

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

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Ref. No. SLBC/WB/Steering Committee/ 480/2023

Date: 17.03.2023

The Members of the SLBC Steering Committee

Re: Minutes of the Steering Committee meeting held on 17.03.2023

The quarterly meeting of the SLBC Steering Committee was held on 17.03.2023 virtually to fix up the agendas for the ensuing 159th SLBC meeting. The meeting was attended by Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Finance Department, GoWB; Sri Sibabrata Pal, DGM, RBI; Smt. Deepmala Ghosh, GM, NABARD and representatives of line departments and 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 159th SLBC Meeting for reviewing the business position ending on December' 2022 had been scheduled to be held on 24.03.2023. He briefly enumerated the proposed agendas for the aforesaid SLBC meeting and apprised the house that 159th SLBC was going to be the Special SLBC meeting emphasizing the progress of Financial Inclusion and Financial Literacy in the state. He 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 Sibabrata Pal, DGM, RBI briefed that SLBCs had to hold one of the regular quarterly meetings of SLBC/UTLBC as Special SLBC/ UTLBC meeting to review the progress of Financial Inclusion and Financial Literacy. Accordingly, one DCC meeting also be held as Special DCC meeting. Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Finance Department, GoWB suggested for a single agenda on Progress under Financial Inclusion clubbing two agenda namely Special SLBC on Financial Inclusion and the regular agenda of financial inclusion. Since, this SLBC is going to be a Special SLBC on FI, this agenda should be specially focused and to come on top. Sri S. Pal accepted his proposal.
- Sri S. Pal also voiced for keeping an agenda for adoption of two new districts for converting those districts 100% digitally enabled. Sri M Dhar suggested for keeping it under the agenda of Expanding and Deepening of Digital Payment Ecosystem (Including Payment Banks etc.). Emphasizing the fact of Special SLBC on Financial Inclusion, he requested to keep this agenda after the agenda of Progress under Financial Inclusion. Sri S. Pal accepted his suggestion.
- Sri Manas Dhar requested for omitting the review of districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC (SCC), since all districts had surpassed the benchmark CD ratio of 40% and suggested for keeping a single agenda of CD Ratio of the State. Sri S. Pal, RBI and Sri S.S. Singh, General Manager, SLBC accepted his proposal.



- Acknowledging the fact that this SLBC is going to be a special SLBC on FI, Smt. Deepmala Ghosh, GM, NABARD requested SLBC for providing district wise banking outlet details, number of banking outlets per lakh population, District wise PMJDY progress etc. Sri S.S. Singh apprised the house that bank wise and district wise all these data would be available under the agenda of Progress under Financial Inclusion. Smt. D. Ghosh also requested for highlighting FIF scheme and NABSANRAKSHAN. Sri S.S. Singh apprised that FIF scheme is incorporated in Progress under FLC and NABSANRAKSHAN was also being enumerated under AIF scheme. Smt. D. Ghosh requested SLBC for exploring the possibility of providing district wise disbursement data under Other Priority Sector, which would help in formulation of PLP. Sri S.S. Singh noted the same.
- Dr. Atanu Saha, Asst. Director, ARD Dept. requested for incorporating Animal Husbandry Infrastructure Development Fund and progress under AH FPOs as agenda. Considering, the importance, Sri M. Dhar requested to include Animal Husbandry Infrastructure Development Fund as a sub-agenda under Deployment of Credit in Agriculture. He also suggested for discussion of AH FPOs under the agenda of Review of credit deployment under FPO.
- Sri Sandip Nag, Joint Director, Textile Department requested for providing sanction and disbursement data under Weavers Credit Card. Sri S.S. Singh informed that WCC progress in terms of sanction as on 31.12.2022 had been incorporated under Review of Mudra (Including ACC & WCC). Since, WCC disbursement data is being collated w.e.f 31.01.2023, the same would be apprised during SLBC meeting.

Member banks also accepted the views/ suggestions emerged from the meeting that to be discussed in the ensuing 158th SLBC meeting.

After having fruitful interactions amongst the participants, the Final Agenda Items and its sequence as well were finalized for discussion in the ensuing 159th SLBC meeting and getting confirmation from the participants, Sri Shio Shankar Singh described the final agenda items as follows:

Agenda items for 159th SLBC, West Bengal.

1. Confirmation of the Proceedings of the 158th SLBC meeting of SLBC, West Bengal held on 23.12.2022 and review of action points thereof.
2. Action taken Report for the resolutions adopted in the 158th SLBC meeting.
3. Progress made under Financial Inclusion
4. Expanding and Deepening of Digital Payment Ecosystem (Including Payment Banks etc.)
5. Adoption of West Bengal Bhabishyat Credit Card Scheme (WBCCCS).
6. Finalization & adoption of Annual Credit Potential (Broad Sector Wise) as per State Focus Paper of NABARD for Financial Year 2023-24
7. Review of Credit Disbursement by Banks during the FY upto December,2022 against ACP 2022-23.
8. CD Ratio of the State.
9. Deployment of Credit in Agriculture including
 - (i) KCC (KCC-crop cultivation, KCC-AH & KCC-Fishery including MJCC)
 - (ii) Review of credit deployment under Agriculture Infrastructure Fund



- (iii) Review of credit deployment under FPO
- (iv) Animal Husbandry Infrastructure Development Fund.

10. Deployment of Credit in MSME

11. Review of Mudra (Including ACC & WCC), Stand Up India, PMEGP & SVSKP Loans

12. Progress in SHG-NRLM & SHG-NULM

13. Progress in Joint Liability Groups (JLGs) Finance

14. Progress in West Bengal Student Credit Card (WBSCC)

15. Progress in Education Loan & Housing Loan.

16. NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.

17. Review of functioning of RSETIs & setting up of new RSETIs

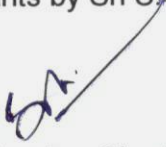
18. Progress on Data Management System as per Revamped Lead Bank Scheme.

19. Non-Conventional Renewable Energy as Sustainable Alternative for Affordable Transportation

20. Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC.

21. Miscellaneous: (i) Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements & (ii) Status of SLBC report submitted by Member Banks.

There being no other points of discussion, the meeting ended with exchange of thanks to the chair & the participants by Sri S. S. Singh.



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



List of Participants in Steering Committee Meeting held on 17.03.2023

SI No.	Name	Designation	Organisation
1	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
2	Dr. Atanu Saha	Assistant Director	ARD Department, GoWB
3	Dr. Prabir Karmakar	Assistant Director (Vety.)	ARD Department, GoWB
4	Dr. Sushanta Saha	Assistant Director (Vety.)	ARD Department, GoWB
5	Sri Suprabhat Ghosh	Deputy Director	MSME Dept., GoWB
6	Sri Sandip Nag	Joint Director	Textile Department (Administration)
7	Sri Sibabrata Pal	Dy General Manager	RBI, Kolkata RO
8	Smt. Deepmala Ghosh	General Manager	NABARD, Kolkata RO
9	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
10	Sri Ram Babu Mishra	Deputy General Manager	Canara Bank
11	Sri Sanjay Kumar Vishwas	Assistant General Manager	SBI
12	Sri A.K. Mishra	Assistant General Manager	UCO Bank
13	Sri K.C.Tripathy	Assistant General Manager	Indian Bank
14	Sri Anjani Thakur	Chief Manager	PNB
15	Sri Sanjay Kumar	Divisional Manager	Canara Bank
16	Sri Debasish Manna	Senior Manager	Bank of Baroda
17	Sri Vishal Sinha	Senior Manager	Union Bank of India
18	Smt. Anwesha Baidya	Senior Manager	Bank of India
19	Sri Debojyoti Paul	Senior Manager	SLBC, West Bengal
20	Smt Neha Kumari	Manager	Central Bank of India
21	Sri Manik Verma	Senior Vice President	HDFC Bank
22	Sri Dipesh Chakraborty	Asstt. Vice President	Axis Bank
23	Smt. Gunjan Agarwal	State Nodal Head	ICICI Bank

