



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./649-750/17-18
दिनांक : 26.06.2017

Ref: LBD/SLBC/West Bengal/ 649-750 /17-18
Date: 26.06.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

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

Subject: Proceedings of the 137th Meeting of
SLBC for West Bengal.

हम इसके साथ दिनांक 16.06.2017 को होटल "द
ललित ग्रेट ईस्टर्न", कोलकाता में सम्पन्न पश्चिम
बंगाल राज्य स्तरीय बैंकर्स समिति की 137 वीं बैठक
की कार्यवाही विवरण भेज रहे हैं।

We are sending herewith the proceedings
of the 137th meeting of State level
Bankers' Committee for West Bengal held
at Hotel "The Lalit Great Eastern",
Kolkata on 16.06.2017.

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

महाप्रबंधक

General Manager,

प्राइसेक, कृषि- ऋण, अग्रणी बैंक प्रभाग एवं
संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Prisec, Agri-Credit, Lead Bank Division &
Convener- SLBC for West Bengal

Minutes of the 137th SLBC Meeting for the State of West Bengal held on 16.06.2017 at Lalit Great Eastern Hotel, Kolkata

The 137th SLBC Meeting for the State of West Bengal was held on 16.06.2017 at the Lalit Great Eastern, Kolkata to review the performance of the State for the financial year 2016 -17.

The dignitaries present included Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal, Shri Pawan Bajaj, Managing Director & CEO, United Bank of India & Co-Chairman, SLBC, West Bengal, Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, GoWB, Shri H. K. Dwivedi, Principal Secretary, Finance Dept., GoWB, Dr. Sudip Kumar Sinha, Joint Secretary, Finance, GoWB, Ms. Anandita Sinha Ray, Director, DFS & Nodal Officer, SLBC, West Bengal, Smt. Rekha G. Warriar, Regional Director, RBI, Kolkata, Shri Ashok Kumar Pradhan, Executive Director, United Bank of India, Ms. C. D. Lama, SMD & CEO, WBSRLM, Shri A. K. Ray Barman, CGM, NABARD, Shri Partha Pratim Sengupta, CGM, SBI, Senior Executives of State Government, RBI, NABARD, Banks and Insurance companies. The Lead District Managers of West Bengal were also present.

In his opening remarks Shri Manas Dhar, General Manager, UBI & Convener, SLBC, West Bengal extended warm welcome to Dr.Amit Mitra and all the other dignitaries present. He then requested Shri Pawan Bajaj, MD & CEO, UBI to deliver his welcome address.

After extending greetings to Dr. Mitra and other invitees, Shri Bajaj mentioned that focus of the 137th SLBC meeting was to review the progress made on the action points emerged out of the 136th SLBC meeting held on 15.03.2017 and performance of the banks for the financial year 2016-17. He congratulated the bankers for achieving the targets under Annual Credit Plan for the financial year 2016-17 and also lauded the role of the State Government in helping the banks in achieving the targets.

Sri Bajaj commented that it was a matter of immense pleasure that West Bengal has achieved the distinction of becoming the 3rd largest State in terms of number of SHG credit linkage and 5th largest State in terms of volume of credit mobilized for SHGs. Banks as a whole in the State have surpassed the target of credit linkage of SHG for FY 2016-17 by reaching Rs. 3329.81 crore which is 102% of financial target. Average Credit disbursed per SHG during F.Y 2016-17 has risen to Rs 1,48,068/- against average SHG credit of Rs. 1,03,702/- for the F.Y 2015-16, thereby registering an increase of Rs. 44366/- per SHG. He said that the performance of the State in regard to financing SHG was quite impressive.

Shri Bajaj expressed his satisfaction that Bankers have done excellent job in disbursement of credit in MSME sector also. All the banks taken together have overshoot even the revised target of Rs.26000cr under MSME for FY 2016-17. Disbursement under MSME stood at Rs.29186 crore (112% of annual target) against the target of Rs.26,000 crore (revised target) during the FY2016-17, thus registering a growth of 27% over the disbursement of Rs.22,887 crore made during the last financial year. This indicates that the opportunity has been created in this State for the entrepreneurs and now the Bankers are to convert the opportunity into a reality by financially assisting the entrepreneurs.



Shri Bajaj appreciated the initiative taken by Government of West Bengal to observe KCC day on 8th June, 22nd June, 7th July & 21st July, 2017 in Kharif 2017 season to improve the penetration and proper utilization of Kisan Credit Card and also for the revival of Dormant KCC. He requested all the Bankers including the LDMs to respond to the call of the State Government and fully avail this opportunity to improve the KCC portfolio of the State.

Shri Bajaj also praised the efforts of FIDD, RBI in introducing observance of Financial Literacy Week during June 5 – 9, 2017. He said that it was a good initiative and the spirit has to be kept alive.

In respect of opening of Brick & Mortar branches in the underserved areas of West Bengal, Sri Bajaj informed that SLBC has formed a committee under the Chairmanship of Dr. Sudip Kumar Sinha, Joint Secretary, Finance, Govt. of WB. After another round of survey by the LDMs, the committee finalized its report of 359 villages with population more than 5000 without having a bank branch within a radius of 5km. It is observed that out of 359 villages, 55 villages are having brick & mortar bank branch within a radius of 3km and 87 villages are having bank branch within 3km to 5km. However, 217 villages do not have any Brick & mortar bank branch within 5km.

He said that meanwhile, due to some developments, few Banks may face difficulty to add any new branch during the FY 2017-18, notwithstanding these banks are having Board approved Branch Expansion Plan for FY2017-18. He mentioned that RBI has declined the proposal of Bangiya Gramin Vikash Bank for opening new branches in unbanked areas as allocated to them due to high NPA Ratio of the Bank. Hence, the concerned villages may be suitably allocated among the other member banks which do not have any issue regarding branch expansion.

He said despite demonetisation, CD ratio of the State stood at 64% as on 31.03.2017 as against the all India CD ratio of 73.7%. He mentioned that attainment of the desired CD ratio of 75% is contingent upon recovery of dues and fresh disbursement of credit. He lamented that the gross NPA position of all banks in the State stood at 15% and if written off accounts, which is nothing but NPA, are added, the NPA percentage climbs to a staggering 20%. He reminded that SLBC, West Bengal had highlighted the concern of the member banks in the matter of burgeoning NPA during the previous meetings since 2013.

Shri Bajaj appreciated the role of Agriculture & SHG Department, Govt. of WB in ensuring excellent recovery in the Farm loan and SHG loans. He mentioned that better credit growth witnessed in these two sectors have direct bearing with the positive performance in the recovery front. He added that little more help from the State Government in taking over possession of charged assets of delinquent borrowers through granting timely permission of the District Magistrates & Police Authorities, could uplift the comfort level of the Bankers operating in the State. He said that it would definitely result in greater delivery of credit to all segments.

Shri Bajaj reminded that the bankers in the State should realize the importance of correct reporting of data to the SLBC desk. He approached that the CD ratio of the State may even cross 70% if the banks operating in the State take pain in correct reporting of data pertaining to loan sanctioned outside the State but utilized in different projects in West Bengal. In this regard, he cited the example of Odhisa State.



Shri Bajaj requested Dr. Amit Mitra, Finance Minister, Govt. of WB for early introduction of on-line verification of land and creation of charge which he felt will definitely augment the comfort level of the banks in sanctioning fresh credit.

Thereafter, Shri Bajaj requested Dr. Amit Mitra to deliver his keynote address.

Dr. Mitra congratulated Shri Bajaj for making a very substantive statement which covered a wide gamut of banking functioning and the economic world. But he said that he wished to have more analysis than mere statement of facts. He mentioned that it would be better if the speech of the Chairman, SLBC is circulated before hand or a executive summary/foldable information paper is sent along with the notice of the meeting.

Dr. Mitra mentioned that all achievements should be reported against targets. Where targets couldn't be achieved – the reasons thereof should be specifically mentioned.

Dr. Mitra discussed at length the issue of CD ratio in the State of West Bengal. He made a district wise analysis. Out of 20 districts of the State, in 17 districts, CD Ratios have increased during the quarter ended March 2017 and in 3 districts viz. Purba Medinipur, Murshidabad and Darjeeling, the CD ratios have declined although marginally. Dr. Mitra interacted with the individual LDMs of the 5 districts with CD Ratio below 40% and asked them to explain the reason of such poor CD Ratio. He then advised the 5 LDMs to fix strategies and take necessary steps to cross the CD Ratio level of 40% by September, 2017.

He advised all the LDMs to hold stakeholders meeting at regular interval, where Banker, line departments of State Government, MSME clusters and other Stakeholders of the district administration would participate. State Government would extend all sorts of support in organising the stakeholders meet.

Regarding observance of 4 KCC Days in June & July 2017, Dr.Mitra mentioned that all the farming family should be brought under the fold of KCC and the ticket size of the loans under KCC should be increased by strictly adhering to the scale of Fiancé of crops. The average credit per KCC of all the banks (excluding WB State Coop. bank) in the State stood at Rs.68,368/- as on 31.03.2017. He requested all the Bankers present in the meeting to give special emphasis on the KCC day to be observed on 21.07.2017. Dr. Mitra suggested holding of a contest amongst the districts in the matter of observance of KCC Day. He said the district, which will perform well, may be felicitated in a public function to be attended by Ministers and important functionaries. Dr. Mitra also mentioned about the State's initiative to provide insurance coverage to both Loanee & Non-loanee farmers under Bangla Fasal Bima Yojana.

Dr.Chopra, Addl. Chief Secretary (Agrl.), Govt. Of West Bengal told that revival/ activation of dormant KCC is a big challenge for the State. He mentioned that large amount of KCCs in the State are lying either dormant or inactive. Dr. Chopra requested the Bankers to avail the benefit of observance of KCC days to activate a large chunk of dormant KCCs by sensitising the borrower farmers about the benefits of prompt repayment and credit discipline.

Here Sri Dhar pointed out the wide differences between the data provided by the LDMs and the Bankers regarding the position of KCC in the State as on 31.03.2017 and requested the House to settle the issue. Dr. Chopra clearly stated that the data provided by the bankers are only acceptable as it is directly extracted from the CBS platform.

On Fasal Bima Yojana, Dr.Chopra, Addl. Chief Secretary (Agrl.) commented that due to technical snag, insurance data were not regularly uploaded in the portal. This often led to a situation where a farmers' claim might be put to question. He advised regular interaction



NPA Recovery: Percentage of gross NPA in the State rose from 12.33% to 14.97% during FY 2016-17. In absolute terms the figure increased from Rs.43904.14 cr. to Rs. 55049.25 cr. Sector wise break-up of NPA as on 31.03.2017 was: Agriculture 7.61%, MSME 17.13%, Other Priority Sector 3.85% & Non-PRISEC 71.41%.

Online land verification status – Out of 341 blocks in West Bengal, property details could be verified in case of 336 blocks under “Know Your Property Link” in the e-bhuchitra website. A meeting has been proposed by Shri Manas Dhar, Convener, SLBC West Bengal for familiarising the bank officials with the new system of online land verification.

National Housing Bank representative from New Delhi raised the issue of Notification of notified areas by the State Government for loans under PMAY. Without this notification CLSS subsidy will not be available. Shri Dhar requested the representative of SUDA to issue the requisite notification without any delay.

Ms. Rekha G. Warriar, Regional Director, RBI, Kolkata requested the banks to provide correct data and avoid submission of incomplete information. She mentioned that the issue of opening of brick & mortar branch was bit stymied for the time being as the financial sector has been facing the issue of consolidation. She appreciated the suggestion made by Dr. Mitra in regard to preparation of Executive Summary instead of giving large bound books to the participants at the SLBC meeting.

Summing up the discussion, Shri Bikramjit Shom, Dy. General Manager, United Bank of India, profusely thanked Dr. Amit Mitra for sparing his valuable time and guiding the SLBC on the right path. He also thanked Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, Government of West Bengal, Shri H. K. Dwivedi, Principal Secretary, Finance, Government of West Bengal, Shri Pawan Bajaj, MD & CEO, United Bank of India, Shri Ashok Kumar Pradhan, Executive Director, United Bank of India, Shri A K Ray Barman, CGM, NABARD and Shri Partha Pratim Sengupta, CGM, SBI for their kind presence and active participation.

The meeting ended with a vote of thanks to the chair.



**List of participants of 137th SLBC Meeting of West Bengal held on 16.06.2017 at
The Lalit Great Eastern Hotel, Kolkata**

SI No.	Names	Designation & Name of the Organisation
CHAired BY		
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
5	Sri Sanjeev Chopra	Addl. Chief Secretary, Agriculture Department, GoWB
4	Sri H.K. Dwivedi	Principal Secretary, Finance, GoWB
6	Ms. Anindita Sinha Ray	Director, DFS and Nodal Officer, SLBC West Bengal
7	Ms. Rekha G. Warriar	Regional Director, Reserve Bank of India
8	Sri A.K. Raybarman	Chief General Manager, NABARD
9	Sri Partha Pratim Sengupta	Chief General Manager, State Bank of India
GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES		
10	Ms. C.D. Lama	State Mission Director and Chief Executive officer, WBSRLM
11	Sri D. Mukhopadhyay	Secretary, L& LR and RR& R Dept., GoWB
12	Dr. Sudip Kumar Sinha	Joint Secretary, Finance, GoWB
13	Sri Prasenjit Hans	Joint Secretary, Agriculture, GoWB
14	Ms. Nilanjana Dasgupta	Joint Secretary and ACEO, WBSRLM, GoWB
15	Sri Partha S. Mukhopadhyay	Joint Secretary, ARDD, GoWB
16	Sri Shakil Ahmed	Joint Secretary, MA & ME Dept., GoWB
17	Sri P.N. Bhutia	MD, WBSCCL, SHG & SE, GoWB
18	Sri D. Ghosh	Director, Textile Dept., GoWB
19	Ms. Mahua Banerjee	Special Secretary, Industries, GoWB
20	Sri Partha Sarathi Dutta	Dy. Director, Institutional Finance, GoWB
21	Dr. Saptarsi Biswas	Dy. Director, Fisheries, GoWB
22	Sri S.K. Mishra	Regional Chief, HUDCO
23	Sri M. Biswas	Managing Director, WBMDFC and MA& ME Department, GoWB
24	Sri Ashoke Kumar Das	Additional Director, SUDA
25	Sri S.K. Halder	Additional DA (EV), GoWB
26	Sri B. Pattanayak	Sr. A.O, Department of Posts
27	Sri S. Chakraborty	Executive, KVIC
28	Sri Joydev Bhattacharya	Asst. Director, KVIC
29	Sri Swapan Biswas	WBKVIB, MSME & T Department, GoWB
30	Sri Ranjit Roy	Consultant, WBSRLM, GoWB
31	Sri Sandip Bairagi	SMM (FI & ME), SUDA
32	Sri Dilip Kumar Mitra	SPM, WBSRLM
33	Sri Swapan Kumar Ghosh	RBO, SHG & SE Dept., GoWB



RBI and NABARD		
34	Ms. Dimple Bhandia	General Manager, Reserve Bank of India
35	Sri P.P. Basu Chowdhary	Deputy General Manager, NABARD
36	Sri Amit Das	Assistant General Manager, RBI
Commercial Banks		
37	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
38	Sri Umesh Kumar Singh	Field General Manager, Central Bank of India
39	Sri Imran A. Siddiqui	Field General Manager, Allahabad Bank
40	Sri S.K. Srivastava	General Manager, Indian Overseas Bank
41	Sri E. Gopinathan	Deputy General Manager, Bank of India
42	Sri T.R. Sahu	Deputy Zonal Manager, Punjab National Bank
43	Sri N.R. Samal	Deputy General Manager, Union Bank of India
44	Sri A.S. Alagarsamy	Deputy General Manager, Syndicate Bank
45	Sri N. Veerabhadrapa	Deputy General Manager, Corporation Bank
46	Sri A.K. Panda	Zonal Manager, Bank of Baroda
47	Sri Rama Swamy K.S.	Assistant General Manager, UCO Bank
48	Sri B. Bhattacharjee	Assistant General Manager, State Bank of India
49	Sri Shakil Akhtar	Assistant General Manager, Canara Bank
50	Sri J.K. Sebapathy	Assistant General Manager, Oriental Bank of Commerce
51	Sri N. Raghavendran	Assistant General Manager, Dena Bank
52	Sri Babul Baruah	Assistant General Manager, Vijaya Bank
53	Sri R. Mitra	Chief Manager, UCO Bank
54	Sri P.K. Sahoo	Chief Manager, Indian Bank
55	Sri Shrikant M. Abooj	Chief Manager, Andhra Bank
56	Sri Sushant Kumar Gupta	Chief Manager, Bank of Maharashtra
57	Sri Shyamapada Biswas	Senior Manager, Bank of India
58	Sri P.K. De Sarkar	Senior Manager, Punjab & Sind Bank
59	Sri A.K. Seth	Senior Manager, Punjab National Bank
60	Sri Neeraj Kumar	Senior Manager, Canara Bank
61	Sri P. Baidya	Senior Manager, Union Bank of India
62	Sri D.J. Bhowmik	Senior Manager, Syndicate Bank
63	Ms. Chitralli Majumdar	Senior Manager, Indian Bank
64	Dr. H.M. Thakur	Senior Manager, Bank of Baroda
65	Sri S. Bubna	Senior Manager, Corporation Bank
66	Sri Dinesh Kumar	Manager, Central Bank of India
67	Sri Biplab Kumar Das	Manager, IDBI Bank
68	Ms. Samita Roy	Regional Manager, ICICI Bank Ltd.
69	Sri Bernard Francis	Senior Manager, Axis Bank
70	Sri Sandip Kumar	Senior Manager, Federal Bank
71	Sri Sandeep Gautam	VP, HDFC Bank
72	Ms. Arpita Sen	DVP, Bandhan Bank
73	Sri Sourav Kar	VP, Bandhan Bank
74	Sri Biplab Kr. Das	Manager, IDBI Bank
75	Sri Subhranshu Chakraborty	Manager, South Indian Bank
76	Sri Kundan Kumar	Officer, Vijaya Bank
77	Sri Abir Saha	ASM, Axis Bank



RRBs , Co-operative Banks and RSETI		
78	Sri Chinmoy Gupta	Managing Director, West Bengal State Coop. Bank Ltd.
79	Sri Umesh Chandra	Chairman, BGVB
80	Sri P. Anup Kumar	Chairman, UBKGB
81	Sri T.C. Poonia	General Manager, PBGB
82	Sri Subrata Roy	Deputy General Manager, WBFC
83	Sri Arupendu Banerjee	State Director, RSETI
SIDBI, National Housing Bank and Insurance Companies		
84	Sri K.M. Deka	Deputy General Manager, SIDBI
85	Ms. Rita Bhattacharya	Deputy General Manager, National Housing Bank
86	Sri K.K. Mohapatra	Chief Regional Manager, AICIL
87	Sri Utpal Paul	Secretary, LIC
88	Dr. Apurba Hazra	Manager, Oriental Insurance Company Ltd.
89	Sri Chayan B. Roy	Manager, Reliance GIC Ltd.
90	Sri Samir Banerjee	Deputy Manager, United Insurance Company Ltd.
91	Sri Sourav Chatterjee	A.O., NICL
Lead District Manager		
92	Sri R.K. Prasad	LDM, 24 Parganas, North
93	Sri Jyotirmoy Mondal	LDM, Kolkata
94	Sri Gour Chatterjee	LDM, Jalpaiguri
95	Sri S.S.P. Gupta	LDM, Burdwan
96	Sri Lucky Bhabnani	LDM, Howrah
97	Sri B.K. Swain	LDM, Darjeeling
98	Sri Amit Kumar Sinha	LDM, Murshidabad
99	Sri Shaktipada Paria	LDM, Paschim Medinipur
100	Sri Sugata Lahiri	LDM, Nadia
101	Sri T.K. Roy	LDM, Alipurduar
102	Sri Manabendra Saha	LDM, Hooghly
103	Sri Rabindranath Sharma	LDM, Malda
104	Sri Srikanta Mohan Mahato	LDM, Purulia
105	Sri N.C. Saha	LDM, 24 Parganas, South
106	Sri Ashim Kumar Pandit	LDM, Purba Medinipur
107	Sri Subir Kumar Dey	LDM, Uttar Dinajpur
108	Sri D.N. Thakur	LDM, Birbhum
109	Sri Sanjeev Kumar Nandi	LDM, Bankura
110	Sri Abhay Kumar Sinha	LDM, Dakhin Dinajpur

