

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

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Date:22.06.2021

- 1) The Member Banks under SLBC, West Bengal,
- 2) The LDMS in West Bengal,
- 3) Line Departments, GoWB.

Re: Minutes of the 152ndSLBC, West Bengal meeting on 22.06.2021

The 152nd SLBC meeting for the state of West Bengal was held on 22.06.2021 in virtual mode to review the progress made in various banking parameters along with achievement till quarter ending March, 2021. The meeting was presided over by Dr. Amit Mitra, Hon'ble Finance Minister of GoWB.

Shri CH S.S.Mallikarjuna Rao, MD & CEO, Punjab National Bank and Co-Chairman-SLBC West Bengal, Dr. Manoj Pant, Principal Secretary, Finance Department, GoWB, Dr. M.V.Rao, ACS, Panchayat & Rural Development Department & Cooperation, GoWB, Sri Rajesh Pandey, Principal Secretary, MSME & Textile Department, GoWB, Sri Onkar Singh Meena, Secretary, Agriculture Department, GoWB, Sri Manish Jain, Principal Secretary, Higher Education Department, GoWB, Sri Manas Dhar, Director, Institutional Finance, GoWB, Sri Susobhan Sinha, RD, RBI, Sri Ranjan Kumar Mishra, CGM, SBI LHO and Dr.A.R.Khan, CGM, NABARD were among other notable dignitaries who had participated in the meeting.

Commencing his deliberations on agendas of the SLBC meeting, Hon'ble Finance Minister expressed satisfaction in respect of the collective endeavor of the member Banks operating in the state in lending as well as implementation of various government schemes. Following is the excerpt of observations made during his deliberations along with responses from the participants:

- i) **Relief Measures to be extended by Banks on account of Natural Calamity:** Hon'ble Finance Minister highlighted the importance in providing timely relief measures by way of rescheduling of existing loans and sanction of fresh loans by the Banks to meet the emerging need of the borrowers affected by the very severe cyclonic storm - Yaas, in line with directives of RBI in this regard. Sri O.S. Meena, Principal Secretary, Agriculture supplemented that "Notification" has been issued by the concerned District Magistrates of the cyclone impacted eight (8) districts, thereby declaring Mouzas of those districts affected by the natural calamity. He urged upon all the member Banks to ensure extending relief measures within three months from the date of notification of natural calamity in conformity with RBI guidelines, in the affected Mouzas/ Blocks of the Districts and monitoring of the progress followed by sharing of the report with the government.

(Action Point 1: Member Banks and SLBC)

- ii) **SLBC Meeting/Events & issues related to BLBC/DCC/DLRC:** Hon'ble Finance Minister praised SLBC and the member Banks for ensuring timely conduction of SLBC meetings apart from BLBC/DCC/DLRC meetings. He informed that not only the different sub-committees of SLBC at State level, but also the District/ Sub-Division/ Block level committees, formed with support of the State Government are contributing at the ground level and discharging their functional roles in expected manner.



Sri Susobhan Sinha, RD, RBI suggested that Credit flow & Annual Action Plan could be monitored more effectively in Block & District level in case DCC/DLRC meetings are conducted in virtual mode. Dr.A.R.Khan, CGM, NABARD requested SLBC to advise LDMs of every District for arranging holding of PLP meeting at the earliest as ground work for preparation of Annual Credit Pan (ACP) for the next financial year.

(Action point 2: SLBC and All LDMs)

- iii) **MSME:** The Hon'ble Finance Minister congratulated all Banks for their outstanding performance in disbursing loans for Rs. Rs.87166 cr to MSME sector during FY 2020-21, thereby achieving 97% of the ACP target of Rs.90237 cr. Keeping in view the Banks' praiseworthy performance despite adverse impact due to pandemic situation in FY 2020-21 and anticipating an increased demand for credit in this sector in the post pandemic scenario, Dr. Mitra suggested SLBC to enhance the MSME disbursement target to Rs.1.02 lakh crore from the target of Rs.97425 cr fixed in the ACP for the FY 2021-22. Sri CH S.S. Mallikarjuna Rao, MD & CEO, PNB and Co-Chairman SLBC West Bengal after deliberation on this issue by taking into account past performance as well as potential and scope of lending in MSME sector in the state, accepted the enhanced disbursement target. Thereafter, the house also adopted the same.

The Hon'ble Finance Minister also praised all the banks for sanctioning of loans covering 9078 MSME clusters involving Rs.281.80 cr. during FY 2020-21. He urged upon sanctioning of loans to the units under the remaining 1871 MSME clusters. Sri R. Pandey, Principal Secretary, MSME & Textile Department, GoWB informed that a process of identifying 100 more MSME clusters has been initiated and the same would be placed for addition in the next meeting of SLBC Sub Committee. He also requested for holding the meeting of the MSME Sub Committee within 7th July, 2021.

However, the Hon'ble Finance Minister expressed his disappointment over disbursement of loan to the extent of Rs.1117 cr. during FY 2020-21 towards Export Credit against the target of Rs.1610 cr, while mentioning presence of immense potential for lending to export units located in the state and involved in exporting steel, leather, textile, diamond etc. He stated that both fixation of target and its level of achievement were below par. He requested the Banks to explore all possible avenues to increase export credit and to surpass the target of Rs.1835 cr fixed for the ACP of FY 2021-22. He also suggested SLBC for formation of a special cell which would be focusing on Export Credit segment exclusively.

(Action point 3: MSME Department, SLBC & Member Banks)

- iv) **Agriculture:** While deliberating on this issue, the Hon'ble Finance Minister observed that disbursement of Rs.57008 crore in the financial year 2020-21 against annual target of Rs.77236 cr thereby achieving 74% of the target and a Y-O-Y growth of 16.19% remained quite satisfactory considering adverse situation.

Secretary, Agriculture Department, GoWB informed that under KCC saturation Campaign for covering 20 lakh landless- farmer viz. Oral Lessees, Share Croppers and Tenant Farmers during FY 2020-21, Line departments had sponsored 22.61 lakh fresh KCC applications to different bank branches, out of which, 14.41 lakh KCCs were sanctioned by the banks. The performance of Hooghly district under KCC Campaign was very good in comparison to other districts. UCO Bank, being the Lead Bank of Hooghly district was appreciated by the Hon'ble Finance Minister and the house also recognized it. Secretary, Agriculture Department, GoWB requested the banks to increase the KCC loan ticket size to at least Rs.62000/- from the present Rs.43430/-. He also requested the Banks for taking necessary steps jointly with the line department to reconsider pending and re-sponsored KCC applications in the Kharif-2021 season.

The Hon'ble Finance Minister advised SLBC for holding meeting of the banks and concerned district authorities where sanction is less than 30% of the sponsored KCC loan proposals. Taking into account, Banks' support and performance in the last financial year, he suggested for enhancement of the target for financing KCC to 35 lacs in the FY 2021-22 covering both fresh as well as renewal cases along with improvement in ticket size. Sri M.Dhar, Director, Institutional



Finance mentioned about the admirable performance and support of the banks by responding to the call of the state government during the special KCC Campaign and expressed hope that this year also the banks would extend similar support. Sri Sakshi Gopal Saha, General Manager, SLBC assured the house that SLBC would take care to increase the average KCC ticket size with enhanced participation of all banks and accepted the 35 lakh KCC disbursement (fresh & renewal) target for FY 2021-22.

The Hon'ble Finance Minister requested the member banks to give due impetus for financing in (a) Animal Husbandry, (b) Fishery, (c) Tea Garden, (d) Farm mechanization, (e) Food processing & (f) Farmer Produce Organizations (FPOs) as these segments are having immense potentiality and scope to grow. He also suggested to identify potential areas and entrepreneurs for Food Processing units by forming a small committee and development in this regard and the outcome of the same may be placed in the next SLBC meeting

Dr.A.R. Khan, CGM, NABARD informed that a list of 300 FPOs was shared by NABARD to SLBC for adoption & extension of credit. He also suggested member banks for financing the borrowers certified by Agriculture Skill Council of India (ASCI) or Rural Self Employment Training Institutes (RSETIs). Sri S.G.Saha requested the Agri-Marketing department to identify more FPOs as only 126 no of FPOs have so far been registered by them. He also requested the member banks to explore the possibility of extending credit to the FPOs.

(Action point 4: SLBC & Member Banks)

- v) **SHG:** The Hon'ble Finance Minister praised the banks for sanctioning Rs.13943.95 cr covering 579462 SHG accounts against a disbursement target of Rs.15006.94 cr. to 613960 SHG accounts, thus achieving 93% of the target. Sri M. V. Rao, ACS, Panchayat & Rural Development Deptt. & Cooperation, GoWB informed the house that SHG disbursement had posted a positive growth of 29.62% on Y-O-Y basis as disbursement figure rose to Rs.11913.62 cr from Rs.9191.07 cr and the state of West Bengal had secured 2nd position in India in terms of SHG disbursement for FY 2020-21 and presently is behind Andhra Pradesh only.

The Hon'ble Finance Minister requested the Banks for increasing the average ticket size in SHGs. He also advised the Line department to explore the possibility of export of SHG made handicraft, traditional products for their recognition as well as better income generation. General Manager, SLBC informed that due to Covid-19 pandemic, the average ticket size of SHG loans in all states have drastically reduced during the FY 2020-21 including West Bengal. However, SLBC West Bengal would take up the matter with all member Banks for ensuring their focused attention to disburse all the sanctioned cases at the earliest and to increase the average ticket size accordingly.

Shri M. Dhar, Director-Institutional Finance praised Punjab National Bank (PNB) for their timely action by empowering the branch managers of PNB for sanctioning of SHG loans at branch level as the same has made the SHG loan processing and sanction less cumbersome. He urged upon other banks to consider similar initiative for speedy disposal of SHG loan proposals at the branch level only. He also requested all the banks to accept IBA designed common application form for SHGs without insisting on different one. Sri CH S.S. Mallikarjuna Rao, MD & CEO, PNB and Co-Chairman SLBC appraised the house and requested the nodal heads of all member banks to take a call on this issue to ensure sanction of SHG loan proposals by the branches of the respective banks.

Shri S.G. Saha, GM, SLBC informed the house that IBA has amended the common SHG loan application form, which have already been shared to all member Banks. He requested all member banks to accept the IBA devised common SHG loan application form for its immediate implementation. The House adopted the decision unanimously.

Dr.A.R. Khan, CGM NABARD, Kolkata informed the house that they have launched E-Shakti portal in a pilot project in Paschim Midnapore, Malda, Murshidabad & Purba Burdwan. It would be helpful to the banks in assessing the SHG credit proposals with system driven SHG grading in digitized mode.

(Action point 5: WBSRLM, SHG Department, SLBC & Member Banks)



- vi) **Student Credit Card:** Sri Manish Jain, Principal Secretary, Higher Education Department, GoWB informed the house that Government of West Bengal would be launching a special collateral free education loan scheme with minimum interest rate (with interest subvention) under the name and style of **West Bengal Student Credit Card (WBSCC)**. The loans sanctioned under the scheme by the banks would be fully covered by way of an appropriate State Government guarantee. The scheme would cater to the needs of students from all segments of the society. He briefly highlighted salient features of the scheme.

The Hon'ble Finance Minister requested the banks to adopt the scheme and to complete exchanging their views/ suggestions on it with the government for further enrichment of the scheme before 30th June 2021.


Sri CH S.S. Mallikarjuna Rao, MD & CEO, PNB and Co-Chairman SLBC suggested for adoption of the scheme in the house with a request to the line department for the earliest circulation of the scheme in detail amongst all banks enabling them to share their views before 30.06.2021, so that the scheme could be implemented w.e.f 01.07.2021. The house accepted and adopted the scheme unanimously.

Shri S.G. Saha, GM SLBC requested Sri Manish Jain for inclusion of Financial Education/ Literacy in the school curriculum to improve particularly the financial capability of youth by way of making them aware about basic financial matters and financial transactions. Sri Susobhan Sinha, RD, RBI also supported this proposal. The Hon'ble Finance Minister also praised the proposal. Sri Manish Jain, Principal Secretary, Higher Education Department, GoWB assured the house that the same will be taken care of by the department.

(Action point 6: Higher Education Department, SLBC & Member Banks)

- vii) **Overall ACP target achievement:** Sri S.G.Saha, GM, SLBC informed the house that despite Covid-19 pandemic situation, all member banks by exerting tireless effort and assisted by line departments at Block/ District level could make a total disbursement of Rs.362786.44 crore i.e. 135.10% of ACP of Rs.268535.19 crore during FY 2020-21. The Hon'ble Finance Minister recognized the same and praised the Banks.

The meeting ended with vote of thanks by Sri CH S.S. Mallikarjuna Rao, MD & CEO, PNB and Co-Chairman SLBC to the chair & other participants.


(Nabin Kumar Dash)
Chief General Manager &
Convener, SLBC West Bengal







List of participants in 152nd SLBC Meeting held on 22.06.2021

S No.	Name	Designation	Organisation
Dignitaries from Govt. of West Bengal and Different Line Departments			
1	Dr. Amit Mitra	Hon'ble Finance Minister	Government of West Bengal
2	Dr. Manoj Pant	Principal Secretary	Finance Dept, GoWB
3	Dr. M V Rao	Additional Chief Secretary	P & RD Deptt & Cooperation, GoWB
4	Sri Rajesh Pandey	Principal Secretary	MSME & Textile Department, GoWB
5	Sri Manish Jain	Principal Secretary	Higher Education Department, GoWB
6	Sri Onkar Singh Meena	Secretary	Agriculture Department, GoWB
7	Sri Rajesh Kumar Sinha	Secretary	Agricultural Marketing Department, GoWB
8	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, Finance Dept, GoWB
9	Sri Vivek Kumar	Chief Executive Officer	WBSRLM
10	Sri Devi Prasad Karanam	Director	MSME & Textile Department, GoWB
11	Sri Narayan Chandra Sarkar	Managing Director	West Bengal Swarojgar Corporation Limited
12	Sri Malay Halder	Addl. Director	Fisheries Deptt, GoWB
13	Dr. Kishore Dhara	Deputy Director	Fisheries Deptt, GoWB
14	Sri Debabrata Chakraborty	Special Secretary	ARD Department, GoWB
15	Dr. Krishna Prasad Mukherjee	Asstt. Director	ARD Department, GoWB
16	Sri Jitendra Roy	Joint Secretary	Agriculture Department, GoWB
17	Sri Ashoke Kumar Das	Joint Secretary	Agricultural Marketing Department, GoWB
18	Smt Shaon Sen	Addl. Director	SUDA, GoWB
19	Sri Arindam Roy	Joint Secretary	SHG & SE Deptt, GoWB
20	Dr. Tapan Kumar Maity	Ex Dean of Horticulture	Bidhan Chandra Krishi Viswavidyalaya
21	Sri Santosh Kumar Panda	Regional Manager- East	ASCI
22	Sri Swapan Kr. Nandi	State Director	for RSETIs, West Bengal
23	Sri K. K. Mahapatra	Dy. General Manager	AICIL, West Bengal RO
24	Sri Ranjit Roy	State Project Manager	WBSRLM
25	Sri Tulshi Lal Bhaduri	Consultant (Banking & FI)	WBSRLM
26	Sri P. S. Mukherjee	Resource Person	WBSRLM
27	Sri Arupendu Banerjee	Resource Person	WBSRLM
28	Sri Ananta Lal Basuli	Resource Person	WBSRLM
29	Sri D N Ghosal	OSD (Banking)	WBSCL
30	Sri Sabyasachi Sana	JSA	WBSCL
31	Dr. Ashish Dongare	Manager	PFRDA, New Delhi
32	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
Dignitaries from Commercial Banks			
33	Ch. S.S. Mallikarjuna Rao	MD & CEO	Punjab National Bank
34	Sri Susobhan Sinha	Regional Director	RBI, Kolkata RO
35	Dr. A.R. Khan	Chief General Manager	NABARD, Kolkata RO
36	Sri Nabin Kumar Dash	Chief General Manager & Convener	SLBC, West Bengal
37	Sri Ranjan Kumar Mishra	Chief General Manager	State Bank of India
38	Sri Sandeep J Gaware	Chief General Manager	Canara Bank
39	Sri Arun Sharma	General Manager	Punjab National Bank
40	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
41	Sri Rajendra Kumar	Field General Manager	Central Bank of India
42	Sri M.B. Suresh Kumar	General Manager	Indian Bank
43	Sri Debabarata Das	General Manager	Bank of Baroda
44	Sri Prafulla Kumar Giri	General Manager	Bank of India
45	Sri Ajit Kumar Choudhury	Deputy Zonal Manager	Bank of Maharashtra
46	Sri Lalit Kumar Sharma	Deputy General Manager	Punjab & Sind Bank
47	Sri Ambikananda Jha	Deputy General Manager	UCO
48	Sri Valerian Castelin	Deputy Zonal Manager	Union Bank of India
49	Sri Subhas Kumar Patodia	Assistant General Manager	IOB
50	Sri Shankar Chakraborty	State Head	Airtel Payment Banks
51	Sri Pankaj Agarwal	Senior Manager	AU Small Finance Bank
52	Sri Manik Verma	Vice President	HDFC Bank



53	Sri Dipen Chakraborty	Assistant Vice President	Axis Bank
54	Sri Gaikat Chatterjee	Regional Head	Randhan Bank
55	Sri Ramkrishnan K.S	Senior Manager	Dhanlaxmi Bank Ltd.
56	Sri Praveen Varma	Assistant Vice President	Federal Bank
57	Smt Samhita Roy	Regional Manager	ICICI
58	Sri Ram S. Mahato	Deputy General Manager	IDBI
59	Sri Saurav Basu	Senior Manager	IDFC
60	Sri Koyel Bhattacharya	Senior Manager	Indusind Bank
61	Smt Sanhita Niyogi	BM	Jana Small Finance Bank
62	Sri Ramesh Baidya	Chief Manager	Karnataka Bank Ltd.
63	Sri Barun Tiwari	Manager	Karur Vysya Bank
64	Sri Rahul Saksena	Assistant Vice President	Kotak Mahindra Bank
65	Sri Subhranshu Chakraborty	Manager	South Indian Bank Ltd.
66	Sri P.S Manoj	Deputy General Manager	SIDBI
67	Sri Sanjoy Nath	Regional Head	IPPB
68	Sri J. Prabhakaran	Chief Manager	Tamilnad Mercantile Bank
69	Sri Rajdeep Bhaduri	Distribution Manager	Ujjivan Small Finance Bank
70	Sri Ayan Kumar Ghosh	Zonal Head	Utkarsh Small Finance Bank
71	Sri Subir Ghosh	Senior Manager	YES Bank
72	Sri P. V. Subhash	Regional Head	Laxmi Vilas Bank(DBS Bank India Ltd)
73	Sri Joseph Lawrence Tobias	Chairman	BGVB
74	Sri Sudeep Das	General Manager	BGVB
75	Sri P.P. Sen	Chairman	PBGB
76	Sri D.S.Rathore	Chairman	UBKGB
77	Sri Manasij Mukhopadhyay	Managing Director	WB State Co-Op Bank Ltd.
78	Sri A Bhattacharya	Managing Director	WBSCARD Bank Ltd.
Lead District Managers of West Bengal			
79	Sri Salam Bage	24-Pgs (North)	Indian Bank
80	Sri Rajat Kumar Bala	24-Pgs. (South)	Punjab National Bank
81	Sri Prakash Kr. Barua	Alipurduar	Central Bank of India
82	Sri Ramesh Prasad	Bankura	Punjab National Bank
83	Sri Prabir Kr Ganguly	Coochbehar	Central Bank of India
84	Sri Debasish Bhattacharyya	Dakshin Dinajpur	Punjab National Bank
85	Sri Saroj Kr. Chettri	Darjeeling	Central Bank of India
86	Sri Bharat Chandra Tripathi	Hooghly	UCO Bank
87	Sri M.K.Soni	Howrah	UCO Bank
88	Sri Debjit Sarkar	Jalpaiguri	Central Bank of India
89	Sri Shri Sherpa Tenzie	Kalimpong	State Bank of India
90	Sri Santanu Chowdhury	Kolkata	State Bank of India
91	Sri Sushanta Kumar Halder	Malda	Punjab National Bank
92	Sri Shailendra Kumar	Murshidabad	Punjab National Bank
93	Sri Tapu Dutta	Nadia	Punjab National Bank
94	Sri Dwijendra Kumar Debnath	Paschim Burdwan	State Bank of India
95	Sri Subhankar Mahata	Paschim Medinipur	Punjab National Bank
96	Sri Ranjan Kr. Guha	Purba Burdwan	UCO Bank
97	Sri Sudip Maity	Purba Medinipur	Punjab National Bank
98	Sri Sourav Saha	Purulia	Punjab National Bank
99	Sri Mithilesh Kumar	Uttar Dinajpur	Punjab National Bank
100	Sri Baiju Soren	Jhargram	Punjab National Bank

