

राज्य स्तरीय बैंकर्स समिति , पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL

E-mail: [slbc.westbengal@pnb.co.in](mailto:slbc.westbengal@pnb.co.in)

Telephone: 033-2262-7365, 033-2231-1716

United Tower, 8<sup>th</sup> Floor,  
11, Hemanta Basu Sarani,  
Kolkata- 700 001

Ref. No: SLBC/WB/154<sup>th</sup> SLBC Meeting/ 871 /2021

Date: 30.12.2021

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

**Re: Minutes of the 154<sup>th</sup> SLBC, West Bengal meeting held on 28.12.2021**

The 154<sup>th</sup> SLBC meeting for the state of West Bengal was held on 28.12.2021 in virtual mode to review the progress made in various banking parameters till quarter ending September, 2021. After a brief inaugural speech on significant developments taken place in September 2021 quarter by Sri Nabin Kumar Dash, Chief General Manager & Convener, SLBC West Bengal, the meeting commenced under the chairmanship of Dr. Amit Mitra, Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt of West Bengal. Sh. Ch. S.S. Mallikarjuna Rao, MD & CEO, Punjab National Bank; Sri H.K. Diwedi, Chief Secretary, GoWB; Dr. Manoj Pant, Principal Secretary, Finance Dept; Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation; Sri Onkar Singh Meena, Secretary, Agriculture Department, GoWB; Sri Pradip Kumar Majumder, Advisor- Agriculture & Allied Departments, Govt of West Bengal; Sri Manish Jain, Principal Secretary, Higher Education Deptt., GoWB; Smt. Anindita Singharoy, Nodal Officer (SLBC West Bengal), Department of Financial Services, Gol; Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri R. Kesavan, RD, RBI; Dr. A.R. Khan, CGM, NABARD; Smt. Ruma Dey, CGM, SBI, LHO and Sri Sandeep J Gaware, CGM, Canara Bank were among other notable dignitaries who had participated in the meeting.

At the outset, Sri Ch. S.S. Mallikarjuna Rao, MD & CEO, PNB briefly narrated that CD ratio of the state stood at 60.85% as on September 2021. In the current FY upto September 2021, banks have strived their best to disburse (i) Rs.27952 cr (32% of annual target) registering Y-o-Y growth of 68% in Agriculture sector, (ii) Rs.45782 cr (45% of annual target) registering Y-o-Y growth of 36% in MSME sector, (iii) Rs.5430.26 cr registering Y-o-Y growth of 49.63% in NRLM SHG, (iv) Rs.7694.02 cr registering Y-o-Y growth of 117.33% in Pradhan Mantri Mudra Yojana scheme, (v) Rs.80613 cr (36% of annual target) registering Y-o-Y growth of 50% in overall Priority sector. By cumulative focused attention of all member banks, total deposit & total advance of the state of West Bengal have posted a positive Y-o-Y growth of 12.77% & 3.77% respectively. He also mentioned that, WBSCB, PNB, BGVB, UCO Bank, ICICI Bank, HDFC Bank and Axis Bank have on boarded in West Bengal Student Credit Card. He requested all other banks to expedite the process of getting nod from their respective boards. He thanked all member banks for providing uninterrupted, seamless, tireless services to the public, braving all odds during the unprecedented COVID-19.

Welcoming all the participants, Dr. Amit Mitra, Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt of West Bengal encouraged the Banks for their collective endeavor in lending as well as implementation of various government schemes. Citing positive growth in State GDP, he requested member banks to remain focused in ACP achievement for the FY 2021-22. Dr. Mitra stressed upon the need of enhanced level of action from the Banks in view of still persisting considerable gaps between ACP and achievement which are to be met within a very short period of last quarter only of the Financial Year. Different Sub Committees under SLBC should look into this matter urgently to ensure achievement of ACP target.

Followings are the excerpt of observations made during his brief speech along with responses from the dignitaries where asked for.

### **1. West Bengal Student Credit Card (WBSCC):**

Dr. Amit Mitra appraised the house that only a few banks have on boarded in the WBSCC. Major Banks like SBI, Bank of Baroda, Indian Bank have not yet participated in the scheme. Expressing dissatisfaction over banks' performance on WBSCC, he highlighted that banks have accorded final sanction to only about 7000 no of loan proposals and about 30000 number of applications have been sanctioned provisionally. He informed the house that GoWB will celebrate 01<sup>st</sup> January, 2022 to 07<sup>th</sup> January, 2022 as "**Students' Week**". He requested member banks to take necessary actions to convert all these provisionally sanctioned cases into final one by 02.01.2022.

Sri Manish Jain, Principal Secretary, Higher Education Deptt., GoWB highlighted that their department is in continuous touch with student applicants and their guardians. The department is conducting mobilization camps regularly for submission of all requisite documents to the bank branches by the student applicants of provisionally sanctioned cases and out of 30000 number of provisionally sanctioned cases, about 18500 no of applicants have submitted all requisite documents at different bank branches as on 27.12.2021. He requested member banks to exert focused attention in WBSCC to convert these 18500 cases into final sanction by 02.01.2022 in order to achieve a 25000 sanction figure by 03.01.2022 as GoWB is going to arrange a mega WBSCC delivery camp on 03.01.2022 under the chairmanship of Hon'ble Chief Minister.

Sri H.K. Diwedi, Chief Secretary, GoWB appraised the house that, in spite of several round of meetings with state heads of some major banks, many banks have not yet participated in this flagship programme. Thus the very purpose of this scheme is being frustrated. Again the performance of the on boarded banks, specially the private banks remained below par. He requested all the participating banks to expedite the process of conversion of all provisionally sanctioned cases, where 100% documents have already been submitted by applicants, into final sanction at the earliest and latest by 02.01.2022, so that 25000 sanctioned WB Student Credit Cards can be handed over to the beneficiaries during the Student Week going to be observed in the state from 01<sup>st</sup> January, 2022 to 07<sup>th</sup> January, 2022.

Smt. Ruma Dey, CGM, SBI and Sri P.K. Das, DGM, Bank of Baroda informed the house that their board have approved the WBSCC and the banks will be on boarded in the scheme very soon. Sri H.K. Diwedi requested these banks to take necessary steps to be on boarded in the scheme within a week with a symbolic final sanction of at least 500 cases each to start their journey in an impressive manner. He requested private sector banks namely HDFC Bank, ICICI Bank & Axis Bank for improving their performance in according final sanction to all provisionally approved eligible cases within 02.01.2022. PNB & UCO Bank to take a lead and to convert 3000 and 1300 provisionally approved cases respectively into final sanction by 02.01.2022. Union Bank of India was instructed to accord final sanction to at least 500 cases by 02.01.2022. He also requested member banks to initiate disbursement in all the final sanctioned cases which will help the students in concentrating on their studies with mental peace. Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB requested member banks to provide additional manpower at their loan processing centres to clear the pendency on war footing basis. Sri Ch. S.S. Mallikarjuna Rao assured the house that PNB will try their best to accord final sanction to all the eligible cases at the earliest and latest by the stipulated time frame to place a praiseworthy figure before GoWB. Sri Ambikananda Jha, DGM, UCO Bank and Sri Valerian Castelino, Dy. Zonal Head, Union Bank of India assured their whole hearted participation in the subject programme to increase the sanction number to a new high.

**(Action Point 1: SBI, BoB, PNB, UCO Bank, Union Bank, Axis Bank, HDFC Bank, ICICI Bank and other member banks entrusted for participation in WBSCC)**



## **2. MSME:**

Dr. Amit Mitra congratulated member banks for their satisfactory performance in MSME sector by disbursing Rs.45782 cr as on 30.09.2021 achieving 45% of the ACP target. This disbursement figure further rose to Rs.56817 crore as on 30.11.2021 achieving 56% of the target. He requested all member banks to put their best effort in MSME sector to achieve 65% to 70% of ACP target by the end of 31.12.2021. He reiterated that GoWB have set up a target of 72000 and 28000 Artisan Credit Card and Weavers Credit Card disbursement respectively for this financial year. He requested member banks to exert special attention on that. He also noted that 550 no of clusters have been identified by MSME Dept. and requested member banks/ LDMs to complete the process of necessary adoption of all those clusters at the earliest. He was very much happy to note that 12000 units/ borrowers out of those clusters have been benefited by receiving institutional credit from member banks.

Sri Swaroop Udaykumar, Director, MSME Deptt, GoWB appraised the house that the performance of banks in MSME remained satisfactory and requested member banks to give focused attention in this sector to achieve ACP target by 31.03.2022. Dr. Amit Mitra requested for arranging Sub-Committee meeting on MSME in the first week of January' 2022 to further discuss on progress made under MSME.

Sri Sakshi Gopal Saha, General Manager, SLBC WB informed the house that GoWB is going to organize weekly camps at Gram panchayat level from 01.01.2022 to 31.03.2022 preferably on Wednesday/ Thursday. As per SOP, these camps will be fully utilized for submission of loan applications under Artisan Credit Card, Matsyajibi Credit Card, Weavers Credit Card etc along with related documents and for according sanction letters by bank branches. SLBC has suitably instructed all member banks in this regard to reap the benefit out of that in order to achieve ACC & WCC target by the end of 31.03.2022.

Sri Debdutta Bandyopadhyay, Hony. Regional Secretary, FASII highlighted that sometimes Banglashree subsidy is being released by GoWB lately. He requested banks to explore the possibility of sanctioning bridge loan against the subsidy amount to meet the timely requirement of borrowers.

**(Action Point 2: Member banks)**

## **3. Agriculture & KCC:**

Dr. Amit Mitra noted that banks have disbursed Rs.27952 cr in agriculture upto 30.09.2021 thus achieving 32% of ACP target for this financial year. Again, banks have disbursed Rs.5805 cr in 13.87 lakh KCCs during this financial year upto 30.09.2021. Achievement in KCC is not much satisfactory as out of a target of financing 35 lakh KCC borrowers only 40% of the physical target has been achieved. He requested member banks to strictly abide by the instructions came out in the last Sub-Committee meeting on Agriculture held on 26.11.2021. He also congratulated member banks for sanctioning 14.42 lakh fresh KCCs to the landless farmers viz. Oral Lessees, Share Croppers and Tenant farmers during KCC Saturation Campaign held in last financial year. He suggested the member banks to concentrate on (a) Animal Husbandry, (b) Fishery, (c) Food processing, as having immense potentiality in these sectors and there is ample scope to grow. West Bengal being largest state in fruit production and 2<sup>nd</sup> largest state in terms of vegetable production, there is ample scope for flourishing in food processing. Again, there is a very good scope in Animal Husbandry & Fishery in the state of West Bengal. Banks have to focus in Animal Husbandry & Fishery, so that the state becomes self-sufficient in these sectors and can export to other states also. He requested member banks to utilize the weekly GP level camps which are going to be organized by GoWB from 01.01.2022 to 31.03.2022.

Sri Onkar Singh Meena, Secretary, Agriculture Department, GoWB requested member banks & LDMs to take care of some points/ suggestions/ issues related to agriculture lending, which are enumerated below:

- i) From the interactions made with DDAs/ LDMs, it was revealed that decisions/ instructions coming out from SLBC Sub Committee meeting is not being percolated to the grass root level or branch people in many cases. Member Banks to take care of that and advise their branch people suitably for necessary compliance of the instructions emerged from the meetings.



- ii) Out of total disbursement of Rs.27952 cr in agriculture sector, disbursement in KCC stands at only Rs.5805 cr. Again Farm credit disbursement in some districts namely Hooghly, Purba Bardhaman, Purba Medinipur is not at par though these districts have sufficient resources available with them.
- iii) It was also informed by many DDAs that branches are rejecting KCC forms mentioning documents are incomplete. Bank branches should contact the applicant borrower for submission of requisite documents. But practically branches are dumping those proposals at ADA offices. With the help of Duare Sarkar Camps and Weekly camps at Panchayat level, bank branches may do this correction job at the camps by themselves and sanction those KCC cases.
- iv) Many cases in KCC IMS portal are lying pending with some major banks. He requested all banks to clear the pendency by mid of January and give them loans during Boro season starting from 15.01.2022.
- v) Banks may focus into different farm mechanization schemes and get benefit of interest subvention being provided by GoWB.

Sri H.K. Diwedi, Chief Secretary apprised the participants about the scope and potential for agriculture financing in the state as a whole with particular emphasis on financing fishery through Matsyajibi Credit Card and financing animal husbandry sector through KCC (AH). He also informed that various initiatives taken by the state for acquiring self-sufficiency in poultry egg production and putting infrastructure through setting up of layers' farm have increased potential of credit absorption in this segment.

Sri Ch. S.S. Mallikarjuna Rao noted the suggestions and requested member banks to act upon that. Sri S. G. Saha apprised the house that PNB has disposed of all the cases as per KCC IMS portal thus making the pendency nil in portal. And SBI & Indian Bank are also involved in the same task in a war footing manner to dispose of the pending cases as per KCC IMS portal by 31.12.2021. Dr. Amit Mitra requested to convene a sub-committee meeting in first week of January'2022 involving all LDMs in the state.

Sri R. Kesavan, Regional Director, RBI highlighted that so far disbursement against ACP target is remained satisfactory in the state of West Bengal till 30.09.2021. But, banks to strive their best in Agriculture sector to achieve the ACP target which will also help banks to achieve the target under overall priority sector.

Dr.A. R. Khan, CGM, NABARD highlighted that in recent times many new schemes under Agri credit have been rolled out, like financing to FPOs/ FPCs etc. Banks should exert energetic approach in these sectors and to bring them under the ambit of institutional credit. If, banks properly utilize these huge scopes, then the ACP target will be easier to achieve for them at the end of this financial year. Again BLBC level credit monitoring specially agriculture credit to be strengthened. BLBC level meetings are the actual platform from where these issues are to be taken care of and actual action starts. So, timely arranging BLBC meetings focusing on Agriculture credit along with higher level participation will pave the way of reaching the overall ACP target.

**(Action Point 3: Member banks)**

#### **4. Self Help Group:**

Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation was happy over banks' SHG performance. Banks have disbursed Rs.5430.26 crore in SHGs as on 30.09.2021 and ticket size have been subsequently increased to Rs.1.60 lakh from Rs.1.32 lakh. He was very much optimistic that this year the state of West Bengal will again surpass the target by a big margin. Dr. Amit Mitra congratulated all bankers and requested to maintain this momentum to exceed the target. He also requested bankers to increase the average ticket size to the national level of Rs.2.50 lakh atleast.

Smt. Shaon Sen, Addl. Director, SUDA also praised bankers for their commendable job in SHG-NULM and informed the house that 82% of the SHG Credit linkage target under NULM as set by Govt. of India have already been achieved by this time. She was also very much optimistic that banks will not only achieve the target but also surpass the target in the current financial year.



Dr. Amit Mitra highlighted that West Bengal stands at third position in India in terms of total number of SHGs and in this financial year banks have achieved 73% of physical target in terms of number of SHG accounts. Though, having such huge number of SHGs in state portfolio, West Bengal stands at fourth position in terms of disbursement in India which should justifiably be second position at least. Again, NPA % in SHGs stands at a very impressive level of 2.08% only. Such low level of delinquency ratio in SHGs gives banks a huge scope in financing SHGs with minimum risk. He urged upon member banks to remain focused in SHG sector and to achieve the target both in number of SHGs and disbursement amount in order to achieve second position in terms of disbursement in India by 31.03.2022.

**(Action Point 4: Member banks)**

#### **5. CD Ratio:**

Dr. Amit Mitra highlighted that, though the CD ratio of the state has increased to 60.85% as on 30.09.2021 from 60.58% as on 30.06.2021, but it is still far behind from the national CD ratio of 72.20%. Banks and LDMs have to give extra efforts in this score to increase the CD ratio at least to national average. He congratulated LDMs of Coochbehar, Dakshin Dinajpur, Uttar Dinajpur & Malda for higher CD ratio in their districts. He also highlighted that CD ratio of North 24 Parganas and Hooghly have improved but still below 40%. He requested LDMs of these districts specially to take care of the issue.

Sri S. G. Saha appraised the house that these two districts have convened special sub-committee meeting under DCC under the chairmanship of District Magistrate/ Addl. District Magistrate and formulated monitorable action plan to reach the minimum benchmark target. However, LDM North 24 Parganas have assured that they are going to surpass the 40% target by 31.12.2021. And for Hooghly, it will take some time and the 40% target will probably be achieved by 31.03.2022.

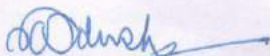
**(Action Point 5: LDM Hooghly, North 24 Parganas)**

#### **6. Duare Sarkar Campaign and GP wise weekly camp:**

Sri H.K. Diwedi, Chief Secretary, GoWB appraised the house that Duare Sarkar Campaign, a citizen-centric outreach initiative of Govt. of West Bengal, will be organized during the period from 02.01.2022 to 10.01.2022 and 20.01.2022 to 30.01.2022. Again GP wise weekly camps will be organized throughout the state from 01.01.2022 to 31.03.2022. Banks and LDMs should remain cautious that the bank counter of such camps are remain attended by bank personnel. For Duare Sarkar Camps, banks will collect account opening forms like previous occasion and also to open those accounts within shortest possible time so that women applicants can get the benefit of Lakshmir Bhandar scheme at the earliest. Again being Aadhaar card mandatory for getting DBT in accounts, bank people to accept the account-aadhaar link forms in the Duare Sarkar counter. Banks are also requested to accept prefilled loan application forms under Artisan Credit Card, Weavers Credit Card, Matsyajibi Credit Card, Kishan Credit Card, KCC for Animal Husbandry etc. in the camps. GoWB is going to mobilise borrowers in camp mode and will sponsor a large number of proposals in these camps. Banks should take every possible step to get the benefit out of these camps. Sympathetic and positive approach to these applicant-borrowers, will definitely help the banks to achieve the ACP target by end of this financial year.

**(Action Point 6: LDMs and Member banks)**

The meeting ended with vote of thanks by Sri Ch. S.S. Mallikarjuna Rao, MD & CEO, PNB to the chair & other participants.



**(Nabin Kumar Dash)**

Chief General Manager &

Convener, SLBC West Bengal



## List of participants in 154th SLBC Meeting held on 28.12.2021

| SI No   | Name                         | Designation  | Organisation  |
|---|------------------------------|--|---|
| <b>Dignitaries from Govt. of west Bengal and different Line departments</b> |                              |  |   |
| 1   | Dr. Amit Mitra               | Principal Chief Advisor to The Hon'ble Chief Minister and Finance Department | Government of West Bengal                               |
| 2   | Sri H.K Dwivedi              | Chief Secretary  | Finance Dept, GoWB                                      |
| 3   | Sri Pradip Mazumder          | Advisor-Agriculture & Allied Dept.   | Govt. of West Bengal                                    |
| 4   | Dr. M.V.Rao                  | Additional Chief Secretary   | P & RD Deptt & Cooperation, GoWB                        |
| 5   | Dr. Manoj Pant               | Principal Secretary  | Finance Dept, GoWB                                      |
| 6   | Sri Manish Jain              | Principal Secretary  | Higher Education Department, GoWB                       |
| 7   | Sri Barun Kumar Ray          | Principal Secretary  | Labour Dept. GoWB                                       |
| 8   | Sri Onkar Singh Meena        | Secretary  | Agriculture Department, GoWB                            |
| 9   | Sri Jitendra Roy             | Special Secretary  | Agriculture Department, GoWB                            |
| 10  | Sri Kumarjib Chakraborty     | Special Secretary  | ARD Department, GoWB                                    |
| 11  | Sri Ashok Kumar Das          | Special Secretary  | Agricultural Marketing Department, GoWB                 |
| 12  | Smt Anindita Sinharay        | Director (SLBC West Bengal)  | DFS, Govt of India                                      |
| 13  | Sri Manas Dhar               | Special Secretary & Director   | Institutional Finance, GoWB                             |
| 14  | Smt. Smita Pandey            | SMD & CEO  | WBSRLM  |
| 15  | Sri Swaroop Udaykumar        | Director   | MSME Deptt, GoWB  |
| 16  | Sri Narayan Chandra Sarkar   | Secretary & Managing Director  | West Bengal Swarojgar Corporation Limited               |
| 17  | Sri Arindam Roy              | Joint Secretary  | SHG & SE Deptt, GoWB                                    |
| 18  | Sri R. K. Middya             | Joint Director   | MSME (PS), GoWB   |
| 19  | Dr. Kishore Dhara            | Deputy Director  | Fisheries Deptt, GoWB                                   |
| 20  | Sri Sudip Mukherjee          | Addl. Director   | Fisheries Deptt, GoWB                                   |
| 21  | Sri Bidhayak Mukherjee       | ADA, Evaluation  | Directorate of Agriculture, GoWB                        |
| 22  | Dr. Krishna Prasad Mukherjee | Asstt. Director  | ARD Department, GoWB                                    |
| 23  | Smt Shaon Sen                | Addl Director  | SUDA, GoWB  |
| 24  | Sri Parthasarathi Datta      | Deputy Director  | Institutional Finance, GoWB                             |
| 25  | Sri K. K. Mahapatra          | Advisor  | AICIL, West Bengal RO                                   |
| 26  | Sri Santu Das                | Regional Manager   | AICIL, West Bengal RO                                   |
| 27  | Sri Swapan Kr. Nandi         | State Director   | for RSETIs, West Bengal                                 |
| 28  | Dr. Tapan Kumar Maity        | Ex Dean of Horticulture  | Bidhan Chandra Krishi Viswavidyalaya                    |
| 29  | Sri Ranjit Roy               | State Project Manager  | WBSRLM  |
| 30  | Sri Tulshi Lal Bhaduri       | Consultant (Banking & FI)  | WBSRLM  |
| 31  | Sri Ananta Lal Basuli        | Resource Person  | WBSRLM  |
| 32  | Sri D N Ghosal               | OSD (Banking)  | WBSCL   |
| 33  | Sri Sabyasachi Sana          | JSA  | WBSCL   |
| 34  | Dr. Ashish Dongare           | Assistant General Manager  | PFRDA   |
| 35  | Sri Sandip Bairagi           | SMM (FI & ME)  | SUDA, GoWB  |
| 36  | Dr. Tushar Kumar Sinha       | Assistant General Manager  | HUDCO   |
| 37  | Smt. Rajkumari Kumbhar       | Manager  | National Housing Bank                                   |
| 38  | Sri Pravakar Mahapatra       | Assistant Director   | KVIC  |
| 39  | Sri Arabinda Mahapatra       | EBO  | KVIC  |
| 40  | Sri Debdutta Bandyopadhyay   | Hony. Regional Secretary   | Federation of Associations of Small Industries of India |
| <b>Dignitaries from RBI &amp; NABARD</b>                                    |                              |  |   |
| 41  | Sri R. Kesavan               | Regional Director  | RBI, Kolkata RO   |
| 42  | Dr. A.R. Khan                | Chief General Manager  | NABARD, Kolkata RO                                      |
| 43  | Sri Kamalesh Kumar           | General Manager  | NABARD, Kolkata RO                                      |
| 44  | Smt. Shubha Modi             | Dy General Manager   | RBI, Kolkata RO   |
| <b>Dignitaries from Commercial Banks</b>                                    |                              |  |   |
| 45  | Ch. S.S. Mallikarjuna Rao    | MD & CEO   | Punjab National Bank                                    |
| 46  | Sri Nabin Kumar Dash         | Chief General Manager & Convener   | SLBC, West Bengal                                       |
| 47  | Smt. Ruma Dey                | Chief General Manager  | State Bank of India                                     |
| 48  | Sri Sandeep J Gaware         | Chief General Manager  | Canara Bank   |
| 49  | Sri Sakshi Gopal Saha        | General Manager  | SLBC, West Bengal                                       |
| 50  | Sri Sunil Agrawal            | General Manager  | Punjab National Bank                                    |
| 51  | Sri MB Suresh Kumar          | General Manager  | Indian Bank   |
| 52  | Sri V.N. Singh               | Deputy General Manager   | Central Bank of India                                   |
| 53  | Sri D. S. Rathour            | Chairman   | UBKGB (CBI)   |
| 54  | Sri Manasij Mukhopadhyay     | Managing Director  | WB State Co-Op Bank Ltd.                                |



|  |                             |                           |                                      |
|--|-----------------------------|---------------------------|--------------------------------------|
| 55   | Sri Anil Kumar              | Chief Regional Manager    | Indian Overseas Bank                 |
| 56   | Sri Sanjib Kumar Bhuyan     | General Manager           | BGVB (PNB)                           |
| 57   | Sri S.K.Sahu                | General Manager           | PBGB (UCO)                           |
| 58   | Sri P.K. Das                | Deputy General Manager    | Bank of Baroda                       |
| 59   | Sri Sanjib Sarkar           | Deputy General Manager    | Bank of India                        |
| 60   | Sri Ajeet Kumar Choudhary   | Deputy Zonal Manager      | Bank of Maharashtra                  |
| 61   | Sri Ambikananda Jha         | Deputy General Manager    | UCO Bank                             |
| 62   | Sri Valerian Castelin       | Deputy Zonal Manager      | Union Bank of India                  |
| 63   | Sri Ramsundar Mahato        | Deputy General Manager    | IDBI                                 |
| 64   | Sri Anantha Subakaran       | Assistant General Manager | Tamilnad Mercantile Bank             |
| 65   | Sri Santanu Banerjee        | Chief Manager             | Canara Bank                          |
| 66   | Sri Ramesh Baidya           | Chief Manager             | Karnataka Bank Ltd.                  |
| 67   | Sri Ravendran O             | Chief Manager             | ESAF Bank                            |
| 68   | Sri Ashwani Kumar           | Senior Manager            | Punjab & Sind Bank                   |
| 69   | Sri Ramkrishnan K.S         | Senior Manager            | Dhanlaxmi Bank Ltd.                  |
| 70   | Sri Pankaj Agarwal          | Senior Manager            | AU Small Finance Bank                |
| 71   | Sri Arindam Adhikari        | Senior Manager            | South Indian Bank Ltd.               |
| 72   | Sri Bishan Mukharjee        | Rural Bnaking Head        | Airtel Payment Banks                 |
| 73   | Sri Manik Verma             | Vice President            | HDFC Bank                            |
| 74   | Sri Dipesh Chakraborty      | State Nodal Head          | Axis Bank                            |
| 75   | Sri Arighna Sen             | Assistant Vice President  | Axis Bank                            |
| 76   | Sri Saikat Chakrabarty      | Assistant Vice President  | Axis Bank                            |
| 77   | Sri Saikat Chatterjee       | Regional Head             | Bandhan Bank                         |
| 78   | Sri Partha Sarathi Goshal   | Vice President            | Bandhan Bank                         |
| 79   | Sri Pravin Kumar Verma      | Assistant Vice President  | Federal Bank                         |
| 80   | Sri Sourav Rajguru          | Regional Chief Manager    | ICICI Bank                           |
| 81   | Sri Pradeept Dash           | Zonal Head                | ICICI Bank                           |
| 82   | Sri Rakesh Upadhayay        | Regional Branch Head      | IDFC Bank                            |
| 83   | Sri Tuhin Adhikari          | State Head                | Indusind Bank                        |
| 84   | Smt. Tajinder               | Circle Head               | Catholic Syrian Bank                 |
| 85   | Sri Saptarshi Chandra       | Regional Head             | Jana Small Finance Bank              |
| 86   | Sri Ayan Kumar Ghosh        | Zonal Head                | Utkarsh Small Finance Bank           |
| 87   | Sri Ami Krishan Gupta       | Zonal Head                | YES Bank                             |
| 88   | Sri Sanjoy Nath             | Regional Head             | IPPB                                 |
| 89   | Sri Semanti Bhaumik         | Branch Head               | Laxmi Vilas Bank(DBS Bank India Ltd) |
| 90   | Sri Barun Tiwari            | Manager                   | Karur Vysya Bank                     |
| 91   | Sri Rahul Saksena           | Associate Vice President  | Kotak Mahindra Bank                  |
| 92   | Sri Mrinal Kanti Mondal     | RBM Rural Banking         | Ujjivan Small Finance Bank           |
| 93   | Smt. Smita Seksena          | Officer                   | City Union Bank LTD                  |
| <b>Lead District Managers of West Bengal</b> |                             |                           |                                      |
| 94   | Sri Salan Bage              | 24-Pgs (North)            | Indian Bank                          |
| 95   | Sri Rajat Kumar Bala        | 24-Pgs. (South)           | Punjab National Bank                 |
| 96   | Sri Ashok Kumar             | Alipurduar                | Central Bank of India                |
| 97   | Sri Tapan Mondal            | Bankura                   | Punjab National Bank                 |
| 98   | Sri Prithwis Das            | Birbhum                   | UCO Bank                             |
| 99   | Sri Prabir Kr Ganguly       | Coochbehar                | Central Bank of India                |
| 100  | Sri Sayantan Tarafdar       | Dakshin Dinajpur          | Punjab National Bank                 |
| 101  | Sri Raushan Kumar           | Darjeeling                | Central Bank of India                |
| 102  | Sri Bharat Chandra Tripathi | Hooghly                   | UCO Bank                             |
| 103  | Sri M.K.Soni                | Howrah                    | UCO Bank                             |
| 104  | Sri Ranjit Dutta            | Jhargram                  | Punjab National Bank                 |
| 105  | Sri Sherpa Tenzie           | Kalimpong                 | State Bank of India                  |
| 106  | Sri Santanu Chowdhury       | Kolkata                   | State Bank of India                  |
| 107  | Sri Sushanta Kumar Halder   | Malda                     | Punjab National Bank                 |
| 108  | Sri Sudhir Kumar Rajak      | Murshidabad               | Punjab National Bank                 |
| 109  | Sri Tapu Dutta              | Nadia                     | Punjab National Bank                 |
| 110  | Sri Dwijendra Kumar Debnath | Paschim Burdwan           | State Bank of India                  |
| 111  | Sri Subhankar Mahata        | Paschim Medinipur         | Punjab National Bank                 |
| 112  | Sri Sumit Sharma            | Purba Burdwan             | UCO Bank                             |
| 113  | Sri Sudip Maity             | Purba Medinipur           | Punjab National Bank                 |
| 114  | Sri Tapan Mondal            | Purulia                   | Punjab National Bank                 |
| 115  | Sri Sourav Saha             | Uttar Dinajpur            | Punjab National Bank                 |

