



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./159A(1-100)/18-  
19 दिनांक : 30.06.2018

Ref: LBD/SLBC/West Bengal/159A(1-100)/18-19  
Date: 30.06.2018

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

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

**Subject: Proceedings of the 141st Meeting of  
SLBC for West Bengal.**

हम इसके साथ दिनांक 19.06.2018 को होटल "द  
पार्क", कोलकाता में सम्पन्न पश्चिम बंगाल राज्य  
स्तरीय बैंकर्स समिति की 141 वीं बैठक की कार्यवाही  
विवरण भेज रहे हैं।

We are sending herewith the proceedings  
of the 141st meeting of State level  
Bankers' Committee for West Bengal held  
at Hotel "The Park", Kolkata on  
19.06.2018.

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,

Yours faithfully,

मानस ५२

महाप्रबंधक

General Manager,

कृषि- ऋण एवं

Agri-Credit &

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener- SLBC for West Bengal

## MINUTES OF 141<sup>st</sup> SLBC MEETING OF THE STATE OF WEST BENGAL

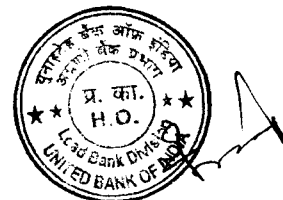
The 141<sup>st</sup> SLBC meeting of the State of West Bengal was held on 19.06.2018 at Park Hotel, Kolkata. The meeting was presided over by Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal. In the meeting, Shri S.C.Murmu, Regional Director, RBI, Kolkata and Shri S.K.Mandal, Chief General Manager, NABARD, Kolkata made their maiden presence. Shri A.K. Pradhan, Executive Director, United Bank of India & Co-Chairman of SLBC West Bengal was also present. Other dignitaries who had attended the meeting included, Shri H.K.Dwivedi, Additional Chief Secretary, Finance Department, Government of West Bengal, Dr. M.V.Rao, Additional Chief Secretary Co-operation Department, Government of West Bengal, Ms..C D Lama- Secretary & CEO, WB SRLM, Ms. Aninidita Sinha Roy, Director, Department of Financial Services, Ministry of Finance, Government of India & 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 from different districts, through whom the decisions taken in 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 141<sup>st</sup> SLBC meeting. He thanked Shri S.C.Murmu, Regional Director, RBI, Kolkata and Shri S.K.Mandal, Chief General Manager, NABARD, Kolkata for their maiden presence in the SLBC, West Bengal Meeting. Thereafter, Shri Dhar requested Shri Ashok Pradhan, Executive Director, United Bank of India & Co-Chairman of SLBC West Bengal to deliver his inaugural address.

Shri Pradhan in his inaugural address briefed the house regarding the recent RBI directives on "Revamping of Lead Bank Scheme" issued on 06.04.2118. He narrated the salient features of the revamping scheme as under;

- i) SLBC meetings should primarily focus on policy issues having participation of only the senior functionaries of the banks/ Government Departments.
- ii) All routine issues are to be delegated to various sub-committees of the SLBC. Considering present requirement, we have discussed the matter with RBI, Kolkata and accordingly, following four Sub Committees may be formed;
  1. Sub-committee of SLBC on Agriculture
  2. Sub-committee of SLBC on MSME
  3. Sub-committee of SLBC on SHG, RSETI & Financial Inclusion.
  4. Sub Committee of SLBC on Data Management

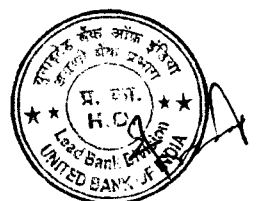
In accordance with the directive, a Steering Sub-committee has been constituted with RBI, NABARD, SLBC Convener Bank, State Bank of India, UCO Bank, Allahabad Bank, Central Bank of India, Bank of India, Departments of Finance, Agriculture & MSME of Government of West Bengal.



- iii) Banks have to fine tune their corporate business targets in terms of Branches, Blocks, Districts and States to align with the Annual Credit Plan adopted by SLBC for the state, to ensure better implementation. The Controlling Offices of the banks in each state should synchronize their internal business plans with the ACP of the state. Member Banks to take note of this and ensure accordingly
- iv) To redress the concern expressed by RBI in respect of quality and timeliness of the data submitted by banks to SLBC, now SLBC is to develop a system on their website to enable uploading and downloading of the banking data pertaining to Block, District and State. The relevant data needs to be downloaded from the MIS of the banks with least manual intervention. As SLBC convenor Bank, we have initiated the process. All member Banks are requested to take appropriate steps, particularly when UAT(User Acceptance Testing) process starts.
- v) RBI further desires to strengthen the BLBC forum. All branch managers be advised to attend BLBC meetings with required inputs. Controlling Heads of banks are required to attend a few BLBC meetings, depending on the urgency of the issues.
- vi) RBI has desired involvement of Rural Self Employment Training Institutes (RSETIs), at the DCC level. Focus of RSETI should be on development of skills of rural youth to enhance the credit absorption capacity in the area and renewing the training programmes towards sustainable micro enterprises.

Shri Pradhan also touched upon the following:

- Government of India has rolled out Extended GSA from 1<sup>st</sup> June 2018 in the State.
- The State could not participate in Phase-I due to imposition of Model Code of Conduct on account of Panchayet election. There are 7408 villages covering 18 districts in the state including 5 aspirational districts viz; Nadia, Murshidabad, Birbhum, Malda & Dakshin Dinajpur under extended GSA.
- Bankers are required to saturate these villages in respect of PMJDY, PMSBY, PMJJBY as per allocations made by LDMs.
- LDMs are advised to hold regular meetings with DCOs to monitor the developments, and ensure uploading of data on daily basis in the GSA portal to show achievement. Nodal Officers from Govt. of India, Banks & Insurance Companies in charge of these districts are personally visiting to promote/encourage early saturation.
- Under the Annual Credit Plan 2017-18, total of 92% of the disbursement target could be achieved.
- While the MSME and OPS (other Priority sector) could register 111% and 112% of their disbursement targets, the performance under Agriculture segment stood at only 71% of target remains as a matter of concern. More so, when there is call at the national level to double farmers' income by 2022.
- Bankers must introspect why they have failed to achieve disbursement target under agriculture. He said that there should not be dithering on initiating quick remedial measures.



- Banks should all work towards achieving the revised ground level credit target of Rs.64071 crore set for the financial year 2018-19, which has been fixed after making adjustments with the PLP based credit target of Rs.63196 crore and which has been discussed and adopted in Agriculture Sub-committee meeting held on 15.05.2018.
- Emphasis should be on renewal of all the dormant KCCs and issuance of fresh KCC to the hitherto uncovered eligible farmers.
- The task of identification of the uncovered eligible farmers should be mitigated by the bankers as well as the Dept of Agriculture, Govt. of West Bengal.
- With this, persisting problem of low CD ratio in the state could at least be partially addressed through issuance of KCC to the all eligible farmers.
- SHG Credit Linkage is an area which is growing fast in the state and WBSRLM is to extend its helping hand to the bankers in regularizing old SHG accounts particularly those under the erstwhile SGSY.
- He congratulated the efforts of RBI in spreading the message of financial literacy and awareness by observing Financial Literacy week.
- Bankers have been requested to include in their annual branch expansion plan for 2018-19, the branches likely to be opened by them, if permitted, in their allotted unbanked villages.

Shri Pradhan once again requested the state government to help bankers in the enforcement of securities in recovery / resolution of stick loans. He mentioned that due to some unsavoury incidents in the past now bankers are apprehensive of enforcing the mortgaged securities without the presence of District & Police administration. He said prompt help from the administration in this regard can go a long way to accelerate the recovery process. Shri Pradhan also urged upon the state administration to immediately post Certificate Officers at the Sub-division and District levels.

In his keynote address covering all important agenda items, Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal mentioned the following:

- Due to the prevailing restrictions, banks are not been able to do what they intend to do. Despite the present constraints Bankers are facing, they have been able to create some very important benchmarks.

#### **Recovery:**

- On recovery of stressed assets, it is observed that while the macro economic scenario is rather disturbing at national level, it is not so in case of West Bengal. Clarity is also required for the institutional / structural changes undertaken by the authorities.



## C.D. Ratio

- The state is still struggling with a low CD ratio. Leaving aside touching the national average of 75% +, the CD ratio of West Bengal is hovering around 65%, when the CD ratio of Madhya Pradesh, which is basically an agrarian economy is close to national average i.e. 74.69%.
- The nominal GDP of West Bengal has more than doubled to Rs.10.56 lakh crore now from its 2010 position of Rs.4.50 lakh crore. By the current figure, West Bengal is presently regarded as the 4<sup>th</sup> largest economy in the country. He complimented the Bankers for playing a vital role in this important matrix of doubling the GDP of the state within 6 years which would not have been possible without required credit flow. Considering such achievement, 65% CD ratio for a burgeoning economy like West Bengal is absolutely unacceptable.
- LDMs of Birbhum, Hooghly, Howrah & 24-Pgs (N) districts are to explain the reason for low CD ratio below 40% & Coochbehar district for decrease in CD ratio.
- Hooghly is a very resourceful district and its CD ratio at 26% is unacceptable.
- Mere 4% growth in CD ratio to the level of 39% will not suffice for Howrah District. LDM to remain in constant touch with the MSME clusters in search of bankable entrepreneur.
- All the LDMs to interact with the MSME clusters of their district to find the right entrepreneur in search of bank credit.
- 22% CD ratio of 24-Pgs (N) is not at all acceptable.
- LDMs of Howrah, Hooghly, Birbhum & Cooch Behar explained the reason for continuing low CD ratio and the measures taken to improve it.

In regard to performance of these Districts, Convener SLBC, WB stated the following:

- External rating issue particularly for the banks under PCA at the time of initial sanction and renewal of limit for borrowal units is posing a problem related to the desired growth of credit in these districts.
- Amongst all the districts in the state the total outstanding advance of 24-Pgs (N) district is next only to Kolkata district. The CD ratio of the district doesn't look that good due to large institutional deposits maintained with branches particularly in the Salt Lake area.

Resuming the discussion, Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal cited the following:

## MSME

- Bankers have fared reasonably well. But they are capable of performing even better. The House unanimously agreed to the proposal to raise the aggregate credit target under MSME to Rs.50,000 crores from the existing target of Rs.45,000 crores.



## KISAN CREDIT CARD (KCC)

- Slow progress in KCC coverage and low average ticket size.
- Convener, SLBC West Bengal clarified that size of land holding is the determining factor in deciding the KCC advance amount.
- KCC loan amount is again related to the scale of finance approved against the cultivated crop. He advocated for scale of finance to be determined twice in a year i.e. pre-kharif and pre-rabi seasons.
- This is a priority area on which the overall development of the state is dependent.
- However, It has been clarified that the number of farm families in the state is 72 lakhs and the number of active farm family is 52 lakhs. The number of KCC issued is 37.25 lakhs and the number of uncovered family therefore is approximately 15 lakhs. Now, the task is to identify and rope in the uncovered families within the ambit of KCC for the benefit of the farming community and the overall development.
- This can be achieved only with the involvement of the Agriculture Dept. Govt. of West Bengal.
- CGM NABARD-Kolkata stressed on identification of non loanee farmers by the Block / District level Agriculture Officers for the immediate credit linkage with Banks under KCC.

SLBC Convenor stated that at present for KCC limit beyond Rs.100,000/- mortgage of land is required, he requested the RBI to consider upward revision of this amount to Rs.300,000/-. He also requested for the help of Agriculture department, Govt of West Bengal in spreading the message of financial literacy which includes optimum use of limit, prompt and timely repayment, availing of interest subvention and coverage under Fasal Bima Yojana.

Shri H.K. Dwivedi, Additional Chief Secretary (Finance), Government of West Bengal desired to know:

- The factors which are impeding the process of universalisation of KCC in the state.
- Understanding the real gap between the eligible farmers and the actual takers of KCC.

Reacting to a comment that very small limit given in case of KCCs issued by Co-operative banks is contributing to overall low average KCC ticket size in the state Shri M. V. Rao, Principal Secretary, Co-operation, Govt. of WB mentioned:

- Co-operative Bank is the place where even the smallest farmer with small ticket loan is entertained and his credit needs are taken care of.
- Large number of farmers are availing the benefit of KCC from Cooperative Banks and actually the contribution of Co-operative Banks is very large in total KCC loan extended in the state.

Shri Dwivedi, ACS (Finance), Govt of West Bengal decided to convene a meeting on KCC within July 2018 to discuss all the issues pertaining to KCC, which are in need of quick redressal.



Dr. Amit Mitra, Hon'ble Finance Minister- Govt. of West Bengal said that bankers should be present in the meeting in good numbers. Participation of senior level representations from the Agriculture Dept. and Cooperation Dept, Govt. of West Bengal is also required for the purpose. Dr. Mitra preferred preparation of Working papers by all the invitees to the meeting before hand.

## SHG

- Shri Dwivedi pointed out wide divergence between amount sanctioned and amount disbursed in SHG sector.
- Bankers wondered what precious little they can do if the borrower does not avail the sanctioned limit.
- Decision has been taken to complete the process of disbursement for already sanctioned SHG loans (spill over cases of 2017-18) by the banks preferably within 15<sup>th</sup> July 2018.
- Large section of the participants including LDMs was found to be of the opinion that SHGs need to undertake more productive activity instead of inter-lending.
- Ms.C.D. Lama, Secretary & State Mission Director & CEO, WBSRLM, Govt. of West Bengal clarified that apart from productive activity as a group they are also into inter-lending, which is not prohibited and remain one of the major features of "Panchasutra", which all SHGs are to comply with. Also utilizing the money available through such inter-lending, productive activity is undertaken by individual SHG members leading to generation of income.
- Dr. Mitra said so long the SHG members are engaged in livelihood of legitimate nature and bankers are getting timely repayment of their dues, there is no cause of concern.
- Shri Dwivedi mentioned that due to the SHG credit linkage, it is ensured that the members are protected from the clutches of private money lenders. He also advocated spreading of financial awareness among SHG members.
- SUDA representative requested the Bankers for disposal of SHG loan applications in the Municipal areas

At this juncture Ms. Rachna Bhagat- MD-WBSCL sought the assistance of all member Banks in;

- Providing the **Mobile Number of each credit linked SHG A/c** irrespective of their status as Women SHG or Male SHG to enable West Bengal Swarojgar Corporation Ltd. to process and release interest subvention claim under WBSSP over and above interest subvention allowed by WBSRLM (Woman SHG only) for all such eligible credit linked SHG A/cs. She reiterated that without Mobile Number (Preferably of SHG Leader or Deputy Leader), processing of the data for onwards transmission of interest subvention amount under WBSSP to the designated SHG loan A/cs can not be undertaken due to technical reason.
- There are few banks who are not submitting any interest subvention claim under WBSSP for credit linked SHG from WBSCL and this inaction is depriving many SHGs credit linked by them from availing legitimate interest subvention.



- To either adjust subsidy released for sanctioned loan proposals under BSKP or to return unutilized subsidy to WBSCL without any further delay.

Continuing the discussion, Dr. Amit Mitra, Finance Minister, Govt. of West Bengal desired that in the SLBC meeting discussion should also take place on;

- Very sensitive issue of Export Credit and Export Promotion.
- This is required due to unleashing of huge export potentiality as witnessed in the last couple of years in the state. In 2016-17, total export from West Bengal only stood at 8.23 Billion US Dollar. Which increased to 9.17 Billion US Dollar in 2017-18 and expected to increase further in coming days.
- State Government has already identified the exportable items and the destination countries.
- To take the issue forward, a Sub Committee of SLBC on Export Credit is to be formed. Initial meeting of the Sub Committee should be held at an early date.

Regarding functioning of SLBC, DCC & BLBC, Shri Dwivedi-ACS Finance, Govt of West Bengal stressed on the important issue of regular holding of DCC and BLBC meetings. He also advised to revisit the BLBC & DCC calendar for the state which got affected due to Panchayat election in the state.

In his important and maiden address Shri S. C. Murmu, Regional Director, RBI, Kolkata has complimented the SLBC, West Bengal stating that this forum has steadily improved its functioning over the years. He expressed his happiness considering that all the salient points in the revised Lead Bank Scheme of RBI have been incorporated in today's agenda.

Shri S.C. Murmu, Regional Director, RBI, Kolkata thereafter touched upon the following issues:

- Different status report related to activities of the Bankers in the state depends on the quality and completeness of the given data. He requested everyone to provide correct and complete data.
- Few of the banks are not forthcoming in sharing their data to SLBC, which need to be redressed. Lack of enthusiasm on the part of the foreign banks and few Private Banks could be observed in sharing data to SLBC as per requirement of RBI.
- Convenor, SLBC West Bengal to inform the names of these Banks to RBI Kolkata.
- Calendar for meetings at the block & district levels to be prepared by the LDMs for onward sharing with all stakeholders in advance.
- Formation of Sub-Committees on SHG, Export, Data etc. is a good step taken in this forum and these Sub Committees should discuss all routine issues for resolution. In case such discussion leads to adopting a Policy decision, the same is to be placed in full SLBC meeting.
- Action Points emerged in today's meeting should be sent to all concerned for taking action thereby enabling the SLBC to review Action taken Report.

**Financial Inclusion:**





Ms. Anindita Sinha Roy, Director- Financial Inclusion, Dept. of Financial Services, Govt of India in her deliberation on Financial Inclusion has mentioned the following:

- Govt. of India has recognized the role played by the banks in implementation of various Government programmes including programmes related to Financial Inclusion with active support from State Government..
- Under Extended Gram Swaraj Abhiyan (eGSA), the Bankers are needed to saturate 5 "Aspirational Districts" in the state of West Bengal viz; Malda, Dakshin Dinajpur, Nadia, Murshidabad & Birbhum with PMJDY accounts for leftover adult population and enrolling eligible individuals under PMSBY & PMJJBY within a period from 1<sup>st</sup> June to 14<sup>th</sup> August 2018..
- Apart from 5 aspirational districts, identified villages under Gram Swaraj Abhiyan-falling within all other districts excepting Kolkata in the state are also to be covered now under extended GSA Programme since the same could not be carried out due to Panchayat election in the state.
- While LDMs are going to be key contributors, all Banks in general are to provide requisite push in meeting the targets of Gram Swaraj Abhiyan-II by taking assistance of State Government machinery.
- Convener SLBC West Bengal expressed confidence that with the participation of all the stake holders, 100% saturation of the identified villages in the stated parameters will not be a serious issue.

With coverage of all agenda items, the meeting ended with vote of thanks to & from the chair.

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**Major action points emerged from the discussions in the 141<sup>st</sup> SLBC meeting.**

- Districts with CD ratio below 40% are to prepare action plan for reaching out to prospective entrepreneurs, MSME clusters to bring the ratio above 40% and exert all out effort for attainment of the same.

**(Action: All Member Banks, LDMs of Birbhum, Howrah, Hooghly & 24 Parganas (North)).**

- Coverage of all farmers under KCC through Banking channel and increase of average ticket size per KCC lending . identification of left out farmers and bringing them into Banking network to help them coming out of unorganized sector lenders. Meeting is to be convened involving all the Bankers, concerned departments of Government of West Bengal.

**(Action: Agriculture Department, Government of West Bengal and All Member Banks).**

- To increase the credit flow to the SHGs and to reduce the gap between sanction and disbursement of loan to SHGs, the Banks need to complete the process of disbursement for already sanctioned SHG loans (spill over cases of 2017-18) by 15<sup>th</sup> of July 2018.

**(Action: All Member Banks, WBSRLM & State Government).**

- Non-seeding of mobile numbers of office bearers of the SHGs in the system resulting in non-applicability of subsidy for SHGs from WBSCL under WBSSP.

**(Action: All Member Banks)**

- Non-submission of claim for subsidy for SHGs from WBSCL under WBSSP (West Bengal Swanirbhar Sahayak Prakalpa) by few Banks.

**(Action: Canara Bank, Union Bank of India, Bank of India, Bank of Baroda, Vijaya Bank, Punjab National Bank )**

- Early disposal of SHG loan applications in the municipal areas sponsored by SUDA.

**(Action: All Member Banks)**

- Formation of a sub-Committee on exports as advised by Hon'ble Finance Minister.

**(Action: SLBC, West Bengal).**

- Preparation of calendar for BLBC & DCC/DLRC meeting.

**(Action: All LDMs).**

- Revamping of Lead Bank Scheme- implementation of important aspects like alignment of corporate business target with Annual Credit Plan adopted by SLBC to ensure better implementation, timely submission of quality data by Banks to SLBC. Extending assistance to SLBC in developing necessary data system on SLBC website.

**(Action: All Member Banks)**



**List of participants of 141st SLBC Meeting of West Bengal held on 19.06.2018 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 Ashok Kumar Pradhan	Executive Director, United Bank of India
3	Sri S.C. Murmu	Regional Director, Reserve Bank of India, Kolkata
4	Sri H.K. Dwivedi	Additional Chief Secretary, Finance Department, GoWB
5	Sri M.V. Rao	Principal Secretary, Cooperation Department, GoWB
6	Ms. Anindita Sinha Ray	Director, DFS and Nodal Officer, SLBC West Bengal
7	Sri Subrata Mandal	Chief General Manager, NABARD
8	Sri Partha Pratim Sengupta	Chief General Manager, State Bank of India
<b>GOVT. of WEST BENGAL &amp; OTHER GOVT. AGENCIES</b>		
9	Ms. C.D. Lama	State Mission Director & CEO, WBSRLM, GoWB
10	Ms. Rachna Bhagat	Managing Director, West Bengal Swarojgar Corporation Ltd.
11	Sri Pawan Kadyan	Joint Secretary, Finance, GoWB
12	Sri Jitendra Ray	Joint Secretary, Agriculture Department, GoWB
13	Dr. Vijay Bharti	Director, MSME Department, GoWB
14	Sri D. Ghosh	Director, Textile Department, GoWB
15	Sri R.K. Middya	Joint Director, MSME Department, GoWB
16	Sri U.S. Aich	Joint Director, Agriculture Department, GoWB
17	Sri D. Roy	Asst. Director, Directorate of Agriculture Marketing, GoWB
18	Sri Partha Sarathi Datta	Dy. Director, Institutional Finance, GoWB
19	Sri Sandip Bairagi	SMM (FI & ME), SUDA
20	Sri P.S. Mukherjee	WBSRLM, GoWB
21	Sri SK. D. Ali	Official, WBKVIB
22	Sri Swapan Kr. Ghosh	Representative, SHG & SE, GoWB
<b>RBI and NABARD</b>		
23	Sri Suddhasattwa Ghosh	General Manager, Reserve Bank of India
24	Sri B.R. Pattanayak	General Manager, NABARD



Commercial Banks		
25	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
26	Sri Abhijit Bose	General Manager, Bank of India
27	Sri C.G. Saha	General Manager, Canara Bank
28	Sri S. Rengarajan	General Manager, Indian Bank
29	Sri N. Venkatachala	Regional Manager, Syndicate Bank
30	Sri Bhavesh Mishra	Deputy General Manager, Allahabad Bank
31	Sri P. Sengupta	Deputy General Manager, UCO Bank
32	Sri U.S. Mohapatra	Deputy General Manager, Bank of Baroda
33	Sri S. Satapathy	Deputy General Manager, UCO Bank
34	Sri K. Sethi	Deputy General Manager, Punjab & Sind Bank
35	Sri N. Veerabhadrapa	Deputy General Manager, Corporation Bank
36	Sri T.R. Garida	Deputy General Manager, Dena Bank
37	Sri Sibil Pradhan	Deputy Regional Head, Union Bank of India
38	Sri R.C. Ojha	Deputy Zonal Manager, Punjab National Bank
39	Sri B. Bhattacharjee	Assistant General Manager, State Bank of India
40	Sri S.K. Das	Assistant General Manager, Canara Bank
41	Sri J.R. Daroch	Assistant General Manager, Central Bank of India
42	Sri U.L. Patel	Assistant General Manager, Indian Overseas Bank
43	N. Srinivas Rao	Assistant General Manager, Andhra Bank
44	Sri Ram S. Mahto	Deputy General Manager, IDBI Bank
45	Sri K. Ananth	Assistant General Manager, Tamilnad Merchantile Bank
46	Dr. H.M. Thakur	Chief Manager, Bank of Baroda
47	Sri J. Ranjan Mishra	Chief Manager, Bank of India
48	Sri D.K. Singh	Chief Manager, Oriental Bank of Commerce
49	Sri D. Ravi Kumar	Chief Manager, Syndicate Bank
50	Sri Shambhu Shekhar	Senior Manager, Bank of Maharashtra



51	Sri Deepak Kumar Sahoo	Senior Manager, Dena Bank
52	Sri S. Dasgupta	Vice President, HDFC Bank
53	Sri Arup Dutta	Regional Manager, Indusind Bank
54	Ms. Samhita Roy	Regional Manager, ICICI Bank Ltd.
55	Sri Ayan Kumar Ghosh	Chief Manager, Utkarsh Small Finance Bank
56	Ms. Arpita Sen	DVP, Bandhan Bank
57	Sri Sharad Singh	DVP, Bandhan Bank
58	Sri Saif Nasar	Chief Manager, IDFC Bank
59	Sri J.P. Kumar	Chief Manager, Tamilnad Merchantile Bank Ltd.
60	Sri Bernard Francis	Senior Manager, Axis Bank
61	Sri Vivek Madhogaria	Senior Manager, Bandhan Bank
62	Sri Dinesh Kumar	Manager, Central Bank of India
63	Ms. Priyanka Ghosh	Manager, Indian Bank
64	Sri S. Ghosh	AVP, Axis Bank
65	Sri Anirban Chatterjee	AVP, Yes Bank
66	Sri Swasata Choudhury	Senior Manager, Yes Bank
67	Sri Subhranshu Chakraborty	Manager, South Indian Bank
68	Sri Indranil Mallick	Manager, Utkarsh Small Finance Bank
69	Ms. T.Roy Choudhury	Assistant Manager, Corporation Bank
70	Sri Abhimanyu P.	Assistant Manager, IDBI Bank
71	Sri Imran Siddiqui	ADO, Syndicate Bank
72	Sri Mrinal K Mondal	RBM, Ujjivan Small Finance Bank

**RRBs , Co-operative Banks and RSETI**

73	Sri C. Gupta	Managing Director, West Bengal State Cooperative Bank Ltd.
74	Sri Subrata Mishra	Chairman, BGVB
75	Sri Sanjay Kumar	Chairman, PBGB
76	Sri P.K. Ganguly	General Manager, UBKGB
77	Sri A. Bhattacharya	General Manager, WBSCARD Bank Ltd.
78	Sri Subrata Roy	Deputy General Manager, WBFC
79	Sri Santanu Mukherjee	Director, RSETI, Howrah
80	Sri Sourav Das	Assistant Manager, UBKGB



SIDBI, National Housing Bank and Insurance Companies		
81	Sri R. Prabhavathi	Deputy General Manager, SIDBI
82	Dr. T. K. Sinha	Assistant General Manager, HUDCO
83	Sri Sumit K. Debnath	Manager, Reliance GIC
Lead District Manager		
84	Sri A.K. Dwivedi	LDM, 24 Parganas, North
85	Sri R. Bose	LDM, Kolkata
86	Sri Debjit Sarkar	LDM, Jalpaiguri
87	Sri R.K. Guha	LDM, Purba Burdwan
88	Sri Lucky Bhabnani	LDM, Howrah
89	Sri Saroj Kumar C.	LDM, Darjeeling
90	Sri Amit Kumar Sinha	LDM, Murshidabad
91	Sri N.N. Biswas	LDM, Nadia
92	Sri Biswajit Ghosh	LDM, Malda
93	Sri Srikanta Mahato	LDM, Purulia
94	Sri Sunil Kumar Ghosh	LDM, 24 Parganas, South
95	Sri Ashim Kumar Pandit	LDM, Purba Medinipur
96	Sri Jogesh Ray	LDM, Uttar Dinajpur
97	Sri Piyush Paul	LDM in Charge, Birbhum
98	Sri Sanjeev Kumar Nandi	LDM, Bankura
99	Sri Sanjay Kumar Gaur	LDM, Dakshin Dinajpur
100	Sri J.K. Das	LDM, Hooghly
101	Sri Keshar Singh Thapa	LDM, Coochbehar
102	Sri Praksh Kr. Barua	LDM, Alipurduar
103	Sri P.T. Bhutia	LDM, Kalimpong
104	Sri Roshan Tiru	LDM, Paschim Burdwan

