

Anandadhara

West Bengal State Rural Livelihoods Mission (WBSRLM)

(A Society under the Panchayats & Rural Development Department, Govt. of West Bengal)
Anandadhara State Office, Under Panchayats & RD Department, Govt. of West Bengal



Ref. No. 228 /PRD-34015 /25/ 2019-SRLM

Dated : 11.02.2026

From : Ms. Priyadarshini Bhattacharya, IAS,
Joint Secretary,
Panchayats & Rural Development Department,
Government of West Bengal &
Additional Chief Executive Officer,
West Bengal State Rural livelihoods Mission.

To : General Manager,
SLBC, West Bengal,
Punjab National Bank,
Zonal Office, Kolkata- 700 001.

Sir,

Re : Minutes of the meeting of SLBC Sub-Committee dated 6th February 2026.

We are sending herewith the Minutes of the meeting of SLBC Sub-Committee held on the 6th February, 2026.

You are requested to arrange for sending the same to all the member banks for their information and implementation of the decisions taken in the meeting with immediate effect.

Yours faithfully,

Joint Secretary,
Panchayats & Rural Development Department,
Government of West Bengal &
Additional Chief Executive Officer,
West Bengal State Rural livelihoods Mission.

Ref. No. 228/1(4) /PRD-34015 /25/ 2019-SRLM

Dated : 11.02.2026

Copy forwarded for kind information to :

- 1) Secretary, Panchayats & Rural Development Department, Government of West Bengal.
- 2) District Mission Director, DMMU & District Magistrate, All Districts
- 3) Additional District Mission Director, DMMU & PD, DRDC, All Districts.
- 4) Shri Manas Dhar, Special Secretary & Director, Institutional Finance, Govt. of West Bengal.

Joint Secretary,
Panchayats & Rural Development Department,
Government of West Bengal &
Additional Chief Executive Officer, WBSRLM

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Minutes of the meeting of SLBC Sub-Committee held on 6th February 2026.

SLBC Sub-Committee Meeting on SHG was held at Zonal Office, Punjab National Bank, Kolkata on 6th February 2026 to review the performance of member Banks under SHG as on 31.12.2025. The meeting was chaired by Ms. Priyadarshini Bhattacharya, IAS, Additional CEO, West Bengal State Rural Livelihoods Mission. Sri Manas Dhar, Special Secretary & Director Institutional Finance, Government of West Bengal. Shri Balbir Singh, General Manager, SLBC, West Bengal, Ms. Sujata Sarkar, MD, WBSCD, AGM, NABARD, AGM, RBI and representatives of member banks and WBSRLM were also present.

At the outset Shri Balbir Singh, General Manger, SLBC, West Bengal heartily welcome all the participants in the meeting. The key issues discussed along with the action points emerged in the meeting are enumerated below :

1. Review of Progress under SHG

At the outset Ms. Priyadarshini Bhattacharya, IAS, Additional CEO, WBSRLM, had shown visuals from her recent interactions with SHGs. She had told that for last few months she along with WBSRLM officials had undertaken extensive field visits across ten districts of West Bengal and interacted directly to SHGs to understand the challenges being faced by them.

PPT prepared was now shown to the participants.

ACEO, WBSRLM apprised the house that the member banks disbursed Rs.26, 102.30 Crore till 31.12.2025 against the annual target of Rs.35, 410.95 Crore, thus achieving 76% against the target. Special thanks were given to UCO Bank, Bank of India , Uttar Banga Kshetriya Gramin Bank, Indian Bank, State Bank of India for achieving 99%, 95%, 88%,

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86% and 80% of the annual target respectively. Average disbursement stood at 2.59 lac per SHG as on 31.12.2025. The silver lining of the current financial year was that year wise achievement rate was increased from 72% (December 2024) to 76% (December 2025). It was mentioned that performances of some of the Banks viz. IDBI Bank Ltd., West Bengal State Cooperative Bank, Indian Overseas Bank, Bangiya Gramin Bikash Bank, Canara Bank, Bank of Baroda and Paschim Banga Gramin Bank, Union Bank of India, and Central Bank of India should improve their performances, as achievements of these banks were less than State achievement.

Since only 6 effective weeks in the current financial year was left, it was suggested that the following strategies may be adopted to achieve minimum 90% target by all the Banks by February 2026.

1. Regular Credit Camps
2. Orientation Training of Branch officials
3. Periodic sharing of Pending List for immediate disposal.
4. Deployment of BC Sakhis.

It was highlighted that the recurring challenge was data uploading in time. Due to delays and inconsistencies in SHG loan data reporting, real time performance tracking became difficult and planning were adversely impacted. It was requested all the Banks to treat data accuracy and timeliness on priority basis.

The total amount of pending credit linkage applications stood at Rs.308.05 Crore. From the trend analysis it was felt that more pro-active arrangement would be needed from State Bank of India, West Bengal Gramin Bank, Punjab National Bank and Bank of Baroda to dispose of the pending credit linkage applications.

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It was stated that at the time of earlier SLBC Sub-Committee meeting the pending of opening of SB accounts stood at 8163. Presently it was 8253. Immediate measures should be taken by Punjab National Bank, State Bank of India, West Bengal Gramin Bank, Central Bank of India, Bank of Baroda, Indian Bank and UCO Bank to open all these pending SB accounts and also to open SB accounts of SHGs within 07 days from the date of receipt of the applications.

2. It was also commented on some recurring issues, as stated below, found out during field interaction and requested the Bankers to address these operational bottlenecks immediately so that opening of SB accounts and credit flow to SHGs were done smoothly.
 - a) Delay in opening of SB accounts for insisting on KYC documents of all SHG members instead of KYC documents of office bearers.
 - b) Demanding PAN Card from all SHG members instead of Form-60.
 - c) CIBIL verification of all members before credit linkage.
 - d) Prohibiting operation in SB accounts after providing credit linkage.
 - e) Recovery of Insurance Premium other than PMJJBY & PMSBY.
 - f) Uploading of lower of Drawing Power and Sanction Limit, whichever is lower.

Coming back to Enterprise Finance, the situation was more concerning. Against 58,000 applications submitted only 21,000 for sanction leaving 32,004 applications are pending as on 31.12.2025. Banks with specially high tendency include State Bank of India, Indian Bank and West Bengal Gramin Bank. It was advised that the trend was a serious cause for concern and required urgent Bank Level intervention.

Looking at average sanction duration (Prescribed Norms- 15 days), it is found that:

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Bank of Baroda - 62 days

Punjab National Bank - 61 days

State Bank of India - 57 days

Central Bank of India - 52 days

Paschim Banga Gramin Bank - 52 days .

Rejection of Enterprise Loan application without valid grounds was of serious concern. The Bankers were assured the availability of WBSRLM team on all occasions for any clarification from their end and requested to dispose of the Enterprise Finance loan applications positively within the time frame (15 days). It was added that Banks should come forward to give loans under Bhavishyat Credit Card with all seriousness.

Shri Manas Dhar, Director, Institutional Finance, Govt. of West Bengal, advised that UCO Bank was an illustrative example to all Banks in respect of achievement of Credit Linkage target. He added that the Banks at the lower end of the performance spectrum were a cause of concern. These Banks should improve their performances to 90% of the target by February, 2026 positively. He commented that despite constant follow-up pending numbers in opening of SB accounts, Credit Linkage and Enterprise Finance were mounting up. He suggested a deadline for disposal of all pending cases.

Mr. Balbir Singh, GM, SLBC for the State of West Bengal requested all the Bankers to comply with the following timelines for disposal of pending cases.

1. SB accounts - By 16th February 2026.
2. SHG Loan Applications - By 20th February 2026.
3. Enterprise Loan Applications - By 27th February, 2026.

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4. Processing times of Enterprise Loan applications should be as stipulated by RBI.

The meeting ended with vote of thanks.

Joint Secretary,
Panchayats & Rural Development Department,
Government of West Bengal &
Additional Chief Executive Officer,
West Bengal State Rural livelihoods Mission.