



युनाइटेड बैंक ऑफ 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

Convener: State Level Bankers' Committee
for West Bengal

सन्दर्भ: एलबीडी/एसएलबीसी/पश्चिम बं./1268-1367/17-18
दिनांक : 13.09.2017

Ref: LBD/SLBC/West Bengal/ 1268-1367 /17-18
Date: 13.09.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

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

Subject: Proceedings of the 138th Meeting of
SLBC for West Bengal.

हम इसके साथ दिनांक 07.09.2017 को होटल "द
ललित ग्रेट ईस्टर्न", कोलकाता में सम्पन्न पश्चिम
बंगाल राज्य स्तरीय बैंकर्स समिति की 138 वीं बैठक
की कार्यवाही विवरण भेज रहे हैं।

We are sending herewith the proceedings
of the 138th meeting of State level
Bankers' Committee for West Bengal held
at Hotel "The Lalit Great Eastern",
Kolkata on 07.09.2017.

सभी सम्बंधितों से अनुरोध है कि आप उक्त बैठक में
लिए गए निर्णयों का यथाशीघ्र कार्यान्वयन करें।

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

भवदीय,

Yours faithfully,

मानस १२

महाप्रबंधक

General Manager,

प्राइसेक, कृषि- ऋण, अग्रणी बैंक प्रभाग एवं

Prisec, Agri-Credit, Lead Bank Division &

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener- SLBC for West Bengal

MINUTES OF 138TH SLBC MEETING OF THE STATE OF WEST BENGAL

The 138th SLBC meeting of the State of West Bengal was held on 07.09.2017 at Hotel Lalit Great Eastern, Kolkata. The meeting was presided over by Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal. Other dignitaries from the Govt. of West Bengal who had attended the meeting included Dr. Sanjeev Chopra, Additional Chief Secretary, In-charge Agriculture, Shri H.K. Dwivedi, Principal Secretary (Finance), Dr. Pradip Mazumdar, Advisor (Agriculture) to the Hon'ble Chief Minister, Shri A.K. Pradhan-Executive Director, United Bank of India & Co-Chairman of SLBC West Bengal, Ms. Anindita SinhaRay, Director, DFS, Govt. of India, Shri Ajay Chaudhury, CGM, RBI-Kolkata, Shri A. K. RayBarman, CGM, NABARD (Eastern Region) and host of other officials from the various line departments of the State Government, participating banks, insurance companies etc. The Lead District Managers through whom the decisions in the SLBC meetings are largely implemented were also present in full strength.

At the outset Shri Manas Dhar, General Manager, UBI & Convener, SLBC, West Bengal welcomed and greeted all the participants. Thereafter, Shri Dhar requested Shri A. K. Pradhan, Executive Director, United Bank of India & Co-Chairman SLBC, West Bengal to deliver his welcome address.

After welcoming Dr.Mitra and all other dignitaries present, Shri Pradhan made a mention of the substantial damages caused to the lives and properties in West Bengal as a result of the incessant rain and release of water from the dams and reservoirs. He told that the District Magistrates have come out with the official flood declarations after being satisfied with the observance of formalities in this regard. Shri Pradhan mentioned that Bankers have a very important role to play in reconstruction of the flood ravaged economy as all the KCC accounts which were not overdue at the time of occurrence of flood needs to be rescheduled in line with the extant guidelines of RBI. Other mid-term & Long-term agricultural loans will also be eligible for rescheduling. Shri Pradhan also mentioned about the continuous bandh and disturbances in the two districts of Darjeeling & Kalimpong and their adverse impact on the earning and livelihood of the local people. He urged upon the State Government and RBI to examine the issues with all seriousness. He also mentioned that in the aforesaid two districts banks could not function for more than two months due to the ongoing agitation and disturbances and RBI's Master Direction on Natural Calamity and relief measures also includes such disturbances. He pointed out that accordingly the existing loan accounts including Tea accounts with the various banks in the two districts should be allowed to be rescheduled. He requested RBI to take note of the situation and favoured SLBC taking one resolution in this regard today.

Shri Pradhan urged upon the bankers and all stake holders to do their best in Aadhaar Seeding and Aadhaar Authentication in all operative bank accounts within 31.12.2017 as accounts not having Aadhaar Authentication will be made inoperative from 01.01.2018. He requested bankers to take up this challenge on a war footing basis.

Speaking on covering underserved areas with banking outlets, Shri Pradhan said that there are certain issues of the bankers, which needs to be looked into in the meetings of the Small Committee of SLBC formed for this purpose only. He referred to one such decision in the aforesaid meeting where it was decided that banks would first target



covering the 40 villages where there is no bank branch/ banking outlet within the periphery of 10 kms. and thereafter gradually shift focus on the less stressed areas.

He mentioned that some of the banks have expressed their inability to open new branches due to various constraints. To lessen the problem, he requested those banks which are not otherwise restricted to open new branches to come forward to extend banking services in the unbanked areas not allocated to them initially.

Apart from the above Shri Pradhan discussed issues related to CD ratio, which stood at 65%, registering one percent rise from the figure as on 31.03.2017. He said that despite one percent rise in CD ratio in first quarter, the number of deficient districts where CD ratio is below the threshold level of 40% remains constant at five viz. Birbhum, Bankura, Howrah, Hooghly & 24-Parganas.

Touching upon credit disbursement in agriculture sector against the Annual Credit Plan, he referred to a decision of the last SLBC meeting where it was recommended to have two different scale of finances for Kharif & Rabi crop in the State due to difference in their input cost. He said till date SLBC has not received any official confirmation in this regard.

Shri Pradhan also drew the attention of RBI & Government of West Bengal to an imminent crisis in the Cold Storage accounts. He said portents of crisis are visible in the fall in prices of potato. On behalf of SLBC he requested RBI & State Government to make an assessment and advice ways to support Cold Storage owners so that their accounts do not become NPA in the event of failure to offload potato within the stipulated time of 30th November 2017.

Regarding on-line land verification and registration of charges Shri Pradhan said that during the last SLBC meeting it was clarified that out of 341 blocks, details of land holding could be verified in case of 336 blocks from e-bhuchitra. But till date no positive development is forthcoming from the State Government in the matter of on-line registration of charges. He said successful installation of the system will enable the banks to verify existence of any previous charge on the land. He said although a resolution was taken in the last SLBC on holding a familiarising programme for the bankers on the system of on-line land verification the same is yet to be organised by the Land Records Department of Govt. of West Bengal.

Shri Pradhan also mentioned about good prospects of MSME in West Bengal besides SHG. However, he raised the problem of SHG number saturation in certain districts and also problem of cross membership. He also made a reference of the introduction of Aadhaar Enabled Biometric Attendance System (AEBAS) for the trainees at RSETIs by 30.09.2017 as per the direction of the MoRD, GOI in order to be eligible for reimbursement of training cost w.e.f. 01.10.2017.

Next to address the house was Shri Ajay Choudhury, CGM, RBI, Kolkata. This was Shri Chaudhury's inaugural presence in the SLBC meeting for the State of West Bengal. Shri Chaudhury expressed forums like SLBC as a platform where the Government and the Bankers can exchange their views on the development of the State and the feedbacks generated from here helps RBI in policy formulation. He said accessibility to bank branches has been redefined by RBI with the introduction of banking outlet concept. He said it should have a fixed service delivery point, manned by bank employees or Bank Correspondents, and such points should render service for fixed number of hours and for



fixed number of days in a week. He reminded the bankers of the task to populate the unbanked rural centres in the SLBC website by 31.12.2017 after completing the formalities.

About banks role in the post flood situation Shri Chaudhury said enabling regulatory provisions are already there in RBI guidelines on rescheduling of loans which are not overdue at the time of occurrence of flood.

The flood situation in West Bengal was discussed with all the seriousness it deserves. The relief measures available as per RBI guidelines have been initiated. The common thread to extend relief measures is that the crop loss assessed is 33% or more. As the repaying capacity of the people affected by this flood have impaired due to damage and loss of economic assets, relief in repayment of loan has become necessary in the affected areas and hence restructuring of the existing loans are required.

A resolution to this effect was adopted at the SLBC, West Bengal as per the RBI norms :

- i) All short term loans except those which are overdue at the time of occurrence of flood should be eligible for restructuring.
- ii) Banks may allow maximum period of repayment upto 2 years (including the moratorium period of 1 year if the loss is between 33% and 50%.
- iii) If the crop loss is 50% or more, the restructured period for repayment may be extended to a maximum of 5 years (including the moratorium period of 1 year).
- iv) In all cases of restructuring, moratorium period of at least 1 year should be considered. The banks should not insist for additional collateral security for such restructured loans.
- v) Considering the severity of the calamity, a general reschedulement of all other loans (i.e. besides the agriculture loans as indicated above) such as loans granted for allied activities and loans given to rural artisans, traders, micro / small industrial units or medium enterprises are required. While recovery of all the loans be postponed by the specified period, banks will have to assess the requirement of the individual borrowers in each such case and depending on the nature of the account, repayment capacity and the need for the fresh loans, appropriate decisions shall be taken by the individual banks. The primary consideration before the banks in extending credit to any unit for its rehabilitation should be based on the viability of the venture after the rehabilitation programme is implemented.

As the Reserve Bank of India guideline allows relief measures to the victims of riots & disturbances also, the SLBC West Bengal also decided that for the affected borrowers in the Darjeeling and Kalimpong districts due to ongoing disturbances and agitation, relief measure is to be extended by allowing the benefit of restructuring and other concessions in line with the flood victims.

Thereafter, Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal delivered his keynote address and initiated agenda wise discussion. On the issue of Banking Outlets Dr. Amit Mitra, requested Shri Chaudhury to see whether RBI Kolkata can address the issue from the perspective of 'unbanked GP' rather than 'unbanked villages' as persistently advocated by the State Government. He said there has not been any improvement in the number of unbanked GPs which stood stagnant at 716. He said this



request is made before RBI in light of West Bengal Government's liberal offer of providing free space for setting up of brick & motor branches. Convener- SLBC, West Bengal mentioned that considering the distance criteria of available bank branches from the identified underserved GPs/Villages it will be worthwhile to focus initially on the identified 40 villages where no bank branch exists within a radius of 10 km. Inability of some of the designated banks to open branches due to various constraints and the feedback from the remaining banks regarding their willingness to extend banking services in such areas was also discussed. Shri H.K Dwivedi requested Shri Dhar to complete the task of redistribution of the bank branches by September 2017 in a manner which should ensure coverage of maximum number of unbanked GPs.

Shri Ajay Chaudhury, CGM, RBI-Kolkata requested Shri Dhar to arrive at the correct Banking outlet numbers where Shri Dhar assured to provide the same to RBI within 26.09.2017.

Regarding SHG financing Dr.Mitra remarked about coming up with fresh bench marking in terms of number of units to be financed and also total disbursement under this sector especially considering the performance of other leading States in this regard. He mentioned that out of 5,16,000 SHG units in the State, the number of units credit linked is 2,33,000 which is less than 50% and is in need of immediate improvement.

After deliberation, the new target for credit linkage of SHGs has been fixed at 3,50,000 SHGs, which will be distributed amongst the banks. The problem of cross membership among SHGs was discussed and Dr.Mitra advised collection of evidence and micro data so that the problem could be probed to the bottom. Dr.Mitra pointed out that Rs.3416 cr. aggregate credit is not good enough and the final figure of fresh disbursement to SHGs in 2017-18 was fixed at Rs.7000 crore. He requested the bankers to see beyond the boundary of their State. He referred to the instances of States like Andhra Pradesh, Karnataka, Telengana etc.

Dr. Mitra said per SHG credit of Rs.1.55 lakh in West Bengal looks really pale against Andhra Pradesh's figure of Rs.3.88 lakh. Ultimately it was decided that the new number of SHG to be linked should be fixed at 3,50,000, per SHG credit should go up to Rs.2,00,000/- and total SHG credit should stand at Rs.7000 crore. Initial credit to a unit at Rs.1.25 lakh to be raised to Rs.1.50 lakh and after 1st grading, the limit is to be raised to Rs.2.50 lakh and to Rs.3.50 lakh after 2nd grading. Dr.Mitra said introduction of Swastha Sathi, a comprehensive medical insurance scheme for the SHG members by the West Bengal Government will provide encouragement to formation of many more new SHGs.

The most forceful argument that went in favour of raising the ticket size of SHG loan was put forward by Ms. C.D.Lama, CEO, WBSRLM where she argued that whatever ticket size we are raising is going to benefit 10 persons in the group, in most of the cases women. She mentioned about low NPA percentage in SHG credit and the bankers should not shy away from lending to SHG. Dr. Mitra supported the statement and requested the Banks to act positively in this regard as there is availability of huge liquidity with the Banks. He said credit extended should be reasonable and adequate so that each SHG member can nurture her dream of growth and development. He also advocated for undertaking a study on how transition happens from SHG to MSME. It was decided that fresh District wise target would be settled by SLBC for conveying the same to LDMs for further dissemination of the targets among the Banks operating in the Districts.



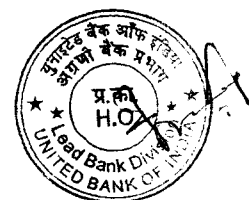
Initiating discussion on KCC Dr. Amit Mitra said the State of West Bengal is not at all placed favourably with many other States in regard to percentage of coverage of farmers with KCC. With 51 lakh farmers in the State, the number of annual targeted KCC holders are 17 lakh, of which the achievement in the first quarter was 4,97,070 i.e. 29%. Dr. Sanjeev Chopra, ACS (Agri.) said in States like West Bengal where the land is too much fragmented the KCC ticket size tends to be low. The phenomenon is further compounded because of fixing of very modest scale of finance. But he questioned why the KCC coverage is remaining low in West Bengal and what the possible remedy is. As on 31.03.2017 out of the 51.52 lakh cultivators, the number of farmers having outstanding KCC loan was 32.53 lakh with aggregate dues of Rs.12334.90 crores resulting in low ticket size of KCC at Rs.36634/-. To Shri Manas Dhar's suggestion on pegging the average ticket size of KCC at Rs.80,000/- Dr.Mitra advised bankers to be bold enough in accepting his proposal of fixing the amount at Rs.100,000/- which will be subject to mid-term review. After long deliberation, the target of KCC loan for the year 2017-18 has been fixed at 17 lakh with average ticket size of Rs.100,000/-.

The issue of poor ticket size of KCC loans of State Co-operative Banks is having a negative impact on the average ticket size of KCC loans in the State came up for discussion. Dr.Chopra suggested to fix up the average KCC ticket size for Co-operative Banks at Rs.30,000 to 35,000/-. He said incremental rise in KCC credit should come from the Commercial banks. He wondered whether the PSU banks who are much stronger than the Co-operative banks can gradually take over certain percentage of KCC loan of Co-operative Banks wherever possible within the existing guidelines. This will have twin effect of raising the average ticket size as also the total credit and advised to hold a meeting to settle the issue. He also mentioned that focused campaign should be undertaken for recovery of potato loans during the harvesting period i.e. February/March.

Shri Manas Dhar, GM, UBI & Convener SLBC, West Bengal thanked Dr. Chopra, Additional Chief secretary, Agriculture, GoWB& Shri Pradip Mazumdar, Advisor (Agri) to the Hon'ble Chief Minister, Govt. of West Bengal for their tireless efforts in reviving Dormant KCC loan accounts by raising the awareness level of all the stake holders through holding of series of programmes. He said that ideally there should not be any percentage on KCC coverage, all the cultivators in the State should be covered under the KCC.

Shri A.K.RayBarman, CGM, NABARD, Kolkata said the potential of the State in this regard is much more and the State is operating much below its optimum level. He favoured upward revision in the scale of finance.

Shri Pradhan, Executive Director, UBI raised the issue of having separate scale of finance for Rabi & Kharif crops due to wide variance in their input cost. Shri Pradhan mentioned that in the last SLBC such a decision was taken but till date we have not heard anything positive in this regard. Shri Pradhan also raised the issue of not holding the familiarisation meeting on use of E-Bhuchitra website with the bankers by the respective department of the Government of West Bengal as promised in the last SLBC meeting. He urged upon the State Government for immediate holding of the meeting to remove the doubts and misgivings on this score from the minds of bankers. Dr. Chopra intervened to say that the meeting will be definitely held after the pujas where LRC will remain present.



Initiating the discussion on MSME, Dr. Mitra said that this is a sector which has immense potentiality for growth. He said Rs.1000 cr of investment in MSME sector is likely to ensure job opportunity to 6000 people. Considering this potentiality the annual target in the MSME sector was raised from Rs.25,000 cr to Rs.31,000 cr for the year 2017-18 in the 137th SLBC meeting. After discussion, it was again raised from Rs.31,000 cr. to Rs.38,000 cr for the year 2017-18. Dr. Mitra wanted to have sector wise, industry wise break up of MSME advance from the bankers.

On the issue of CD ratio Dr.Mitra said that although it has recorded 1% increase in the last quarter to reach at 65% as on 30.06.2017 it is still below the bench mark 70%. Requesting bankers to remain engaged in the good work of pushing the CD ratio. Further, Dr. Mitra said the issue would be reviewed in the next quarterly meeting. He didn't fail to make a mention of the five erring districts like Howrah, Hooghly, Bankura, Birbhum and 24-Parganas (North) where sustained efforts are required to push the CD ratio to the level of at least 40%.

Ms.Anindita Sinha Ray, Director (FI), DFS, Govt. of India reminded the bankers (including RRBs& Co-operative Banks) of their task to complete Aadhaar Authentication of all operative Bank accounts within 31.12.2017, failing which the accounts will become in operative w.e.f. 01.01. 2018.

She mentioned about amended PML Rules and advised all scheduled commercial banks to set up Aadhaar Enrolment & Modification centres in 10% of their branches. She referred to the enormity of the task and also the limited success achieved so far. She mentioned about the role of Lead Banks in organising 'TownHall' with participation of local associates like Chambers of Commerce, CAs, RWAs and local bodies, local media to propagate the need to link Aadhaar. Atleast one 'TownHall' to be organised in all Divisional Headquarters. The target date should be November 2017. Shri Manas Dhar, Convener SLBC, West Bengal requested all concerned to spread the message and not restrict the activities within big towns only.

While wrapping up the proceedings of 138th SLBC, West Bengal, Shri Manas Dhar, Convener, SLBC thanked Dr.Amit Mitra for his keen participation and providing guidance to the entire banking fraternity and also to the various departments of the Government of West Bengal. He thanked Dr. Sanjeev Chopra, Addl. Chief Secretary (Agriculture), Govt. of West Bengal, Shri H. K. Dwivedi, Principal Secretary (Finance), Govt. of West Bengal, Shri Pradip Mazumdar, Advisor (Agriculture) to the Hon'ble Chief Minister, Govt. of West Bengal, Shri Ajay Chaudhury, CGM, RBI-Kolkata, Shri A. K. Ray Barman, CGM, NABARD-Kolkata, Ms. Anindita Sinha Ray, Director (FI), DFS, Govt. of India. Shri Dhar also thanked Shri A. K. Pradhan, Executive Director, United Bank of India for his total participation and invaluable contribution in today's meeting. He also thanked all the banker colleagues, government officials, LDMS, representatives from various insurance companies and all the participants.



List of participants of 138th SLBC Meeting of West Bengal held on 07.09.2017 at The Lalit Great Eastern 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 Ashok Kumar Pradhan	Executive Director, United Bank of India
3	Sri Sanjeev Chopra	Addl. Chief Secretary, Agriculture Department, GoWB
4	Sri H.K. Dwivedi	Principal Secretary, Finance Department, GoWB
5	Dr. Pradip Mujumdar	Agricultural Advisor to Hon'ble Chief Minister, GowB
6	Ms. Anindita Sinha Ray	Director, DFS and Nodal Officer, SLBC West Bengal
7	Sri Ajay Kumar Chaudhary	Chief General Manager, Reserve Bank of India
8	Sri A.K. Raybarman	Chief General Manager, NABARD
GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES		
9	Ms. C.D. Lama	State Mission Director and Chief Executive Officer, WBSRLM
10	Sri Pawan Kadyan	Joint Secretary, Finance, GoWB
11	Sri Prasenjit Hans	Joint Secretary, Agriculture, GoWB
12	Ms. Mahua Banerjee	Special Secretary, Industries, GoWB
13	Sri D. Ghosh	Director, Textile Dept., GoWB
14	Sri R. Maity	Commisioner, Transport Department
15	Sri K.B. Nath	Sr. A.A.O, Post of India
16	Sri Uttam Kumar Panja	Jt. Director, Fisheries Department, GoWB
17	Sri R.K.Middya	Jt. Director, MSME Department, GoWB
18	Sri Partha Sarathi Dutta	Dy. Director, Institutional Finance, GoWB
19	Sri S.K. Halder	Additional DA (EV), GoWB
20	Sri B. Pattanayak	ACAO, Department of Post
21	Sri Sandip Bairagi	SMM (FI & ME), SUDA
22	Sri Dilip Kumar Mitra	SPM, WBSRLM
RBI and NABARD		
23	Sri Suddhasattwa Ghosh	General Manager, Reserve Bank of India
24	Ashok Chakraborty	General Manager, NABARD
25	Sri Imtiyaz Ahmed	Deputy General Manager, RBI
26	Sri Samim Ansari	Assistant General Manager, RBI



Commercial Banks		
27	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
28	Sri Umesh Kumar Singh	Field General Manager, Central Bank of India
29	Sri M. Goel	General Manager, State Bank of India
30	Sri S.P. Singh	General Manager, UCO Bank
31	Sri S.K. Aggarwal	General Manager, Bank of India
32	Sri Mithilesh Kumar	Deputy General Manager, Allahabad Bank
33	Sri T.R. Sahu	Deputy Zonal Manager, Punjab National Bank
34	Sri N.R. Samal	Deputy General Manager, Union Bank of India
35	Sri D.V. Prasad Rao	Deputy General Manager, Canara Bank
36	Sri Nilab Chandra Roy	Deputy General Manager, Vijaya Bank
37	Sri R.K. Thakral	Deputy General Manager, Bank of Baroda
38	Sri A.S. Alagarsamy	Regional Manager, Syndicate Bank
39	Dr. S.K. Srivastava	Zonal Manager, Indian Overseas Bank
40	Sri A.K. Sarkar	Assistant General Manager, UCO Bank
41	Sri B. Bhattacharjee	Assistant General Manager, State Bank of India
42	Sri H. Sarkar	Assistant General Manager, State Bank of India
43	Sri R.M. Sharma	Assistant General Manager, Oriental Bank of Commerce
44	Sri K. Jayachandran	Assistant General Manager, Dena Bank
45	Sri P.K. Sahoo	Chief Manager, Indian Bank
46	Sri Shrikant M. Abooj	Chief Manager, Andhra Bank
47	Sri Avijit Chakraborty	Chief Manager, Bank of Maharashtra
48	Sri Shyamapada Biswas	Senior Manager, Bank of India
49	Dr. H.M. Thakur	Senior Manager, Bank of Baroda
50	Sri P.K. De Sarkar	Senior Manager, Punjab & Sind Bank
51	Sri A.K. Seth	Senior Manager, Punjab National Bank
52	Sri Neeraj Kumar	Senior Manager, Canara Bank
53	Sri P. Baidya	Senior Manager, Union Bank of India
54	Sri D.J. Bhowmik	Senior Manager, Syndicate Bank
55	Ms. Chitrali Majumdar	Senior Manager, Indian Bank
56	Sri D.K. Sahoo	Senior Manager, Dena Bank
57	Sri Dinesh Kumar	Manager, Central Bank of India
58	Sri Biplab Kumar Das	Manager, IDBI Bank
59	Ms. Samhita Roy	Regional Manager, ICICI Bank Ltd.
60	Sri Arup Dutta	Regional Manager, GBG, Indusind Bank
61	Sri Bernard Francis	Senior Manager, Axis Bank
62	Ms. Minu Biswas	Sr. VP, HDFC Bank
63	Sri Sanjay Dasgupta	VP, HDFC Bank
64	Ms. Arpita Sen	DVP, Bandhan Bank
65	Sri Sharad Kumar Singh	DVP, Bandhan Bank
66	Sri Trideep Chatterjee	DVP, Bandhan Bank
67	Sri Kundan Kumar	Manager, Vijaya Bank
68	Sri Ameet Kumar Bhardawaj	Manager, IDFC Bank
69	Sri Rajiv Shaw	Assistant Manager, IDFC Bank
70	Sri Ayan Sarkar	Ujjivan Small Finance Bank
71	Sri Sabit Mal	Ujjivan Small Finance Bank



RRBs , Co-operative Banks and RSETI		
72	Sri Subrata Mishra	Chairman, BGVB
73	Sri A. Bhattacharya	General Manager, WBSC Bank Ltd.
74	Sri S. S. Negi	General Manager, PBGB
75	Sri S.K. Sarkar	General Manager, UBKGB
76	Sri Subrata Roy	Deputy General Manager, WBFC
77	Sri Arupendu Banerjee	State Director, RSETI
78	Sri Debasish Dutta	Manager (Accts), WBSCARD Bank Ltd.
SIDBI, National Housing Bank and Insurance Companies		
79	Sri M.K. Kemmu	Regional Manager, LIC
80	G N Sahu	Regional Manager, National Insurance Company
81	Sri K.K. Mohapatra	Chief Regional Manager, AICIL
82	Sri Utpal Paul	Secretary, LIC
83	Sri Sumit K. Debnath	Project Manager, Reliance GIC Ltd.
84	Sri R. Samim Molla	Admin Officer, NICL
Lead District Manager		
85	Sri A.K. Dwivedi	LDM, 24 Parganas, North
86	Sri Jyotirmoy Mondal	LDM, Kolkata
87	Sri Gour Chatterjee	LDM, Jalpaiguri
88	Sri S.S.P. Gupta	LDM, Burdwan
89	Sri Lucky Bhabnani	LDM, Howrah
90	Sri B.K. Swain	LDM, Darjeeling
91	Sri Amit Kumar Sinha	LDM, Murshidabad
92	Sri Shaktipada Paria	LDM, Paschim Medinipur
93	Sri N.N. Biswas	LDM, Nadia
94	Sri T.K. Roy	LDM, Alipurduar
95	Sri T.K. Ghosh	LDM, Hooghly (transferred)
96	Sri Rabindranath Sharma	LDM, Malda
97	Sri Srikanta Mohan Mahato	LDM, Purulia
98	Sri Sunil Kumar Ghosh	LDM, 24 Parganas, South
99	Sri Ashim Kumar Pandit	LDM, Purba Medinipur
100	Sri Jogesh Ray	LDM, Uttar Dinajpur
101	Sri D.N. Thakur	LDM, Birbhum
102	Sri Sanjeev Kumar Nandi	LDM, Bankura
103	Sri Sanjay Kumar Gaur	LDM, Dakhin Dinajpur
104	Sri J.K. Das	LDM, Hooghly
105	Sri Sanjay Kumar	LDM, Coochbehar

