

राज्य स्तरीय बैंकर्स समिति , पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL
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Ref. No: SLBC/WB/163rd SLBC Meeting/371/2024

Date: 15.03.2024

- 1) The Member Banks of SLBC, West Bengal,
- 2) The LDMs in West Bengal,
- 3) Line Departments, Govt. of West Bengal

Reg: Proceedings of 163rd meeting of SLBC, West Bengal held on 08.03.2024

The meeting of 163rd SLBC for the state of West Bengal was held on 08.03.2024 at Hotel The Lalit Great Eastern, Kolkata to review the progress made in various banking parameters for the quarter ended December'2023. At the outset, Shri Shio Shankar Singh, General Manager, SLBC, West Bengal, extended his heartfelt thanks and gratitude to all the distinguished guests for participating in the meeting. Shri P. Mahendar, General Manager-PNB and Convener, SLBC West Bengal, welcomed all the dignitaries and participants in the meeting. He further assured the house that Annual Credit Plan (ACP) target for this current FY 2023-24 would be achieved by the Member Banks.

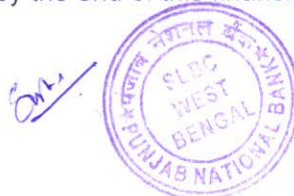
The meeting was graced by Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt of West Bengal, Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Govt of West Bengal, Dr. Manoj Pant, Hon'ble Additional Chief Secretary, Finance Department, Govt of West Bengal, Shri Manish Jain, Principle Secretary, Higher Education Department, Govt of West Bengal, Shri Rajesh Pandey, Principle Secretary, MSME & T Department, Govt of West Bengal, Shri Onkar Singh Meena , Principle Secretary, Agriculture Department, Govt of West Bengal, Ms Neha Chauhan, nodal officer from DFS (through VC), Shri M. Paramasivam, Executive Director, Punjab National Bank, Smt. Arpita Parijat Biswas, General Manager, Reserve Bank of India, Shri Prem Anuj Sinha, CGM, State Bank of India, Smt. Usha Ramesh, CGM, NABARD and other dignitaries (list enclosed).

Shri M. Paramasivam, ED, PNB, welcomed Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt of West Bengal, Smt Chandrima Bhattacharya, Hon'ble Minister of State, Dr. Manoj Pant, Smt. Usha Ramesh & other dignitaries.

In the keynote address, he expressed that he was overwhelmed to be present in SLBC meeting of a state which was rich in culture and heritage and once it was the capital of the India.

While highlighting banks' performance during December quarter 2023, he extended congratulations and compliments to all the member banks, participating in lending, for achieving 116% of ACP target as on Q.E., December'2023 for FY'2023-24. However, he stressed that ACP should also be achieved in all sectors. He stated that member banks needed to give special focus in agriculture sector as only 52% of ACP was achieved in this sector as on 31-12-2023 for FY'2023-24.

In MSME sector, the member banks achieved 84% of ACP during the first 9 months of FY'2023-24 and Shri Paramashivam expressed his strong belief that, member banks, in all probability, would achieve 100% of ACP in this sector by the end of this financial year.



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He further mentioned that in Priority Sector, 69% of ACP was achieved by the member banks as on 31-12-2023.

CD ratio of the state improved to 68.13% as on 31.12.2023, in comparison to 62.56% as on December'2022.

There are flagship credit linked programs of the state like West Bengal Student Credit Card (WBSCC), West Bengal Bhabishyat Credit Card (WBCC) where member banks have been participating whole heartedly.

Shri Paramashivam concluded his address by stating that we, as bankers, should take pride to participate in the positive growth of the state as well as in the upliftment of the society.

Shri Shio Shankar Singh, General Manager, SLBC West Bengal, requested Dr. Amit Mitra, Principal Chief Advisor to The Hon'ble Chief Minister and Finance department, Govt. of West Bengal for presiding over the meeting.

Dr. Mitra welcomed all the dignitaries present over there in the meeting and commenced point-wise discussion on various flagship government schemes. Followings are the excerpts of observations made during the brief deliberations along with responses received from the dignitaries:

1. MSME:

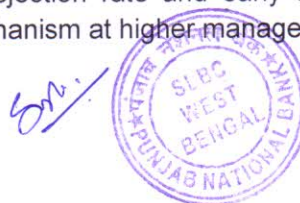
Dr. Amit Mitra applauded and congratulated the bankers for their outstanding performance in MSME sector for disbursing Rs. 1,36,649 crores in MSME as on 29.02.2024, thus achieving 94% against ACP target of Rs.1,45,032.04 crores.

Dr. Mitra further informed the house regarding implementation of West Bengal Bhabishyat Credit Card (WBCC) scheme for self-employment of young entrepreneurs with a target of 2 lakh entrepreneurs per year, which would lead to promotion & development of MSME segment in the state. As on 05-03-2024, around 1,55,000 number of proposals had been sponsored to all member banks, out of which member banks sanctioned 31,742 number of proposals.

He urged upon the member banks to give inputs on the issue pertaining to sanction of WBCCS & requested Principal Secretary, MSME & Textile, Govt. of West Bengal, to give insight on the rejection issues pertaining to the WBCCS scheme.

Shri Rajesh Pandey, Principal Secretary, MSME & Textile, Govt. of West Bengal, congratulated all the member banks for the performance in the MSME segment. He also requested to achieve the annual target of the FY'2023-24.

Sri Pandey informed the house that there were several meetings (sub-committee & screening committee) held with member banks on the rejection issue of the WBCCS. Major banks initiated some action plan to reduce the rejection rate and early disposal of the proposals. He further requested to set up monitoring mechanism at higher management level for better implementation of the scheme.



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Sri Pandey informed the house that the State Government intended to provide interest subvention to such an extent that the borrowing entrepreneurs would have to bear an interest burden of 4% p.a. only during the entire tenure of their loans without providing any collateral security and third-party guarantee and the balance interest would be subvented by the State Government.

Dr. Mitra augmented the house that the WBBCC beneficiary would have to pay only 4% interest and the State Government would subvene the interest portion charged beyond 4% upto the level of 11% (i.e., maximum interest subvention by State Govt, would be 7%).

Sri Pandey further informed the house that notification regarding the interest subvention had been issued by the State Government.

Shri P. Mahendar, ZM & SLBC Convenor informed the house that a review meeting was conducted by the Chief Secretary on sanction of WBBCCS cases. A state level committee was formed and all the rejected cases pertaining to this scheme were reviewed by the committee and cases with some merits were re-sponsored. He also informed that only cases, which did not match the sanction guidelines like CIBIL Score at non-acceptable level, non-viability of the project etc., were rejected. He further confirmed that all the member banks would ensure the sanction & disbursement in timely manner.

Smt. Chandrima Bhattacharya, Hon'ble Minister of Finance, Govt. of West Bengal urged upon all the member banks to sensitize the field functionaries and sponsoring agencies so that rejection rate could be reduced considerably.

Shri P. Mahendar confirmed that the sensitization work had already been done, which would reduce the rejection percentage remarkably.

Sri Pandey informed the house that after scrutinization of the rejected cases it was observed that 30% - 35% cases were rejected on genuine ground and the remaining cases were re-sponsored. He urged upon all the member banks to put some extra efforts for timely sanction & disbursement of the sponsored cases. He also informed the house that State Government requested RBI to allow State Government to have access of checking CIBIL report at their end so that during sponsoring only the eligible cases could be forwarded to the banks.

CGM SBI informed the house that regarding rejection of WBBCCS schemes there were mostly three issues:

1. CIBIL Score
2. Project Not Viable
3. Borrower not interested

He further informed that sample checking was done for the rejected cases to have a check on rejection rate by their field functionaries. Also, he stated that their field functionaries have asked to be involved in the sponsoring stage so that they would not face any difficulties during the sanctioning

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stage, later on. He assured the house that their controlling offices as well as branches were considering WBBCCS as most priority activity of banking.

Dr. Mitra urged upon all the member banks to utilize the time for sanction & disbursement of WBBCCS sponsored cases prior to imposition of Code of Conduct, as there would be no new sponsoring during the concerned period.

Dr. Manoj Pant, ACS Finance, Govt of West Bengal informed the house that all bank branches should be sensitized about provision of interest subvention under WBBCCS, which would effectively bring down the interest rate to 4% p.a. payable by the borrowers apart from highlighting that there was no requirement of co-lateral security because of 100% government guarantee coverage along with contribution of the state government in the form of Margin Money @ 10% with a maximum of Rs. 25000.00.

Dr. Manoj Pant suggested that there should be some check points in the application form regarding eligibility of the beneficiary, so that the person applying for loan would be able to know regarding his/her eligibility under the scheme. He also suggested that the sponsoring agencies should also be sensitized for considering the criteria of sanction before sponsoring to the member banks, which ultimately lead to reduction of the rejection rate.

Dr. Manoj Pant further informed the house that State Government would pay upfront interest subvention amount, so that there could be no additional burden on the borrower regarding servicing the interest. He further informed that there would be one sanction letter & along with one sanction cover letter. The sanction letter to be issued by respective banks as per their own format would mention the applicable ROI to be charged by the banks and the sanction cover letter will convey that after interest subvention applicable rate of interest for the borrower would be @ 4% p.a. and the balance interest portion upto 7% would be borne by the State Government as interest subvention.

Dr. Manoj Pant informed the house the same cover letter is also applicable for WBSCCS (West Bengal Student Credit Card Scheme). He requested Principal Secretary, MSME & Textile, Govt. of West Bengal, to arrange an orientation programme with the sponsoring agencies for ensuring sponsoring of better quality/ bankable proposal for success of the scheme.

Dr. Mitra urged upon to arrange a meeting with DIC along with the counterpart bankers at district level i.e LDMs & DCOs in this regard.

Dr. Manoj Pant clarified the house that existing beneficiaries under WBBCCS & WBSCCS would also be eligible to get the interest subvention benefit.

Sri Manas Dhar, Director-IF, Govt. of West Bengal, informed the house that the cover letter of the WBSCC and its format has already been finalized and agreed upon by all banks in the last meeting held by ACS Finance with banks and a similar Sanction Cover Letter for its implementation for WBBCCS would be circulated to all new as well as existing borrowers through the concerned bank branches once the same are adopted in the 163rd SLBC meeting being held today.

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Dr. Manoj Pant suggested to forward sanction cover letter with the member banks immediately so that the borrowers concerned receive the same by 20th March, 2024.

Dr. Mitra suggested that the member banks should share the data of circulation of this sanction cover letter within 31st March, 2024.

(Action: MSME Dept & Member banks)

2. WBSCC (West Bengal Student Credit Card) Scheme:

Dr. Mitra requested Sri Manish Jain, Principal Secretary, HED, to give his insight on implementation of WBSCC scheme.

Sri Jain informed the house that in the last SLBC meeting, the issue of applicable interest rate for the male student borrower (@ 4% p.a.) and for the female student borrower (@3.5% p.a.) was discussed with the member banks for strict implementation. He also informed the house that interest subvention proposals were cleared in coordination with the member banks. Sri Jain stated about the status of number of sanctions under WBSCCS scheme as on 05.03.2024, which stood at 66,498. He also informed that there was an increase in pace of sanction with 4,688 cases sanctioned from the last SLBC meeting.

Dr. Mitra suggested that there must be some proper awareness drive from the State Government in this regard. He recommended that proper notice should be displayed in all institutions pertaining to the benefits of the scheme and the nodal officer from the institute must prioritize the scheme.

Sri Jain recommended that the Department would facilitate completion of all documentation formalities and thereafter, the district nodal officer would coordinate with the respective banks in this regard. He also ensured that department would start a new campaign for promotion of the scheme.

Smt. Chandrima Bhattacharya urged all the member banks for timely completion of sanction and disbursement process of all eligible WBSCC cases otherwise the sole purpose of the scheme would be diluted.

Sri. M. Paramasivam informed the house from Bankers' point of view that only bonafide certificate & fees structure were required for disbursement of the loan.

Sri Jain informed the house that fees structure (Institutional & Non- Institutional expenses) was available with the application form itself. He also informed there should be a sensitization programme to place the documents as per requirements of the Bankers.

Dr. Mitra informed the house that the nodal officer should be sensitized regarding the requirement of the documents, so that the application submitted to bank properly filled and required documents available with the application form.

Sri. Jaydip Mukherjee, Sr. Special Secretary, HED informed the house that considering the applicable rate of interest is 4% p.a. for the male student & 3.5% p.a. for the female student for WBSCC loans, all existing student borrowers and the fresh cases should get the communication in



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this regard so that the student borrower found the scheme as beneficial and could encourage the freshly enrolled students to avail the benefit of loan under the scheme.

Sri Jain informed the house that department would start a campaign for the awareness of the student borrower.

Dr. Pant urged upon the HED to ensure the required document as discussed should be available with the application form.

Sri. M.Paramasivam requested all the member banks to consider the WBSCC loan proposal by attaching importance and make the loaning process easy for the student borrowers. He further elaborated that this would not only increase the number of student borrowers but also will create formidable human resource which in due course would uplift the society.

Sri Manas Dhar requested Sri. M.Paramasivam to direct SLBC for arrange a meeting with Loaning vertical/ retail vertical dealing with WBSCC for all the member banks, which was duly agreed upon and Dr. Pant advised Sri. Singh, GM SLBC to convene a meeting urgently with loaning vertical/ retail verticals of all banks dealing with WBSCC & WBBCC loan applications.

Dr. Pant proposed the adoption of sanction Cover letter covering existing and new borrowers under WBSCC & WBBCC schemes to instil the required confidence among the concerned borrowers. SLBC thereafter duly adopted the Sanction Cover Letter concerning both WBSCC & WBBCC schemes covering all existing and new borrowers under the said schemes unanimously.

(Action: HED, SLBC & Member banks)

3. Self Help Group (SHG):

Dr. Mitra congratulated all member banks on the performance under SHG as member banks had sanctioned 8,17,910 number of SHG against the annual target of 7,51,587 number of SHG; thus achieving 108% performance.

However, Dr. Mitra expressed his deep concern regarding the following issues with respect to SHG credit linkage:

- (1) delayed disbursement of sanctioned SHG loans.
- (2) the lower ticket size of the SHG loan as compared to other States.
- (3) partial utilisation of sanctioned limits by the SHG resulting in a large available vacancy which could had it been fully utilised can push up the SHG credit exposure.
- (4) long pendency in disposing of SHG applications.
- (5) inordinate delay in uploading SHG loan data in the designated NRLM portal.

Banks are requested to look into these areas and show promptness and improve their position urgently. Dr. Mitra requested Shri Vibhu Goel to give his insight regarding the above issues.

Shri Vibhu Goel apprised the house that the average ticket size of SHG loan had improved to Rs 2.42 lacs per SHG from Rs 1.82 lacs per SHG. However, the existing average ticket size of SHG loan has crossed Rs 6 lacs in states like Andhra Pradesh and Kerala.

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He expressed concern over low ticket size, which was quite low as compared to national average, though West Bengal occupies relatively top position in terms of number of SHG loans disbursed. He requested the banks to increase the pace of credit linkage for the FY 2023-24 along with a special focus on ticket size.

Smt. Chandrima Bhattacharya emphasized that average ticket size of the SHG loan should be at least at par with the national average. She further informed the house that repayment in SHG loans was excellent and stood at 98% against demand.

Shri. P. Mahendar informed that PNB was not only sanctioning limit of Rs. 6 Lakh to individual SHG, the bank was also regularly organizing camp along with CSPs for providing higher credit limit to SHG members. He assured the house that by the end of March'2024, a quantum of jump could be witnessed in the performance of PNB.

CGM, SBI, apprised the house that the average ticket size of SHG loan stood at Rs 2.97 lacs per SHG in SBI.

Vibhu Goel, CEO, WBSRLM emphasized on the need of banks' patronage & cooperation for direct finance to women led enterprises of SHG members, which was on the priority list of the Government. To start new enterprise or to develop the existing enterprise to a larger scale where the credit need to be more than Rs.1.00 lakh per enterprise will be the target group for individual enterprise finance.

All member banks have been approached for execution of MoU on Enterprise Finance by WBSRLM. Only State Bank of India & Bangiya Gramin Vikas Bank have executed MoU till now. All other banks are requested to respond positively to this call.

WBSRLM will provide the list of established enterprises by the SHG members, who have been identified by the IIM, Kolkata, to ascertain the prospective borrowers for extending direct enterprise loans. All banks are requested to finalise the plan and strategies for extending seamless enterprise loans.

(Action: Member banks & SRLM Department)

4.Agriculture (KCC & AIF):

Dr. Mitra requested Shri Onkar Singh Meena, Principal Secretary, Agriculture Department to deliberate on issuance of KCC to the farmers and lending to Agriculture and AIF.

Shri Meena informed the house that the credit mobilization under Agriculture had been witnessing a reduced Y to Y trend in this fiscal although till last year there was positive growth in this segment. All the banks operating in the State have disbursed 18,55,993 number of KCCs including renewal cases up to December Quarter of FY 2023-24 registering 53.03% achievement of annual target of 35.00 lacs no of KCC. Total amount outstanding for KCC stood at Rs.19,773.19 crores as on 31.12.2023.

Shri Meena further stated that in the last SLBC meeting all member banks particularly SBI assured that the allotted target would be achieved however the achievement percentage for SBI till December'23 was not as commensurate with allotted budget.



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Shri Meena expressed his concern that major banks like SBI & PNB, achievement stood at 39.13% and 32.94% respectively, which needs to be improved for achieving the budget.

He further informed the house that there were huge fluctuations achievement in Poultry, Fishery and Animal Husbandry sectors. He urged upon all the member banks to scrutinize sector classification of the accounts in the system, so that the actual performance could reflect in data.

Shri Meena, congratulated all the member banks for commendable performance in AIF segment.

Shri. P.Mahendar assured that proper data classification would be taken care. He further informed the house that PNB approved two clusters of cold storage, one was at Hooghly and other at Paschim Medinipur. This clusters would help to finance good number of cold storage in the said location.

He assured the house with the cumulative efforts of all the member banks the budget gap would reduce remarkably. He further informed that with high value finance like AIF & Cluster financing bank would be able to achieve the allotted target.

CGM SBI informed the house that proper sector classification & field sensitization had been started.

Sri Manas Dhar informed the house that renewal of existing KCC would help the member banks to achieve the budget.

He further elaborated that due to seasonal financing pattern of Cold storage & Tea there could be fluctuations, which would be corrected with avilment of fresh seasonal credit before March 2024.

Shri. O.S.Meena, further, requested all the member banks to focus on Jute crop disbursement which would likely to be disbursed in the month of the March.

He further requested all the member banks to extend credit to FPOs which could help to a large extent to achieve the allocated budget.

Dr. Mitra suggested that department should share the available cluster list with the member banks through SLBC for exploring the finance opportunities.

(Action: Member banks & AGRI_department)

5. CD ratio:

Dr. Mitra congratulated all the banks and LDMs for achieving CD ratio of above 40% in all districts of the state. He highlighted that the CD ratio of the state for the December Quarter stood at 68.13%. as compared to 62.56 % as on December,2022.

He informed that CD ratio for December quarter of the all districts except Malda had improved as compared to September2023. LDM Malda clarified that due to increase in deposit in the concerned quarter, the CD ratio had reduced.



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Dr. Pant requested the member banks to increase lending in the state as some of the bank's CD ratio was much lower as compared to average CD ratio of the state.

(Action: SLBC, LDMs, Member banks)

6. Miscellaneous:

Sri Pandey informed the house that MSME & T department had launched different schemes like:

1. West Bengal Handloom and Khadi Weavers Financial Benefit Scheme 2024.
2. West Bengal Artisan Financial Benefit Scheme 2024.
3. West Bengal Bhabishyat Credit Card Interest Subsidy Scheme.

(Action: Member banks, LDMs)

He requested all the member banks to render proper support for implementation of these schemes.

Shri Paramashivam conveyed his gratitude & extended thanks to all the dignitaries present in the meeting and ensured support on behalf of all banks.

The meeting ended with the vote of thanks by Shri Shio Shankar Singh, GM, SLBC to the chair and all other participants.



(Shio Shankar Singh)
General Manager,
SLBC, West Bengal



List of participants in 163rd SLBC Meeting held on 08.03.2024

SI No	Name	Designation	Organisation
Dignitaries from Govt. of West Bengal and different Line departments			
1	Dr. Amit Mitra	Principal Chief Advisor to The Hon'ble Chief Minister and Finance Department	Government of West Bengal
2	Smt Chandrima Bhattacharya	Hon'ble Minister of State, Finance Department	Government of West Bengal
3	Dr. Manoj Pant	Additional Chief Secretary	Finance Dept, GoWB
4	Sri Manish Jain	Principal Secretary	Higer Education Department,GoWB
5	Sri.Rajesh Pandey	Principal Secretary	MSME&T, GoWB
6	Sri.Onkar Singh Meena	Principal Secretary	Agriculture Department ,GoWB
7	Sujata Ghosh	Managing Director	West Bengal Swarojgar Corporation Ltd.
8	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
9	Sri. D.N.Chaterjee	Joint Secretary	Agriculture Department,GoWB
10	Sri Soumyajit Debnath	Joint Secretary	SHG & SE Department, GoWB
11	Sri Sudip Sarkar	Joint Secretary	P & RD Department, GoWB
12	Sri. R.K .Ghosh	Director	Directorate of Textiles
13	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
14	Sri Jaydip Mukhopadhyay	Special Commissioner	Higher Education Department, GoWB
15	Sri Rajkumar Middy	Joint Director	MSME & T Department, GoWB
16	Sri S. Dhali	Joint Secretary	MSME & T Department, GoWB
17	Sri Sakhi Gopal Saha	PMU	MSME & T Department, GoWB
18	Sri.Vishal Goyal	General Manager	National Hosing Bank
19	Sri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
20	Sri Pradipta Ghuhathakurta	Banking & Financial Advisor	Higher Education Department, GoWB
21	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
22	Ranjit Roy	SPM(FI)	WBSRLM
23	Dr.Tushar Kumar Sinha	DGM	HUDCO
24	D.Chakraborty	RC	HUDCO
25	N.C.Halder	CEO	WBKVIB
26	Nilanjan Sinha	MD	WBSCB
27	A.N.Banerjee	Joint Director	Directoret of Textile
28	Sri G. Murli Rao	State Director	RSETI, WB
Dignitaries from RBI & NABARD			
29	Smt.Arпита Parjat Biswas	General Manager	RBI, Kolkata RO
30	Smt.Usha Ramesh	Chief General Manager	NABARD, Kolkata RO
31	Smt Deepmala Ghosh	General Manager	NABARD, Kolkata RO
32	Sri.Ajit Singh	AGM	NABARD, Kolkata RO
Dignitaries from Commercial Banks			
33	Shri.M.Paramasivam	ED	Punjab National Bank
34	Sri P.Mahendar	General Manager & Convener	SLBC, West Bengal
35	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
36	Prem Anuj Sinha	CGM	State Bank of India
37	Sri Ajay Kumar Singh	General Manager & Zonal Head	Central Bank of India
38	Sri Joseph Lawrence Tobias	Chairman	BGVB (PNB)
39	D.S.Raouth	Chairman	UBKGB (CBI)
40	Sri Pranab Kumar Biswas	Chairman	PBGB (UCO)
41	Subho Ray	General Manager	WBSCARD
42	Ajay Kumar Singh	General Manager	Central Bank of India
43	Anupam Srivatava	Deputy General Manager	Bank of Baroda
44	Amarjeet Singh Hira	Deputy General Manager	Indian Bank
45	Sri Amit Roy	Deputy General Manager	UCO Bank
46	Sri Satyajit Mohanty	Deputy General Manager	Union Bank of India



47	Sri Prem Shankar Sing	Deputy General Manager	PSB
48	P.K.Das	Assistant General Manager	Bank Of India
49	Sri Malaya Kumar Patra	Assistant General Manager	Indian Overseas Bank
50	Sri Sanjoy Vishwash	Assistant General Manager	State Bank of India
51	Pradeep Kumar Dogra	Assistant General Manager	Canara Bank
52	Amitava Talukdar	Assistant General Manager	Punjab & Sind Bank
53	K.C.Tripathi	Assistant General Manager	Indian Bank
54	Sri Subhadip Chatterjee	Chief Manager	Bank of Baroda
55	Smt.Anwasha Baidya	Senior Manager	Bank Of India
56	Sri Vishal Sinha	Senior Manager	Union Bank of India
57	Smt. Monali Paul	Manager	State Bank of India
58	Ms.Sumana Mukerjee	Manager	UCO Bank
59	Sri Chanachal Nayan	Manager	Indian Bank
60	Sri Saumitro Banerjee	Manager	Indian Overseas Bank
61	Ms.Bipasha Chakraborty	SVP_I	Axis Bank
62	Sri Dipesh Chakraborty	State Nodal	Axis Bank
63	Sri Parthasarati Ghoshal	Vice President & Regional Head	Bandhan Bank
64	Nilanian Mukherjee	Deputy_VP	Bandhan Bank
65	Sanchari Dey	Assistant_VP	Bandhan Bank
66	Sri Manik Verma	Senior Vice President	HDFC Bank
67	Sri Shibananda Pandit	City Head	ICICI Bank
68	Smt Gunjan Agarwal	Regional Cordinator	ICICI Bank
69	Sri Saptarshi Chandra	State Head-Govt. Business Group	Indusind Bank
70	Sri Sanjeev Kumar Jena	Div.Operating officer	Karur Vysya Bak
71	Vimal Vergis	AGM-RH	Karnataka Bank
72	Sri Angshuman Dutta	AVP	Kotak Mahindra Bank
73	Harish .K	Chief Manager	South Indian Bank Ltd.
74	Daina Das	BM	Dhanalaxmi Bank Ltd.
75	Vinod Kumar	A.Manager	Tamilnad Marchentile Bank
76	Amit Bisaws	SDM	Ratnakar Bank Ltd.
77	Sayantana Bera	Manager	IDFC First Bank
78	Swasti Sarita Kundu	AGM	IDBI Bank
79	Sutirtha Khamaru	BM	AU Smalla Finance Bank
80	Priyas Kumar Kundu	SO	ESAF
Lead District Managers of West Bengal			
81	Sri.Ashok Kumar	Alipurduar	Central Bank
82	Sri.Jeebachha Narayan Jha	Coochbehar	Central Bank
83	Sri Sayantan tarafdar	Dakshin Dinajpur	Punjab National Bank
84	Sri Salan Bage	24-Pgs (North)	Indian Bank
85	Sri.Prithwis Das	Birbhum	UCO Bank
86	Sri Bharat Chandra Tripathi	Hooghly	UCO Bank
87	Sri Sanjay Pradhan	Howrah	UCO Bank
88	Sri.Ajay Singh	Jalpaiguri	Central Bank
89	Sri Ranjit Dutta	Jhargram	Punjab National Bank
90	Sri.Kishore Lohar	Kalimpong	State Bank of India
91	Sri Abhijit Mondal	Kolkata	State Bank of India
92	Sri Sushanta Kumar Halder	Malda	Punjab National Bank
93	Sanni Kumar	Murshidabad	Punjab National Bank
94	Sri Tapu Dutta	Nadia	Punjab National Bank
95	Sri Subhankar Mahata	Paschim Medinipur	Punjab National Bank
96	Sri Pinaki Barman	Purba Burdwan	UCO Bank
97	Sri Jayanta Kumar Auddy	Paschim Burdwan	State Bank of India
98	Sri Sourav Saha	Uttar Dinajpur	Punjab National Bank

