



युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India

अग्रणी बैंक प्रभाग : Lead Bank Division

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Ref : SLBC/Steering Committee/ 127 /2019

Dated, the 27th November, 2019

Member banks under SLBC, West Bengal

Re : Minutes of the SLBC Steering Committee meeting dated 26-11-2019

At the outset of the meeting, SLBC briefed the Committee members Mr J P Tirkey, General Manager, RBI, Mr M Dhar, Advisor, Institutional Finance, Mr S Nath, Asstt Gen Manager, NABARD, Mr B Biswas, Banking Expert, Agri Dept among others regarding the Sub-Committee Meetings as well as Special Meetings conducted after the 146th SLBC meeting held on 17-09-2019.

SLBC informed the Committee regarding the major issues/action points as emerged in the those meetings (appended below) .

- 1) Special Meeting for KCC & Bangla Shasya Bima Scheme on 25-09-2019
- 2) Special meeting for MSME (Cluster adoption & GoWB Weavers Scheme) on 27-09-2019
- 3) Special meeting for NRLM & NULM schemes on 24-10-2019
- 4) Sub Committee on Digital Payments meeting on 06-11-2019
- 5) Sub Committee on MSME meeting on 15-11-2019
- 6) Sub Committee on Agriculture meeting on 15-11-2019
- 7) Sub Committee on SHG meeting on 22-11-2019

It was also informed by SLBC that the complete Back Ground papers for the main SLBC meeting Agenda items have been shared with the member banks and stakeholders on 25-11-2019. The Executive Summary will be uploaded along with the Agenda notes after confirmation of the 147th SLBC meeting date which is expected to be held in the 1st week of December, 2019. The gist of the deliberations is as follows,

- The Steering Committee presently has United Bank of India, State Bank of India, UCO Bank, Allahabad Bank, Bank of India, Central Bank of India as member banks of the Committee. In view of the ensuing amalgamation it has been decided to include the following major banks in the Steering Committee - Punjab National Bank, Bank of Baroda , Canara Bank, Union Bank of India and Indian Bank.
- The Committee took note of the decrease in CD Ratio for the last 2 quarters which has been attributed mainly to the current economic slowdown. It was also observed that banks did not perform in desired manner w.r.t Agriculture lending and could achieve just 40% of the yearly target by Sept, 2019. The Banks must ensure achievement of the target which was realistically set by the stakeholders based on last year's achievement. (Action Point 1 : Member Banks)

The LDMs of the 4 districts (24 Paragans North, Hooghly, Paschim Burdwan and Kalimpong) must analyze the reasons in their Sub-Committee as well as DCC meetings and formulate proper action plans to increase the CD Ratio in time bound manner. Banks are also to map their branches in the last bifurcated districts (erstwhile Burdwan, Darjeeling districts) as per actual locations for avoiding wrong credit related data. (Action Point 2 : LDMs and Member Banks)



- The Committee advises that the important decisions taken by the SLBC Sub-Committees on adoption and credit linkage in 152 MSME clusters, coverage of the left-out farmers under KCC saturation program, clearance of pending proposals in sponsored programs, e.g. NRLM, NULM, PMEGP, SVSKP must be acted upon proactively by the banks for achieving the yearly targets.
(Action Point 3 : Member Banks)
- Regarding the KCC loan saturation program, in addition to the steps initiated for sharing of non-loanee farmers with the banks, it has been suggested that the farmers associated with cultivation of crops are also to be linked with working capital finance for animal husbandry and fishery in eligible cases. The participants opined for proper convergence of Banks, Agriculture Dept, Animal Resources Dev Dept & Fishery Dept in this regard
- Chronology of the Agenda items as suggested by SLBC has been modified with Uniform Data Management System and Digital Payments being brought higher in the sequence in view of the importance attached to these agenda items.
- It was informed by SLBC that the UAT for the Uniform Data Flow & Management System is under progress and the module is expected to be made live in Decemeber,2019 within the RBI suggested time-frame. A demonstration was made to the LDMs regarding their part in uploading of the ACP target data on Block/ULB basis in the portal. SLBC sent mail (latest dated 20-11-2019) to the State Controlling Heads/Nodal Officers of the member banks for completing the mapping of their branches as per Block/ULB codes and remain in preparedness for migrating to the new online system accordingly. (Action Point 4 : LDMs and Member Banks)
- Regarding digital payments it has been suggested that activation of the Rupay KCC cards should be taken up a focussed manner in the adopted digital district of Nadia. Also, PACs should be involved for sensitization of the members regarding digital payments in the district.
(Action Point 5 : LDM of Nadia & WBSCBL)

The meeting ended with vote of thanks to the participants (list appended below) .

General Manager
Prisec-Agri & Convener of SLBC

