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.:1724/PRD-34015/25/2019-SRLM Date: 16.10.2025

From : State Mission Director & Chief Executive Officer,
West Bengal State Rural Livelihoods Mission.

To : General Manager,
Bank of India, Bank of Baroda, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab National Bank, State Bank of India, West Bengal State Co-operative Bank, UCO Bank, Union Bank of India, Axis Bank, HDFC Bank Ltd. & ICICI Bank.

**Sub.: Minutes of the SLBC Sub-Committee Meeting held on 14.10.2025.**

Sir,

Please find enclosed the captioned Minutes of the SLBC Sub-Committee Meeting held on 14.10.2025 at Biswa Bangla Convention Centre. All concerned are requested to note the actions for compliance.

Yours faithfully,

Encl. as above

16.10.25

State Mission Director & Chief Executive Officer,
West Bengal State Rural Livelihoods Mission

Ref. No.: 1724/1(8)/PRD-34015/25/2019-SRLM Date: 16.10.2025

Copy for kind information to:

1) PS to the Hon'ble MIC, Panchayats & Rural Development Department, Government of West Bengal.
2) PS to the Secretary, Panchayats & Rural Development Department, Government of West Bengal.
3) Additional District Mission Director, DMMU and Project Director, DRDC, All Districts.
4) Director, Institutional Finance, Govt. of West Bengal.
5) GM, RBI, Kolkata.
6) CGM, NABARD.
7) GM, SLBC for the State of West Bengal.
8) LDM of all Districts of West Bengal.

16.10.25

State Mission Director & Chief Executive Officer,
West Bengal State Rural Livelihoods Mission

Joint Administrative Building, 10th Floor, HC-7, Sector-III, Salt Lake City, Kolkata-700106
e-mail : wbsrlm@gmail.com Telephone : 033-23353721/3731/3740

## Minutes of the SLBC Sub-Committee Meeting

Date: 14 October 2025
Venue: Biswa Bangla Convention Centre
Organised by: WBSRLM

The meeting, chaired by the Hon'ble Minister-in-Charge, P&RD Department, Government of West Bengal, reviewed the performance of banks in SHG credit linkage and enterprise finance. Senior officials from WBSRLM, SLBC, LDMs, Dy. PDs (Credit), BRPs, and WBSRLM officials attended.

### Key Highlights

• The house thanked banks for surpassing the ₹30,000 crore target in FY 2024–25. Achievement improved to 38% (as of 31.08.2025) from 36% the previous year, with average ticket size rising from ₹1.92 lakh to ₹2.05 lakh. However, progress remains below the mid-year target.

• The General Manager, SLBC urged banks to raise average ticket size from ₹3 lakh to ₹5 lakh to reach first place nationally. Banks were asked to focus on no-frills accounts, social security enrolments (PMSBY, PMJJBY, APY), and enterprise financing for creating 'Lakhpati Didis'.

• Director, Institutional Finance, highlighted the Bhabishyat Credit Card scheme offering 10% margin money (up to ₹25,000), 100% credit guarantee (by GoI & GoWB), and 4% interest loans. Timely portal data updates were emphasized.

• SMD & CEO, WBSRLM, presented the bank-wise performance, key challenges, and strategies for improving SHG and enterprise finance.

### Bank Feedback

• SBI & PNB: KYC completion for all SHG members is delaying credit linkage but both banks aim to meet targets.

• West Bengal Gramin Bank: Recent merger and data integration issues caused delays; improvement is expected from September 2025.

• Bank of India: Low uptake of repeat loans affected performance.

• Cooperative Bank: Achieved only 29%; NABARD and the bank will implement a software system for real-time monitoring. NABARD's MEDP and LEDP programs will support SHG skill development and e-marketing. The Hon'ble Minister directed WBSRLM to hold a separate meeting with Cooperative Bank and NABARD.

Other banks assured they would meet FY 2025–26 targets.

### Enterprise Finance

Banks were asked to clear pending applications, hold credit camps, and follow RBI's 15-day turnaround rule for priority sector loans. While disbursement exceeds 90% of sanctioned amounts, overall performance needs improvement.

Concerns were raised about some banks' reluctance to extend enterprise loans and excessive inspection charges. For example, it was discussed that BGVB has a quarterly inspection charge, which puts an additional burden on the borrower. BGVB committed to resolving these issues.

### Closing Remarks

The Hon'ble Minister emphasized the goal of transforming SHG members into successful entrepreneurs ('Lakhpati Didis') through training and marketing initiatives like Srishtrishee Mela and Saras Mela. He urged all banks to enhance efforts toward credit linkage and enterprise finance targets.

The meeting concluded with a vote of thanks.

SMD & CEO
WBSRLM