

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

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Ref. No. SLBC/WB/Steering Committee/ /2023

Date: 22.09.2023

The Members of the SLBC Steering Committee

Re: Minutes of the Steering Committee meeting on 18.09.2023

The quarterly meeting of the SLBC Steering Committee was held virtually on 18th September, 2023 to fix up the agenda for the ensuing 161st SLBC meeting. The meeting was attended by Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Finance Department, GoWB; Smt. Jayasree Dasgupta, Special Secretary, ARD Department, GoWB; Sri R. K. Midya, Joint Director, MSME (PS), GoWB; Sri Sibabrata Pal, DGM, RBI; Sri Ajit Singh, AGM, NABARD and representatives of major member banks.

The Meeting began with a warm welcome note delivered by Sri Shio Shankar Singh, General Manager, SLBC West Bengal. He apprised the house that the 161st SLBC Meeting for reviewing the business position ending on June' 2023 had been scheduled to be held on 26.09.2023. He briefly enumerated the proposed agenda items for the aforesaid SLBC meeting and invited the participants to give their valuable inputs/ suggestions for having a fruitful interaction on the proposed agenda points.

The major points of discussions along with the action points emerged during the Steering Committee Meeting are enumerated below:

- Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Go-WB proposed SLBC to add one new agenda regarding newly formed subcommittee on Deepening of digital Payment Ecosystem.
- Sri Sumit Basu, CM SLBC informed that the same was already been included under agenda no 13.
- Sri Dhar, asked that Financial technologies (Fin-Tech) in agriculture as per RBI directives.
- Sir Singh informed the house that it was as per RBI directives.

- Sri M. Dhar further requested to incorporate Financial technology (Fin-Tech) in Agriculture Sector under the Agenda no. 5. with AIF as now a day under AIF bank were sanctioning loan for procurement of Drons. In spite keeping it different agenda (Financial technology (Fin-Tech) in Agriculture Sector) as Agenda No.18. The same was noted by SLBC for compliance.

- Smt Jayasree Dasgupta, Special Secretary, ARD Department, GoWB echoed the same and further apprised the house that since there is a good amount of subsidy, the scope in the National Livestock Mission Scheme is huge. She requested to add the same under agenda No.5. The same was noted by SLBC for compliance.

- R.K,midya from MSME department informed the house as per discussion ACC & WCC proposal pending with different member Banks already transferred under the WBBCCS. Separate agenda on ACC & WCC no longer required.

- Sri Dhar, also recommended that no separate agenda required for ACC & WCC.

- Sri Sibabrata Pal, DGM, RBI highlighted that RBI had noticed a sudden spurt in financing by the MFIs in eastern parts of the country. He informed the house that RBI requested SLBC to collect data on the said issue. He also requested if data collected and analysis by the SLBC, the same may be discussed in next SLBC meeting as a separate agenda.



- Sri Dhar suggested to incorporate one agenda namely "Review of the business growth by supervisory entity in Microfinance sector" and further added that the same would be discussed in the ensuing SLBC meeting. Sri S. S. Singh noted the same for compliance.
- Sri. Ajit Singh, AGM, NABARD informed that ACP target of the RRBs should be revised.
- Sri S.S. Sing informed the house there were a separate meeting on the same and RBI instructed to call a meeting with all RRBs' along with SLBC. to finalized the same but till date the same was not taken care by NABARD.
- Sri. Ajit Singh, AGM, NABARD informed that in accordance with RBI circular a dedicated portal namely Standardized System for Uniform Data Flow & Management had to be made functional. Sri. S.S. Singh informed that the portal was already functional and a link had already been provided in the SLBC website for uploading the data by LDMs and member banks.
- Sri Singh informed the house that Progress on Data Management as per Revamped Lead Bank Scheme was already included in Agenda No.16.
- All the points were noted by SLBC for ensuring compliance. Member banks also accepted the views/ suggestions emerged from the meeting.

After having fruitful interactions amongst the participants, the Final Agenda Items as well as its sequence were finalized for discussion in the ensuing 161st SLBC meeting. The final agenda items are as follows:

Agenda items for 161st SLBC, West Bengal.

Agenda No.	Particulars of Agenda Items
1.	Confirmation of the Proceedings of the 160th SLBC meeting held on 21.06.2023 and review of action points thereof
2.	Action taken report for the resolution adopted in the 160th SLBC meeting
3.	Review of Credit Disbursement by Banks during the FY 2023 against ACP 2023-24
	Bank wise disbursement under priority sector lending
	Bank wise disbursement under non priority sector lending
	Bank wise Total disbursement under PRISEC & NON PRISEC
	District wise total disbursement under priority sector lending
	Disb. Of loan to Minority Community, SC/ST & OBC
	Bank wise sectorial outstanding credit under Priority Sector
	Bank wise sectorial outstanding credit under Non-Priority Sector
	Outg. Credit to Minority Community, Weaker Section, Women, SC/ST & OBC
4.	CD Ratio and Review of Districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC (SCC)
	Corrective measures taken in Special Sub-Committees of DCC meetings of districts having CD ratio below 40%
	District wise CD Ratio of West Bengal
	Bank wise CD Ratio of West Bengal
	Bank wise & Population Group wise Branch Network & Deposit
	Bank wise & Population Group wise Advance & CD Ratio
	Bank wise Position of ATM & BC Outlets
	Trends analysis on District wise CD Ratio on quarterly basis
5.	Deployment of Credit in Agriculture including KCC Animal Husbandry and Fishery including MJCC Review of progress under Agriculture Infrastructure Fund and Financial technologies (Fin-Tech) in Agriculture Sector National of credit deployment under FPO National Livestock Mission (NLM) Others



	Progress in KCC
	Bangla Sashya Bima Scheme
	Achievement Animal Husbandry & Fishery
	Animal Husbandry Infrastructure Fund.
	Tie Up with Milk Unions
	Participation of Banks in Nationwide AHDF KCC Campaign:
	Matsya Jeebi Credit Card (MJCC)
	Krishak Bandhu, Finance to NWR etc.
	Financial technologies (Fin-Tech) in Agriculture Sector
	Agriculture Infrastructure Fund
	Review of credit deployment under FPO
	Credit Guarantee Fund (CGF) Scheme under Central Sector Scheme (CSS)
	National Livestock Mission (NLM)
	Credit to SF/MF, Share Croppers, Oral Lessees, Patta Holders, New Farmers
	Digitalization of PACs.
6.	Deployment of Credit to MSME with special focus on WBBCCS
	West Bengal Bhabishyat Credit Card
	Export Credit
	Progress of MSME Loan Restructured
	Emergency Line of credit guarantee Scheme & Credit Guarantee Scheme for Subordinate Debt (CGSSD)
	PMSVANidhi (Street vendors) scheme and progress
	Bank wise flow of credit to SCC and GCC
	Progress in MSME Clusters & Credit Linkage
7.	Review of MUDRA, Stand Up India, PMEGP & SVSKP
	Progress in MUDRA Loans
	Progress in Stand Up India Loans
	Progress in PMEGP Loans
	Progress in SVSKP Loans
8.	Progress in SHG-NRLM, SHG-NULM
	Bank & District wise achievement of Credit Linkage under NRLM
	Dual Authentication & E-Shakti of NABARD
	Progress under SHG-NULM
9.	Progress in Joint Liability Groups (JLGs) Finance
10.	Progress in West Bengal Student Credit Card
11.	Progress in other Education Loan & Housing Loan
	Bank wise progress in Education Loan
	Bank wise progress in Housing Loan
12.	NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.
	Bank wise and Sector wise NPA & Recovery Position
	Status of PDR cases
	Recovery under SARFAESI and District wise Pending DM Permission
13.	Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)
14.	Progress made under Financial Inclusion
	Progress of FLC during quarter
	Financial Literacy camp in Animal Husbandry intensive area
	Financial Inclusion Fund (FIF)
	Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY)
	Review of status of Financial Education in School
15.	Review of functioning of RSETIs & setting up of new RSETIs



16.	Progress on Data Management as per Revamped Lead Bank Scheme
17.	Non-Conventional renewable energy as sustainable alternative for affordable transportation
18.	Review of lending to MFI
19.	Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC
20.	Miscellaneous (Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements & Status of SLBC report submitted by Member Banks)
21.	Minutes of 160 th SLBC meeting

There being no other points of discussion, the meeting ended with exchange of thanks to the chair & the participants by Sri S. S. Singh. Sri S.S. Singh invite all the member Banks and dignitaries from SLBC committee.

(Shio Shankar Singh)
General Manager
SLBC West Bengal.



List of Participants in Steering Committee Meeting held on 18.09.2023

SI No.	Name	Designation	Organisation
1	Smt. Jayasree Dasgupta	Senior Special Secretary	ARD Department, GoWB
2	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
3	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
4	Dr. Prabir Karmakar	Assistant Director (Vety.)	ARD Department, GoWB
5	Sri R. K. Middy	Joint Director	MSME Dept., GoWB
6	Sri Sibabrata Pal	Deputy General Manager	RBI, Kolkata RO
7	Sri Ajit Singh	Assistant General Manager	NABARD, Kolkata RO
8	Sri Sakshi Gopal Saha	PMU Head	MSME Dept., GoWB
9	Sri Sanjay Kumar Biswas	Assistant General Manager	SBI
10	Sri K.C.Tripathy	Assistant General Manager	Indian Bank
11	Sri Abhay Kumar	Chief Manager	UCO Bank
12	Sri Sumit Basu	Chief Manager	SLBC, West Bengal
13	Smt.Parayani Soren	Chief Manager	PNB
14	Sri Suvadeep Chaterjee	Chief Manager	Bank of Baroda
15	Sri Manas Roy	Senior Manager	Canara Bank
16	Sri Vishal Sinha	Senior Manager	Union Bank of India
17	Smt. Anwasha Baidya	Senior Manager	Bank of India
18	Smt Neha Kumari	Manager	Central Bank of India
19	Sri Manik Verma	Senior Vice President	HDFC Bank
20	Sri Dipesh Chakraborty	Asstt. Vice President	Axis Bank
21	Smt. Gunjan Agarwal	State Nodal Head	ICICI Bank

