



युनाइटेड बैंक ऑफ़ इंडिया  
अग्रणी बैंक प्रभाग  
प्रधान कार्यालय  
11, हेमंत बसु सरणी  
कोलकाता – 700 001

United Bank of India  
Lead Bank Division  
Head Office  
11, Hemanta Basu Sarani  
Kolkata-700 001

**संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति**

**Convener: State Level Bankers' Committee  
for West Bengal**

सन्दर्भ: एलबीडी/एसएलबीसी/पश्चिम बं./2424-2523/17-18  
दिनांक : 28.03.2018

Ref: LBD/SLBC/West Bengal/2424-2523 /17-18  
Date: 28.03.2018

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

**विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की  
140 वीं बैठक की कार्यवाही विवरण।**

**Subject: Proceedings of the 140<sup>th</sup> Meeting of  
SLBC for West Bengal.**

हम इसके साथ दिनांक 16.03.2018 को होटल "द ललित ग्रेट ईस्टर्न", कोलकाता में सम्पन्न पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 140 वीं बैठक की कार्यवाही विवरण भेज रहे हैं।

We are sending herewith the proceedings of the 140<sup>th</sup> meeting of State level Bankers' Committee for West Bengal held at Hotel "The Lalit Great Eastern", Kolkata on 16.03.2018.

सभी सम्बंधितों से अनुरोध है कि आप उक्त बैठक में लिए गए निर्णयों का यथाशीघ्र कार्यान्वयन करें।

All concerned are requested to implement the decisions arrived at in the meeting at the earliest.

भवदीय,

*माधव 22*

Yours faithfully,

महाप्रबंधक

General Manager,

प्राइसेक, कृषि- ऋण, एमएसएमई एवं

Prisec, Agri-Credit, MSME &

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener- SLBC for West Bengal

**MINUTES OF 140<sup>th</sup> SLBC MEETING OF THE STATE OF WEST BENGAL**

The 140<sup>th</sup> SLBC meeting of the State of West Bengal was held on 16.03.2018 at Hotel "The Lalit Great Eastern", Kolkata. The meeting was presided over by Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal. Shri Jatadhari Mishra, Chief General Manager, RBI, Kolkata recorded his maiden presence in the SLBC, West Bengal meeting. Other dignitaries who had attended the meeting included Shri Pawan Bajaj, MD & CEO, United Bank of India & Co-Chairman, SLBC West Bengal, Shri A.K. Pradhan, Executive Director, United Bank of India, Shri A. K. RayBarman, CGM, NABARD, Kolkata, Shri Partha Pratim Sengupta, CGM, SBI, Kolkata besides other officials from the various line departments of the State Government, participating banks, insurance companies etc. The Lead District Managers through whom the decisions of the SLBC meetings are largely implemented were also present in full strength.

At the outset Shri Manas Dhar, General Manager, UBI & Convener, SLBC, West Bengal welcomed Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal and other dignitaries and participants present in the 140<sup>th</sup> SLBC meeting. He thanked Shri Jatadhari Mishra, Chief General Manager, RBI, Kolkata for his inaugural presence in the SLBC, West Bengal meeting. Thereafter, Shri Dhar requested Shri Pawan Bajaj, MD & CEO, United Bank of India & Co-Chairman, SLBC West Bengal to deliver his inaugural address.

Shri Bajaj in his welcome address said that we have reached the last and most important quarter of the Financial Year 2017-18. Although the major focus remain on review of progress of action-points of 139<sup>th</sup> SLBC meeting held on 07.12.2017, we need to look forward to sort out strategies for the next financial year.

He told the House that, in the State Credit Seminar, NABARD has launched State Focus Paper based on the Potential Linked Plans (PLPs) for the FY 2018-19. Considering the potentiality, the PLP set by the NABARD is Rs.1,21,387 crore, which is now to be disaggregated at District level for final compilation. He requested the LDM's to take a note of this to include the same in the District Credit Plan in the next DCC meeting. He requested the House for adoption of the target under Annual Credit Plan set for FY 2018-19.

Shri Bajaj appreciated the efforts of the bankers and their significant contribution towards extending KCC during current fiscal. He said this has enabled us to reach 86% of notional annual target of 17 lac KCC. He reiterated that bankers should work towards covering all eligible farmers under KCC. He urged upon the State Government to initiate necessary action in this regard. The Agriculture Department of GoWB was also requested to identify the eligible farmers yet to be covered under KCC and for arranging submission of applications from them for availing of KCC loan.





While discussing on Fasal Bima Yojana, Shri Bajaj informed that, Ministry of Agriculture, Govt. of India advised to reconcile the insured farmers' data for Kharif 2017 and Rabi 2017-18 as most of the Insurance Companies have cited discrepancies in the data which need to be reconciled. He requested all member Banks as well as Insurance Companies for reconciliation of the same on a war footing as considerable amount of insurance premium is still lying un-reconciled with various Insurance Companies.

While deliberating on the issue of SHG Financing, he appreciated the bankers for significant achievement in SHG segment this financial year by nearly reaching revised target of Rs.8000 crore. He also thanked WBSRLM for taking proactive steps and assisting the Banks in financing SHGs. However, he expressed his concern at the wide divergence of total loan amount to the SHGs as received from WBSRLM with that of figure uploaded in the NRLM portal by the banks. He requested the Bankers to upload the left out data of SHGs in the NRLM portal on regular basis so that no discrepancy exists.

Sri Bajaj also praised the Bankers for their extremely good performance in disbursement of fresh loan in MSME segment and expressed his confidence that the revised target of Rs. 38000 crore would also be achieved by the Banks within the current fiscal. He also informed that MSME Department, GoWB, is designing a special loan scheme for weavers in the state considering presence of numerous clusters.

Regarding Opening of Brick & Mortar Bank Branches in the Unbanked GPs/Villages, Shri Bajaj mentioned that, as on March 2011, the number of unbanked Gram Panchayats in West Bengal stood at 924. However, with regular addition of rural & semi urban branches, the number of Unbanked Gram Panchayats has come down sharply to 688 as on date. He mentioned that, to cover underserved GPs, SLBC made a provisional allotment of unbanked GPs to different Banks. He highlighted that, owing to matters beyond control of SLBC/Banks, setting up of Brick and Mortar branches in the unbanked GPs as allotted could not materialize. This happened despite SLBC's all efforts which includes contacting the Chief Executives of concerned banks from SLBC end.

Sri Bajaj mentioned that CD Ratio grew by 3% and reached 65% in December 2017 over corresponding figure of December 2016 which then stood flat at 62%. The growth in CD ratio however remained tardy due to prevailing socio-economic conditions. He ended his address with a positive note expressing strong believe that Bankers as a team can act as 'agent of growth' in the state and they are really willing to take part in the growth story being weaved by the State Government in their effort to eradicate poverty, empowering women, creating job opportunities, providing adequate support to farmers and designing grounds for fresh investment. Thereafter, Shri Bajaj requested Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal to deliver his keynote address.

Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal in his key note address thanked Shri Bajaj, MD & CEO, United Bank of India for his opening statement and for his role in leading SLBC. He also welcomed and congratulated Shri Jatadhari Mishra, CGM, RBI, Kolkata for his inaugural presence in the SLBC Meeting.





Thereafter, Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal initiated agenda wise discussion. At the outset Dr. Mitra praised the bankers for their performance in the MSME sector. He said that against a target of Rs. 38000.00 crore for FY 2017-18, all the banks have disbursed Rs. 29032.99 crore upto December 2017. He said that MSME sector has great future in a country like India because of its high employment potentiality. He cited the example of leather industry where an investment of Rs.1000 crore can guarantee employment opportunity for 6000 workers.

Dr. Mitra informed the House that around Rs. 8 billion of export is taking place from the state of West Bengal and requested the member Banks to provide data on export sector to SLBC henceforth. He enquired about top 10 sectors where banks in West Bengal are lending and advised SLBC to build up the relevant data base.

During the course of reviewing the performance in MSME sector, Dr. Mitra invited the opinion of Dr. Vijay Bharti, Director, MSME, GoWB. Dr. Bharti informed the House that there are 11,328 number of pending PMEGP cases with the banks involving margin money of Rs. 283.00 crore. He said that pending cases with SBI & UBI alone stood at 1019 and 374 respectively, involving margin money of more than Rs. 37.00 crore. He mentioned that, if the concerned banks release it within March 2018 then around Rs. 2000.00 crore credit flow is expected to take place under MSME sector. He also requested the House to consider increasing the target up to Rs. 45,600.00 crore under MSME sector for FY 2018-19.

Pursuant to the request of Dr. Bharti, SLBC Convener requested NABARD to re-examine the ACP target prepared by them for FY 2018-19 where the target under MSME sector has been fixed at Rs. 31051.00 crore (under Priority Sector only).

Further, Dr. Mitra requested SLBC to nominate one bank official who will be in constant touch with the Officials of MSME Department, GoWB / other Banks and to sort out any issues pertaining to the growth prospect of MSME in the state. Sri Bajaj wondered whether MSME Sub- Committee meeting can be held on monthly basis instead of the existing practice of quarterly basis.

Sri Dhar informed the House that RBI is also regularly monitoring the MSME growth in the State. Last week RBI had conducted one empowered committee meeting on MSME where progress under the sector was reviewed for the last quarter.

Dr. Mitra reminded the bankers to try to calculate two ratios viz. a) Capital - Labour ratio (how much employment will be generated by investing a specific dose of capital in particular segment) and b) Capital-Output ratio (the amount of capital needed for a business entity to produce one unit of output).

Talking about no. of KCC issued, Dr. Mitra expressed his satisfaction at achieving 86% of annual target of KCC issued within December 2017, although average disbursement per KCC stood at Rs. 65412/- in the State. He expressed his concern over low per capita





average disbursement per KCC (Rs.25132/-) in case of West Bengal State Cooperative Bank.

Representative from West Bengal State Cooperative Bank informed the House that already they have crossed the KCC disbursement target for the FY 2017-18 amounting to Rs. 3000.00 core. They further added that in the next financial year, their disbursement target will increase to Rs. 4000.00 crore and assured that the average disbursement per KCC is expected to improve to Rs. 40,000 - Rs.45,000 in the next financial year.

Dr. Mitra requested West Bengal State Cooperative Bank to conduct a special meeting with Additional Chief Secretary, Finance Department, GoWB and to prepare strategies to increase the average ticket size to atleast Rs. 50000/-.

Sri Manas Dhar, Convener, SLBC West Bengal expressed the hope that the total credit under KCC will substantially improve at the yearend (as on 31.03.2018) due to higher scale of finance in the Rabi / Boro season.

Sri Dhar discussed the norms of lending under KCC based on size of land holding and scale of finance of the crops to be cultivated and fixation of the limit for 5 years as per RBI norms. He stressed that the norms fixed should be scrupulously followed while giving sanction of KCC by the Cooperative Banks to PACS for onward lending to the farmers.

Sri Dhar also raised the issue of shifting of some small and marginal farmers of West Bengal State Cooperative Bank to any other banks who are willing to take over the loans as per the service area approach as already been suggested by the Hon'ble Finance Minister, GoWB in earlier SLBC meeting.

Dr. Mitra advised Joint Secretary, Finance, GoWB to conduct a meeting shortly with appropriate preparation with SLBC team on the issue of KCC lending of Co-operative Banks. He further suggested that Convener, SLBC may conduct meetings of Sub-Committee on agriculture on monthly basis for effective review of performance of KCC financing in the state.

On the issue of covering all the eligible farmers under KCC fold, Sri Dhar said that Bankers need cooperation and assistance of State Government to identify those farmers who are yet to get a KCC and details of those farmers who are yet to be brought under the banking fold and are still availing loan from money lenders. He also stated that almost all the banks have 'Mahajan Rin Mukti Scheme' to help the farmers to come out of the clutches of the money lenders.

Participating in the discussion Sri A.K. RayBarman, Chief General Manager, NABARD stated that during a recent Video Conference chaired by Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture Department, GoWB and attended by the District Magistrates, Dr. Chopra advised the participants to conduct KCC camp with the help of LDMs and DDM (NABARD) of their respective districts.





While reviewing the performance of SHG financing in the state, Dr. Mitra said that the banks have performed reasonably well in this segment. Banks have achieved 63% of the financial target which stood at Rs. 5048.13 crore and 73% of the physical target by covering 2,92,082 nos of SHG with credit linkage up to December 2017 within the FY 2017-18. Average credit per SHG for the banks stood at Rs. 1,72,833/- as on 31.12.2017 as against Rs. 1,38,054/- during the corresponding period last year. Further, Dr. Mitra compared the SHG performance of the State in the year 2012-13 to 2017-18 where disbursement in SHG has been raised from Rs. 674.41 crore in the year 2012-13 to Rs. 5048.13 crore in the year 2017-18 which in his opinion is quite commendable.

Ms. C.D. Lama, State Mission Director & CEO, WBSRLM, GoWB also acknowledged the contribution made by the banks towards the SHG sector and informed the House that till 10<sup>th</sup> March 2018, the banks in the state have covered 4,03,902 no. of SHG with credit linkage with financial outlay of Rs. 7393.00 crore. She also mentioned that the NPA level in SHG is only 2.13% in West Bengal which is lowest in the country and the State is at 3<sup>rd</sup> position in the country after Andhra Pradesh and Karnataka in case of no. of SHG financing. Emphasizing on the SHG target for FY 2018-19, Ms. Lama requested NABARD to kindly reconsider the SHG target of the State in their PLPs and for its upward revision.

Shri Manas Dhar, Convener, SLBC intervened and referred to the RBI request for withdrawal of the resolution passed in the 138<sup>th</sup> West Bengal SLBC, recommending the initial limit for credit linkage of Rs. 1.50 lac after 1<sup>st</sup> grading, Rs. 2.50 lac after 2<sup>nd</sup> linkage and Rs. 3.50 lac after 3<sup>rd</sup> linkage to SHGs, citing para 7.2.2 of RBI master circular on DAY-NRLM dated 1st July 2017. Shri Dhar also informed the House that SLBC had replied to RBI on the issue seeking their approval to the minimum benchmark credit limit fixed in the 138<sup>th</sup> SLBC meeting, after due consideration of the potentiality available backed by Annual Action Plan for credit disbursement and also actual capital requirement of the SHG groups who are mostly matured but not enjoying the credit linkage. Shri Dhar requested Dr. Mitra's kind intervention for resolving the issue.

Sri Suddhasattwa Ghosh, General Manager, RBI assured that the matter will be taken up with their Central Office and SLBC West Bengal will be intimated of the RBI decision.

Dr. Mitra assured that the state government will take up the issue with RBI. He advised Ms. Lama to prepare a suitable draft in consultation with SLBC underlining the ground reality of SHG sector in the state.

Sri Pawan Kadyan, Joint Secretary, Finance Department, GoWB mentioned about the Government Receipt Portal System (GRIPS) through which tax and non tax revenues of the State of West Bengal are collected. He informed that total amount of Rs. 32.32 crore tax and non-tax revenue collected by 14 banks viz. Allahabad Bank, Axis Bank, Bank of Maharashtra, Canara Bank, Corporation Bank, ICICI Bank, UCO Bank, Union Bank of India, United Bank of India, Indian Bank, Oriental Bank of Commerce, Punjab National Bank, State Bank of India and Vijaya Bank is yet to be settled. He requested member





banks to settle the issue within this financial year and report compliance to the RBI and State Government.

In respect of CD ratio, Dr. Mitra said that CD ratio of the State is hovering around 65% for quite some time and below 40% CD ratio of 4 districts in the State still remains a matter of concern. Special study in the matter of CD ratio of these four districts was favored.

Sri Dhar, Convener SLBC remarked that lending is getting constricted due to several reasons. He said that if all the member banks share their figures relating to credit sanctioned in other States but fund utilized in West Bengal then definitely the CD ratio of the State will improve substantially. He lamented that despite several requests from SLBC, only few banks could provide the relevant data. He once again urged upon the member banks to share with SLBC actual data on credit-deposit including credit sanctioned by their branches in other States and funds utilized in this West Bengal.

In regard to four districts where CD ratio is below 40%, Sri Dhar stated that due to the close proximity of these districts to Kolkata, a large chunk of Government Deposits lying with bank branches in these four districts lead to lowering of CD ratio. Moreover, districts like Howrah, Hooghly, 24 Parganas (N) are having Mid-Corporate advances to cold storages / rice mills/ warehouses/ other infrastructure projects in the districts which have been sanctioned at HO/ Zonal levels from Kolkata and for this the CD Ratio of these districts are not properly reflected.

After elaborate discussion, Dr. Mitra requested convener, SLBC to analyse the position and prepare a bank wise/district wise government deposits to arrive at a reasonable position in respect to CD ration in the districts. He also requested all the banks to concentrate on aggressive & judicious lending in the State.

On the issue of PDR cases, Sri Ashok K. Pradhan, Executive Director, UBI raised the issue of more than 12000 cases under Public Demand Recovery Act in the State and urged upon the Finance Minister for posting of Certificate Officers in the designated offices. He said settlement of these PDR cases will go a long way in encouraging bankers in making fresh credit. Sri Dhar favored waiver of ad-valorem fee payable by the bank at the time of filing of case and suggested for 20% of the fees at the filing stage and thereafter payment of ad-valorem fees on pro-rate basis against recovery like in other States. Dr. Mitra advised Joint Secretary, Finance, GoWB to take up the matter with Additional Chief Secretary, Finance Dept., GoWB and solve the issue at an early date.

During the concluding part of the meeting, Shri Manas Dhar, Convener, SLBC, West Bengal flagged an important issue of timely filling in the post of Presiding Officer, DRT. He said that DRTs were established with the specific objective of providing expeditious adjudication and recovery of debts due to Banks and Financial Institutions. He mentioned that out of the three DRTs in Kolkata viz. DRT-I, DRT-II & DRT-III, Presiding officers of two DRTs are going to retire within March 2018. He also said that the selection procedure of Presiding Officer, DRT is quite elaborate and time consuming. He urged upon the



House to authorize SLBC, West Bengal to bring the matter to the notice of DFS, Ministry of Finance, Govt. of India.

While summing up the proceedings of 140<sup>th</sup> SLBC, West Bengal, Shri Manas Dhar, Convener, SLBC expressed his profound gratitude to Dr. Amit Mitra for his gracious presence and active participation. He said that Dr. Mitra always remains as a leading light who charts the course of discussion in every SLBC meeting. He extended thanks to Sri Jatadhari Mishra, CGM, RBI, Kolkata, Shri A. K. Ray Barman, CGM, NABARD, Kolkata, Shri Partha Pratim Sengupta, CGM, SBI, Kolkata, and other dignitaries from GoWB for their active participation in the meeting.

Shri Dhar also thanked Shri Pawan Bajaj, Managing Director & CEO, United Bank of India and Co-Chairman of SLBC West Bengal and Shri A. K. Pradhan, Executive Director, United Bank of India for their kind presence and valuable contribution in the meeting. He also thanked all the banker colleagues, government officials, LDMs, representatives from various insurance companies and all the participants. The meeting ended with vote of thanks to the chair.

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## Action points emerged from 140<sup>th</sup> SLBC Meeting held on 16.03.2018

- The Potential Linked Plans (PLPs) for the FY 2018-19 was set to Rs.1,21,387 crore which is now to be disaggregated at District level for final compilation adoption in the DCC meeting.  
**(Action: LDMS)**
- Identification of eligible farmers yet to be covered under KCC and for arranging submission of applications from them for availing of KCC loan.  
**(Action: Agril. Dept & Banks)**
- Reconciliation of farmers' data for Kharif 2017 and Rabi 2017-18 as considerable amount of insurance premium is still lying un-reconciled with various Insurance Companies.  
**(Action: Banks & Insurance Companies)**
- Difference in total loan amount to the SHGs received from WBSRLM with that of figure uploaded in the NRLM portal by the banks. Bankers to upload the left out data of SHGs in the NRLM portal on regular basis so that no discrepancy exists.  
**(Action: Banks)**
- Banks in West Bengal are requested to provide of data on Export Sector.  
**(Action: Banks)**
- Disposal of all pending cases under PMEGP.  
**(Action: Banks)**
- Credit target under MSME sector was proposed to be raised to Rs. 45,600.00 crore for FY 2018-19. NABARD is requested to re-examine the ACP target prepared by them for FY 2018-19 where the target under MSME sector has been fixed at Rs. 31051.00 crore (under Priority Sector only).  
**(Action: NABARD)**
- Nomination of one bank official who will be in constant touch with the Officials of MSME Department, GoWB / other Banks and to sort out any issues pertaining to the growth prospect of MSME in the state.  
**(Action: Banks)**
- West Bengal State Co-operative Bank is to take appropriate steps to increase per capita disbursement of KCC and conduct a special meeting with Additional Chief Secretary, Finance Department, GoWB and to prepare strategies to increase the average ticket size to atleast Rs. 50000/-. Norms fixed for financing KCC while





giving sanction of KCC by the Cooperative Banks to PACS for onward lending to the farmers is to be followed.

**(Action: West Bengal State Co-operative Bank)**

- Holding of KCC camps in the Districts in consultation with LDM, DDM (NABARD) along with District Magistrates of concerned Districts.

**(Action: LDMs & NABARD)**

- As advised by Hon'ble Finance Minister, Govt. of West Bengal to resolve the issue of fixation of minimum benchmark limit for financing SHGs in the State, considering untied matured SHGs and potential available at ground level, WBSRLM is to prepare a suitable representation in consultation with SLBC underlining the ground reality of SHG sector in the state.

**(Action: SLBC & WBSRLM)**

- Settlement of the payments of taxes pending through the Government Receipt Portal System (GRIPS) through which tax and non tax revenues are collected.

**(Action: Banks)**

- Pursue PDR cases filed by the Banks leading to recovery of Bank loan cases; particularly small loans as the gross NPA in the State alarmingly increased to 16.87% as on Dec.'2017.

**(Action: SLBC & Member Banks/LDMs)**





List of participants of 140th SLBC Meeting of West Bengal held on 16.03.2018 at The Lalit Great Eastern Hotel, Kolkata		
SI No.	Names	Designation & Name of the Organisation
<b>CHAired BY</b>		
1	Dr. Amit Mitra	Hon'ble Finance Minister, Government of West Bengal
2	Sri Pawan Bajaj	Managing Director & CEO, United Bank of India
3	Sri Ashok Kumar Pradhan	Executive Director, United Bank of India
4	Sri Jatadhari Mishra	Chief General Manager, Reserve Bank of India
5	Sri A.K. Raybarman	Chief General Manager, NABARD
6	Sri Partha Pratin Sengupta	Chief General Manager, State Bank of India
<b>GOVT. of WEST BENGAL &amp; OTHER GOVT. AGENCIES</b>		
7	Ms. C.D. Lama	State Missin Director & CEO, WBSRLM, GoWB
8	Ms. Rachna Bhagat	Managing Director, West Bengal Swarojgar Corporation Ltd.
9	Sri Pawan Kadyan	Joint Secretary, Finance, GoWB
10	Sri Rajib Kr. Ghosh	Joint Secretary, Agriculture, GoWB
11	Dr. Vijay Bharti	Director, MSME Department, GoWB
12	Sri D. Ghosh	Director, Textile Department, GoWB
13	Sri Manish Mishra	OSD, P&RD Dept., GoWB
14	Sri R.K. Middy	Joint Director, MSME Department, GoWB
15	Sri S.K. Pal	Chief Manager (Banking Division), NSCFDC, Gol
16	Sri D. Roy	Asst. Director, Directorate of Agriculture Marketing, GoWB
17	Sri Debasish Pal	Assistant Director, Department of MSME, GoWB
18	Sri S. Pattanayak	Assistant Director, KVIC
19	Sri S.K. Haldar	ADA, Evaluation, GoWB
20	Sri Partha Sarathi Dutta	Dy. Director, Institutional Finance, GoWB
21	Sri Manas Basak	DCO, KVIC
22	Sri Sandip Bairagi	SMM (FI & ME), SUDA
23	Sri B. Pattanayak	ACAU, Department of Post
24	Sri K.B. Nath	AAA, Department of Post
25	Sri Ranjit Roy	State Project Manager, (FI), WBSRLM, GoWB
26	Sri Anjan Kumar Saha	BRP, WBSRLM
27	Sri Swapan Kr. Ghosh	Representative, SHG & SE, GoWB
<b>RBI and NABARD</b>		
28	Sri Suddhasattwa Ghosh	General Manager, Reserve Bank of India
29	Sri Partha B. Choudhury	Deputy General Manager, NABARD





Commercial Banks		
30	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
31	Sri Umesh Kumar Singh	Field General Manager, Central Bank of India
32	Dr. S.K. Srivastava	Zonal Manager, Indian Overseas Bank
33	Sri Bhavesh Mishra	Deputy General Manager, Allahabad Bank
34	Sri P. Sengupta	Deputy General Manager, UCO Bank
35	Sri S. Satapathy	Deputy General Manager, UCO Bank
36	Sri E. Gopinathan	Deputy General Manager, Bank of India
37	Sri R.K. Thakral	Deputy General Manager, Bank of Baroda
38	Sri D.V. Prasad Rao	Deputy General Manager, Canara Bank
39	Sri N. R. Samal	Deputy General Manager, Union Bank of India
40	Sri Debabrata Das	Deputy General Manager, Vijaya Bank
41	Sri A.S. Alagarsamy	Regional Manager, Syndicate Bank
42	Sri B. Bhattacharjee	Assistant General Manager, State Bank of India
43	Sri Kavita Srivastava	Assistant General Manager, Corporation Bank
44	Sri K. Jaychandra	Assistant General Manager, Dena Bank
45	Sri Ghazi Islam	Deputy General Manager, IDBI Bank
46	Sri K. Ananth	Assistant General Manager, Tamilnad Merchantile Bank
47	Sri J. Ranjan Mishra	Chief Manager, Bank of India
48	Dr. H.M. Thakur	Senior Manager, Bank of Baroda
49	Sri Prabir Kumar Chowdhury	Senior Manager, Punjab National Bank
50	Sri P.K. De Sarkar	Senior Manager, Punjab & Sind Bank
51	Sri Neeraj Kumar	Senior Manager, Canara Bank
52	Sri P. Baidya	Senior Manager, Union Bank of India
53	Sri Deepak Kumar Sahoo	Senior Manager, Dena Bank
54	Ms. Minoo Biswas	Senior Vice President, HDFC Bank
55	Sri Kaustav Dey	Regional Manager, Indusind Bank
56	Ms. Samhita Roy	Regional Manager, ICICI Bank Ltd.
57	Sri Vikash Kumar	Regional Manager, Utkarsh Small Finance Bank
58	Sri Bernard Francis	Senior Manager, Axis Bank
59	Sri Sandeep Gautam	Vice President, HDFC Bank
60	Ms. Arpita Sen	DVP, Bandhan Bank
61	Sri Trideep Chatterjee	DVP, Bandhan Bank
62	Sri Dinesh Kumar	Manager, Central Bank of India
63	Ms. Sonali G. Biswas	Chief Manager, IDFC Bank
64	Sri Anirban Chatterjee	AVP, Yes Bank
65	Sri Subhranshu Chakraborty	Manager, South Indian Bank
66	Sri Manish Kumar	Dy. Manager, Ujjivan Small Finance Bank
67	Ms. T.Roy Choudhury	Assistant Manager, Corporation Bank
68	Sri Pranav Vivek	Assistant Manager, IDBI Bank
69	Sri Suvojit Roy	Product Manager, Utkarsh Small Finance Bank
70	Sri Imran Siddiqui	ADO, Syndicate Bank
71	Sri Ayan Kr. Ghosh	Branch Head, Utkarsh Small Finance Bank
72	Sri Indrajit Sanyal	IDFC Bank
73	Sri Vibhas Chandra	Ujjivan Small Finance Bank





<b>RRBs , Co-operative Banks and RSETI</b>		
74	Sri Subrata Mishra	Chairman, BGVB
75	Sri Sanjay Kumar	Chairman, PBGB
76	Sri Manasij Mukhopadhyay	General Manager, WBSCB Ltd.
77	Sri S.C. Gupta	General Manager, UBKGB
78	Sri A. Bhattacharya	General Manager, WBSCARD Bank Ltd.
79	Sri Subrata Roy	Deputy General Manager, WBFC
80	Sri Arupendu Banerjee	State Director, RSETI
81	Sri Santanu Mukherjee	Director, RSETI, Howrah
<b>SIDBI, National Housing Bank and Insurance Companies</b>		
82	Sri P.K. Mahato	Regional Manager, New India Assurance
83	Sri M.K. Kemmu	Regional Manager, Life Insurance Corporation
84	Sri K.M. Deka	Deputy General Manager, SIDBI
85	Dr. T. K. Sinha	Assistant General Manager, HUDCO
86	Dr. Apurba Hazra	Manager, Oriental Insurance
87	Sri Arijit Mukhopadhyay	Deputy Manager, UIICL Ltd.
88	Ms. Priyanka Parija	Assistant Manager, New India Assurance Co. Ltd.
89	Sri Chandan Burnwal	Assistant Manager, UIIC Ltd.
90	Sri U. Paul	Secretary, LIC
91	Sri Saurav Gupta	AO, AICIL
92	Sri Abhijit De	AO, AICIL
<b>Lead District Manager</b>		
93	Sri A.K. Dwivedi	LDM, 24 Parganas, North
94	Sri R. Bose	LDM, Kolkata
95	Sri Gour Chatterjee	LDM, Jalpaiguri
96	Sri S.S.P. Gupta	LDM, Purba Burdwan
97	Sri Lucky Bhabnani	LDM, Howrah
98	Sri B.K. Swain	LDM, Darjeeling
99	Sri Amit Kumar Sinha	LDM, Murshidabad
100	Sri Shaktipada Paria	LDM, Paschim Medinipur
101	Sri N.N. Biswas	LDM, Nadia
102	Sri Biswajit Ghosh	LDM, Malda
103	Sri Srikanta Mahato	LDM, Purulia
104	Sri Sunil Kumar Ghosh	LDM, 24 Parganas, South
105	Sri Ashim Kumar Pandit	LDM, Purba Medinipur
106	Sri Jogesh Ray	LDM, Uttar Dinajpur
107	Sri Piyush Paul	LDM in Charge, Birbhum
108	Sri Sanjeev Kumar Nandi	LDM, Bankura
109	Sri Sanjay Kumar Gaur	LDM, Dakshin Dinajpur
110	Sri J.K. Das	LDM, Hooghly
111	Sri Sanjay Kumar	LDM, Coochbehar
112	Sri Tushar Kanti Roy	LDM, Alipurduar
113	Sri P.T. Bhutia	LDM, Kalimpong
114	Sri Roshan Tiru	LDM, Paschim Burdwan

