Present position of pendency is 971 branches in 23 banks as reported by AICL. SLBC has circulated the branch wise position to member banks on 28-02-2020.
9.	Banks should extend relief as per RBI norms to the eligible farmers affected by natural calamities as per notifications issued by Govt authorities.	No reporting has been made by banks in the quarterly report on Restructuring of Accounts for natural calamity. Eligible cases may be taken up for disposal before 31-03-2020.
10.	Banks are to take up the restructuring of MSME loans on merit as per RBI norms.	As against 13881 accounts for Rs.517.19 crore restructured upto Sept, 19, the position upto Dec, 19 has improved to 21444 accounts amounting to Rs.857.71 crore.
11.	SLBC efforts on cluster approach under which identification & receipt of proposals from DIC, KVIB & Handloom Deptt should be taken to logical conclusion followed by disposal of the same.	Orientation cum Credit camps have been conducted in 91 clusters during the quarter. 1074 entrepreneurs have been identified out of which 558 loan proposals have been forwarded to the bank branches.64 proposals have been sanctioned. The sanction/ disbursement process is to be stepped up and completed in a time bound manner.

12.	Banks to reduce the gap between the sanction and disbursement in NRLM loans through full disbursement of the sanctioned limit at the earliest.	430728 SHG loans have been disbursed for Rs.5971.53 crore upto Dec, 2020 (against the target of 578652 groups for Rs.13679 crore).The average disbursement has increased marginally from Rs.1.29 lakh to Rs.1.39 lakh per SHG during the quarter.
13.	SMD & CEO of WBSRLM opined that the banks should fix a particular day in a month for CBRM for effective recovery / monitoring of NRLM loans.	LDMs have been advised for necessary action. CBRMs are held regularly in all the Blocks.
14.	The claim for NRLM Interest Subsidy is pending for some of the participating banks like SBI, CBI, UCO Bank, etc. Same should be cleared immediately.	SBI, UCO Bank, CBI have cleared the backlog upto Sept, 2018, March, 2017, Sept, 2017 respectively. The process upto Sept, 19 is to be completed by all banks before 31-03-2020.
15.	The process of DM permission for taking possession of the secured assets under SARFAESI Act, 2002 may be expedited by the Authorities.	The position of pendency is 2602 A/c's on Dec, 19 as against 2487 on Sept, 19 where DM Permission is pending for more than 60 days. The process may kindly be expedited.
16.	Banks are to dispose of the pending proposals sponsored by Backward Class Welfare Department, GoWB.	8041 loans have been sanctioned against 13002 proposals.
17.	Delay in disbursement and insistence on very high collaterals despite 40% Capital Subsidy to Custom Hiring Centres is to be avoided.	The member banks have been requested to expedite the disbursement process and not to insist on for collaterals other than consented by the beneficiaries as per sanction.
18.	Banks are to accelerate the credit to the RSETI trained entrepreneurs so that the settlement ratio improves from 70% to 90% by 2020-21.	The settlement as on 31-12-2020 stands at 73.11% (87246 out of 119328) against 71.93% as on 30-09-2019.
19.	NABARD flagged off Activation of Rupay KCC Cards, Micro ATM, Disposal of Subsidy linked loans as well as loans for bee keepers.	Banks are to issue Rupay cards to the KCC loanees and ensure activation of the same. Banks in districts like Malda, 24 Paraganas (South), etc are to extend need based credit to bee keepers.
20.	Focus on digitization of the Nadia district and efforts should be taken to prevent entry of fraudsters.	The District Committee on Digital District of Nadia has been highlighting the same in the Awareness Camps as well as Financial Literacy campaigns. Stakeholders like DoT, NPCI, CSC, IPPB, have been included in the program.
21.	Member banks should complete opening of Banking Outlets in the 40 URCs allocated to them as per list provided by DFS.	As on date out of the 40 identified URCs mentioned by DFS, 2 URCs allocated to SBI & UCO Bank is pending for opening of Banking Outlet.

AGENDA – 3

(A) Review of Credit Disbursement by Banks as per ACP 2019-20 as on Dec, 19 qtr:

All the banks operating in the State put together disbursed Rs. 94150 crore in Priority Sector, i.e. 64% of the Annual Target of Rs. 148000 crore during the period April to December of the financial year 2019-20. The percentage of achievement was 64% during April-Dec, 18 quarter of 2018-19 in Prisec and the yearly target is expected to be achieved with the delivery of credit in the busy last quarter of the year.

While achievement under Agriculture sector is 62%, the achievement in MSME and Other Prisec (OPS) are 73% and 39% of the ACP respectively as on 31-12-2019.

Disbursement in Non-Priority sector is Rs. 111025 crore i.e. 616% of the Annual Target of Rs. 18000 crore which results in overall disbursement of Rs. 205175 crore i.e. 123% of annual target of Rs. 166000 crore. Banks may revisit the sector classification made in the system to rule out the possibility of wrong sector classification.

A comparative position of achievement in disbursement under ACP 2019-20 as on 31.12.2019 with the corresponding quarter of last 2 years is as under:

Sector	2017-18 (April-Dec)			2018-19 (April-Dec)			2019-20 (April-Dec)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	59098	29991	51	64071	33566	52	55000	34127	62
MSME	38000	26576	70	50000	37898	75	70000	51025	73
OPS	11191	9698	87	15890	12931	81	23000	8998	39
PRISEC	108289	66265	61	129961	93147	64	148000	94150	64

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

(B) Broad Sector wise Credit Potential as per State Focus Paper of NABARD, 2020-21

NABARD has published the State Focus Paper for 2020-21.

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

The focus paper is expected to be a document for guiding the banks to focus extensively in these vital segments which will also enable them to achieve the targets set by SLBC / authorities in line with Ground Level Credit Plan as advised by GOI.

The banks are also to take a cue from the State Focus Papers while finalizing their business plan for the respective branches. The authorities can also arrange for sector wise interventions for aligning the flow of bank credit with both National & State priorities for removal of disparities and promoting inclusive economic growth.

The broad sector wise credit potential as per State Focus Paper is annexed herewith along with last 2 year's target & performance by banks in the State, The House may discuss the same and adopt the same for setting up the target for 2020-21. SLBC will allocate the bank-wise and district-level target under respective sectors for necessary action by LDMS.

Broad Sector-Wise Credit Potential												
												(Rs. in crore)
S.No.	Broad Sectors	2017-18			2018-19			2019-20			2020-21	% of Anticipated growth over 19-20
		Target	Achiev.	% of Achiev. v.	Target	Achiev.	% of Achiev. v.	Target	Achiev.	% of Achiev. v.	Potential as per PLP	
1	Agriculture	59098	42232	71	64071	45586	71	55000	34127	62	77086	40
2	MSME	34000	37816	111	50000	56458	113	70000	51025	73	81079	16
3	Export Credit	384	75	20	401	1166	291	1325	1820	137	1610	22
4	Education Credit	1644	317	19	1689	333	20	2937	629	21	3383	15
5	Housing Credit	3971	6604	166	4191	7169	171	8613	4799	56	9628	12
6	Social Infrastructure	941	258	27	933	241	26	1996	9	0	2006	1
7	Renewal Energy	115	43	37	113	14	12	639	0	0	690	8
8	Informal Credit Delivery System	4136	3588	87	8563	7996	93	7491	1935	26	15807	111
Total Prisec		104289	90933	87	129961	118963	92	148001	94344	64	191289	29

N.B. The target for Non-Prisec may be set separately at 25-30% of Prisec advance target. (Disbursement under Non-Prisec is Rs 111025 Crore up to Dec, 2019 under FY 2019-20)

AGENDA- 4

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

CD Ratio of the State stood at 61.95% as on 31-12-19 whereas it was 62.18 % on 30-09-19. For calculation of CD Ratio of the State as on 31st Dec, 2019, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Total Deposit (A)	800934
Total Advance utilized in the State (B=C+D)	482281
Out of which outstanding of credit sanctioned from the State (C)	450247
Credit sanctioned from outside State but utilized in West Bengal (D)	32034
RIDF Support (E)	13917
Total Advance to be reckoned (F=B+E)	496198
CD Ratio (F*100 / A)	61.95%

The decline in CD Ratio is in line with the trend as observed on national basis where the CD Ratio has come down from the high of 78.06 % on 21-12-2018 to 75.31% as on 14-02-2020. (At national level total credit is Rs. 99.68 lakh crore & total deposit is Rs. 132.36 lakh crore) In West Bengal the reduction on YOY basis was from 64.48% on December, 2018 to 61.95% on December, 2019.

The reasons for the decline in CD Ratio has been deemed to be the aftereffects of Demonetization, GST with current economic slowdown accompanied by lower industrial outputs, slowing consumption. The decline in in corporate loans in the aftermath of the issues concerning NBFCs has also hindered the growth of credit.

With GDP growth falling below 5 and projected to remain so in the current quarter, the banks will remain under pressure so far credit off-take is concerned. However, with the series of measures/stimulants initiated by the Government at both Central & State level for revival of the economy with anticipated peak season demand for credit in the 2nd half of the year, it is expected that banks will be able to show a decent position by March, 2020 end. Bigger Banks like SBI should lead the way with increased deployment of credit.

Position of districts with less than 40 % CD Ratio

CD Ratio on	Hooghly	Kalimpong	Paschim Bardhaman	24 Parganas (N)
30-06-2019	27.61	32.28	40.38	23.70
30-09-2019	29.69	32.28	26.11	24.35
31-12-2019	28.08	35.40	34.75	32.38

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

District Wise CD Ratio of West Bengal as on 31.12.2019						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on Dec. 2018	CD Ratio as on Dec. 2019		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	40.19	4888.31	1998.40	40.88
2	Bankura	UBI	42.74	9973.63	4202.50	42.14
3	Birbhum	UCO	35.27	14951.70	5991.76	40.07
4	Coochbehar	CBI	67.72	7922.82	5415.81	68.36
5	Dakshin Dinajpur	UBI	50.60	4417.71	2391.09	54.13
6	Darjeeling	CBI	56.90	17622.41	10549.83	59.87
7	Hooghly	UCO	26.41	37837.73	10624.55	28.08
8	Howrah	UCO	38.56	37966.86	16249.91	42.80
9	Jalpaiguri	CBI	40.61	7905.68	3469.20	43.88
10	Jhargram	UBI	40.67	3637.50	1491.82	41.01
11	Kalimpong	SBI	40.47	1418.11	501.98	35.40
12	Kolkata	SBI	81.56	322887.25	252889.87	78.32
13	Malda	UBI	52.28	11472.48	6257.19	54.54
14	Murshidabad	UBI	52.96	15739.37	8713.29	55.36
15	Nadia	UBI	48.13	28194.31	13842.47	49.10
16	Paschim Burdwan	SBI	39.22	39599.26	13760.78	34.75
17	Paschim Medinipur	UBI	43.31	19709.49	9111.47	46.23
18	Purba Burdwan	UCO	48.01	24760.83	10522.27	42.50
19	Purba Medinipur	UBI	43.50	25727.17	11476.84	44.61
20	Purulia	UBI	43.32	7897.83	3625.00	45.90
21	Uttar Dinajpur	UBI	54.96	6897.36	3940.69	57.13
22	24 Pgs. (N)	AB	24.00	113904.59	36884.60	32.38
23	24 Pgs. (S)	UBI	43.65	35602.09	16335.87	45.88
CD Ratio as on Dec. 2018			56.66	800934.49	450247.19	56.22
Amount sanctioned from outside State but fund utilised in the State of West					32034.24	
RIDF Support					13916.95	
Total Advances in the State					496198.38	
Credit Deposit Ratio			64.48			61.95

BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)/D RATIO AS ON 31.12.2019

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on Dec. 2018	As on Dec. 2019				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Allahabad bank	46.35	51114.93	24240.08	47.42	0.00	47.42
2	Andhra Bank	80.84	6333.34	4772.67	75.36	0.00	75.36
3	Bank of Baroda	60.36	32619.00	21032.00	64.48	0.00	64.48
4	Bank of India	48.55	32785.00	15899.00	48.49	0.00	48.49
5	Bank of Maharashtra	93.48	2124.37	1908.25	89.83	0.00	89.83
6	Canara Bank	54.61	17429.34	9004.28	51.66	0.00	51.66
7	Central Bank of India	40.61	23129.97	7764.05	33.57	0.00	33.57
8	Corporation Bank	84.67	6446.22	5052.53	78.38	0.00	78.38
9	Indian Bank	40.67	10617.90	4756.60	44.80	0.00	44.80
10	IOB	53.48	13066.74	6583.04	50.38	0.00	50.38
11	OBC	96.05	8716.33	8071.72	92.60	0.00	92.60
12	PNB	59.86	30408.00	18815.00	61.88	0.00	61.88
13	Punjab & Sind Bank	101.00	2552.00	3922.00	153.68	0.00	153.68
14	SBI	39.21	190107.50	68539.04	36.05	21210.19	47.21
15	Syndicate Bank	99.27	7217.97	8053.03	111.57	0.00	111.57
16	UBI	47.66	67887.95	36282.80	53.45	35876.00	106.29
17	UCO	39.77	35185.00	14388.00	40.89	0.00	40.89
18	Union Bank of India	49.85	18402.24	13232.86	71.91	0.00	71.91
Total PSU		48.72	556143.80	272316.95	48.97	57086.19	59.23
19	Axis Bank	65.40	40132.00	25746.00	64.15	0.00	64.15
20	Bandhan Bank	94.56	22038.71	20456.08	92.82	0.00	92.82
21	Catholic Syrian Bank Ltd.	0.00	56.00	17.00	30.36	0.00	30.36
22	Dhanlaxmi Bank Ltd.	0.00	74.30	137.77	185.42	0.00	185.42
23	Federal Bank	82.95	3369.55	2544.57	75.52	0.00	75.52
24	HDFC Bank	69.26	43536.95	26071.87	59.88	0.00	59.88
25	ICICI	86.08	32965.71	26946.05	81.74	0.00	81.74
26	IDBI	43.63	15456.17	7591.89	49.12	0.00	49.12
27	IDFC	1121.70	1103.00	3459.00	313.60	0.00	313.60
28	Indusind Bank	195.29	5740.68	10969.39	191.08	0.00	191.08
29	Jana Small Finance Bank	194.28	861.13	646.09	75.03	0.00	75.03
30	Karnataka Bank Ltd.	0.00	1209.08	1592.95	131.75	0.00	131.75
31	Karur Vysya Bank	0.00	1156.84	1248.13	107.89	0.00	107.89
32	Kotak Mahindra Bank	84.87	6932.65	6263.57	90.35	0.00	90.35
33	Ratnakar Bank Ltd	289.67	6932.00	6240.29	90.02	0.00	90.02
34	South Indian Bank Ltd.	162.11	1162.21	1867.94	160.72	0.00	160.72
35	SIDBI	0.00	0.00	65.03	#DIV/0!	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	24.86	641.85	141.54	22.05	0.00	22.05
37	Ujivan Small Finance Bank	301.33	753.23	1824.57	242.23	0.00	242.23
38	Utkarsh Small Finance Bank	115.56	81.97	61.13	74.58	0.00	74.58
39	YES Bank	86.36	6782.00	5475.00	80.73	0.00	80.73
Total PVT		87.84	190986.03	149365.86	78.21	0.00	78.21
40	BGVB (UBI)	39.29	16079.01	6088.98	37.87	9773.68	98.65
41	PBGB (UCO)	50.73	5404.22	2856.10	52.85	195.88	56.47
42	UBKGB (CBI)	55.44	3208.10	1888.69	58.87	972.11	89.17
Total RRB		43.84	24691.33	10833.77	43.88	10941.67	88.19
43	WB State Co-Op Bank Ltd.	66.56	28889.06	16563.82	57.34	10539.74	93.82
44	WBSCARD Bank Ltd.	510.61	224.27	1166.79	520.26	96.05	563.09
Total Co-Optv		56.66	29113.33	17730.61	60.90	10635.79	97.43
Grand Total		56.66	800934.49	450247.19	56.22	78663.65	66.04
Amount sanctioned from outside State but fund utilised in the State of				32034.24			
RIDF Support				13916.95			
Total Credit in the State				496198.38			
Credit Deposit Ratio					61.95		
Total Credit + Investment				574862.03			
Total Credit + Investment Deposit		64.48				71.77	

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

Along with current economic slowdown the limited credit expansion due to PCA by RBI on some of the bankers as well as high institutional deposit, seasonal deposit in cold storage units, unutilized amount in SHG accounts are said to be the contributing factors in these 4 districts along with recessionary trends observed in last couple of quarters.

SLBC desk is regularly following up with the LDMs of the districts to overcome the obstacles to increase the CD ratio beyond 40%. A special meet was organized by 24 Parganas (North) LDM Office on 28-01-2020 with the stakeholders (District Magistrate, RBI) and the member banks and decided to focus on MSME Clusters, SHG credit linkages as well as Housing loans in New Town area for improving the CD Ratio. Hooghly district is also arranging for a stakeholders' meeting with entrepreneurs, after holding their DCC meetings.

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

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

While the negative trend in 7 Districts (Bankura, Birbhum, Hooghly, Howrah, Kolkata, Nadia, Purulia) in Dec, 19 quarter is in improvement over 13 Districts with negative growth for June, 19 quarter. These districts must initiate remedial measures urgently to arrest the down trend with proper implementation of action plan.

District	As on 30.09.2019	As on 31.12.2019	Increase/Decrease	
			(+)	(-)
Alipurduar	40.59	40.88	+	
Coochbehar	66.93	68.36	+	
Dakshin Dinajpur	53.13	54.13	+	
Darjeeling	57.40	59.87	+	
Jalpaiguri	43.06	43.88	+	
Jhargram	40.87	41.01	+	
Kalimpong	32.28	35.40	+	
Malda	54.38	54.54	+	
Murshidabad	55.02	55.36	+	
Paschim Burdwan	26.11	34.75	+	
Paschim Medinipur	45.38	46.23	+	
Purba Burdwan	40.55	42.50	+	
Purba Medinipur	42.16	44.61	+	
Uttar Dinajpur	55.88	57.13	+	
24 Pgs. (N)	24.35	32.38	+	
24 Pgs. (S)	45.76	45.88	+	
Bankura	42.55	42.14	-	
Birbhum	40.13	40.07	-	
Hooghly	29.69	28.08	-	
Howrah	43.65	42.80	-	
Kolkata	84.56	77.24	-	
Nadia	49.13	49.10	-	
Purulia	46.53	45.90	-	

Hooghly district is to attend to the task for increasing the District CD Ratio on proactive basis. Kolkata district showed a decline due to transfer of advances related to Paschim Burdwan district modified reporting. The decline in the 5 other districts are nominal and the trend is expected to be reversed during the current quarter ending on 31-03-2020.

AGENDA-5

(A) Progress in Agriculture Credit:

The progress in last 4 financial years and disbursement in the December quarter of the corresponding financial years are as follows,

Financial Year	Yearly Target (Cr.)	Achievement (Cr.)	% of Achievement
31.03.2016	43536	30930	71
(31.12.2016)	52551	25113	48
31.03.2017	52551	34175	65
(31.12.2017)	59098	29991	51
31.03.2018	59098	42232	71
(31.12.2018)	64071	33565	52
31.03.2019	64071	45586	71
(31.12.2019)	55000	34127	62

The Agriculture disbursement during the period April to December of financial year 2019-2020 is Rs. 34127 crore, showing an increase of 1.67% over disbursement of Rs.33565 crore made during the corresponding period of last financial year 2018-2019. However, with attainment of 62% in deployment of credit up to the 3rd quarter of the year, it is anticipated that the banks will be able to achieve the yearly target of Rs.55000/- which was realistically set as decided during 145th SLBC meeting and must be treated as sacrosanct by the banks.

With Rs.26327 crore deployments in Farm Credit at 77.15% of the total agriculture deployment and 96% of farmers in SF/MF category, it is obvious that the banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors. SLBC has been sensitizing the member banks to focus on other areas like pledge finance through Negotiable Warehouse Receipts, FPO/FPC finance. Custom Hiring Centre is also one area which needs attention of the banks.

Large scale acquisition of the uncovered farmers for KCC loans under Animal Husbandry (Dairy, Poultry, Pig and Goat rearing) and Fishery activities must be taken up on urgent basis along with Farm Mechanization schemes. The improvement as observed in the said sub-sectors (including both KCC & Non-KCC loans) up to the December, 2019 quarter is reported in page no 13.

(B) Progress in KCC Saturation, BSBS Coverage

KCC: It is a major agenda of SLBC to cover all the eligible farmers of the State under KCC. In the special meeting dt 07-01-2020 it was reiterated to cover the left-out farmers on the basis of identification through Webel generated District/ Block level list of non-loanee farmers from the BSBS data base. The process may be expedited so as to enable the banks to complete the saturation programme within Kharif, 2020 and Rabi 2020-21 crop seasons.

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

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

Up to the 3rd quarter of the financial year the achievement of target is 51% at 1770056 against 35.00 lakh allocated under the Annual Credit Plan. The loanee base has also increased from 31.36 lakh loans as on March, 2019 to 36.33 lakh loans as on 31-12-2019 indicating addition of new enrolment of 4,97 lakh farmers during the year. The banks are to sustain the momentum for achieving the saturation as targeted by SLBC & GoWB.

Target & Achievement under KCC in West Bengal in last 4 financial years and disbursement up to December quarter of the corresponding financial years.

Year	Target (No.)	Achievement (No.)	% of Achievement
31.03.2016	20,00,000	17,53,590	88
(31.12.2016)	17,00,000	12,54,280	74
31.03.2017	17,00,000	16,34,533	96
(31.12.2017)	17,00,000	14,60,056	86
31.03.2018	17,00,000	19,89,626	117
(31.12.2018)	20,00,000	16,58,632	83
31.03.2019	20,00,000	21,65,443	109
(31.12.2019)	35,00,000	17,70,056	51

Bank wise KCC position as on 31.12.2019									
(Amount in Crore)									
Sr. No.	Bank Name	Target (No.)	Total KCC issued during 01.04.2019 to 31.12.2019 (Fresh + Renewal)		% of Achievement	Outstanding Position (excluding written off a/cs) as on 31.12.2019		Written-Off KCC a/cs as on 31.12.2019	
			No.	Amount		No.	Amount	No.	Amount
1	Allahabad bank	207500	33114	209.73	15.96	86281	503.44	0	0.00
2	Andhra Bank	13000	84	0.42	0.65	84	0.42	0	0.00
3	Bank of Baroda	95000	3308	20.15	3.48	17837	113.76	48	0.21
4	Bank of India	150000	69839	709.61	46.56	238714	1126.02	4806	14.15
5	Bank of Maharashtra	5000	224	5.17	4.48	534	12.27	0	0.00
6	Canara Bank	150000	5205	39.96	3.47	20082	157.48	0	0.00
7	Central Bank of India	180000	13357	80.31	7.42	75642	421.67	0	0.00
8	Corporation Bank	15000	286	1.89	1.91	1386	13.85	0	0.00
9	Indian Bank	20000	227	2.13	1.14	3992	54.75	0	0.00
10	IOB	40000	1015	4.05	2.54	5979	22.36	0	0.00
11	OBC	30000	2086	9.01	6.95	2804	14.94	0	0.00
12	PNB	150000	51405	279.17	34.27	163939	980.95	0	0.00
13	Punjab & Sind Bank	5000	10	0.50	0.20	70	4.00	0	0.00
14	SBI	480000	110691	735.05	23.06	295248	2297.14	0	0.00
15	Syndicate Bank	60000	3271	24.53	5.45	8439	60.16	0	0.00
16	UBI	410000	61444	431.24	14.99	280739	1673.26	15544	87.30
17	UCO	107500	18254	113.31	16.98	57935	295.59	6423	35.88
18	Union Bank of India	62500	4105	2.78	6.57	18057	46.16	37	0.01
Total PSU		2180500	377925	2669.01	17.33	1277762	7798.22	26858	137.55
19	Axis Bank	75000	10669	283.99	14.23	58549	3503.66	248	9.00
20	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00	0	0.00
22	Dhanlaxmi bank Ltd.	0	0	0.00	#DIV/0!	0	0.00	0	0.00
23	Federal Bank	1000	81	37.55	8.10	220	7.09	0	0.00
24	HDFC Bank	50000	77756	287.55	155.51	154163	495.33	0	0.00
25	ICICI	45000	3204	30.91	7.12	4844	100.46	0	0.00
26	IDBI	40000	5065	37.49	12.66	11835	138.84	0	0.00
27	IDFC	0	0	0.00	#DIV/0!	0	0.00	0	0.00
28	Indusind Bank	1000	0	0.00	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00	0	0.00
31	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00	0	0.00
32	Kotak Mahindra Bank	1000	0	0.00	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00	0	0.00
35	SIDBI	0	0	0.00	#DIV/0!	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	5000	0	0.00	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00	0	0.00
39	YES Bank	0	0	0.00	#DIV/0!	0	0.00	0	0.00
Total PVT		218000	96775	677.49	44.39	229611	4245.38	248	9.00
40	BGVB (UBI)	330000	101399	240.92	30.73	194592	533.49	3754	4.24
41	PBGB (UCO)	155000	28046	265.06	18.09	72169	340.98	1711	1.09
42	UBKGB (CBI)	90000	10537	137.20	11.71	64198	593.08	0	0.00
Total RRB		575000	139982	643.18	24.34	330959	1467.55	5465	5.33
43	WB State Co-Op Bank Ltd.	525000	1155374	3149.15	220.07	1794956	4702.77	13540	10.86
44	WBSCARD Bank Ltd.	1500	0	0.00	0.00	0	0.00	0	0.00
Total Co-Optv		526500	1155374	3149.15	219.44	1794956	4702.77	13540	10.86
Grand Total		3500000	1770056	7138.83	50.57	3633288	18213.92	46111	162.74

District wise KCC position as on 31.12.2019					
(Amount in Crore)					
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2019 to 31.12.2019 (Fresh+Renewal)		% of Achievement
			No.	Amount	No.
1	Alipurduar	50000	10249	55.53	20.50
2	Bankura	140000	108075	753.11	77.20
3	Birbhum	165000	62148	131.91	37.67
4	Coochbehar	100000	82722	461.28	82.72
5	Dakshin Dinajpur	110000	45253	137.41	41.14
6	Darjeeling	70000	2805	16.94	4.01
7	Hooghly	245000	136470	499.39	55.70
8	Howrah	70000	28562	80.37	40.80
9	Jalpaiguri	60000	20998	108.43	35.00
10	Jhargram	95000	51586	136.30	54.30
11	Kalimpong	20000	1460	9.30	7.30
12	Kolkata	0	0	0.00	#DIV/0!
13	Malda	210000	55718	249.58	26.53
14	Murshidabad	250000	37176	78.87	14.87
15	Nadia	280000	96469	695.35	34.45
16	Paschim Burdwan	100000	26201	116.19	26.20
17	Purba burdwan	270000	162363	718.90	60.13
18	Paschim Medinipur	310000	250051	494.17	80.66
19	Purba Medinipur	290000	380308	1000.88	131.14
20	Purulia	150000	18421	47.91	12.28
21	Uttar Dinajpur	110000	18985	94.42	17.26
22	24 Pgs. (N)	240000	57784	306.14	24.08
23	24 Pgs. (S)	165000	116252	946.45	70.46
Grand Total		3500000	1770056	7138.83	50.57

Potential districts like Malda, Murshidabad and Uttar Dinajpur must show better result by 31.03.2020 targeting the non-loanee farmers with credit linkage.

N.B. All the banks operating in the State have issued 1770056 KCCs during the April-Dec, 2019 quarter at 51% of annual target of 35.00 lakh. Total amount disbursed for KCC stood at Rs. 7138.83 crore as on 31.12.2019 which account for 27% of the farm credit segment.

The Average ticket size of Rs.42,596/- as on 31.03.2019 has increased to Rs.50,130/- as on 31.12.2019. Average credit per KCC of all the banks excluding WB State Co-operative Bank is Rs.79,497/- while it is Rs.26,200/- for WB State Co-Op Bank.

All the banks has reported 46111 accounts amounting Rs.162.74 crore under the written off KCC loan category.

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

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

Notification for Rabi-2019 crop coverage under BSBS was issued on 29-11-2019 and shared accordingly with the member banks by SLBC

As per BSBS portal data on 31-12-2019 the enrolment position under Rabi, 2019 is,

Loanee farmers	Non-Loanee farmers
8.86 lakh	29.33 lakh

The data showed a marked improvement over the enrolment made under PMFBY where for the Rabi, 2018 season a total no. of 13.38 lakh farmers & for the Rabi, 2017 season a total no. of 11.88 lakh were covered for crop insurance.

District wise coverage under Bangla Shasya Bima Scheme (Rabi-2019) as on 31.12.2019				
Sr. No.	District	Total Loanee	Total Non-Loanee	Total Farmers
1	Alipurduar	5285	16437	21722
2	Bankura	55367	208054	263421
3	Birbhum	45937	193834	239771
4	Coochbehar	50335	189440	239775
5	Dakshin Dinajpur	13289	63944	77233
6	Darjeeling	952	1214	2166
7	Hooghly	157479	45201	202680
8	Howrah	10354	67847	78201
9	Jalpaiguri	13853	59442	73295
10	Jhargram	9864	14703	24567
11	Kalimpong	0	788	788
12	Maldah	18236	267565	285801
13	Murshidabad	5201	349405	354606
14	Nadia	20069	102921	122990
15	North 24 Pargs	11500	190748	202248
16	Paschim Bardhaman	645	5587	6232
17	Paschim Medininupr	159148	140657	299805
18	Purba Bardhaman	127800	170114	297914
19	Purba Medinipur	147588	397265	544853
20	Purulia	2075	36144	38219
21	South 24 Parganas	22103	250163	272266
22	Uttar Dinajpur	9775	161617	171392
Total		886855	2933090	3819945

New development in KCC:

Working Capital for Animal Husbandry and Fisheries:

In terms of the recent RBI Master Direction banks will now provide KCC loans for people engaged in Fishery and Animal Husbandry activities. It will meet the short term credit requirements upto Rs.2.00 lacs for dairy farming, pig-goat rearing, poultry (layers & broilers) business with all the benefits as available under KCC scheme.

RBI, FIDD, Central Office vide letter no. RBI/2018-19/118 dated 07.02.2019 has increased the limit for collateral free agricultural loans from the existing level of Rs.1 lakh to Rs.1.60 lakh. RBI has issued Circular on KCC (AH & Fishery) on 04-02-2019.

IBA has recently directed the banks vide SB/Cir/KCC/2018-19/6778 dated 04-02-2019 to waive the processing, documentation, inspection, ledger folio and all other service charges for KCC/Crop Loans upto Rs.3.00 lacs.

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

As On	Parameters	No.	Amt. (in Cr.)
30.06.2019	New acquisitions in KCC	81480	384.74
	Out of which for AH & Fishery activities in KCC	4071	17.56
30.09.2019	New acquisitions in KCC	158832	846.44
	Out of which for AH & Fishery activities in KCC	4917	22.09
31.12.2019	New acquisitions in KCC	260394	1525.48
	Out of which for AH & Fishery activities in KCC	5328	23.45

Sub Committee on Animal Husbandry & Fishery

A Special Sub Committee on Animal Husbandry & Fishery was formed and the 1st meeting was held on 08-07-2019. It was decided to approach a cluster approach for extending accelerated credit to Dairy, Poultry, Pig & Goat rearing along with Fishery sectors in potential areas.

SLBC sent a list of 50 odd potential Blocks in 20 Districts on 12-07-2019 for ratification by Animal Resource Development Department and Fishery Department. ARD Department has since ratified 117 Dairy, 67 Poultry and 80 Goateries and 49 Piggery Centres (annexed herewith) which has also been shared with the member banks. SLBC has identified 22 block in 5 district as fishery clusters. The Fishery department has informed that 2 more districts will be added to the 5 identified districts in the SLBC special meeting on Agriculture on 07.01.2020.

Improvement has been observed in disbursement for Dairy, poultry, fishery loans as well as Farm Mechanization up to the last quarter which is given hereunder. (Amt in Crore)

As on	Dairy		Poultry		Fishery		Farm Mechanization	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
30.06.19	30079	321.31	7875	77.89	10904	83.75	20663	745.61
30.09.19	64676	521.38	18385	289.37	23403	218.15	41130	1366.54
31.12.19	101194	852.99	27774	488.99	36714	411.54	66017	1588.07

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

As on	Dairy		Poultry		Fishery		Farm Mechanization	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.06.19	194857	1590.46	43203	453.47	59728	403.80	110430	3288.66
30.09.19	195709	1563.98	45754	516.06	62408	476.34	128732	3982.28
31.12.19	205848	1428.67	49149	624.28	63933	524.78	141241	3539.33

Natural Calamity and Relief Measures as per RBI guidelines. In the wake of super cyclone Fani and the pre-monsoon rains causing damages to the standing crops beyond the threshold yield, District Magistrates in nine (9) districts issued Notifications for incident of natural calamity. Similarly notifications have been issued in six (6) districts for damages on account of cyclone Bulbul. The same was shared with the member banks by the LDMS and the Order copies (as noted below) are also uploaded in the SLBC website.

All the banks having their branches in the notified areas are again requested to refer to the RBI Master Direction FIDD CO.FSD.BC No 9/05.10.001/2018-19 dated 17-10-2019 for extending relief to the affected farmers through restructure of loans and need based finance on merit. The member banks have not reported extension of relief to the affected farmers. The process of covering eligible farmers under the extant guidelines may be completed at an early date.

(C) Prudential Norms on Income Recognition, Asset Classification & Provisioning on Agriculture Advances:

(Ref: RBI Master Circular DBR.No.BP.BC.No.2/21.04.048/2015-16 dated 01-07-2015)

As per the circular, a loan granted for short duration crops will be treated as NPA, if the installment of principal or interest thereon remains overdue for two crop seasons. A loan granted for long duration crops will be treated as NPA, if the installment of principal or interest thereon remains overdue for one crop season or the purpose of these guidelines, "long duration" crops would be crops with crop season longer than one year and crops, which are not "long duration" crops, would be treated as "short duration" crops.

The crop season for each crop, which means the period up to harvesting of the crop raised, would be as determined by the State Level Bankers' Committee in each State. Depending upon the duration of the crops raised by an agriculturist, the above NPA norms would also be made applicable to agriculture terms loan availed of by him."

SLBC observation / Recommendation: SLBC has received queries from some of the member banks regarding the duration of the crop seasons, IRAC norms relating to Agricultural advances. Accordingly, based on the practices as followed, necessary clarification is now provided for information and necessary action of the member banks.

- **Repayment Period:** The repayment period is fixed as per the anticipated harvesting and marketing period for the crops for which a loan has been granted i.e. within due dates fixed by the bank which is 31st March (of the next calendar year) for short duration Pre-Kharif and Kharif crops and 30th September for short duration Rabi crops as decided in SLBC. Repayment is deemed to be due depending on the crop & the session and not the date of sanction or disbursement.

- **Average duration of crops for classifying as NPA:**

- **Short duration crop:**

2 (two) crop seasons which is 730 days from the due date (Due date is to be reckoned as the last date of the crop season i.e. 31st March / 30th September as the case may be).

Indicative list of Short duration crops: Rice, Maize, Pulses, Wheat, Potato, Oil seeds, Jute, all types of Vegetables, etc.

- **Long duration crop:**

Long duration crop norms have to be crop specific depending upon the beginning of the crop season (preparation of land for sowing) and cash realization from the produce. NPA classification is to be made after expiry of one crop season from the due date.

Indicative list of Long duration crop: Horticulture, Plantation crops, Sugarcane, cotton, etc.

- **Miscellaneous- :**

- The duration of the crop season is deemed to be uniform across the same and applicable for both irrigated and non-irrigated areas as the harvesting period does not change drastically regardless of the availability of the irrigational facility.
- In case of multiple crops, the NPA date for the loan disbursed for the earliest crop will be treated as the date of NPA covering all the crops.

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

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

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

- Out of total 52 lakh (approx) farmers having own cultivable land in the State 36 lakh (approx) farmers has already been covered under KCC as revisited by SLBC w.r.t. the position post data cleaning by the Banks, particularly WBSCBL and the remaining uncovered 16 lakh farmers are to be brought under institutional credit system in a mission mode.KCC Saturation Campaign is the right direction.
- Proper entrepreneurship skill among the rural youths is to be developed emphasizing cultivation of high value commodities such as fruits, vegetables, flowers, fisheries, sericulture, animal husbandry, poultry etc. Institutions like RSETIs are expected to be the catalyst in this respect.
- Qualified and trained youths are to be encouraged to set up Agri-Clinics and Custom Hiring centres.More thrust is to be given on Investment credit like farm mechanization, dairy farming, Poultry, fishery, etc for improving farmers' non-farm income in potential areas targeting the medium and large farmers.
- Approximately 6.0 lakh KCC loans are still reportedly under dormant/written off status. The process of renewal of dormant KCCs with need based finance may be looked after by the Bank with support from the different Govt. machineries which will also contribute to increase in agricultural income through revival of production credit.

Krishak Bandhu: Hon'ble Chief Minister, Govt. of West Bengal has announced the launching of Krishak Bandhu - a flagship scheme for the benefit of farmers. The scheme is effective from 1st January 2019.The scheme is expected to cover 72 lakh with farmland in the State, out of which 52 lakh people are directly associated with agricultural activities.

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

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

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

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

Farmer Produce Organizations: Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received the list of 66 FPOs under Agri Marketing Department and shared the same with the banks. 12 FPOs have been adopted by SBI, 2 each by UBI & 1 by BOB.

NABARD may also share the list of FPOs adopted by them for enabling the banks to explore the possibility of extending credit to the FPOs.

With a view to encouraging enabling environment for aggregation of farmers into FPOs and take advantage of economies of scale, the Govt. announced 100% tax deduction for FPOs with annual turnover of up to Rs. 100 crores. Govt also initiated measures to support Farmer Producer Companies (FPCs) viz., support to the equity base of FPCs by providing matching equity grants and Credit Guarantee support for facilitating collateral free lending to FPCs.

Dairy Entrepreneurship Development Scheme, National Livestock Mission Schemes:

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

Scheme	Bank Type	Sanctioned		Subsidy Claimed/received		Disbursed		Outstanding	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
DEEDS-EDGE	30.06.19	368	10.80	262	2.27	243	3.97	1059	59.76
	30.09.19	473	10.95	222	1.57	285	5.52	2117	132.92
	31.12.19	510	11.52	436	3.68	487	7.92	2095	153.08
Poultry Venture Capital	30.06.19	45	1.36	54	0.57	58	0.81	156	4.41
	30.09.19	66	6.28	76	0.74	78	2.90	402	59.61
	31.12.19	68	6.32	76	0.76	78	3.00	404	58.62
Pig and Buffalo rearing	30.06.19	113	0.74	149	0.53	113	0.74	149	4.80
	30.09.19	123	0.88	149	0.53	123	0.82	163	4.92
	31.12.19	126	0.92	149	0.53	126	0.84	168	5.45

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

- **Utilization Certificate:** Submission of the Utilization Certificate under Crop Insurance scheme to the Insurance Companies for receipt of settled claims have not been completed as yet. Despite taking up the matter on regular basis and deciding to close the audit upto 2017-2018 by 31.03.2020, the response from the banks for this statutory work is not encouraging. In the last SLBC sub-committee meeting dated 24.02.2020 the member banks are advised to complete the task within the timeline in order to avoid further complication in this regard.

The Bank wise list of pending Utilization Certificates for receipt of settled claims as per list received from AICL is annexed below.

Bank wise Utilization Certificate Pending under Crop Insurance as on 10.02.2020			
Sr. No.	Name of the Bank	No. of Branches	Claim Amount (in Cr.)
1	Allahabad Bank	128	18.90
2	Andhra Bank	1	0.01
3	Bank of Baroda	21	1.82
4	Bank of India	68	12.81
5	Canara Bank	26	1.25
6	Corporation Bank	2	0.01
7	Central Bank of India	34	3.06
8	Indian Bank	8	0.33
9	Indian Overseas Bank	6	0.28
10	Oriental Bank of Commerce	8	0.25
11	Punjab National Bank	59	38.15
12	State Bank of India	172	28.58
13	Syndicate Bank	4	0.88
14	United Bank of India	91	21.89
15	UCO Bank	54	10.84
16	Union Bank of India	16	2.56
Sub Total of PSU Banks		698	141.62
17	Axis Bank	32	0.81
18	Bandhan Bank	1	0.20
19	HDFC Bank	1	0.01
20	ICICI Bank	15	0.24
21	IDBI Bank	11	0.30
Sub Total of PVT Banks		60	1.56
22	BGVB	82	8.85
23	PBGB	79	21.44
24	UBKGB	4	3.71
Sub Total of RRBs		165	34.00
25	WBSCB	49	218.31
Sub Total of Co-Op Banks		49	218.31
Grand Total		972	395.49

AGENDA-6

(A) Deployment of Credit in MSME

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

The member Banks in the State disbursed altogether Rs. 51025/- crore under MSME as against the said target of Rs. 70000/- crore with achievement of 73 % of the total target up to December quarter during the financial year 2019-20.

Sustained effort by MSME & Textiles Department coupled with concerted action on the part of the banks contributed to this performance. It is also evident that the economy has been able to cope up with the challenges posed by Demonetization & GST despite the current slump in economy and able to show a decent performance despite current slowdown shown in other parts of the country.

Achievement of MSME for the last 4 financial years along disbursement as on December quarter of the corresponding financial years is given below:

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2016	21762	22887	105
(31.12.2016)	26000	21936	84
31.03.2017	26000	29186	112
(31.12.2017)	38000	29033	76
31.03.2018	38000	44059	116
(31.12.2018)	50000	37899	75
31.03.2019	50000	56458	112
(31.12.2019)	70000	51025	73

The disbursement during the period April to December of financial year 2019-20 is Rs.51025 crore recording a remarkable increase of 35% over the disbursement of Rs.37899 crore made during the corresponding period in last financial year 2018-19.

SLBC anticipates pick-up in the MUDRA portfolio after implementation of the Interest Subvention Scheme of GoWB which will open the avenue for tapping more than 3 lakh active weavers in the State. Similarly adoption of 152 more MSME Clusters as identified by MSME Deptt, WBKVIB & Handloom Department will also contribute to accelerated growth in the MSME sector as a whole.

Export Credit

MSME sector being the mainstay of Exports from the State, it is inevitable that there will be corresponding increase in exports turnover which is expected to reach 70000-75000 crore as targeted by GoWB. The current trend shows a marked improvement in this important segment and it is evident that the yearly target will be surpassed as well.

Annual target for 2018-19	Achiev. during 2018-19	Annual target for 2019-20	Achiev. as on 30.06.19	Achiev. as on 30.09.19	Achiev. as on 31.12.19
801 crore	1166 crore	1325 crore	414 crore	952 crore	1819 crore

New development in MSME sector

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

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

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

As on	No.	Amount (in Cr.)
31-03-2019	2389	98.46
30-06-2019	9616	399.91
30-09-2019	13881	517.19
31-12-2019	21144	858.71

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

Details of MSME Loans restructure (upto Rs. 25 Crore) as per RBI guidelines w.e.f. 01.01.19 as on 31.12.19									
(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	Allahabad bank	2	0.16	7	4.29	15	84.06	24	88.51
2	Andhra Bank	465	20.63	12	4.62	2	2.83	479	28.08
3	Bank of Baroda	29	1.22	11	13.26	17	64.73	4	0.11
4	Bank of India	9073	94.22	206	54.34	0	0.00	9279	148.56
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	1922	21.38	18	3.93	3	12.22	1943	37.53
7	Central Bank of India	456	9.06	38	10.75	1	2.83	495	22.64
8	Corporation Bank	73	1.91	13	3.72	1	2.25	87	7.88
9	Indian Bank	243	6.72	97	23.06	0	0.00	340	29.78
10	IOB	264	6.10	5	1.61	0	0.00	269	7.71
11	OBC	0	0.00	0	0.00	0	0.00	0	0.00
12	PNB	1069	16.53	17	3.72	4	13.68	1090	33.93
13	Punjab & Sind Bank	50	3.50	10	2.30	2	1.50	62	7.30
14	SBI	2997	47.20	105	20.48	7	47.55	3109	115.23
15	Syndicate Bank	397	9.92	17	3.9	0	0.00	414	13.82
16	UBI	1342	54.10	234	65.66	8	12.86	1584	132.62
17	UCO	274	12.3	44	9.765	15	41.66	333	63.73
18	Union Bank of India	770	19.95	10	2.82	1	3.00	781	25.77
	Total PSU	19426	324.9	844	228.23	76	289.17	20346	842.30
19	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
26	IDBI	0	0.00	0	0.00	0	0.00	0	0.00
27	IDFC	0	0.00	0	0.00	0	0.00	0	0.00
28	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	0	0.00	1	1.00	1	3.20	2	4.20
32	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
39	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
	Total PVT	0	0.00	1	1.00	1	3.20	2	4.20
40	BGVB (UBI)	0	0.00	0	0.00	0	0.00	0	0.00
41	PBGB (UCO)	0	0.00	0	0.00	0	0.00	0	0.00
42	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
	Total RRB	0	0.00	0	0.00	0	0.00	0	0.00
43	WB State Co-Op Bank Ltd.	770	2.93	26	9.28	0	0.00	796	12.21
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
	Total Co-Optv	770	2.93	26	9.28	0	0.00	796	12.21
	Grand Total	20196	327.83	871	238.51	77	292.37	21144	858.71

❖ **GoWB 4% Interest Subvention scheme for Handloom Weavers**

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

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

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

(B) Adoption of MSME Clusters & Credit Linkage:

❖ **MSME Clusters**

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

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

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

Camps conducted in MSME Clusters	91
Entrepreneurs identified for credit linkage	1074
Proposals forwarded to Banks	558
Proposal sanctioned by Banks	64
Amount sanctioned by Banks	Rs. 59.28 lakh
Proposal rejected by Banks	12
Proposal pending for sanction	482

District wise report on Credit Capm held in Clusters & Industrial Park								
Sr. No.	District Name	No. of Clusters covered	No. of Stake holders identified for loan	No. of application sent to banks	No. of application approved by banks		No. of application rejected by banks	No. of application pending at bankers end
					No.	Amount (in lac)		
1	Alipurduar	3	0	0	0	0.00	0	0
2	Bankura	3	58	1	0	0.00	0	1
3	Birbhum	7	53	53	8	33.00	12	33
4	Coochbehar	3	200	0	0	0.00	0	0
5	Dakshin Dinajpur	4	103	54	1	0.50	0	53
6	Darjeeling	0	0	0	0	0.00	0	0
7	Hooghly	2	60	60	0	0.00	0	60
8	Howrah	4	16	16	0	0.00	0	16
9	Jalpaiguri	3	10	0	0	0.00	0	0
10	Jhargram	0	0	0	0	0.00	0	0
11	Kolkata	2	0	0	0	0.00	0	0
12	Malda	14	169	242	29	2.00	0	213
13	Murshidabad	4	122	0	0	0.00	0	0
14	Nadia	5	0	0	0	0.00	0	0
15	North 24 Pgs.	4	29	29	26	23.78	0	3
16	Paschim Burdwan	2	5	5	0	0.00	0	5
17	Paschim Medinipur	5	34	34	0	0.00	0	34
18	Purba Burdwan	1	8	0	0	0.00	0	0
19	Purba Medinipur	0	0	0	0	0.00	0	0
20	Purulia	7	119	25	0	0.00	0	25
21	Siliguri	5	16	16	0	0.00	0	16
22	South 24 Pgs.	4	22	22	0	0.00	0	22
23	Uttar Dinajpur	9	50	1	0	0.00	0	1
Total		91	1074	558	64	59.28	12	482

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

❖ MUDRA Loans:

In the financial year 2019-20, all the Financial Institutions could disburse Rs. 11873 crore up to December 2019 against sanction amount of Rs. 12132 crore. Performance of the Banks in the State of West Bengal from 01.04.19 to 31.12.19 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2019-20 on 31-12-2019
(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	119207	294.28	78704	1624.81	13811	1130.26	211722	3049.35
PVT	1290050	3263.46	70393	691.46	5596	392.10	1366039	4347.02
Foreign	0	0.00	21	0.63	4	0.35	25	0.98
RRB	8059	23.64	26416	645.94	1380	102.20	35855	771.78
Non NBFC	26529	30.02	0	0.00	0	0.00	26529	30.02
NBFC MFI	971185	2762.41	1683	10.28	79784	258.71	1052652	3031.40
NBFC	0	0.00	1249	39.54	822	58.40	2071	97.94
Small Fin.	172041	574.45	27888	229.48	75	0.52	200004	804.45
Total	2587071	6948.26	206354	3242.14	101472	1942.54	2894897	12132.94

Comparative study for last 3 years & disbursement during April-Dec, 19 quarter:

Position as on	SISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.03.17	4525670	10763.97	119877	2456.82	24452	1928.27	4669999	15149.06
31.12.17	2876702	7309.71	143918	2276.03	18678	1394.67	3039298	10980.42
31.03.18	4445601	11642.79	413207	5199.12	731080	2307.90	5589888	19149.81
31.12.18	2761174	8113.79	146125	2787.75	20006	1566.47	2927305	12468.01
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
31.12.19	2587071	6925.75	206354	3109.24	101472	1838.09	2894897	11873.08

It is noted that in the current FY there is an increase of 168322 number of Mudra beneficiaries with decrease in disbursed amount by Rs.591.32 crore in comparison to September, 2018 position of the last FY 2018-19. The nominal decrease in MUDRA loans is observed to be due to current economic slowdown with manufacturing sector registering the lowest output growth in last six (6) years. The NBFC woes also contributed to this recent downtrend.

❖ STAND-UP INDIA (SUI)

SUI Scheme facilitates bank loans between Rs.10 lakh and Rs.100 lakh to Scheduled Caste (SC) or Scheduled Tribe (ST) and woman beneficiary. Target of 2 loans per bank branch has been given for setting up Greenfield Enterprise.

SUI Loans have been extended to 10033 such SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1229.72 crore as on 31.12.2019.

Summarized progress report under Stand up India scheme for West Bengal as on 31.12.2019 is given hereunder along with comparative figure for 3 years. The addition of 3014 beneficiaries in the current fiscal against a base of 7019 loanees (as on 31-03-2019) is a positive development and the banks should carry forward the momentum.

Cumulative position

As on	Loan given to		Total no of beneficiary	Loan Outstanding under the scheme (Rs.in crore)		Total Otsg. (Rs.in crore)
	No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women	
31.03.17	762	1822	2584	115.84	287.22	403.06
31.12.17	1205	2447	3652	191.87	469.76	661.63
31.03.18	1282	2900	4182	180.82	707.40	888.22
31.12.18	1227	3691	4918	172.89	707.06	879.95
31.03.19	1806	5213	7019	238.52	905.44	1143.96
31.12.19	2631	7402	10033	291.65	938.07	1229.72

With MSME being the thrust area of credit, it is only logical that the banks would play a pivotal role in extension of need based credit to the target group. However new sanction loans 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 Stand-up India Mitra portal on real time basis. Same may be attended to on regular basis so as to depict the actual position with reconciliation of the manual data.

❖ PMEGP loans

Exemption of EDP Training to disburse the loan under PMEGP: As a special dispensation for accelerating the pace of deployment of credit, Ministry of MSME vide Circular No. PMEGP/Policy/2019-20 dated 23.01.2020 has exempted the stipulation regarding EDP training criteria to disburse loan under PMEGP till 31-03-2020. The said exemption will facilitate the financial bank to commence disbursement of loan and claim/upload Margin Money subsidy on the PMEGP online portal without waiting for completion of EDP training and to achieve the enhanced targets for the year 2019-20. However Department will ensure completion of the EDP training for these cases by 30-06-2020. The option of online EDP as already introduced by the KVIC may be continued to be encouraged and adequate publicity / awareness may be created.

Position of PMEGP for the last 3 program years and during April-Dec, 19 quarter in the corresponding financial years are given hereunder: (Amount in Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.17	9825	253.05	598	17.82	226	6.40
31.12.17	12892	312.44	1423	41.16	627	20.19
31.03.18	18497	471.11	2326	69.71	1095	34.52
31.12.18	7713	229.42	1194	41.52	1263	40.05
31.03.19	11886	368.69	1912	66.90	2238	72.93
31.12.19	9370	317.65	1195	45.99	1148	42.21

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

It is also being observed that despite provisions for 2nd dose of finance to successful entrepreneurs who have availed of PMEGP loans, bankers are yet to extend credit to these target group in worthwhile manner. Attention of the bankers is drawn to the circular no PMEGP/Policy/2018-19 dated 07.06.2018 for extending need based credit (upto Rs.100.00 lakh for manufacturing unit & Rs.25.00 lakh for servicing units).

❖ SVSKP loans

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

- Joint inspections with Block Supervisors/ Prakaalpa Sahayaks should take place within 15 days of receipt of the proposals.
- Disposal of the proposal (sanction or rejection as the case may be) should be arranged within 15 days from the date of joint inspection.
- Subsidy claim & receipt should be arranged within 15 days from sanction, subject to availability of subsidy and remittance thereof by the Department.
- Updated position of Subsidy claimed and received but not disbursed should be reconciled by Banks with support from the Department.
- The Banks are to revisit the old pending cases where subsidy received and in case of viability of the sponsored schemes, sanction should be arranged under intimation to the Department.
- Non-viable proposals must be returned immediately to the Deptt with valid reasons.
- Disposal of pending cases with sanction or return of Subsidy is to be completed by March, 2020.
- A new online portal has been developed by the Department where all the member banks are required to claim the subsidy, report, repayment made etc through online mode only in order to track the development on real time basis. The User Manual of SVSKP portal version 1.0 has been shared among the member banks on 05.03.2020.
- State Nodal Officers must ensure that RO /ZO level user login credentials are created for onward authorization of branch users for effective implementation on priority basis.

Performance of SVSKP for past 2 years and during April-Sept, 2019 quarter of the corresponding financial years: (Amount in Crore)

F Y	Sponsored		Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount	
31.03.17	68527	30965	825.49	30646	247.51	319	2.24	
31.12.17	737490	327324	7558.57	277450	1566.91	14103	96.73	
31.03.18	95049	47944	1255.48	42474	330.98	3316	24.20	
31.12.18	80114	31283	853.84	13444	106.23	7937	59.37	
31.03.19	100684	44305	1200.01	41575	327.60	8119	62.19	
31.12.19	21031	8130	225.86	0	0.00	7978	62.17	

In the SLBC Sub-committee meeting held on 22-11-2019, it was informed that modification has been made in quantum of the Subsidy amount. While no changes has been made for projects upto Rupees One lakh , there will be different slabs of subsidy at reduced rates for the loans with project cost beyond Rupees One lakh. These loan proposals beyond Rupees One lakh project cost may be returned to the sponsoring agencies with a request to re-sponsor them with modified project cost and corresponding new subsidy amount. Since the subsidy amount is capped at Rs. 90000/- and most of the loans proposals will fall under the eligible amount of maximum subsidy category, it will not necessitate any modification for majority of the projects. In case of bigger loan projects the banks may enhance the bank loan portion accordingly.

AGENDA-7

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

Progress in SHG-NRLM:

The positions of Savings and Credit Linked SHGs for the State of West Bengal for last 4 years as per WBSRLM data base are given below: -

(Amt. Rs. in Crore)

Financial Year	Target (No)		Achievement -Deposit Linked Number only	Achiev. Credit Linked as on Dec, 2019 (Disbursement)	
	Deposit Link	Credit Link		No.	Amt.
31.03.16	150000	178515	96309	200967	2084.08
31.12.16	150000	250018	64510	137706	1901.08
31.03.17	150000	250018	102392	224884	3329.81
31.12.17	150000	400000	69953	292082	5048.13
31.03.18	150000	400000	134715	444327	8155.97
31.12.18	150000	572874	75657	368697	7523.01
31.03.19	150000	572874	153765	523235	11368.90
31.12.19	150000	578652	69331	430728	5971.53

The total physical target of credit linkage for the State as a whole was 578652 SHGs with targeted amount of Rs.13679 crore disbursement for FY 2019-20 (as per ACP).

As per data provided by WBSRLM Dept, GoWB, at the end of December, 2019, disbursed credit linkage of SHG stood at Rs. 5971.53 crore (44% of financial target) covering 430728 nos. of groups (74% of physical target) as against Credit Linkage of Rs. 3818.66 crore covering 295051 no of groups at the end of September 2018. The disbursement figure has since increased to Rs.7677 crore upto 31.01.2020. The banks are requested to complete the disbursement process in order to achieve the target by March, 2020.

As per NRLM portal data, the outstanding balance per SHG for the banks operating in the State for the quarter ended 31.12.2019 stood at Rs. 8752.34 crore covering 676081 no of groups. It is expected that full disbursement in subsequent quarters will result in increase of the ticket size as anticipated which was advocated several times at SLBC forum.

SLBC Sub Committee in its last meeting dated 28.02.2020 also advised the field level functionaries from both banks and SRLM would sensitize the SHG members for utilization of the fund to the maximum extent and encourage them for capacity building so that they may aspire to become large enterprises.

Banks were also advised not to insist on the requirement of re-sponsoring of proposals by submitting the entire sets of documents by SRLM. Banks are to ensure completion of the grading exercise with due diligence in co-ordination with SRLM and execute fresh set of documents only for enhanced limits.2 camps will also be conducted By WBSRLM.

Bank & Dist wise performance DAY-NRLM for April-Dec, 2019 is furnished in Annexure.

Bank wise achievement of Credit Linkage under SHG-NRLM as on 31.12.2019

(Amount in Crore)

Sl. No.	Name of the Bank	Target for 2019-20 (disbursement)		Achievement as on Dec,19 (Sanction)		Achievement as on Dec,19 (disbursement)		% of achievement (disbursement)		Avg. disb. (in lakh)
		No	Amount	No	Amount	No	Amount	No	Amount	
		1	Allahabad Bank	46804	1175.81	25391	569.46	34619	364.97	
2	Andhra Bank	366	7.32	206	4.55	184	2.80	50	38	1.52
3	Bank of Baroda	6667.00	155.93	3738.00	89.55	4927.00	41.60	74	27	0.84
4	Bank of India	18693	459.50	12181	255.64	11489	104.00	61	23	0.91
5	Canara Bank	8209	191.08	5380	105.72	3941	50.44	48	26	1.28
6	Central Bank of India	30853	783.28	20634	483.58	21040	243.55	68	31	1.16
7	Indian Bank	1542	41.36	804	20.49	712	8.90	46	22	1.25
8	Indian Overseas Bank	2396	59.40	1565	34.59	933	12.18	39	21	1.31
9	Oriental Bank of Commerce	800	16.76	268	5.27	73	1.00	9	6	1.37
10	Punjab National Bank	20277	521.96	13903	334.21	16502	194.07	81	37	1.18
11	State Bank of India	80911	1992.71	54616	1229.84	48850	798.39	60	40	1.63
12	Syndicate Bank	3806	93.55	2844	63.76	2956	29.03	78	31	0.98
13	Union Bank of India	7174	163.93	3667	79.14	4127	50.24	58	31	1.22
14	United Bank of India	84226	2121.33	50779	1151.58	92165	639.44	109	30	0.69
15	Uco Bank	21870	537.85	14938	355.79	22271	184.80	102	34	0.83
16	Corporation Bank	19	0.34	64	1.02	31	0.27	163	80	0.87
PSB total		334613	8322.11	210978	4784.20	264820	2725.65	79	33	1.03
17	BGVB	109392	2767.88	66761	1610.28	96100	1455.92	88	53	1.52
18	PBGB	46609	1221.74	33748	995.99	47941	1479.14	103	121	3.09
19	UBKGB	26752	711.38	19925	495.59	21486	305.21	80	43	1.42
RRB Total		182753	4700.99	120434	3101.85	165527	3240.27	91	69	1.96
20	Bandhan Bank	16	0.24	0	0.00	0	0.00	0	0	#DIV/0!
21	HDFC	0	0.00	0	0.00	2	0.07	#DIV/0!	#DIV/0!	3.27
22	ICICI	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
	IDBI	270	5.67	236	4.20	302	3.54	112	62	1.17
Pvt. Bank total		286	5.91	236	4.20	304	3.60	106	61	1.18
23	WB St Co-Op Bank	61000	650.00	1131	21.91	77	2.00	0	0	2.60
Co-Op Bank total		61000	650.00	1131	21.91	77	2.00	0	0	2.60
Grand Total		578652	13679.01	332779	7912.16	430728	5971.53	74	44	1.39

District wise achievement of Credit Linkage under SHG - NRLM as on 31.12.2019

(Amount in Crore)

Sr. No.	District Name	Target for 2019-20 (disbursement)		Achievement as on Dec,19 (Sanction)		Achievement as on Dec,19 (disbursement)		Pending SHG		Total App.Submitted	% of achievement disbursement	
		No	Amount	No	Amount	No	Amount	No	Amount		No	Amount
		1	Alipurduar	14100	382.44	8620	187.65	8935	102.74		678	15.41
2	Bankura	28786	725.29	16871	405.94	23832	319.50	4263	108.42	21134	83	44
3	Birbhum	38359	933.51	21358	539.50	33025	672.84	946	22.11	22304	86	72
4	Coochbehar	22293	560.17	13401	315.07	21384	249.46	5017	116.55	18444	96	45
5	Dakshin Dinajpur	15012	414.23	8087	188.10	12311	130.03	5357	130.21	13444	82	31
6	Darjeeling	2082	54.46	1756	40.91	2094	31.98	20	0.39	1776	101	59
7	Hooghly	22150	546.48	13524	340.87	20714	327.79	3821	97.48	17345	94	60
8	Howrah	18313	460.48	17574	479.34	18994	412.82	2300	63.32	19874	104	90
9	Jalpaiguri	23940	615.15	19132	479.10	15587	185.97	1872	47.99	21004	65	30
10	Jhargram	8661	227.20	5037	109.21	6875	59.31	2213	51.85	7250	79	26
11	Kalimpong	1126	27.98	755	17.82	1235	17.11	5	0.09	760	110	61
12	Malda	37084	834.39	17324	389.67	26230	312.08	8100	182.94	25424	71	37
13	Murshidabad	38008	901.12	24239	495.42	33430	325.71	738	13.14	24977	88	36
14	Nadia	21447	506.57	9226	197.76	20280	214.54	4806	126.22	14032	95	42
15	North 24 Pgs.	37304	1063.27	23404	538.40	30693	316.54	2281	56.87	25685	82	30
16	Paschim Burdwan	5852	124.26	2648	57.68	3880	79.50	556	12.31	3204	66	64
17	Paschim Medinipur	33238	849.83	20917	502.63	26619	306.07	2500	60.36	23417	80	36
18	Purba Burdwan	27270	731.65	20321	542.44	24349	584.32	869	19.78	21190	89	80
19	Purba Medinipur	39976	1186.11	28499	755.50	33785	587.61	11636	405.95	40135	85	50
20	Purulia	20472	467.34	12984	283.65	14566	111.60	6576	122.96	19560	71	24
21	Siliguri	6202	168.22	5490	139.45	5305	72.70	888	33.74	6378	86	43
22	South 24 Pgs.	42602	929.44	23940	520.37	31147	371.08	9026	196.26	32966	73	40
23	Uttar Dinajpur	13375	319.46	17672	385.69	15458	180.24	3055	74.43	20727	116	56
24	Co-Op Bank	61000	650.00									
Total		578652	13679.01	332779	7912.16	430728	5971.53	77523	1958.78	410328	1963	1083

Sanction Limit for SHGs under NRLMs

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

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

Dual Authentication status

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

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

E- Shakti portal of NABARD

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

It is now being extended to 10 other districts namely Bankura, Burdwan, Purba Medinipur, Dakshin Dinajpur, Uttar Dinajpur, Malda, Coochbehar, Nadia, Murshidabad & Birbhum and the member banks are 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 scheme is to become functional in these districts from 1st march, 2020 and bankers are requested to access the portal for deriving the maximum benefit from this user friendly interface.

Progress in NULM:

Physical target of credit linkage under National Urban Livelihood Mission for the State was 22390 beneficiaries (both Individual, Groups & SHGs) for the FY 2019-20.

At the end of Dec 2019, 1799 SEP-Individual proposals are sponsored to banks, out of which only 638 cases have so far been sanctioned & 584 cases have been disbursed. Only 9 proposals under SEP- Groups are sponsored to the banks, while 10051 proposals have been sponsored under SHG Credit Linkage, out of which 6133 cases have been sanctioned & 6331 cases have been disbursed by Member banks including spill over cases from previous year.

Comparison of DAY-NULM performance as on Dec. quarter during the last 3 FY:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Lakh)
01.04.17-31.12.17	21411	10423	4089	3983.43
01.04.18-31.12.18	21532	10662	5596	7946.59
01.04.19-31.12.19	22390	11859	6925	10116.34

In the Sub Committee meeting dated 28.02.2020 it was informed by SUDA that about 1/3rd of the beneficiaries are yet to receive the benefit of interest subvention available under the Scheme. It is reported that in 4700 accounts under NULM, the interest subsidy is yet to be claimed. Banks are to complete the process and ensure lodgement of pending claim in the designated portal immediately.

Also the common loan application form (as per IBA approved format) will be used by the Deptt from September, 19 onwards. It was also decided that District Magistrates would also write to the ULBs for ensuring their presence in DCC/DLRC meetings. LDMs are also to issue invitation letters to the ULBs for participation in DCC meetings.

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

Finance to Joint Liability Groups (JLGs):

Performance of JLGs loan during April-December quarter of the FY 2019-2020:

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
01.04.18-31.03.19	80000	88170	1132.28	160745	2363.18
01.04.19-30.06.19	60000	49505	562.87	89879	827.18
01.04.19-30.09.19	60000	221371	2091.00	221371	2088.19
01.04.19-31.12.19	60000	236991	2445.14	236842	2443.41

The details Bank wise progress of JLGs as on 31.12.2019 is annexed.

Progress of JLG in FY 2019-2020 as on 31.12.2019								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2019-20 (01.04.19 to 31.12.2019)		JLGs Credit Linked (Disbursed) during the year 2019-20 (01.04.19 to 31.12.2019)		Outstanding position of JLGs as on 31.12.2019	
			No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	4000	0	0.00	0	0.00	15	0.14
2	Andhra Bank	200	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	1300	0	0.00	0	0.00	0	0.00
4	Bank of India	2800	90	0.25	90	0.25	448	0.79
5	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
6	Canara Bank	2000	401	5.44	401	4.69	1078	10.37
7	Central Bank of India	2400	91	1.06	91	0.97	299	1.93
8	Corporation Bank	200	0	0.00	0	0.00	0	0.00
9	Indian Bank	300	0	0.00	0	0.00	0	0.00
10	IOB	600	0	0.00	0	0.00	0	0.00
11	OBC	400	0	0.00	0	0.00	0	0.00
12	PNB	2000	0	0.00	0	0.00	0	0.00
13	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
14	SBI	9000	920	3.16	920	3.16	12736	49.15
15	Syndicate Bank	1000	69	0.88	69	0.88	227	1.83
16	UBI	7000	45829	173.48	45542	172.29	45542	122.02
17	UCO	2700	33	0.47	33	0.47	296	2.28
18	Union Bank of India	1000	0	0.00	0	0.00	21	0.71
	Total PSU	37100	47433	184.74	47146	182.71	60662	189.22
19	Axis Bank	1000	3544	9.34	3544	9.34	2976	7.54
20	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
21	Catholic Syrian Bank	0	0	0.00	0	0.00	0	0.00
22	Dhanalaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0	0.00	0	0.00	0	0.00
24	HDFC Bank	1800	31339	502.36	31339	502.36	67896	254.44
25	ICICI	800	0	0.00	0	0.00	0	0.00
26	IDBI	500	1	0.00	1	0.00	18	0.09
27	IDFC	0	0	0.00	0	0.00	0	0.00
28	Indusind Bank	0	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	12737	210.34	12737	210.34	31651	294.47
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	1600	24013	354.43	24013	354.43	113613	858.51
34	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
35	SIDBI	0	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	3000	104320	1124.80	104320	1124.80	122703	1345.09
38	Utkarsh Small Finance Bank	1000	8996	29.87	8996	29.87	20082	47.62
39	YES Bank	0	113	2.00	113	2.00	113	2.00
	Total PVT	9700	185063	2233.15	185063	2233.15	359052	2809.76
40	BGVB (UBI)	6000	447	0.80	447	0.80	36019	19.13
41	PBGB (UCO)	2600	60	0.74	60	0.74	2259	32.74
42	UBKGB (CBI)	1600	95	0.48	233	0.78	3395	11.08
	Total RRB	10200	602	2.02	740	2.32	41673	62.95
43	WB State Co-Op Bank Ltd.	3000	3891	25.21	3891	25.21	8007	44.34
44	WBSCARD Bank Ltd.	0	2	0.02	2	0.02	1087	0.76
	Total Co-Optv	3000	3893	25.23	3893	25.23	9094	45.10
	Grand Total	60000	236991	2445.14	236842	2443.41	470481	3107.03

AGENDA-8

Progress in Education Loan & Housing Loan:

Education Loan:

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

Outstanding Position: (Amount Rs in crore)

31.12.2017	31.03.2018	31.12.2018	31.03.2019	31.12.2019
2470.96	2396.00	2368.65	2527.60	2421.85

Comparison of disbursement position during April to December of the last 2 FY.

For FY 2018-19	No.	Amount	For FY 2019-20	No.	Amount
June, 2018	3972	129.76	June, 2019	6244	221.60
Sept, 2018	7450	259.81	Sept, 2019	16953	662.45
Dec, 2018	15679	655.84	Dec, 2019	24392	849.36

The increase in 2nd quarter and 3rd quarter are due to seasonal disbursement of existing loans as well as first time loans during the commencement of academic year.

Housing Loan:

The outstanding balance at the end December 2017, March 2018, December 2018, March 2019 and December 2019 and the quarter wise break up of disbursement during the period from 01.04.18 to 31.12.18 and 01.04.19 to 31.12.19 are appended below. All Banks have collectively disbursed Rs. 10837.81 crore in 100115 no of accounts during the period April, 2019 to December, 2019.

Outstanding Position: (Amount Rs in crore)

31.12.2017	31.03.2018	31.12.2018	31.03.2019	31.12.2019
36070.87	40804.00	39253.76	44194.24	48809.72

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

For FY 2018-19	No.	Amount	For FY 2019-20	No.	Amount
June, 2018	22407	2133.49	June, 2019	36977	3694.18
Sept, 2018	40646	4105.02	Sept, 2019	65701	5896.98
Dec, 2018	84223	5268.08	Dec, 2019	100115	10837.81

It is observed that the momentum has picked up after the sector witnessed a slump in previous 2 quarters due to corresponding downturn in overall economy. The benefit under PMAY and the pickup of demand in Housing sector after streamlining through RERA Act are expected to galvanize this segment. Demand for big ticket housing loans is also expected to be generated which is essential for growth in volumes.

The deployment of Rs. 10837.81 crore in Housing loans amounts to 5.28% of overall credit deployment and points to the importance of this very potential segment of advances for the banks. It is imperative that all banks should explore tie-up arrangement with reputed dealers /developers in tier I & II towns in addition to Kolkata.

AGENDA-9

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

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

New Development on Uniform Data Flow & Management System by RBI

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

Present Status

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

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

Govt of West Bengal portal for BLBC meetings:

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

AGENDA - 10

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

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

SOP for the Digital Districts (as suggested by IBA)

- ❖ The SLBC will convene a meeting of the bankers & stakeholders and finalize the way forward for making the said District 100 % digitally enabled.
- ❖ The digital landscape in the District is to be evaluated and data collated including those of the merchant establishments, and to decide the targets for all entities going forward. The targets may be allocated based on the number of bank branches in the identified district or any other parameter as deemed suitable.
- ❖ The specific issues enabling or inhibiting the delivery of service like poor internet connectivity, data drops, etc. may be consolidated and flagged to the authorities concerned and followed up to its logical conclusion.
- ❖ The MIS regarding the progress of the allocated targets may be collated will be made available on the SLBC's website.
- ❖ Awareness and Training programmes.
- ❖ Customer awareness programmes are to be conducted by way of meetings / advertisement in local media/ society meetings etc.
- ❖ Staff education in-house training need on multi product and cross platform usage by staff need to be conducted.
- ❖ Services of RSETIs may be leveraged wherever they are present.

Sub-Committee for Digital Payment & Agenda Item

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

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

Adoption of Digital District & Sub Committee formation by SLBC:

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

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

- Branches in the district are to be mapped / allocated on Block-GP-Village basis
- Parameter wise-targets would be decided thereafter for saturation.
- After mapping exercise, population profile is to be made for locating the target group.
- Banks/NPCI may utilize system based MIS data for tracing the persons/business entities yet to access any of the digital banking platforms.
- Banks/Block/GP authorities are to share/provide details of merchant establishments for UPI/PoS payments.
- The Schools/Colleges are to be covered under e-collection system for fees payment.
- Petrol pumps/Fair-Price Shops/Fertilizer Dealers/MSME Clusters are to be covered.

As advised by SLBC, LDM of Nadia district has formed a District level Committee for effective implementation and monitoring of the campaign in the District. The Committee under the Chairmanship of Addl Dist Magistrate held a meeting on 02-12-2019. In the 1st phase of the program, extensive awareness cum publicity programs have been organized. Indian Post Payment Bank & Airtel Payment Bank have also been conducting series of camps for opening of accounts and providing hand hold support to the customers for the digital products offered by them.

The SLBC Sub Committee on Digital Payment held a meeting on 04-03-2020. State Head of CSC was also inducted as member of the Committee. In the meeting, the LDM of Nadia informed about the steps taken by the banks/stakeholders in the district. While the House appreciated the steps taken at District level, it was opined that the target based approach is to be adopted immediately after completion of the awareness cum sensitization camps. Govt authorities may make necessary arrangement for accommodating the CSPs in the G.P. offices of the State under Bharat Net Project.

It was advised to the LDM, Nadia to convene the District Committee meeting in March with participation of SLBC, RBI and all the related stakeholders. CSCs operating in the District are also to be involved in the digitization process. GP functionaries are also to be apprised of the facilities available for achieving the desired results.

SLBC has also collected the district level data regarding various parameters like share of e-banking/mobile banking/debit cards, Aadhar seeding, PoS machine, etc and has informed that the December, 2019 position will be taken as the base for further revaluation on quarterly basis. SLBC requests the member banks to revisit the numbers and make necessary modification if required as the same will be frozen as the base position for further reporting.

Performance of Digital Coverage & Provision of Digital Infrastructure as on 31.12.19.

Expanding and Deepening of Digital Payments Ecosystem - Performance													
District: Nadia													
Quarter: December, 2019													
Sr. No.	Bank Name	1. Digital coverage for individuals (Savings Accounts)							2. Digital coverage for business (Current Accounts)				
		Total No. of SB Accs.	No. of Debit cards/ RuPay cards issued to SB Accs.	% Debit/ RuPay cards coverage	No. of net banking issued	% Net banking coverage	No. of Mobile Banking + UPI + USSD	% of MB/ UPI/ USSD coverage	Total No. of Current Accounts	No. of net banking to CAs	% Net banking coverage	No. of POS/ QR availed by CA accounts	% of POS/ QR coverage
1	Allahabad Bank	512390	46588	9.09	8483	1.66	8773	1.71	7945	855	10.76	695	8.75
2	Bank of Baroda	1159	860	74.20	81	6.99	167	14.41	7	2	28.57	0	0.00
3	Bank of India	3200000	32516	1.02	2896	0.09	2606	0.08	32985	1205	3.65	465	1.41
4	Canara Bank	172157	0	0.00	6100	3.54	3216	1.87	3891	222	5.71	635	16.32
5	Central Bank of India	52140	38586	74.00	29651	56.87	31256	59.95	1820	658	36.15	358	19.67
6	Corporation Bank	6376	4058	63.64	1854	29.08	4058	63.64	150	90	60.00	47	31.33
7	Indian Bank	50	50	100.00	40	80.00	20	40.00	10	7	70.00	0	0.00
8	Indian Overseas Bank	95963	51722	53.90	7559	7.88	7577	7.90	2874	701	24.39	109	3.79
9	Punjab National Bank	373	205	54.96	29	7.77	77	20.64	9	1	11.11	3	33.33
10	State Bank of India	2215549	1280279	57.79	164069	7.41	258995	11.69	16687	5631	33.74	1505	9.02
11	Syndicate Bank	4568	4200	91.94	2500	54.73	2890	63.27	380	200	52.63	5	1.32
12	UCO Bank	91212	22812	25.01	2198	2.41	4432	4.86	1419	143	10.08	15	1.06
13	United Bank of India	1563152	212447	13.59	18142	1.16	24991	1.60	8587	1586	18.47	0	0.00
14	Union Bank of India	437	359	82.15	15	3.43	151	34.55	17	6	35.29	6	35.29
15	Axis Bank	59899	0	0.00	11001	18.37	0	0.00	9920	2134	21.51	0	0.00
16	Bandhan Bank	485336	255186	52.58	1795	0.37	5057	1.04	10407	241	2.32	124	1.19
17	Federal Bank	2907	2396	82.42	963	33.13	1922	66.12	122	62	50.82	152	124.59
18	HDFC Bank	64792	59156	91.30	7124	11.00	7924	12.23	2620	990	37.79	884	33.74
19	ICICI Bank	50738	50738	100.00	50738	100.00	36000	70.95	5843	3400	58.19	0	0.00
20	IDBI Bank Ltd	7445	7224	97.03	4477	60.13	3280	44.06	414	201	48.55	37	8.94
21	IDFC First Bank	13298	6347	47.73	1000	7.52	1696	12.75	203	140	68.97	0	0.00
22	RBL Bank	998	852	85.37	362	36.27	943	94.49	205	48	23.41	57	27.80
23	YES Bank	1160	0	0.00	0	0.00	0	0.00	0	0	#DIV/0!	125	#DIV/0!
24	Ujivan SF bank	20642	3866	18.73	20168	97.70	13099	63.46	71	0	0.00	0	0.00
25	BGVB	1068550	214982	20.12	0	0.00	0	0.00	2235	0	0.00	0	0.00
26	IPPB	16937	0	0.00	0	0.00	4267	25.19	51	51	100.00	7	13.73
27	Airtel Payment Bank	86447	0	0.00	0	0.00	86447	100.00	0	0	#DIV/0!	0	#DIV/0!
28	WBSCB	499091	105607	21.16	0	0.00	0	0.00	2297	0	0.00	0	0.00
Total		10293766	2401036	23.33	341245	3.32	509844	4.95	111169	18574	16.71	5229	4.70

Expanding and Deepening of Digital Payments Ecosystem - Performance										
District: Nadia										
Quarter: December, 2019										
Sr. No.	Bank Name	3. Provision of Digital infrastructure				4. Digital Financial		5. Aadhaar Seeding in		
		A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders	No. of FLC camps on Digital FL	No. of people trained/ educated	Total No. of Customer IDs	No. of IDs seeded with Aadhaar	% Aadhaar seeding
1	Allahabad Bank	1037	0	0	1037	138	4140	782877	330517	42.22
2	Bank of Baroda	0	0	0	0	1	3	214	180	84.11
3	Bank of India	1144	12	10	1166	20	650	320000	192516	60.16
4	Canara Bank	0	0	0	0	0	0	110616	96995	87.69
5	Central Bank of India	0	0	0	0	0	0	52140	49658	95.24
6	Corporation Bank	0	0	0	0	2	107	8244	4788	58.08
7	Indian Bank	0	0	0	0	0	0	0	0	#DIV/0!
8	Indian Overseas Bank	23	1	19	43	17	2256	97288	79408	81.62
9	Punjab National Bank	0	0	3	3	0	0	378	104	27.51
10	State Bank of India	564	85	39	688	12	405	2792457	1370562	49.08
11	Syndicate Bank	2	0	0	2	5	300	6000	6000	100.00
12	UCO Bank	0	0	0	0	54	3700	91212	73427	80.50
13	United Bank of India	64	0	126	190	32	1171	1536835	772074	50.24
14	Union Bank of India	12	0	16	28	3	300	15275	11912	77.98
15	Axis Bank	0	0	0	0	0	0	0	0	#DIV/0!
16	Bandhan Bank	0	0	0	0	46	920	513260	3038	0.59
17	Federal Bank	0	0	0	0	0	0	2804	1677	59.81
18	HDFC Bank	216	80	0	296	0	0	66568	14050	21.11
19	ICICI Bank	167	0	183	350	22	200	346	164	47.40
20	IDBI Bank Ltd	0	0	0	0	2	21	6115	4344	71.04
21	IDFC First Bank	0	0	1	1	0	0	13138	13135	99.98
22	RBL Bank	557	5	0	562	0	0	1059	832	78.56
23	YES Bank	99	0	26	125	0	0	1027	1027	100.00
24	Ujivan SF bank	0	0	0	0	0	0	20642	20532	99.47
25	BGVB	0	0	1585	1585	35	981	1224067	588414	48.07
26	IPPB	0	0	0	0	8	1350	16937	4160	24.56
27	Airtel Payment Bank	1437	0	0	1437	0	0	86447	17562	20.32
28	WBSCB	0	0	0	0	149	10140	499091	74863	15.00
Total		5322	183	2008	7513	546	26644	8265037	3731939	45.15

Payment Banks operations:

Indian Post Payment Bank & Airtel Payments Banks:

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

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

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

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

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

Basic Data of Payment Banks as on 31.12.2019:

(Amount in Crore)

Bank	Savings Accounts		Current Accounts	
	No.	Amount	No.	Amount
IPPB	495361	13.92	1008	0.21
Airtel Payment Bank	1320775	25.83	0	0.00

Bank	DBT Transactions		Bills & Utility Payment	
	No.	Amount	No.	Amount
IPPB	73606	3.15	108695	2.05
Airtel Payment Bank	105174	22.23	423653	130.06

AGENDA- 11

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

While monitoring the position of NPA, The percentage of Gross NPA stood at 11.31% as on December 2019 in the State of West Bengal. Amount in absolute terms came down to Rs. 50907.23 crore as on December 2019.

NPA Position for last 4 years of West Bengal is furnished here under: **(Rs. in crore)**

Year	Gross Advance	Gross NPA	% to Gross NPA
March, 2016	356011.00	43904.14	12.33
Dec,2016	354356.68	54711.15	15.44
March, 2017	367642.87	55049.25	14.97
Dec, 2017	396050.23	66794.19	16.87
March, 2018	415115.06	64105.19	15.44
Dec, 2018	423049.65	56773.18	13.42
March, 2019	427666.36	54012.04	12.63
Dec, 2019	450247.17	50907.23	11.31

Significantly the NPA level has been reduced from March 2019 to December 2019 by Rs. 3234.79 crore which is significant in view of the high level of NPA witnessed in past which reached as high as 16.87% in Dec,2017. It is attributed to big ticket recovery in NCLT/DRT cases in the State as well as loans sanctioned outside the State but utilized in the State as well as recovery proceedings initiated under SARFAESI Act, 2002. NPA reduction being the thrust area for banks further reduction in NPA level is expected in the coming days.

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

N.B. NIL NPA reporting Banks: Bandhan Bank, Dhanalaxmi Bank and WBSCARD Bank Ltd.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.12.2019 stood at 60.50%.

Recovery Status of PRISEC loans as on 31.12.2019: **(Amt. Rs. in crore)**

Sector	March, 2019			Dec, 2019		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	13199	8347	63	12895	7732	60
MSME	14594	9334	63	15105	10066	66
OPS	6380	4229	66	4849	3088	63
Total Prisec	34173	21910	64	32849	20886	64
NPS	24656	14597	59	33948	19527	58
Total	58830	36808	62	66797	40413	61

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

STATUS OF PDR CASES AS ON 31.12.2019:

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.12.2019 there are 5928 PDR cases pending and the Certificate Officers may be advised to dispose of the cases.

Status on	Cases filed		Cases settled	
	No	Amt (in Cr)	No	Amt (in Cr)
31-03-2018	13695	169.27	4937	34.48
31-12-2018	14856	189.70	4970	34.97
31-03-2019	14429	226.57	4921	47.96
30-06-2019	8412	175.10	2071	27.78
30-09-2019	7623	394.18	1802	25.67
31-12-2019	7852	422.69	1924	27.65

Recovery under SARFAESI Act, 2002

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

Overall recovery actions under SARFAESI Acts, 2002 have been initiated by banks in 2602 loan accounts as reported as on December, 2019.

The details are as given hereunder.

District wise pending DM's permission under SARFAESI as on 31.12.2019						
Sr. NO.	District Name	Pending below 60 days	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total pending as on 31.12.2019
1	Alipurduar	0	0	0	0	0
2	Bankura	1	2	2	10	15
3	Birbhum	5	16	12	7	40
4	Coochbehar	1	13	21	12	47
5	Dakshin Dinajpur	0	0	5	83	88
6	Darjeeling	7	7	2	15	31
7	Hooghly	3	57	20	117	197
8	Howrah	3	69	9	61	142
9	Jalpaiguri	1	8	5	15	29
10	Jhargram	0	2	3	4	9
11	Kalimpong	0	0	0	5	5
12	Kolkata	26	45	54	188	313
13	Malda	1	5	41	60	107
14	Murshidabad	27	13	76	165	281
15	Nadia	4	10	15	47	76
16	Paschim Burdwan	3	40	30	82	155
17	Purba Burdwan	2	16	35	50	103
18	Paschim Medinipur	4	2	16	35	57
19	Purba Medinipur	0	16	17	107	140
20	Purulia	2	0	0	11	13
21	Uttar Dinajpur	2	3	7	46	58
22	24 Pgs. (N)	27	66	46	89	228
23	24 Pgs. (S)	19	59	111	279	468
Total		138	449	527	1488	2602

AGENDA-12

Financial Literacy Camps & Awareness Drive

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

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

The progress for the year 2019-20 is given hereunder.

Quarter	No of Special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
June,19	1134	29802	1265	37553	2399	67355
Sept,19	550	22741	786	31947	1336	54688
Dec, 19	477	20641	736	30141	1213	50782

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

Performing districts in terms of number of camps during the Dec, 2019 quarter:

Birbhum (211), Purba Medinipur (203), Howrah (104),

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS							
State	West Bengal						
Quarter ended	December						
Year	2019						
Sr. No.	District	No of rural branches in district	No of special camps conducted during the	No. of participants	No of target specific camps conducted during the quarter	No. of participants	Target Group Addressed
1	Alipurduar	51	3	137	3	138	1,4
2	Bankura	225	11	191	15	225	1,2,3
3	Birbhum	212	102	6436	109	6813	1,2,3,4,5,6
4	Coochbehar	124	4	210	3	170	1,4
5	Darjeeling	76	6	1123	18	1094	1,2,3,4,5,6
6	Dakhin Dinajpur	79	31	215	41	389	1,3,4
7	Hooghly	237	41	348	41	348	1,3,5
8	Howrah	180	25	1109	79	1946	1,2,4,6
9	Jalpaiguri	77	26	1534	26	1462	1,2,4,5,6
10	Jhargram	83	2	39	2	39	1,3
11	Kalimpong	14	5	159	5	159	1,3,5
12	Kolkata	0	0	0	0	0	
13	Malda	184	4	153	14	451	1,3,4,6
14	Murshidabad	293	6	286	13	641	1,3,4,5,6
15	Nadia	212	26	2472	24	1932	1,2,3,4,5,6
16	Paschim Bardhaman	86	34	1015	45	1122	1,4,5,6
17	Paschim Medinipur	326	28	923	37	1219	1,3,5,6
18	Purba Bardhaman	302	35	1511	38	1511	1,2,5,6
19	Purba Medinipur	117	41	1265	162	6722	1,2,3,4,5,6
20	Purulia	129	17	583	15	681	1,3,4
21	Uttar Dinajpur	92	12	249	8	575	1,5,6
22	24 Pgs (N)	246	12	301	23	1705	1,2,6
23	24 Pgs (S)	304	6	382	15	799	1,2,4,5,6
Total		3649	477	20641	736	30141	

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

AGENDA-13

Review of functioning of RSETIs

In West Bengal 19 RSETIs are sponsored by various Banks as per MoRD guidelines:

Sl.	Sponsoring Bank	RSETI No	District covered
1	United Bank of India	6	Bankura, Dakshin Dinajpur, Howrah, Purulia, South 24 Parganas, Uttar Dinajpur,
2	Central bank of India	3	Darjeeling, Cooch Behar, Jalpaiguri
3	UCO Bank	3	Hooghly, Howrah, Burdwan
4	State Bank of India	2	Malda, Nadia
5	Allahabad Bank	2	Birbhum, Paschim Medinipur
6	Punjab National Bank	1	Purba Medinipur
7	Bank of India	1	North 24 Parganas
8	Syndicate Bank	1	Murshidabad

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

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

Period	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage out of settlement
April-June, 19	92	2468	459	18.60	72.66
April-Sept, 19	221	5992	1373	22.91	63.87
April-Dec, 19	360	9730	4370	44.91	61.77
Cumulative	4498	119328	87246	73.11	59.29

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

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

RSETIs are to follow up with the concern authorities for early allocation.

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

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

AGENDA: 14

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

A) Department of Financial Services has identified 11278 villages across the country which have remained uncovered out of which list of 81 URCs in the State of West Bengal was sent to SLBC. We have scrutinized the same through Jan Dhan Darshak App, it has been found that 41 centres have already been covered by Banks / IPPB in the state. Now, we have allocated the remaining 40 URCs among 8 member banks whose branches are found to be operating in the immediate vicinity of the centres beyond 5 KM. We are now attaching the list of uncovered villages not having (Branch / BC / IPPB) within k km distance on JDD App as on 11.02.2020.

Bank	District	Village	No. of URCs
State Bank of India	Dakshin Dinajpur	Goranda	1
UCO Bank	Alipurduar	Buxa Forest (Panbari Khanda)	1
Total			2

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

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

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

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

Identified GP HQs for extension of Banking through opening of Banking Outlets:

District	Total GP	< 1KM	1KM-3KM	3KM-5KM	5 KM-7.5 KM			7.5 KM-10 KM			10 KM to 20 KM			above 20 KM			Total of GP HQs above 5 KM			
					<2000	2000-5000	>5000	<2000	2000-5000	>5000	<2000	2000-5000	>5000	<2000	2000-5000	>5000	<2000	2000-5000	>5000	Total
Alipurduar	17	3	2	2			3			3			2			2			10	10
Bankura	46	1	2	14	2	6	2	4	7		4	4					10	17	2	29
Birbhum	22	5	6	4	5			2									7			7
Coochbehar	34	8	13	8			3			1									4	4
Dakshin Dinajpur	8		1	5			2												2	2
Darjeeling	37	1	8	8		3	5		2	2		1	4		2	1		8	12	20
Hooghly	26	4	4	6	1	5	1		2	2			1				1	7	4	12
Howrah	30	2	18	9			1												1	1
Jalpaiguri	18	9	5	1	1	1							1				1	1	1	3
Jhargram																				
Kalimpong	1						1												1	1
Kolkata																				
Malda	23	3	5	6			4			4			1						9	9
Murshidabad	27		4	17			5			1									6	6
Nadia	37	5	18	9			2			3									5	5
Paschim Burdwan	10		8	2																
Purba Burdwan	29		9	13	2	3	1							1			3	3	1	7
Paschim Medinipur	40		19	21																
Purba Medinipur	57	3	30	13	2	1	3	3	2								5	3	3	11
Purulia	79		19	16			24			17			3						44	44
Uttar Dinajpur	32		4	8			5			6			9						20	20
24 Parganas (North)																				
24 Parganas(South)	89	14	39	18	1	1	3		2	7		1	3				1	4	13	18
Total	662	58	214	180	14	20	65	9	15	46	4	6	24	1	2	3	28	43	138	209

- **Opening of Banking Outlets in the Tea Garden areas:**

SLBC held a meeting with Tea Garden Owners and Tea Garden Associations on 21.02.2020 regarding extension of banking facilities in Tea gardens area. Based on the preliminary findings SLBC has since decided to open Banking Outlets in 36 Tea garden centres and allocated them to 6 member banks (copy enclosed). The allottee banks are requested to ensure opening of the outlets latest by 31.03.2020.

Allottee Bank	No. of Allotment
State Bank of India	4
UCO Bank	3
Allahabad Bank	4
Central Bank of India	8
Uttar Bangiya Kshetriya Gramin Bank	8
United Bank of India	9

SR	NAME OF TEA GARDEN	POST OFFICE	TEA DISTRICT	ALLOTTEE BANK
1	JAYANTIKA	SAHABAD	DARJEELING	ALLAHABAD BANK
2	JOYPUR	PRASANANAGAR	JALPAIGURI	ALLAHABAD BANK
3	DANGUAJHAR TEA GARDEN	DANGUAJHAR	JALPAIGURI	ALLAHABAD BANK
4	DEMDIMA	DEMDIMA	JALPAIGURI	ALLAHABAD BANK
5	HILLA	NAGRAKATA	JALPAIGURI	CENTRAL BANK OF INDIA
6	HOPE TEA GARDEN HOPE TEA GARD	NAGRAKATA	JALPAIGURI	CENTRAL BANK OF INDIA
7	ORD TERAJ TEA GARDEN	BELGACHI	DARJEELING	CENTRAL BANK OF INDIA
8	PANIGHATA	BELGACHI	DARJEELING	CENTRAL BANK OF INDIA
9	BHOGATPORE TEA ESTATE	NAGRAKATA	JALPAIGURI	CENTRAL BANK OF INDIA
10	DALGAON TEA ESTATE	BIRPARA	JALPAIGURI	CENTRAL BANK OF INDIA
11	MERICO TEA ESTATE	CHINCHULA	JALPAIGURI	CENTRAL BANK OF INDIA
12	MOHURGONG & GULMA TEA ESTATE	GULMA	JALPAIGURI	CENTRAL BANK OF INDIA
13	GOALGACH TEA ESTATE	ASHARUBASTI	UTTAR DINAJPUR	STATE BANK OF INDIA
14	MARGARET'S HOPE	TUNG	DARJEELING	STATE BANK OF INDIA
15	MERRYVIEW TEA ESTATE	HATIGHISA	DARJEELING	STATE BANK OF INDIA
16	NUXALBARI	NAKSALBARI	DARJEELING	STATE BANK OF INDIA
17	RAIMATANG TEA ESTATE	KALCHINI	JALPAIGURI	UBKGB
18	AIBHEEL TEA GARDEN	MATELLI	JALPAIGURI	UBKGB
19	BAINTGOORIE TEA ESTATE	MALBAZAR	JALPAIGURI	UBKGB
20	BIRPARA TE	BIRPARA	JALPAIGURI	UBKGB
21	CHUAPARA TEA ESTATE	KALCHINI	JALPAIGURI	UBKGB
22	KARBALA TEA ESTATE	BANARHAT	JALPAIGURI	UBKGB
23	LANKAPARA TEA GARDEN	RAMJHORA	JALPAIGURI	UBKGB
24	NAGAI SUREE	MATELLI	JALPAIGURI	UBKGB
25	PUTHARJHORA TEA ESTATE	MARAPUR	JALPAIGURI	UCO BANK
26	RUNGMOOK/CEDARS TEA ESTATE	SONADA	DARJEELING	UCO BANK
27	LEESH RIVER TEA GARDEN	BAGRAKOTE	JALPAIGURI	UCO BANK
28	AMBOOTIA TEA ESTATE	KURSEONG	DARJEELING	UNITED BANK OF INDIA
29	CHAMURCHI TEA ESTATE	CHAMURCHI	JALPAIGURI	UNITED BANK OF INDIA
30	DEBIJHORA	DEBIJHORA	UTTAR DINAJPUR	UNITED BANK OF INDIA
31	GHATIA TEA ESTATE	NAGRAKATA	JALPAIGURI	UNITED BANK OF INDIA
32	GUNGARAM TEA ESTATE	BAGDOGRA	DARJEELING	UNITED BANK OF INDIA
33	HULDIBARI TEA GARDEN	BINNAGURI	JALPAIGURI	UNITED BANK OF INDIA
34	MATIDHAR TEA ESTATE	KAMALA BAGAN	JALPAIGURI	UNITED BANK OF INDIA
35	RANICHERRA TEA ESTATE	SAILIHAT	JALPAIGURI	UNITED BANK OF INDIA
36	RUNGAMUTTEE TEA ESTATE	MAL	JALPAIGURI	UNITED BANK OF INDIA

AGENDA- 15

Social Security Schemes

Comparison of PMJDY Accounts as on 31.12.2019 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2019	38773854	18282.29	4111859
30.06.2019	34551363	12307.81	3517680
30.09.2019	35317080	12427.08	3277170
31.12.2019	35908845	12950.83	3218810

As on	No. of Rupay Debit card Issued	Aadhar Seeding
31.03.2019	29839630	28538891
30.06.2019	28015890	26976998
30.09.2019	29066291	27376067
31.12.2019	29280296	28295405

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2017	1095440	4937081	238361	6270882
31.12.2017	4148729	996079	343052	5487860
31.03.2018	5585206	1253089	472248	7310543
31.12.2018	2423860	708298	1865160	4997318
31.03.2019	5517547	1178923	1040846	7737316
31.12.2019	8447785	1819363	1507449	11774597

Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.17	PMSBY	634	481	130	23
	PMJJBY	2215	2052	149	14
31.12.17	PMSBY	2823	2605	154	64
	PMJJBY	2972	2732	207	33
31.03.18	PMSBY	2863	2636	160	67
	PMJJBY	2608	2313	236	59
31.12.18	PMSBY	2730	2229	259	259
	PMJJBY	3273	2893	268	178
31.03.19	PMSBY	3008	2456	292	261
	PMJJBY	4901	4274	417	204
31.12.19	PMSBY	2395	1792	260	338
	PMJJBY	5747	5200	327	217

APY Campaign 2020:

A campaign titled Citizens Choice has been launched by PFRDA covering the period 01-02-2020 to 31-03-2020 where the performance of the SLBCs and LDMs will be assessed. Against the target of 86000 enrolment target, the banks have achieved 27894 enrolment upto 22-02-2020. The State of West Bengal performed admirably in the past years and won awards at national level. A similar level of thrust is solicited on part of the member banks for achieving the target set by PFRDA accordingly.

AGENDA- 16

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

SLBC proposes to hold the quarterly review meeting in the FY 2019-20 as given hereunder. Same may be ratified accordingly.

Reporting Quarter	Date of Proposed Meeting	Day
March, 2020	15-05-2020	Friday
June, 2020	13-08-2020	Thursday
September, 2020	12-11-2020	Tuesday
December, 2020	16-02-2021	Tuesday

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

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

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

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

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

AGENDA- 17

Miscellaneous (Market Intelligence Issues, Outreach Program on Financial Inclusion)

Market Intelligence Issues:

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

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

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

Outreach Program on Financial Inclusion:

As advised by Department of Financial Services, a 3 day Outreach Program was held on 26-28th February,2020 with focus on the following deliverables,

- ✓ Promotion of various activities & products under Financial Inclusion.
- ✓ Promotion of digital banking products, PoS machine,BHIM-QR/UPI,etc,
- ✓ Extension of credit under MUDRA & Stand Up India program.
- ✓ Saturation under KCC scheme
- ✓ Enrolment under Social Security schemes.

The centralized camps held at BCCI Bldg, Kolkata was well attended by the member banks, LICl, SIDBI, GIC subsidiaries, IPPB, Airtel Payment Bank, NPCI, etc besides member of public . During the camps sanction letters were distributed to 76 beneficiaries amounting to Rs.205.60 crore.

Status of SLBC report submitted by Banks for Dec. 2019			
Sr. No.	Bank	Status	Received On
1	Allahabad bank	Submitted	10.02.2020
2	Andhra Bank	Submitted	29.01.2020
3	Bank of Baroda	Submitted	15.02.2020
4	Bank of India	Submitted	13.02.2020
5	Bank of Maharastra	Submitted	11.02.2020
6	Canara Bank	Submitted	06.02.2020
7	Central Bank of India	Submitted	03.02.2020
8	Corporation Bank	Submitted	14.01.2020
9	Indian Bank	Submitted	07.02.2020
10	IOB	Submitted	15.02.2020
11	OBC	Submitted	17.02.2020
12	PNB	Submitted	10.02.2020
13	Punjab & Sind Bank	Submitted	10.02.2020
14	SBI	Submitted	01.02.2020
15	Syndicate Bank	Submitted	21.01.2020
16	UBI	Submitted	07.02.2020
17	UCO	Submitted	22.01.2020
18	Union Bank of India	Submitted	18.02.2020
19	Axis Bank	Submitted	17.01.2020
20	Bandhan Bank	Submitted	27.01.2020
21	Catholic Syrian Bank Ltd.	Submitted	07.02.2020
22	Dhanlaxmi Bank Ltd.	Not Submitted	NA
23	Federal Bank	Submitted	28.01.2020
24	HDFC Bank	Submitted	20.01.2020
25	ICICI	Submitted	18.01.2020
26	IDBI	Submitted	03.02.2020
27	IDFC	Submitted	01.02.2020
28	Indusind Bank	Submitted	27.01.2020
29	Jana Small Finance Bank	Submitted	24.01.2020
30	Karnataka Bank Ltd.	Submitted	07.02.2020
31	Karur Vysya Bank	Submitted	07.02.2020
32	Kotak Mahindra Bank	Submitted	25.01.2020
33	Ratnakar Bank Ltd	Submitted	04.02.2020
34	South Indian Bank Ltd.	Submitted	29.01.2020
35	SIDBI	Submitted	21.02.2020
36	Tamilnad Mercantile Bank	Submitted	12.02.2020
37	Ujjivan Small Finance Bank	Submitted	11.02.2020
38	Utkarsh Small Finance Bank	Submitted	21.01.2020
39	YES Bank	Submitted	18.01.2020
40	BGVB (UBI)	Submitted	20.01.2020
41	PBGB (UCO)	Submitted	15.01.2020
42	UBKGB (CBI)	Submitted	11.02.2020
43	WB State Co-Op Bank Ltd.	Submitted	11.02.2020
44	WBSCARD Bank Ltd.	Submitted	04.02.2020

N.B. Dhanalxmi Bank Ltd. has not submitted the Quarterly Banking Progress Data for the last 2 quarter also.