



Memo No.SUDA-14012(99)/4/2020-NULM SEC(SUDA)/6183

Date: 04.08.2026

From: Sri Naveen Kumar Chandra, IAS
Director, SUDA
& Member Convener of SLMC of PM SVANidhi, West Bengal

To: 1) GM, SLBC, WEST BENGAL
2) DGM, EZO, SIDBI
3) AGM, RBI, Kolkata
4) Commissioner, Kolkata MC, Howrah MC, Bidhannagar MC, Aasansol MC, Durgapur MC, Siliguri MC
6) DGM/AGM,
State Bank of India, Punjab National Bank, Indian Bank, Bank of Baroda, Bank of India, UCO Bank, Union Bank of India, Canara Bank, Central Bank of India, Indian Overseas Bank, Bank of Maharashtra, Punjab & Sindh Bank

Sub: Forwarding the minutes of 4th meeting of State Level Monitoring Committee of PM SVANidhi, West Bengal held on 27.07.2026

Madam/ Sir,

Kindly find enclosed herewith a copy of the minutes of 4th meeting of State Level Monitoring Committee of PM SVANidhi, West Bengal held on 27.07.2026 for kind perusal.

This is for your kind information.

Enclo: As stated

Yours faithfully,

& Member Convener of SLMC of PM SVANidhi

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Copy forwarded with a copy minutes for information to:

Date 04.08.2026

1. Joint Secretary & Mission Director, PM SVANidhi, MoHUA
2. State Nodal Officer, PM SVANidhi, WB
3. Private Secretary to HMIC, UD & MA Department, Govt. of West Bengal
4. Sr. P.S. to Additional Chief Secretary, Finance Department, Govt. of West Bengal
5. Sr. P.S. to Additional Chief Secretary, UD & MA Department, Govt. of West Bengal with request to place before Additional Chief Secretary for his information.
6. SMMU, PM SVANidhi, SUDA

& Member Convener of SLMC of PM SVANidhi

Minutes of the 4th meeting of SLMC of PM SVANidhi, West Bengal held on 27.07.2026 at Nagarayan

Members and Officials Present:

- 1) Sri Khalil Ahmed, IAS.....Additional Chief Secretary, UD & MA Dept.
- 2) Sri Naveen Kumar Chandra, IAS.....Director, SUDA
- 3) Sri Amitava Das, WBCS (Exe).....Deputy Director, SUDA
- 4) Sri Balbir Singh.....GM, SLBC
- 5) Sri S.K. Chaudhary.....DGM, Bank of Baroda
- 6) Sri Haran Chandra Pal.....AGM, RBI, Kolkata
- 7) Sri. Ravi Shankar Jha.....AGM, BOI
- 8) Sri Abhishek Kumar.....AGM, SBI
- 9) Sri Jayanta Debnath.....AGM, PNB
- 10) Sri Soumen De.....SMM- PM SVANidhi, SUDA
- 11) Sri Sandip Bairagi.....SMM- FI& ME, , SUDA
- 12) Smt. Soma Parui.....SMM- SM& ID, NULM, SUDA
- 13) Sri Amit Chaudhury.....SMM- MIS & ME, , SUDA
- 14) Sri Angshuman Dutta.....V.P., Kotak Mohindra Bank
- 15) Sri. Srunanshu Ghosh.....Sr. Manager, Union Bank of India
- 16) Sri. Bedadipta Bain.....Sr. Manager, Bank of Baroda
- 17) Sri Arun Sharma.....Chief Manager, Central Bank of India
- 18) Smt. Surajit Biswas.....Chief Manager, BoB
- 19) Sri. Sukanta Ghosh.....D&GS Head, Bandhan Bank
- 20) Sri Avik Basu.....Chief Manager, Indian Overseas Bank
- 21) Sri Saumitra Banerjee.....State Nodal Officer, IOB
- 22) Sri. Biswajot Mondal.....CM, ZO, Kol, UCO Bank
- 23) Sri Suman Chatterjee.....Nodal Office, UCO Bank
- 24) Sir Nitesh Kumar Singh.....Nodal Officer, Punjab & Sindh Bank
- 25) Sri Chanchal Narayan.....State Nodal Officer, Indian Bank
- 26) Sri Gautam Mukhopadhyay.....Chief Manager, WBGB
- 27) Sri Prashanta Chowdhury.....AUP, HDFC Bank
- 28) Sri Payel Chatterjee.....DCO, Kolkata, ICICI Bank
- 29) Sri Soumya Banerjee.....URM, Kolkata
- 30) Sri. Dipesh Chakraborty.....State Head-FI, Axis Bank

Venue: 6th Floor Conference Hall, Nagarayan, Date: 27.07.2026 Time: 01.00 PM

Additional Chief Secretary, UD & MA Dept. and Chairman of SLMC, PM SVANidhi the was chaired the meeting.

A brief presentation was made before the Additional Chief Secretary, UD & MA Dept regarding the status of PM SVANidhi in West Bengal. A threadbare discussion was made on the status of loan applications have been submitted, loan applications sanctioned, disbursed and loan applications returned by Banks.

It is informed to the Additional Chief Secretary that performance of all the Private Sector Banks are very poor on PM SVANidhi. It is recalled that several times reminder was given to all the Private Sector Banks but there is no such improvement of their progress.

GM, SLBC requested all bank concerned to make disbursement w.r.t pending fresh application proposals. It is informed to all officials that any kind of support required at field level, that will be provided by the ULB level staff.

All Banks concerned informed that they are facing issues for clearing resubmitted applications as there is no such option in the portal to reject (due to NPA) such resubmitted applications. It is recalled that the portal is maintained by Sidbi and as per portal there is only one option is for 'Resubmitted applications' i.e. Sanction& Disburse. It is informed to all banks concerned that the matter will be taken up with the Ministry.

It is informed to all banks concerned that for West Bengal disbursement target is 7,29,345 and till date 3,66,883 number disbursement is made i.e. 50 % achievement. This is further informed to all banks concerned that the rate of loan disbursement in West Bengal is 63 % which is less than national avrg i.e.82%. It is requested to GM, SLBC as well as all banks concerned to disburse all the pending loan proposals within 15 days to improve the rate of disbursement on PM SVANidhi.

It is suggested to all banks concerned to take up the matter of pending proposals with concerned zones and to issue a letter to all branches regarding the importance of scheme and to instruct immediate disbursement of pending loan applications.

It is informed that the rate of Digital on boarding is very 50% w.r.t the number loan disbursed by banks. All banks concerned are requested to provide UPI ID/QR code to the beneficiaries during disbursement loan.

As per present performance of the banks SBI made highest number of disbursement, Indian Bank highest number of Digital on boarding and Bank of Maharashtra made good effort for disbursement of loan of PM SVANidhi. It is requested to the other banks to come forward for such good disbursement.

With the above decision, the meeting concluded with thanks to and from the chair.


22/12/20
Additional Chief Secretary, UD & MA Dept.
& Chairman, SLMC of PM SVANidhi