



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

United Bank of India
Lead Bank Division
Head Office
11, Hemanta Basu Sarani
Kolkata-700 001

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

सन्दर्भ: एलबीडी/एसएलबीसी/पश्चिम बं./198to300
/2015-16 दिनांक : 23.06.2016

एसएलबीसी के सभी सदस्य
प्रिय महोदय/ महोदया,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की
133वीं बैठक की कार्यवाही।

हम इसके साथ दिनांक 16.06.2016 को होटल "द
पार्क, कोलकाता में सम्पन्न पश्चिम बंगाल राज्य
स्तरीय बैंकर्स समिति की 133वीं बैठक की कार्यवाही
भेज रहे हैं।

सभी सम्बंधित से अनुरोध है की आप उक्त बैठक में
लिए गए निर्णयों का यथाशीघ्र कार्यावयन करें।

भवदीय,

मान्य व/

महाप्रबंधक

(वि.समावेशन और प्राइसेक) और

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

W/

Convener: State Level Bankers' Committee
for West Bengal

Ref: LBD/SLBC/West Bengal/198to300/ 2015-16

Date: 23.06.2016

All Members of SLBC

Dear Sir/ Madam,

Subject: Proceedings of the 133rd Meeting of
SLBC for West Bengal.

We send herewith the proceedings of the 133rd
Meeting of State Level Bankers' Committee for
West Bengal held at hotel "The Park", Kolkata on
16.06.2016.

All concerned are requested to implement the
decisions arrived at in the aforesaid meeting at the
earliest.

Yours faithfully,

General Manager
(FI & Prisec) and
Convener- SLBC, West Bengal

W/



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

**Convener
State Level Bankers' Committee for West Bengal**

Minutes of the 133rd State Level Bankers' Committee Meeting for the State of West Bengal held on 16.06.2016.

The 133rd SLBC meeting for the State of West Bengal was convened at The Park Hotel at 10.30 a.m. on 16.06.2016 to review the performance of banks for the period April to March 2016 for the financial year 2015-16. The meeting was chaired by Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal. Dignitaries present included Shri Sanjeev Chopra, Additional Chief Secretary, Agriculture Department, Govt. of West Bengal, Shri H. K. Dwivedi, Principal Secretary, Finance Department, Govt. of West Bengal, Shri Sanjay Arya, Executive Director, United Bank of India, Shri K.V.Rama Moorthy, Executive Director, United Bank of India, Smt.Rekha G. Warriar, Regional Director, RBI, Kolkata, Shri G. N. Rath, Chief General Manager, RBI, Kolkata, Shri Chandra Shekhar Ghosh, Managing Director & CEO, Bandhan Bank. Top Executives from different departments from Govt. of West Bengal, RBI, NABARD, Banks, Insurance companies and Lead District Managers also participated in the meeting. A list of participants in the meeting is enclosed as Annexure.

At the outset Shri Manas Dhar, General Manager, UBI & Convener, SLBC West Bengal extended warm welcome to Dr. Amit Mitra and all the members present. Shri Dhar expressed the hope that the kind presence of Dr. Mitra will definitely energise the house to have a very interactive participation of the members. He requested Dr.Mitra to guide the house along the right course so that all the stakeholders come out with their best to ensure all round prosperity of our state. Thereafter, Shri Dhar requested Shri Sanjay Arya, Executive Director of United Bank of India to deliver his welcome address.



Shri Sanjay Arya, Executive Director, United Bank of India greeted and welcomed Dr. Amit Mitra and all others present. He said that SLBC, West Bengal last met on 10.03.2016 and today we are going to review the performance of the Banks and financial institutions operating in the state of West Bengal for the year 2015-16. He said SLBC provides us a unique platform to discuss every aspect of banking and finance in the state and we all should make use of it. He said today our discussion will also focus on the action points emerged in the last SLBC (132nd) meeting. The agenda wise discussion mooted by Shri Arya is as under :

- **Credit Flow under Annual Credit Plan for 2015-16** : All the banks operating in the State put together disbursed Rs. 84,375 crore against annual target of Rs.81,568 crore i.e. 103% of annual target under ACP 2015-16.
- Disbursement under ACP 2015-16(during April- March) has increased by 22% over the disbursement of Rs. 68,942 crore during corresponding period last year to stand at Rs.84,375 crore
- Disbursement to agriculture sector during FY 2015-16 stood at Rs.30,930 crore registering an increase of **33% in credit flow** over the disbursement of Rs.23,327 crore made during corresponding period last year.
- The disbursement to MSME sector stood at Rs.22887 crore against target of Rs.21762 crore registering achievement of 105 % target of ACP 2015-16. The disbursement amount registers an increase of 52% over the corresponding period last year (2014-15).
- Shri Arya congratulated all banks for achieving the Target under ACP and requested them to extend same cooperation during this financial year also.

Aadhaar Seeding & DBT :

- Aadhaar seeding percentage is 33.15 in West Bengal as compared to 45 % across the country. All banks are requested to push up Aadhaar seeding for smooth DBT transactions as well as avoidance of fraudulent transactions.

CD Ratio in the State:

- CD Ratio stood static at 61% as at 31.03.2016. Advance portfolio has increased to Rs. 3,56,011 crore as on 31.03.2016 from Rs 3,42,347 crore as



on 31.12.2015 thereby registering a quantum increase of Rs 13,664 crore in a single quarter.

- Requested banks to make aggressive but judicious lending to push the CD Ratio of the State during the financial year (2016-17).
- So far district CD Ratio is concerned, Cooch Behar, Bankura, Alipurduar, Birbhum & Malda have registered an increase of 12%, 9%, 7%, 5% & 5% respectively as on March 2016 over CD Ratio as at June 2015.
- However, districts like Burdwan, Bankura (despite 9% growth), Howrah, Hooghly, Alipurduar & 24-Parganas (North) are still having below 40% CD Ratio as on March 2016.
- The State Government and Banks should join hands to find out the opportunities for big ticket advances to increase CD Ratio of these districts to the desired level. LDMs have a big role to play in improving the CD ratio in the districts.

Issuance of KCCs:

- All the banks operating in the State have issued 17,53,590 KCCs during the FY 2015-16 i.e. 88% of annual target of 20.00 lac with financial outlay of Rs. 6255.88 crore.
- Average credit per KCC rose to Rs. 35,674 as on 31.03.2016 from Rs 34,734 as on 31.12.2015. The average credit per KCC of all banks excluding West Bengal State Co-operative Bank stood at Rs. 61,905 while same is Rs. 24,475 for West Bengal State Co-operative Bank. Shri Arya said that the West Bengal State Co-operative Bank should strive to reach the other bank's standard in respect of average credit per KCC.

SHG Credit Linkage:

- All Banks in the state Credit linked 2,00,967 Groups of SHG during FY 2015-16, reflecting 113% of Annual physical Target. In monetary terms it comes to Rs. 2084 crore, i.e. 108% of financial target. It is observed that credit linkage



amount has increased to Rs 2084 crore during 2015-16 from Rs 1026 crore over the corresponding period of 2014-15.

- It is also observed that average Credit per SHG as on 31.03.2016 for FY 2015-16 stood at Rs. 1,03,702/- against average SHG credit of Rs.89,970/- in last year (31.03.2015), thereby registering an increase of Rs.13,732/- per SHG.

Financing Weaker Section:

- Advance to Weaker Section for the State stood at Rs.39,171 crore(10.97% of the ANBC) as on March 2016 registering growth of 32% (against Rs.29,619 crore as on June 2015).

Financing the Minority Community:

- Credit to Minority Community against outstanding Priority Sector Advance in the State stood at 16% of Priority Sector Advance at the end of March 2016 against national target of 15%.

Financial Inclusion & Jan Suraksha:

- In respect of Financial Inclusion drive in mission mode under PMJDY, Banks operating in West Bengal have opened 1.91 crore accounts up to 11.05.2016. Out of this around 39 lakh accounts are lying in Zero Balance state, these accounts need to be made operational
- Rupay cards have been issued to 1.37 crore account holders covering 71.4% of the accounts opened against national level achievement of 82.4%. This area needs attention of all banks.
- Activation of Rupay card is very important so that all the beneficiaries get the benefit of Rs. 1 lac in-built accident insurance cover
- Under 3 Social Security Schemes namely, Pradhan Mantri Suraksha Bima Yojana(PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJB Y) and Atal Pension Yojana(APY), all the Banks have enrolled PMJJB Y - 12,64,681,



PMSBY- 59,04,379 and APY – 1,31,845. Thus totaling 73,00,905 cases as on 15.05.2016.

Performance under MUDRA loans:

- All the Banks operating in the State collectively disbursed Rs 7425 crore against target of Rs. 6532.17 crore, thereby achieving 113.67 % of annual target during FY 2015-16.
- Out of the amount disbursed, NBFC /MFI has contributed Rs 2768.68 crore, Non NBFC / MFI has contributed Rs. 134.71 crore and rest Rs 4521.65 crore has been disbursed by the banks operating in the State.
- ITIs (Government aided and Private), Vocational Training Centres (VTCs) and Operational Centres (OCs) are good source for potential entrepreneurs for MUDRA loans.
- SLBC has already mapped 114 ITIs (52 Government aided and 62 Private), 30 Vocational Training Centres (VTCs) and 360 Operational Centres (OCs) in West Bengal for conducting financial literacy programmes.

Stand Up India Scheme: The “Stand up India Scheme” was launched by the Hon’ble Prime Minister on 5th April, 2016 to promote entrepreneurship among Scheduled Caste / Schedule Tribe and Women. Stand-Up India Scheme intends to facilitate bank loans between Rs.10 lakh to Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up Greenfield enterprise. All banks are requested to take up the issue very seriously. Review of the performance of banks on this account will commence from next SLBC meeting.

On-line land verification and registration of charges.

- This is a long pending issue and SLBC always remains in touch with L & LR Department of Government of West Bengal.



- L & LR Department, GoWB has informed SLBC that land details concerning 241 out of 346 Blocks can be viewed by accessing e-bhuchitra portal.
- Now, it is time that State Government put in place the facility of online creation / registration of charges by the bank.

Roadmap for branch opening in unbanked villages having 5000+ population:

- SLBC had submitted the Roadmap for opening brick and mortar branches in 717 unbanked villages (identified by the LDMs of West Bengal), in this respect to RBI on 30.01.2016 (as per guidelines).
- Subsequently as advised by DFS, MoF, Gol, another survey was conducted to identify existence of brick & mortar bank branch within 5 km. radius of the 717 villages having more than 5000 population. The survey conducted by the LDMs has revealed the existence of 358 Brick and Mortar Bank branch within a radius of 5 kms of the concerned 717 villages.
- Accordingly, there are 359 truly unbanked villages having more than 5000 population.
- Requested SLBC to first consider covering the newly identified 359 unbanked villages having population above 5000 with a brick & mortar bank branch.
- Bankers are requested to extend all possible support and cooperation in this regard.

NPA & Recovery:

- Overall recovery percentage in respect of three broad sectors, viz, Agriculture, Industry and Services of the banking system in West Bengal as on 31.03.2016 stood at only 53%.
- The NPA scenario covering all Banks in the State is yet to improve. It is observed that gross NPA (Rs.13,889 crore) out of Total Priority Sector



Advance(Rs. 1,47,553 crore) of the Banks in the State is 9.41% as on 31.03.2016.

- District Administration may offer a helping hand to the Banks to recover NPA by way of expeditious granting of permission for taking physical possession of the charged properties to the Banks under SARFAESI action. About Rs.49,000 crore advance is locked up as NPA in the state. In about 300 number of cases in UBI permission of District Administration under SARFAESI Act is pending over 3 years. These are mainly from 24-Parganas (North), 24-Parganas (South), Murshidabad, Hooghly and Purba Medinipur.
- On behalf of all member banks, the State Government is requested for their kind intervention and initiation of appropriate measures to improve the recovery atmosphere in the State. It is an established fact that in one hand, recycling of fund is the foremost necessity for a commercial financial institution and on the other hand, a congenial recovery environment is one of the prerequisites for flourishing of credit.

Finally, Shri Arya urged upon the entire banking fraternity in the state to come out with all the promised services to help implement the national as well as state agenda of all round economic development. He requested Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal to guide the SLBC through his sagacious interaction on the points raised.

Initiating the discussion Dr. Amit Mitra, Finance Minister, Govt. of West Bengal thanked Shri Sanjay Arya, Executive Director for his opening remarks. He welcomed Smt. Rekha G. Warriar, Regional Director, Reserve Bank of India, Kolkata and also Shri Chandra Sekhar Ghosh, Chairman, Bandhan Bank. He complimented Smt. Warriar on her first appearance in the SLBC (West Bengal) meeting and wished her active participation in the SLBC forum in the days to come. He said no praise is enough for the success achieved by Shri Chandra Sekhar Ghosh who started his life in a semi-town place called Bagnan in the Howrah District of West Bengal. He narrated the story of a man with mere Rs.5,000/- capital and now reaching the helm of affairs of a bank commanding a credit portfolio of Rs.16,000 crore with an annual profit of Rs.275 crore. He said this is a miraculous feat which requires replication covering many individuals for our economy to grow. He thanked the Government officials for their full attendance.



Starting agenda wise discussion Dr.Mitra raked up the issue of unsatisfactory CD ratio in the state. He said that the present CD ratio is a matter of concern for the state. Sometimes past, bankers were attributing poor CD ratio to some accounting issue. He said whatever may be the reason, 61% CD ratio is just not acceptable. He asked if Orissa can achieve a CD ratio of 74.85%, why can't we. We may not reach the CD ratio level of Maharashtra (94.22%) but what prevents us from achieving the national average of 78.96%.

He said the present scenario indicates a situation where the banks are getting enough deposit but not lending in return. He hinted that bankers often raise the issue of NPA for slow credit delivery by them. He said in respect of a section of priority sector lending only viz. agriculture credit Govt. of West Bengal has some issues but for the remaining segments Govt. of West Bengal don't interfere – it is the bankers who run the show.

Dr.Mitra expressed concern that the CD ratio of 6(six) districts are still below 40%. He said this is not a blame game – bankers should tell what they expect from the State government. Task to be given to various functionaries to shore up CD ratio and they should work within definite time schedule. He wanted to explore the analytical reasons, in data terms, for the poor CD ratio in six districts. He wanted analytical studies on how the concentration of big ticket advance accounts in specialized branches like Corporate Finance Branch is affecting the CD ratio of some districts where the actual business units are located. Shri Sanjay Arya gave a live reference in this regard by citing the example of all tea advances are being managed by United Bank of India through it's Calcutta Branch.

Dr. Mitra wondered how Bandhan Bank can achieve a CD ratio of 211% and enjoy repayment level of 99.9%. He said most of the bankers should introspect whether they are taking ownership in their work or just doing routine job.

On the question of setting up of Brick & Mortar branches in unbanked villages having population over 5000, Dr. Mitra expressed his serious displeasure. He mentioned about ready space available in Panchayat Buildings which enables the banks to operate seamlessly from such locations. Mr.Sinha, Secretary, Dept. of Animal Husbandry, also mentioned about the space offered by Govt. of West Bengal for Branch & ATMs at the Krishak Bazars, IT Hubs, Industrial Parks etc. At this point Dr.Mitra said it is not a zero sum game and rather we should look at it as a positive sum game. He said that when the state government wants to expand services to the disadvantaged in many ways a tardy branch opening schedule may stymie the pace of all round development.



Shri Dhar, Convener, SLBC at this juncture submitted that subsequent to a direction from DFS, MoF, GoI during a recently held Video Conference, another exercise has been carried out by the LDMs in respect of availability of Brick & Morter Branches within 5 kms. radius of the concerned 717 villages having 5000 plus population. It has revealed that out of 717 such villages, there are 358 villages having presence of a Brick & Morter branch within 5 kms. radius and many of them are in fact located only within 1.5 kms radius. Accorgingly viability of a new full sevice Brick & Morter Branch in these 358 villages will pose a large problem for bank if they decide to set up such branches.

At this point Shri H.K. Dwivedi, Principal Secretary, Finance, Govt. of West Bengal participated and said that in the last SLBC it was decided to draw month wise branch opening schedule and if we don't follow and implement this we would flouting our own decision. He said Ministry of Finance, Govt of West Bengal is facing lot of flak on this count.

Dr.Mitra said West Bengal is densely populated and in districts like Purulia and Bankura banks are badly represented although there is enough scope for branch expansion. Everyone has to open a savings bank account as even Re.1/- cannot be given by government bypassing the DBT route. West Bengal is forerunner in availing the "e-kuber" (CBS) facility extended by RBI. Government is trying to help the disadvantaged people and he referred the case of monthly payment of pension of Rs.1500/- to Baul singers (folk singers) through bank account.

Dr.Mitra said while the target for Mudra loan was Rs.6532 crores, the financial institution have achieved Rs.7425 crores i.e.113% of target. On reality check it is found that banks have given loan to the tune of Rs.4521.65 crore only and the rest amount contributed by NBFCs and Non-NBFCs. Bank has done well, but if we look deeper we find lot of scope still remain for them. He said that ITIs, VTIs, OCs can provide skilled entrepreneurs who are almost ready borrower for Mudra loan. He thought of creating entrepreneurship bazaar and from which pool bank can pick up prospective borrowers and give them loan after due diligence process. He said prospective borrowers should be taught the art of preparation of projects. Otherwise he will falter before the seasoned bankers when they will insist compliance of various parametric requirements and formalities. He favoured holding of workshop for the prospective borrowers and sought bank's co-operation in this regard. The LDM, Paschim Medinipur narrated what they are providing in training to the prospective borrowers.

Dr. Mitra said the potential borrowers under the Mudra loan category requires only little amount of working capital and some physical capital in terms of tools.



With this little support they can become successful entrepreneur and they themselves can offer employment and livelihood to many people.

Shri Sanjeev Chopra, Additional Chief Secretary, Govt. of West Bengal enquired why maximum number of Mudra loans have been sanctioned under Sishu category (23,87,110). He also pondered whether Banks are shifting MSME target to Mudra. Shri Sanjay Arya clarified that Mudra loan is given to the borrowers only depending on the merit of the proposal. Dr.Mitra wanted formation of a working group for doing sectoral break down of Mudra loan. The group should have representation not only from very senior functionaries but also people from the grass root, LDM should be an important component.

Shri Manas Dhar, Convener, SLBC said that Mudra Loan is given to units falling under Manufacturing, Trading and Service sector. And recently Beekeeping and Animal Husbandry and trading associated with these segments has been included in the list of permissible activity for Mudra loan.

Dr.Mitra said that on SHG the banks have fared reasonably well. But the good work remains to be pushed up further. Banks have achieved 108% of financial target and 113% of physical target in respect of SHG credit linkage. Average credit per SHG registered a growth of Rs.13,732/- i.e. from Rs.89,970/- (2014-15) to Rs.103,702/- (2015-16) acknowledged the contribution of the rural bank in this regard. Few districts like Alipurduar, Malda, Murshidabad, Uttar Dinajpur, Purba Medinipur have done well. Recovery in SHG is very good about 87% – 88%. Performance wise West Bengal is positioned at 5th place among all the states in the country and this year tripped one Southern State on the way. In West Bengal SHG prospect is huge. Little more effort is required. All the four states ahead of West Bengal is from the southern India.

In India employment elasticity is close to negative, SHG has huge possibility in this regard.

NABARD representative pointed out that bank's response to credit need is not always adequate. Dr.Mitra said that we should not get engaged in blame game. He suggested holding exclusive meeting on SHG & MSME with all stake holders.

Shri Sanjeev Chopra, Additional Chief Secretary, Agriculture, GoWB mentioned about the automatic Fasal Bima coverage of the KCC borrowers. He said West Bengal is a state where farmer's share of the premium is paid by the government. He said regular repayment of KCC loan can result in reduction of



effective interest rate to 4%. There is huge potential for the agriculture loan in the state (around Rs.45,000 crore) but credit off take is only around Rs.15,000 cr. One can very well estimate the effect on economy if the agriculture credit off take improves. If the agriculture credit off take doubles, the income of farmers' community can be trebled. 13000 odd BC agents can play a vital role against payment of incentives on loan/recovery etc. The farmers to be informed of the dangers of non-payment of KCC loan over 3 months. It's basically a communication effort with the farmers' community. With this end in view government of West Bengal is going to hold a Farmers Financial Inclusion Fortnight from September 14th – 29th, 2016.

Shri Manas Dhar, Convener, SLBC said that due to the reason that disbursement not taking place in all KCC accounts in each season, the insurance coverage as against total KCC loan outstanding stood around a very poor 12%. Accordingly dormant/ NPA KCC are also to be activated without any delay through renewal so that the concerned farmers can enjoy PMFBY in a seamless manner, which in turn will ensure the increase in insurance coverage of KCC in the State. District wise / Bank wise list of dormant KCCs is being circulated to all LDMs to adopt corrective measure in this regard.

Dr. Mitra enquired about the achievements in the OPS (other priority sector) where achievement overshoots the target disbursement by 143%. Dr.Mitra wanted to know the sectors which constitute OPS. SLBC Convener stated that Housing Loan is one such sector. He said where the state is doing well that should be leveraged.

To the reference made by Fisheries Dept. that banks generally show apathy in financing fishery units, Dr. Mitra said that fisheries have tremendous potentiality. It's a huge growth area – feed makers are coming to the state to establish unit.

Minority Development Dept. raised the issue of hurdles faced by people in trying to open bank accounts for ensuing credit of scholarships – Due to strict enforcement of DBT norms, opening of SB account in bank is mandatory. Dr. Mitra desired the department to give available data to the SLBC for removing the obstacles.

Shri Chandra Sekhar Ghosh, Chairman, Bandhan Bank narrated his success story in detail. He said within a span of 222 days (as on 31.03.2016) Bandhan Bank could open 670 branches across the country, 2022 Micro Credit Office (credit outlet), garnered total deposit of Rs.14,000 cr. and could lend Rs.16000 cr. (outstanding balance, not disbursement). He stated that there is no magic



wand as the secret of their success. He said prompt service and simplified procedure are very important.

Smt. Rekha G. Warriar, Regional Director, Reserve Bank of India, Kolkata thanked Dr. Amit Mitra, Hon'ble Finance Minister, Govt of West Bengal for his very inspirational leadership to the meeting. She said when the Finance Minister is so proactive and accommodating, the SLBC should also respond in equal measure. She praised the Finance Minister for identifying the lacuna in the processes. In the matter of branch opening in unbanked villages with 5000 + population she said whatever has so far been done is not just adequate. Regarding poor CD ratio in the state she said that all banks should try their level best to shore up CD ratio of the state. She said that RBI shares the concern of the state government in large extent. She mentioned that the three Kolkata based banks and State Bank of India should put in extra effort.

Shri H.K. Dwivedi, Principal Secretary, Finance, Govt. of West Bengal, raised the issue of Aadhar seeding in SB accounts. He said government is having numerous scholarship schemes for SC, ST, OBC, Minority community, old age pension etc. Opening of account following Aadhar seeding, are the issues which require attention. Around 80% of the population in West Bengal is having Aadhar card. All available data on Aadhar card and Aadhar seeding needs to be shared with SLBC.

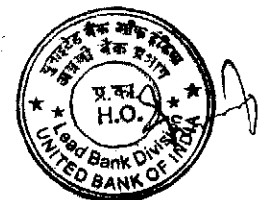
Ms.Smaraki Mahapatra, Excise Commissioner & Addl. Secretary, Finance said that Stand Up India and Start Up India are two very high priority schemes and LDMS should be prepared to discuss these schemes in the next district level meeting.

While delivering vote of thanks Shri Rama Moorthy, Executive Director, United Bank of India said that it was a trend setting meeting where the Finance Minister has made his points very clear and what the government wants from this forum. He, however, said that the government departments may interact with SLBC on real time basis without waiting for the formal meeting. He thanked all the participants for their attendance and valuable feedback.



**List of participants of 133rd SLBC Meeting of West Bengal held on 16.06.2016 at
The Park Hotel, Kolkata**

Sl No.	Names	Designation & Name of the Organisation
CHAired BY		
1	Dr. Amit Mitra	Hon'ble Finance Minister, Government of West Bengal
2	Sri Sanjeev Chopra	Add. Chief Secretary, Agriculture Department, GoWB
3	Sri Sanjay Arya	Executive Director, United Bank of India
4	Sri K.V. Rama Moorthy	Executive Director, United Bank of India
5	Sri Chandra Shekhar Ghosh	Managing Director & CEO, Bandhan Bank
GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES		
6	Sri H.K. Dwivedi	Principal Secretary, Finance Department, GoWB
7	Dr. Ariz Aftab	Principal Secretary, SHG & SE, GoWB
8	Sri Hridayesh Mohan	Principal Secretary, Technical Education & Training, GoWB
9	Sri S.K. Thade	Principal Secretary, Backward Classes Development & Welfare Dept., GoWB
10	Sri Subrata Biswas	Principal Secretary, Cooperation, GoWB
11	Ms. Smaraki Mahapatra	Excise Commissioner & Additional Secretary, Finance, GoWB
12	Ms. C.D. Lama	State Mission Director and Chief Executive Officer, WBSRLM
13	Sri R.K. Sinha	Secretary, Animal Resources Development, GoWB
14	Ms. R. Alice Vaz	Director, MSME, GoWB
15	Sri S.S. Bhattacharya	Jt. Secretary, Fishery Department, GoWB
16	Ms. M. Banerjee	Jt. Secretary, MSME&T Dept. GoWB
17	Sri Shakil Ahmed	Jt. Secretary, MA & ME Dept. GoWB
18	Sri A.K. Das	Spl. Secretary, Finance & DIF, GoWB
19	Sri M. Biswas	Managing Director, Minority Development & Welfare Department, GoWB
20	Sri D. Ghosh	Director, Textile Dept., GoWB
21	Sri Apurba Biswas	Dy. Director, Employment Dept., GoWB
22	Sri Saptarsi Biswas	Dy. Director, Fisheries Dept. GoWB
23	Sri S.N. Biswas	Jt. Director, Fisheries Dept., GoWB
24	Sri R.K. Middy	Jt. Director, MSME, GoWB
25	Sri Uday Sankar Aich	Additional Director, Agriculture Department, GoWB
26	Sri S.K. Panty	Additional Director, Directorate of Employment, GoWB
27	Sri Swapan Kumar Ghosh	RBO, SHG & SE Dept., GoWB
28	Sri A.K. Mondal	Asst. Director, KVIC
29	Sri A.K. Sarkar	Asst. Director, KVIC
30	Sri Ranjit Roy	Consultant, WBSRLM, GoWB
31	Sri Anjan Kumar Saha	Consultant, WBSRLM, GoWB
32	Sri G. Pal	Advisor, SUDA
33	Sri Chapal Banerjee	Nodal Officer, Transport Dept. GoWB
RBI, NABARD & SIDBI		
34	Sri Rekha G. Warriar	Regional Director, RBI
35	Sri G.N. Rath	Chief General Manager, RBI
36	Sri A.K. Raybarman	General Manager, NABARD
37	Sri P.N. Das	General Manager, RBI
38	Sri Sudhir Sharma	Deputy General Manager, NABARD
39	Sri M.N. Rao	Deputy General Manager, NABARD
40	Sri K.M. Deka	Deputy General Manager, SIDBI
41	Sri Sanjay Pradhan	Asst. General Manager, SIDBI



Commercial Banks		
42	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
43	Sri Imran A. Siddiqui	Field General Manager, Allahabad Bank
44	Sri S.P. Singh	General Manager, UCO Bank
45	Sri D. Sahoo	General Manager, Punjab National Bank
46	Sri N. Nagananda	General Manager, Canara Bank
47	Sri J. Suryanarayana	General Manager, Indian Overseas Banks
48	Sri Sujit Kumar Chakraborty	Deputy General Manager, State Bank of India
49	Sri Anand Mohan	Deputy General Manager, Central Bank of India
50	Sri S.L. Yadav	Deputy General Manager, Bank of Baroda
51	Sri P. Madhu	Deputy General Manager, Syndicate Bank
52	Sri C.R. Patra	Deputy General Manager, Union Bank of India
53	Sri Basab Ray	Deputy General Manager, IDBI Bank
54	Sri Bhuwan Chandra	Chief Regional Manager, Indian Overseas Bank
55	Sri T. Srinivasa Rao	Zonal Manager, Andhra Bank
56	Sri Goutam Roy	Asst. General Manager, Bank of India
57	Sri B. Bhattacharjee	Asst. General Manager, State Bank of India
58	Ms. Manimala. Y	Asst. General Manager, Indian Bank
59	Sri Sunil Yadav	Asst. General Manager, Oriental Bank of Commerce
60	Sri P. Chandra S. Rao	Asst. General Manager, Andhra Bank
61	Sri N. Raghav	Asst. General Manager, Dena Bank
62	Sri D. Das	Asst. General Manager, Vijaya Bank
63	Sri Renji Alex	Asst. General Manager, Federal Bank
64	Sri Malay Kumar Ray	Chief Manager, Central Bank of India
65	Sri S.N. Maggon	Chief Manager, Bank of Baroda
66	Sri D.N. Rao	Chief Manager, Bank of Maharashtra
67	Sri Amit Kumar	Chief Manager, Corporation Bank
68	Sri Amitava Dasgupta	Chief Manager, ICICI Bank
69	Sri S.K. Tripathy	Chief Manager, South Indian Bank
70	Sri Shyamapada Biswas	Senior Manager, Bank of India
71	Sri P.K. De Sarkar	Senior Manager, Punjab & Sind Bank
72	Sri Neeraj Kumar	Senior Manager, Canara Bank
73	Sri R. Mitra	Senior Manager, UCO Bank
74	Sri A.K. Seth	Senior Manager, Punjab National Bank
75	Sri Pankaj Baidya	Senior Manager, Union Bank of India
76	Sri Shyamal Baskey	Senior Manager, Corporation Bank
77	Sri D.J. Bhowmik	Senior Manager, Syndicate Bank
78	Ms. Chitrali Majumdar	Senior Manager, Indian Bank
79	Sri K.C. Panigrahi	Senior Manager, Bhartiya Mahila Bank
80	Sri Sandip Kumar	Senior Manager, Federal Bank
81	Sri B. Francis	Senior Manager, Axis Bank
82	Sri Sanjay Das Gupta	VP, HDFC Bank
83	Sri S. Saha	D.V.P., Ratnakar Bank Ltd.
84	Sri Dinesh Kumar	Manager, Central Bank of India
85	Sri Biplab Kr. Das	Manager, IDBI Bank
RRBs, Co-operative Banks and National Housing Bank		
86	Sri Umesh Chandra	Chairman, BGVB
87	P.L. Mitra	Chairman, PGVB
88	Sri M. Biswas	Managing Director, WBIDFC
89	Sri S. C. Gupta	General Manager, UBKGB
90	Sri N. Bose	Manager, National Housing Bank
91	Sri A. Bhattacharya	Deputy General Manager, WBSCB Ltd.
92	Sri S.K. Bhattacharjee	OSD, WBFC
Insurance		
93	Sri B. Saha	Manager, Agriculture Insurance Company of India Ltd.
94	Sri S. Das	Asst. Manager, Agriculture Insurance Company of India Ltd.



Lead District Manager		
95	Sri Ashim Kumar Pandit	LDM, Purba Medinipur
96	Sri R.K. Prasad	LDM, 24 Parganas, North
97	Sri S.C. Biswas	LDM, Kolkata
98	Sri Gour Chatterjee	LDM, Jalpaiguir
99	Sri Abhoy Kumar Sinha	LDM, Dakhin Dinajpur
100	Sri S.S.P. Gupta	LDM, Burdwan
101	Sri L. Bhavnani	LDM, Howrah
102	Sri D. N. Thakur	LDM, Birbhum
103	Sri B.K. Swain	LDM, Darjeeling
104	Sri Amit Sinha	LDM, Murshidabad
105	Sri Susanta K. Chakraborty	LDM, Paschim Medinipur
106	Sri Sanjay Kumar	LDM, Coochbehar
107	Sri N.N. Biswas	LDM, Nadia
108	Sri T.K. Roy	LDM, Alipurduar
109	Sri S.K. Nandi	LDM, Bankura
110	Sri S.K. Dey	LDM, Uttar Dinajpur
111	Sri Abhijit Chowdhury	LDM, 24 Parganas, South
112	Sri Utpal Pal	LDM, Hooghly
113	Sri Tapan Kumar Mandal	LDM, Purba Medinipur
114	Sri N.C. Saha	LDM, Malda

