

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

E-mail: slbc.westbengal@pnb.co.in

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

United Tower 8th Floor,
11, Hemanta Basu Sarani,
Kolkata- 700 001

Ref. No: SLBC/WB/161st SLBC Meeting/ 194/2023

Date: 03.10.2023

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

Re: Proceedings of the 161st SLBC, West Bengal meeting held on 26.09.2023

The 161st SLBC meeting for the state of West Bengal was held on 26.09.2023 at The Oberoi Grand, Kolkata to review the progress made in various banking parameters for June, 2023 quarter. At the outset, Shri Shio Shankar Singh, General Manager, SLBC, extended his heartfelt thanks & gratitude to all the distinguished guests for participating in the meeting. Shri Firoz Hasnain, Chief General Manager-PNB and Convener, SLBC West Bengal, welcomed all the dignitaries and participants in the meeting. He further assured the house that ACP target for this current FY 2023-24 would be achieved by the all the Member Banks.

The meeting was graced by the Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, GoWB; Smt Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, GoWB; Dr. Manoj Pant, Hon'ble ACS, Finance Department, GoWB; Smt. Anindita Sinha Ray, Director DFS & Nodal officer for SLBC West Bengal, Sri. Vinod Kumar, Executive Director, Punjab National Bank, Smt. Usha Ramesh CGM NABARD, Smt. Arpita Parijat Biswas, GM & other dignitaries (list enclosed).

In the keynote address, Shri Binod Kumar, ED PNB, highlighted that he was overwhelmed to be present in SLBC meeting of a state which is rich in Culture and heritage and once it was the capital of the India. He also welcomed Dr. Amit Mitra, Smt Chandrima Bhattacharya, Hon'ble Minister of State, Dr. Manoj Pant, Smt. Usha Ramesh, CGM NABARD & other dignitaries. He highlighted Banks' performance during the June Quarter FY 2023-24 on various parameters with special mention on disbursement of fresh credit of Rs. 1.92 Lakh Crore up to June Quarter for the FY 23-24, thereby achieving 48 % of the annual target under Annual Credit Plan. Achievement under Agriculture and MSME stands at Rs. 23,239 crore and 56,565 crore, thus achieving 22 % and 39 % respectively of the annual target. ACP achievement under Priority Sector is Rs. 86,531 crore, which is 29 % of annual target and in Non-Priority Sector it is Rs. 1,05,550 crore, which is 104 % of annual target. Rs. 3362.73 crores disbursed to 2.47 lakh number of NRLM-SHGs thus achieving 12 % in amount and 33 % in number of annual target respectively.

CD ratio stood at 61.72 % as on 30.06.2023, which was 60.89 % as on June 2022. He also congratulates all the member Banks & LDMs as there was not a single district with CD ratio below 40%. Further he elaborates the importance of CD ratio and requirement of credit delivery for the overall development of State by the virtue of the power of lending.

He also requested all the member Banks for their whole hearted support for achieving the ACP target 2023-24.

He expressed his satisfaction over the performance and thanked all the member banks for exerting cumulative efforts in each parameter leading to satisfactory performance.

Shri Shio Shankar Singh, General Manager, SLBC 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.



Sri Mitra welcomed all the dignitaries present there in the meeting. He suggested that before entering into agenda wise discussion, some issues pertaining to the interest of common people of the state should be discussed.

Issues raised by him:

- 1. KYC Compliance:** KYC issues were discussed earlier also during December 2022 SLBC Meeting which appeared still to a large extent unresolved. The said issue are now once again coming to government in a larger way. Government is now a days getting scores of complaints from public relating to difficulties in doing KYC compliance at the Banks subsequent to change in policy of RBI. He also informed the house that the problem was that even the branch had limited access to rectification as well as the where about of the issues. Customer used to get message or mail communications that his/her account would be frozen if he/she does not submit his/her KYC and when customer visited the Branch for rectification or guidance regarding the communications, branch was unable to satisfy his/her queries or resolve the issues. He expressed that there should be transparency and clear cut guidelines on the KYC policy. Bank branches should be the single authorized entity to address and resolve the issue. He also informed the house some of his observations and recommendations viz. co-ordinations issues between controlling office and branches, lack of designated personal to address the problem, proper communication regarding accounts freeze and unfreeze to the customer etc. He also recommended to make a case on the said issue in co-ordination with the convenor, Banking Advisor, finance Department & Minister for addressing the issues related to KYC.

Sri Binod Kumar, thanked Dr. Mitra for raising this very important issue. He also informed the house that Head office has made policy for ease of doing KYC compliance by the customers without facing much difficulty. He also requested all member Banks not to send anonymous message to customers which create confusion in the field. He also urged upon that customer is the key and top most priority for Banking Business, so we should take the customer issues as top most priority.

- 2. Submission of Life Certificate by the Pensioners:** Dr. Mitra informed the house that there should be some mechanism which could ease the procedure of submission of Life Certificates by the pensioner. He also elaborated the process of digitalization for submission of the certificate, at the same time he mentioned that the elderly people were not so accustomed with the digital system. He suggested for door step Banking facilities for the elderly people.

Sri.S.S.Singh informed the house that there was an application on Door Step Banking and if the customer wished to avail any specific service, they could book a call and he/she would get the service at door steps by the Banking Agents.

In response, Sri Mitra told the house that there were also chances of fraud and risk related to downloading of the applications.

Sri Binod Kumar informed the house that application was available but the utilization percentage was much lower as compare to the desirable benchmark. He also informed that Bank as well as DFS were also prioritizing the Door Step Banking in broader way. He urged upon regarding the digital awareness programme for the customer same as well as the staff.

Smt. Anindita Sinha Ray informed the house that central Government was also working on the issue. Although maximum Banks have door step Banking facilities but they are mainly concentrated in Urban & Metro areas. The service yet to be reached Tier-II and Tire-III cities.

Dr.Manoj Pant informed the house that state government already had made available life certificate by smart phone and user manual for the same circulated for user guidelines. In spite of that there



were lot of communication about the utilization of the service. He mentioned that as suggested by Sri Binod Kumar, publicity and customer awareness were required in this regard. He also suggested that there might be some calling facility for the senior citizens & branch should provide their contact no and specific time schedule so that one official from the branch might be deputed for facilitation of life certificate issuance. He also informed the house that digital transaction was required although there were inherited risks of digitalization. Public awareness and proper guidance are required for obtaining desirable result of digitalization.

Smt. Chandrima Bhattacharya suggested that as recommended by Sinha Ray madam doorstep banking would be the better possible action during life certificate issuance period.

Sri Mitra suggested to conduct survey on population of the pensioner so that bank can able to plan accordingly for providing proper support during life certificate issuance.

- 3. Mis-selling of Insurance Product:** Sri. A. Mitra informed the house there were a lot of complaints regarding mis-selling of insurance product. Branches are selling insurance policy without informing the details terms and condition of the policy. In some cases, senior citizens are misled without informing the policy paying terms & unfortunately they come to know when the demand raised for the annual premium due for payment.

Sir. Binod Kumar informed the house that PNB had developed a video call confirmation service for insurance policy initiated from branch level. He informed that any policy issued only after getting confirmation over video call by the beneficiary. He also informed that in such cases where senior citizen was misled and resulting sufferings at his/her side that was also taken care by the bank in a sympathetic way and necessary action should be taken from Bank side.

Sri Manas Dhar, Special Secretary institutional finance GoWB, informed the house that all member Banks must be sensitized not to force to sell the insurance product. He further informed that these were not only happening in metro, complains were also coming from rural and semi urban areas too. He also informed the house that although there was target on the bank branches for bancassurance business but bank should ensure there should not be the incident of mis-selling and special care should be taken care for the senior citizen who kept their life savings for regular interest income.

Smt. Anindita Sinharay informed the house that there was target from the ministry on PMJJBY & PMSBY schemes which required very lesser amount of annual Premium. She further clarified that the problem occurred with the insurance policies of higher premium rate that led to financial loss to customers.

- 4. Non-Aadhar Seeding leads to non-availability of DBT benefits:** Sri.A.Mitra informed the house that due to lack of proper aadhar seeding eligible beneficiaries were deprived.

Sri. Manas Dhar elaborately explained the procedure from aadhar seeding to receive of benefit and issues related to it.

Sri.A.Mitra urged upon all the member Banks to work in mission mode to address the issues so that all the targeted group of beneficiaries of the different government schemes should get the benefit.

Smt. Anindita Sinharay informed the house that after opening of Jandhan Account in mission mode, the number of transactions through DBT had increased significantly. DFS along with stake holders (Bank & NPCI) trying to streamlines the issues. She also informed the house that there were twelve broad categories of reason of rejection and the main reason of rejection was multiple accounts of the beneficiary. For getting benefits through DBT one had to either aadhar seed the account provided for obtaining benefit or have to provide the account number with aadhar seeding and mapped with NPCI. She informed the house that with the help of state functionary and local Banks the exercise had to be completed in case of different project related to DBT.



Sir. Binod Kumar informed the house that state functionaries could provide list of the DBT beneficiaries to the member Banks. The member Banks will map the beneficiary details with NPCI as per the list which will be one-time exercise.

Sri. Manas Dhar informed the house that the state Govt. had the detailed list of the rejected beneficiaries. The number is so high hence there should be a different meeting with all Major Member Banks & NPCI.

Dr. Manoj Pant informed the house that he would coordinate with all the stake holders and resolve the issue.

Sri Mitra requested Dr. Pant to take lead on the issue and coordinate with all stake holders to resolve the issue. He informed that this should be done on top most priority basis.

- 5. Syphoning of Fund through AEPS:** Sri. A. Mitra informed the house regarding locking of Biometric for prevention of syphoning of fund using AEPS. AEPS (On us & Off-us) transaction mostly done through Banking correspondence channel, Bank should have tightened up the monitoring system to prevent the fraud.

Smt. Anindita Sinharay Madam informed the house that such cases were not only happening through BC network but also from the places where biometric registration taking place. She also informed the house that locking the Bio-metric were also not the solution for prevention of fraud through AEPS. She suggested that Bank could disable the AEPS facility and only allow transaction through it when requested by the customer. She also informed the house that the fraudsters were not only targeting the Jandhan group or BC network but the senior citizens also who did not visit Bank frequently and had good amount of money in their savings account.

Sri. Manas Dhar informed the house that If we disabled the AEPS off us transaction then it would reduce the chances of fraud as if BC network only allowed to do AEPS On us transaction he/she would provide service to captive customers.

Sri.A.Mitra advised to make a one pager on recommendation to prevent the fraud and circulate the same through SLBC to all Member Banks for check and revert along with their valuable inputs on this issue.

Sri Joshep Lorance tobius, Chairman BGVB informed the house that AEPS Off us transaction can be suspended for the time being and mean while a dual authentication system might be developed to resolve the issue.

Sri.A.Mitra advised to prepare a solution based approaches and share with all member Banks. The member banks will provide the inputs and after discussion the same will be finalized as per convenient of the member Banks.

Sri Vinod Kumar suggested that for preventing fraud customer should not be deprived from the facility and ease of transactions. He also suggested that the above mentioned approaches were right.

- 6. Death Benefit Claim by nominee/Legal Heir to insurance Company:** Sri Mitra Informed the house that there was operational lapses or Knowledge GAP in field functionaries in claim settlement by the diseased nominee/Legal Heir. He urged upon all the member Banks to sensitize all the field functionaries on the captioned issue.

Sri.A.Mitra 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. CD Ratio:

Sri.A.Mitra congratulated all banks and LDMs on achieving the CD ratio of all districts in the state above 40% which is more than the minimum bench mark target. He highlighted that the CD ratio of the North Bengal district was on higher side as compare to other district of the state viz. Coochbehar 80.41, U. Dinajpur 64.38, D. Dinajpur 63.74 Alipurduar 64.59, Darjeeling 62.03 which is at par with Kolkata Metro (64.72). He desired to know the reason of high CD ratio in relatively less developed district.

General Manager, UBKGB informed the house that the Bank had a vast network of 143 branches in North Bengal. The bank is focusing to finance in agriculture segment and consequently the CD ratio in Coochbehar of UBKGB is more than 100%.

Smt. Usha Ramesh, CGM NABARD confirmed the house that Coochbehar and Darjeeling districts had done good work in financing. She also informed the house that Darjeeling district also had CD ratio more than 90%.

LDM Howrah informed the house that the district mainly had focused in MSME segment but the companies were operating from kolkata thus their business reported under Kolkata. Sri.A.Mitra requested to improve the performance of the Howrah District.

LDM 24 Parganas North informed the house that big corporate loan is mostly financed from the loan vertical which mostly situated at kolkata, these loans are reported under kolkata district. This is the reason of low CD Ratio in the district.

Smt.Chandrima Bhattacharya informed the house, "24Paraganas North is the largest distict in the state and the district has not only having the big corporates", there are so many areas having larger scope for financing to small traders & manufacturer. She also urged upon to focus on the rural areas to finance in Agriculture as well as MSME segment.

Sri.A.Mitra requested LDM 24 Parganas North to focus on the issues and improve CD ratio of the district. He also requested to focus on financing different clusters present in 24Paraganas North district.

Sri M. Dhar informed that the reason behind the lower CD ratio of Kolkata District was due to merger of branches and establishment of loan processing hubs in the banks. The reporting of the business figures is being done in the respective central offices of the banks, which are mostly not in the state. Sri Mitra suggested to rectify the process of reporting so that the true picture gets reflected.

(Action: LDMs & Member banks)

2. MSME:

Sri.A.Mitra applauded and congratulated the bankers for their outstanding performance in MSME sector for disbursing Rs.56565.15 crore in MSME, thus achieving 39% against ACP target of Rs.145032.04 crore as on 30.06.2023. Disbursement in MSME has increased by Rs.19513.28 crores in absolute term as on 30.06.2023 thus registering a positive growth of 52.66 % on Y-O-Y basis. As on 31.08.2023 total MSME disbursement stands at 87029.00 Cr which is very commendable job by the Bankers.

Sri.A.Mitra also informed the house regarding West Bengal Bhabishyat Credit Card (WBBCC) scheme for the self-employment of Youth/ young entrepreneur with a target of 2.00Lakh entrepreneurs /Year, which would lead to promotion & development of MSME segment in the State. He also requested all member Banks for timely disposing of the proposals. He informed the house that all the provisional sanctioned cases should be converted to final sanction by 15-10-2023 and all the pending disbursement would be completed 30-09-2023.

Sri Rajesh Pandey, Principle Sec.MSME congratulated all the member Banks for their contribution in disbursement in MSME segment and requested to maintain the same pace. He also informed the house that the growth in Mudra was 28% on year on year basis which was also appreciable. He also informed the house that all member Banks so far adopted 336 clusters and 12733 no of loan sanctioned to adopted Clusters. He requested all the member banks to adopt more clusters to provide support to MSME segment.



Sri Pandey, pointed out some issues pertaining to the rejection of WBBCCS Loan such as, domiciliary certificate requirement, CIBIL score which were acceptable but rejection on flimsy ground like borrower not reachable, deficiency in application etc. should be jointly addressed by the Bank and the line department. He suggested that there should be some higher level monitoring system both from the Institutional Finance and Member Banks.

Sri.A.Mitra requested all the member Banks to give their valuable inputs on that.

Representative from SBI informed the house that there was no issue in the Loan scheme. He also informed that initially the sanctioned rate was low but after continuous sensitization from Head office level the sanction had improved significantly in recent past.

Sri Mitra, suggested to call upon a meeting with both the performer & Non performer for discussion on the issues and finalized strategy for successful implementation of the project.

Sri. S.S. Singh informed the house that he personally visited many branches where there was huge pendency. The findings from those visit were that the customers were reluctant to taking the loans in spite of several communications from Bank side.

Stressing upon the need for placing appropriate thrust on disposal of WBBCC loan applications, he urged the Banks not to reject any applications on flimsy ground and not asking for CIBIL score etc. from the first time applicants.

(Action: MSME Dept & Member banks)

3. Self Help Group:

Sri.A.Mitra congratulated all member banks on performance under SHG, Member banks have cumulatively disbursed of Rs.3362.73 crores to 2.47 lakh number of NRLM-SHGs thus achieving 12 % in amount and 33% in number of annual target respectively of the ACP for the FY 2023-24. He expressed concern over low ticket size, which was quite low as compared to national average, though West Bengal occupied relatively top position in terms of number of SHGs disbursed. He requested the house to increase the credit linkage target for the FY 2023-24 along with a special focus on ticket size.

Smt. Anindita Sinharay informed the house that during her recent interaction with SHG members, it was observed that they had no issue in credit part, further they required skill development training and quality assessment of the product to make those products more marketable. She requested state government to arrange some facility for that.

She also informed the house that although Sate-Government had been organizing Mela for them yet there is need of online/Digital platform for better marketability.

Sri.A.Mitra urged upon the house that scaling up is the main issue for those SHG

(Action: Member banks& SRLM Department)

4. Agriculture (KCC& AIF):

Sri.A.Mitra mentioned that all the banks operating in the State had disbursed 763775 number of KCCs including renewal cases up to June Quarter of FY 2023-24 registering 21.82 % achievement of annual target of 35.00 lacs. Total amount Outstanding for KCC stood at Rs.19338.64 crore as on 30.06.2023. The average ticket size of outstanding KCC loans is Rs. 45,566/- as on 30.06.2023. Member banks have cumulatively sanctioned 1229 no of AIF proposals amounting 807.34 cr. and 1101 no of proposals have been disbursed cumulatively amounting to Rs.575.35 cr. as on 30.06.2023. He congratulated all the member Banks for the same. He requested all the member Bank to dispose of the cases within standard TAT.



(Action: Member banks)

5. West Bengal Student Credit Card (WBSCC):

While dismayed over the performance under WBSCC Schemes, Sri.A.Mitra expressed his concern over less disbursement percentage. He requested member banks to speculate the reason and improve the disbursement under the scheme. He highlighted that 51235 no of cases were sanctioned but only 29715 no disbursed.

Shri M. Dhar informed the house that the target given to the member Banks for early sanction of the provisionally sanctioned cases and simultaneous disbursement to be made. He urged the member banks to complete the activities on time bound manner.

Smt. Chandrima Bhattacharya requested the banks to exert focus on timely disbursal of the sanctioned cases under the scheme. She also informed the house that without timely disbursement the sole purpose of the scheme would diluted and the students would be deprived from getting the benefit of the novel scheme.

Dr. M. Pant informed the house that all member Banks were agreed to sanction and disburse, only the issue was timely disbursement for proper utilization of the Loan. He also informed that timeline for final sanction of all the provisionally sanctioned cases would be 15th October. Pending cases should be disposed of on or before 15th October & all final sanctioned cases should be disbursed on or before 30th September.

Sri.A.Mitra requested Dr. M. Pant to take a review half way of the timeline to check the progress.

Sri.Binod Kumar urged upon all the member Banks were to timely disburse the loan. As education loan is of no use if it is not disbursed in proper time. More over the loan is 100% Backed by State Govt. Guarantee.

(Action: Member banks & Higher Education Department, GoWB)

6. Animal Husbandry & Fishery:

Smt. Joyoshee Dasgupta, Senior Special Secretary, ARD department highlighted that in last 8 months Rs. 190 Cr. was infused to rural economy by way of Credit to more than 19000 no of Marginal Farmer. She also informed the house that the department had sponsored 25000 number of cases since 01-04-2023 and out of which, 9224 had been sanctioned and 10662 nos of cases rejected as on 30.08.2023.

Sri.A.Mitra wanted to know the reason of higher rate of rejection in this sector.

Smt.Joyoshee Dasgupta mentioned the following major reasons for rejection:

- a. Requirement of Land record where the unit is going to be established.
- b. Low CIBIL score.
- c. Lack of awareness at field level.

Sri Mitra remarked that there was immense opportunity in Fishery sector in West Bengal. He pointed out that there were many shrimp exporting companies operating on their own in the state of West Bengal without any defined government scheme. He was of the opinion that a bit of deeper focus on this area by both the government and the bankers could help the state in becoming the leader in sea food export.

(Action: Member banks)

7. **Miscellaneous:** Sri S.S. Singh informed the house that two districts namely Purba Medinipur & Paschim Burdwan were adopted for digitalization from 01-04-2023. Another two districts, 24Paraganas North & 24Paraganas South, are placed before the house for adoption and these two Districts will be 100 % digitalized from 01-10-2023 to 30-09-2024.



Sri Singh also informed the house that Indian Overseas Bank had opened a Brick and Mortar Branch at Chuapara Gram Panchayat instead of Rangamati Tea Garden for branch opening under UNBANKED category as per permission received from DM Alipurduar and hence allotment of Rangamati Tea Garden may be dropped.

Dr. M. Pant urged upon all member banks that to focus on sensitization of field functionaries was very much important as branch was the place from where sanction & rejection took place. He also advised to ensure down the line percolation of decisions taken at the state level on various matters related to implementation of government's flagship schemes involving bank credit.

With a view to address these issues he suggested to act upon the following action points which were earlier adopted in a meeting with the Banks on 20.09.2023. He requested SLBC and IF to supervise and monitor the execution of the following action points.

- Sensitization programmes for the Branch officials are to be conducted by the concerned department and state level officials of the Banks in batches covering all the Banks.
- Weekly visit of Bank branches by the department officials preparing a plan after identifying the branches with large concentration of pending proposals to address the operational issues being faced by those branches with regard to disposal of the pending cases.
- To devise an objective evaluation process to measure the performance of the Banks in the flagship programmes of the state government which shall be placed in the SLBC meetings so that best performing Bank may be extended appropriate recognition before the house.

Having no other issue to discuss 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 161st SLBC Meeting held on 26.09.2023			
SI No	Name	Designation	Organisation
Dignitaries from Govt. of India (DFS)			
1	Smt.Anindiata Sinharay	Director DFS & Nodal officer for SLBC West Bengal	DFS
Dignitaries from Govt. of West Bengal and different Line departments			
2	Dr. Amit Mitra	Principal Chief Advisor to The Hon'ble Chief Minister and Finance Department	Government of West Bengal
3	Smt Chandrima Bhattacharya	Hon'ble Minister of State, Finance Department	Government of West Bengal
4	Dr. Manoj Pant	Additional Chief Secretary	Finance Dept, GoWB
5	Sri Rajesh Pandey	Principal Secretary	MSME & T Department, GoWB
6	Sri Narayan Chandra Sarkar	Managing Director	West Bengal Swarojgar Corporation Ltd.
7	Smt. Joyoshi Das Gupta	Senior Special Secreary	ARD Department, GoWB
8	Sri Swaroop Udayakumar	Director	MSME & T Department, GoWB
9	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
10	Sri.Hrishikes Mudi	Special Secretary	Agriculture Department
11	Sri. D.N.Chaterjee	Joint Secretary	Agriculture Department
12	Sri Soumyajit Debnath	Joint Secretary	SHG & SE Department, GoWB
13	Sri. R.K .Ghosh	Director	Directorate of Textiles
14	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
15	Sri Jaydip Mukhopadhyay	Special Commissioner	Higher Education Department, GoWB
16	Sri Rajkumar Middy	Joint Director	MSME & T Department, GoWB
17	Sri S. Dhali	Joint Secretary	MSME & T Department, GoWB
18	Sri Sakhi Gopal Saha	PMU	MSME & T Department, GoWB
19	Sri.Vishal Goyal	General Manager	National Hosing Bank
20	Sri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
21	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
22	Sri G. Murli Rao	State Director	RSETI, WB
Dignitaries from RBI & NABARD			
23	Smt.Usha Ramesh	Chief General Manager	NABARD, Kolkata RO
24	Smt Arpita Parijat Biswas	General Manager	RBI, Kolkata RO
25	Smt Deepmala Ghosh	General Manager	NABARD, Kolkata RO
26	Sri.Sibrata Pal	Deputy General Manager	RBI, Kolkata RO
Dignitaries from Commercial Banks			
27	Sri Vinod Kumar	ED	Punjab National Bank
28	Sri Firoz Hasnain	Chief General Manager & Convener	SLBC, West Bengal
29	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
30	Sri Kalyan Mukherjee	General Manager & Circle Head	Canara Bank
31	Sujay Kumar Yadav	General Manager	State Bank of India
32	Sri B. P. Verma	General Manager	SIDBI
33	Sri Ajay Kumar Singh	General Manager & Zonal Head	Central Bank of India
34	Sri Joseph Lawrence Tobias	Chairman	BGVB (PNB)
35	Sri Pranas Kumar Biswas	Chairman	PBGB (UCO)
36	Sri. Kailash Soni	General Manager	UBKGB (CBI)
37	Sri B. P. Verma	General Manager	SIDBI
38	Sri Nishikant Nayak	Deputy General Manager	Punjab National Bank
39	Amarjeet Singh	Deputy General Manager	Indian Bank
40	Sri Ranjit Kumar Mondal	Deputy General Manager	Bank of Baroda
41	Sri Alok Kumar	Deputy General Manager	UCO Bank
42	Sri Prem Shanker Singh	Deputy General Manager	Punjab & Sind Bank
43	Sri Satyajit Mohanty	Deputy General Manager	Union Bank of India
44	Sri Samir Kr. Chattopadhyay	Deputy General Manager	Bank of India
45	Sri Malaya Kumar Patra	Assistant General Manager	Indian Overseas Bank
46	Sri Sanjoy Biswas	Assistant General Manager	State Bank of India
47	Sri Vikas Kumar	Assistant General Manager	Central Bank of India
48	Sri Sanjib Roy Chowdhury	Chief Manager	Bank of Maharashtra
49	Sri Subhadip Chatterjee	Chief Manager	Bank of Baroda
50	Sri Prashant Jha	Chief Manager	State Bank of India
51	Smt. Monali Paul	Senior Manager	State Bank of India
52	Sri Vishal Sinha	Senior Manager	Union Bank of India
53	Smt. Sagarika Maity	Senior Manager	UCO Bank
54	Sri Arindam Bowmik	Manager	Indian Bank
55	Sri Saumitro Banerjee	Manager	Indian Overseas Bank



56	Sri.A.Sengupta	Circle Head & State Nodal	Axis Bank
57	Sri Dipesh Chakrabarty	State Nodal Head	Axis Bank
58	Sri Parthasarati Ghoshal	Vice President & Regional Head	Bandhan Bank
59	Sri Manik Verma	Senior Vice President	HDFC Bank
60	Sri Shibananda Pandit	City Head	ICICI Bank
61	Smt Gunjan Agarwal	Regional Cordinator	ICICI Bank
62	Jyotiranjjan Maharathi	BDM	City Union Bank Ltd.
63	Sri Narottam Bhat	AEVP	Federal Bank
64	Sri Saptarshi Chandra	State Head-Govt. Business Group	Indusind Bank
65	Sri Biswajeet Kundu	Ast.Manager	Karur Vysya Bak
66	Sri Angshuman Dutta	AVP	Kotak Mahindra Bank
67	Sri Preetam Priyadarshi	Senior Manager	South Indian Bank Ltd.
68	Smt.Ipsita Das	ABM	Dhanalaxmi Bank Ltd.
69	Avijit Roy	SRM,GBG	IDFC First Bank
70	Sri Mohan Routh	Area Head	Ujjivan Small Finance Bank
71	Sri Arkajyoti Dhar	Sr.Manager	ESAF SF Bank
72	Sri Ayan Kumar Ghosh	Cluster Head	Utkarsh Small Finance Bank
73	Sri Kanishka Dhibar	Assistant General Manager	India Post Payment Bank
74	Sri Pankaj Kr. Sharma	CDH	Airtel Payment Bank
75	Sri Amit Kumar Dutta	AIH	Airtel Payment Bank
76	Sri Soumen Kanrar	Regional Head	Fino Payment Bank
Lead District Managers of West Bengal			
77	Sri Salan Bage	24-Pgs (North)	Indian Bank
78	Sri Ashok Kumar	Alipurduar	Central Bank of India
79	Sri Tapan Mondal	Bankura	Punjab National Bank
80	Sri Jeebachha Narayan Jha	Coochbehar	Central Bank of India
81	Sri Sayantan Tarafdar	Dakshin Dinajpur	Punjab National Bank
82	Sr.Raushan Kumar	Darjeeling	Central Bank of India
83	Sri Bharat Chandra Tripathi	Hooghly	UCO Bank
84	Sri Sanjay Pradhan	Howrah	UCO Bank
85	Sri Ajay Singh	Jalpaiguri	Central Bank of India
86	Sri Ranjit Dutta	Jhargram	Punjab National Bank
87	Sri.Kishore Lohar	Kalimpong	State Bank of India
88	Sri Abhijit Mondal	Kolkata	State Bank of India
89	Sri Sushanta Kumar Halder	Malda	Punjab National Bank
90	Sri Sunny Kumar	Murshidabad	Punjab National Bank
91	Sri Tapu Dutta	Nadia	Punjab National Bank
92	Sri Subhankar Mahata	Paschim Medinipur	Punjab National Bank
93	Sri Pinaki Barman	Purba Burdwan	UCO Bank
94	Sri Jayanta Kumar Auddy	Paschim Burdwan	State Bank of India
95	Sri Tapan Mondal	Purulia	Punjab National Bank
96	Sri Sourav Saha	Uttar Dinajpur	Punjab National Bank

