



United Bank of India, Lead Bank Division & Convener of SLBC, West Bengal

E-mail: slbc.westbengal@unitedbank.co.in
Telephone: 033-2262-7365, 033-2231-1716

11, Hemanta Basu Sarani
Kolkata- 700 001

Ref: SLBC-WB/Minutes/ 1085/2019

Dated, the 20th June, 2019

Re: Minutes of the 145th SLBC, West Bengal meeting on 12-06-2019

The performance review meeting for the March, 2019 quarter was held at 12.00 noon on 12-06-2019 at Hotel Taj Bengal, Kolkata under the Chairmanship of Dr Amit Mitra, Hon'ble Finance Minister of GoWB and Sri Ashok Kumar Pradhan, MD & CEO of United Bank of India. The other notable dignitaries included Sri H K Dwivedi, Addl Chief Secretary, Finance, GoWB, Sri A K Das, Executive Director, United Bank of India, Sri M V Rao, Addl Chief Secretary, Cooperation and P & RD, GoWB, Ms Anindita Sinha Ray, Director, Department of Financial Services, GOI, Sri S Mondal, Chief General Manager, NABARD, Sri J P Tirkey, General Manager, RBI.

After welcoming the dignitaries, officials from financial institutions & Government Departments, Convener of SLBC briefed the House regarding the agenda and requested Sri Pradhan, Chairman SLBC to deliver his key note address with guidance for the banks in the FY 2019-20. Gist of his observations is as follows,

- The banks have been able to disburse Rs.136205 crore under ACP 2018-19 with achievement level of 93% and Y-o-Y growth of 27%. (Vide table in Page No. 3)
- While the banks performed satisfactorily in MSME by surpassing the target with 112% achievement, the performance in Agriculture at 71% achievement level remains a concern for the house.
- Banks also performed well in SHG credit linkage with attainment of 91% of the target along with increase in average ticket size to Rs.2.17 lacs. The reason for non-achievement of the target attributes to huge amount of undisbursed loans against the sanctions accorded. Banks should complete the pending disbursements by 30th June, 2019.
- The chairman of SLBC briefed the House on the **proposed Annual Credit Plan, 2019-20** which envisages YOY growth of 27%. It was observed that in Agriculture Rs.69425 crore has been proposed as target at a growth rate of 52% which is on higher side while for MSME it has been proposed at a modest Rs.59931 crore with a growth rate of 6.15%. Although the target has been fixed as per the PLP of NABARD, the house may deliberate on the issue and finalize the ACP 2019-20 on a realistic approach.
- SLBC with support from MSME Deptt has adopted 15 MSME Clusters for accelerated growth in MSME while it has also recently formed a Special Committee on Dairy & Fishery for preparing roadmap in promoting these activities in similar line.



- Although there is a decrease in NPA level from 15.44% as in March, 2018 to 12.63 % in March, 2019, the Govt authorities were requested to assess the situation concerning the Cold Storages & Rice Mills with suitable intervention in view of growing incidences of NPA. Appropriate measures for speedy disposal of PDR cases and timely response of D.M.s on SARFAESI cases should be undertaken by the concerned Govt. Departments.

(Action Point 1: Concerned Department of GoWB.)

- Sri Pradhan informed the House on the progress made by the banks for extending banking facilities through opening of more banking outlets. It was advised that the opening of the Banking Outlets in the remaining unbanked centers against the 72 and 204 URCs allocated by SLBC in Oct, 2018 and Nov, 2017 respectively, should be completed by Sept,19.

(Action Point 2: The Allottee Banks are to complete the task by Sept, 2019)

After confirmation of the minutes of the 144th SLBC meeting dated 12-03-2019 and action taken report on the adopted resolution as placed by SLBC Convener, the House proceeded with the review and discussion on the agenda items with valued guidance of Hon'ble Finance Minister, Dr Amit Mitra. The major points of discussion with action points thereof are;

A) C D Ratio:

While lauding the banks for their performance, Dr Mitra expressed concern over the CD Ratio which has remained at the same level of 64-65% during the last couple of years. He observed that the banks in the State have not been able to tap the potential because of which it is lagging behind the national level of 77% as on March, 2019. He urged upon the banks to cash in on the opportunities created in the State through FDI as well as by opening big ticket investments from local industrial houses. He also advised SLBC to formulate plans for improving the CD Ratio and rectify the regional imbalance in this regard. LDMs of Hooghly and North 24 Parganas district having CD Ratio below 40% must have to sensitize the bankers of the districts to improve the credit disbursement.

(Action point 3: SLBC, Member Banks & LDMs of Hooghly and North 24 Parganas districts)

B) Krishak Bandhu:

Expressing concern over slow progress in submission of land related data in KCC loans, particularly by SBI and WBSCBL, Sri Pradhan advised all the banks to complete the exercise immediately which will enable Govt authorities to trace the 20 lacs odd left out farmers for completion of the process of providing support for the cause of farmers and land less labourers in the State. This will further boost up the ongoing KCC Saturation Campaign. Dr Mitra also advised WBSCBL to complete the process.

(Action point 4: SBI, WBSCBL & other Member Banks)

C) Agriculture:

It is advised that the banks must increase the flow of credit to agriculture, particularly in Investment and Production Credit. NABARD should take the lead and assist/guide SLBC in taking the matter forward through formulation of roadmap in Sub-Committee/ Special Committee meetings. KCC Saturation should eventually act as the driving force in bringing a revolution in improving the Socio-economic condition of the entire population of the State.

(Action point 5: NABARD, SLBC & Member Banks)



D) MSME:

Dr Mitra appreciated the performance of the banks in MSME and opined that the same must be continued in the current fiscal. He advocated for both capital & labor intensive enterprises in the State and cited the example of Bantala Leather Complex which employs 2.15 lacs workers besides initiatives being taken in Panagarh Industrial Development Park and investments made by groups like Mahindra, Emami, Dalmia Bharat, JSW, etc. Dr Mitra exhorted the bankers to lend proactively to MSME units which will lead to generation of more jobs as well. He advocated for a modest and achievable growth target of 20% under MSME segment in the current fiscal.

(Action point 6: Member Banks)

E) Annual Credit Plan for 2019-20:

It was informed by the Convener that the proposed ACP, 2019-20 was adopted on the basis of the Potential Linked Plan prepared by NABARD. Sri S Mondal, CGM of NABARD also informed of the GOI Ground Level Credit Target for Agriculture. During the deliberations, it was informed that while the ACP envisages overall growth in credit deployment to the tune of 27.06% over the 2018-19 achievement position, the targeted growth for MSME and Agriculture was 6.15% (Very low) and 52.29% (Very high) respectively. The targeted growth under agriculture is arrived at 64% over last year's achievement, if the GOI Ground Level Credit Target is considered as ACP.

The disparity in allocation of target in the two predominant sectors as set in line with the PLP was discussed by the house in depth and it was felt that non-achievement of the Agriculture targets for last few years in spite of a steady growth in absolute numbers year by year suggests that there is a need to adopt a realistic approach in fixing the ACP under Agriculture so that the target is achievable.

Similarly in MSME, target as proposed under ACP 2019-20 in line with PLP 2019-20 is not in consonance with the trend of achievements in the recent years. In spite of achieving the targets in the last two years with a growth rate of 50% in 2017-18 and that of 28% in 2018-19, the proposed targets of Rs. 59,931 crores at 6.15% growth seems to be inadequate and hence needs reconsideration by the house. This may be even at a cost of marginal growth under Non-Priority Sector Advance and reduction in target for Other Priority Sector.

Accordingly the ACP for 2019-20 is revised to Rs.166000 Crores at a growth rate of 21.87% with sectoral break ups as per the following table.

Particulars	Agri.	MSME	Other Prisec	Total Prisec	Non Prisec	Total Adv.
ACP for 2018-19	64071	50000	15889	129960	16500	146460
Achievement as on 31-03-19	45586	56458	16919	118963	17243	136205
% of Achievement	71.15	112.91	106.48	91.58	104.50	93.00
PLP (NABARD) for 2019-20	69448	59663	28387	157498	N.A.	157498
ACP Proposed by SLBC in line with PLP + Non-Prisec	69425	59931	28057#	157413	15662	173075 (27%)
GOI Ground Level Credit for 19-20	74960	N.A.	N.A.	N.A.	N.A.	N.A.
ACP 19-20 Proposed by SLBC in line with GOI GLC (for Agri) + PLP	74960	59931	28057	162948	15662	178610
%age Growth of proposed ACP' 20 vs Achievement' 19.	64.43	6.15	65.83	36.97	-9.16	31.13
ACP 19-20 adopted by SLBC	55000	70000	23000#	148000	18000	166000
%age Growth of adopted ACP' 20 vs Achievement' 19.	20.65	23.98	35.94	24.40	4.39	21.87



PLP 2019-20 of NABARD envisaged a target of Rs. 13,283 crores under Informal Credit Delivery System which includes SHG & JLG financing. Since the said two sub sectors fall under Agriculture where the target fixed includes that under SHGs & JLGs, the ACP under Other- Prisec (comprising of Export, Housing, Education, Social Infrastructure, Renewable energy and others) has been revised to Rs. 23,000 crores.

- The ACP for 2019-20 as above is hereby adopted by SLBC.
- Bank wise annual credit plans are to be drawn accordingly.
- District wise credit plans should be properly aligned with the credit plan of the state.

(Action Point 7: NABARD, SLBC & LDMs)

F) Others :

- Ms Anindita Sinha Roy, Director, DFS pointed out the slow progress made in DAY-NULM whereas the performance in DAY-NRLM was highly commendable. Sri H R Dwivedi, ACS, Finance advised special drive for DAY-NULM in the municipal areas.

(Action Point 8: SUDA & Member Banks)

- Sri M V Rao, ACS, Cooperation and P & RD, highlighted the achievement of SHG credit linkage and opined that banks should give more thrust to working capital finance through cash credit mode and also opined that the SHG/Federation members who have passed IIBF Certification Course should be preferred for engagement as Bank Mitras. Convenor, SLBC appraised that SLBC has already taken up the matter and Banks have been advised to engage certified SHGs as BCs against all new requirements/ vacancies.
- Sri H R Dwivedi advised for early finalization of district targets and sharing with the banks/stake holders.
- Sri S Mondal, CGM, NABARD advised the LDMs to complete the finalization of Scale of Finance for Dairy, Animal Husbandry & Fishery Working Capital loans under KCC scheme beside focusing on the JLG segment, Agri Marketing Initiative for credit linkage by banks. He also spoke about the subsidy linked schemes under DEDS & National Livestock Mission.

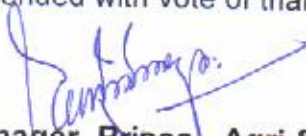
(Action Point 9: LDMs and Member Banks)

- It was also advocated that the flow of credit to the weaker sections, minority communities should be streamlined. Also, disposal of sponsored proposals under programs like PMEGP/ SVSKP/Stand Up India, needs improvement and the arrears should be cleared immediately.

(Action Point 10: Member Banks)

- APY: During the meeting six banks namely UBI, SBI, PNB, PBGM, UBKGB and Tamilnadu Mercantile Bank were felicitated for their achievement in the "Perform For Pride" campaign instituted by PFRDA in 2018.

The meeting ended with vote of thanks to the Chair and the participants.


General Manager, Prisec - Agri &
Convener of SLBC, West Bengal



List of Participants of 145th SLBC Meeting of West Bengal held on 12.06.2019 at Taj Bengal Hotel, Kolkata

Sr. No.	Name	Designation	Organization
1	Dr. Amit Mitra	Hon'ble Finance Minister	Govt. of West Bengal
2	Sri Ashok Kumar Pradhan	MD & CEO	United Bank of India
3	Sri Ajit Kumar Das	Executive Director	United Bank of India
4	Sri H.K. Dwivedi	ACS, Finance	Govt. of West Bengal
5	Sri M.V. Rao	Principal Secretary, Panchayet & Cooperation	Govt. of West Bengal
6	Sri R. K. Sinha	Secretary, Agriculture & Marketing	Govt. of West Bengal
7	Ms. Anindita Sinha Ray	Director & Nodal Officer of SLBC WB	DFS, Govt. of India
Govt. of West Bengal & Other Govt. Agencies			
8	Sri Vaibhab Chaudhury	OSD	SHG & SE Deptt. Govt. of WB
9	Sri Aneesh Dasgupta	OSD	Home Deptt, Govt. of WB
10	Dr. Arindam Samanta	AD & ARD Department	Govt. of West Bengal
11	Sri Shubhanjan Das	CEO WBSRLM	P & RD Deptt. Govt of WB
12	Sri D. Ghosh	Director, Textile	MSME & T Deptt. Govt. of WB
13	Sri R. K. Mirdya	Joint Director	MSME Deptt, Govt. of WB
14	Sri Sudipta Ghosh	Sec. Officer	SHG & SE Deptt. Govt. of WB
15	Sri M. Mukhopadhyay	Sr. Director	NIC, Govt. of West Bengal
16	Sri Sayan Chakraborty	Network Engineer	NIC, Govt. of West Bengal
17	Sri Supriyo Manna	Senior SW.	Finance Deptt, Govt. of WB
18	Sri Joly Chaudhuri	Jt. Secretary & AMD NULM	SUDA, Govt. of West Bengal
19	Sri Sandip Bairagi	SMM (FI & MF)	NULM, SUDA
20	Sri B. Pattanayak	ACAO	Postal Deptt.
21	Sri Jiban Barman	Assistant Director	India Post
22	Sri Arunava Das	Admin. Officer	NICL
23	Sri K. K. Dey	Deputy Secretary	SHG & SE Deptt. Govt. of WB
24	Sri D. N. Ghosal	OSD - Banking	WBSCCL
25	Dr. S. K. Nandi	State Director	RSETI
26	Sri Partha Dutta	Deputy Director, Institutional Finance	Finance Deptt, Govt. of WB
27	Sri Manash Dhar	Advisor to Institutional Finance	Finance Deptt, Govt. of WB
28	Dr. Tushar Kumar Sinha	AGM, CMO(PMAY)	HUDCO
29	Md. Imrul Kayesh	A. O.	UIICL
30	Sri K. k. Mahapatra	DGM	AICL
31	Sri S. Chakraborty	Senior Executive	KVIC
32	Sri. S. P. Gupta	Director	KVIC
33	Sri Shyamal Munshi	DGM	BSNL
34	Sri Chandan Burnwal	Dy. Manager	United India Insurance Co. Ltd.
35	Sri Bimal Nath	RRR-Kolkata	NHB
RBI & NABARD			
36	Sri J. P. Tirkey	General Manager, FIDD	Reserve Bank of India
37	Sri Subrata Mandal	Chief General Manager	NABARD
38	Sri Binay Kumar Sinha	Dy. Genrerel Manager	NABARD
Lead District Managers of West Bengal			
39	Sanjib Kumar Nandi	Bankura	United Bank of India
40	Srikanta Mohan Mahato	Purulia	United Bank of India
41	Sushanta Kumar Halder	Malda	United Bank of India
42	Jogesh Roy	Uttar Dinajpur	United Bank of India
43	Manas Kr. Das	Dakshin Dinajpur	United Bank of India
44	Ashim Kumar Pandit	Purba Medinipur	United Bank of India
45	Dwibhujendra Sarkar	Paschim Medinipur	United Bank of India
46	Dilip Kumar Manna	Jhargram	United Bank of India
47	Bimal Kumar Dhattacharya	Nadia	United Bank of India
48	Sunil Kumar Ghosh	24-Pgs. (South)	United Bank of India
49	Amit Kumar Sinha	Murshidabad	United Bank of India
50	R Kundu	Birbhum	UCO Bank
51	Ranjan Kr. Guha	Purba Burdwan	UCO Bank
52	Shri. Pramod Kumar Thakur	Howrah	UCO Bank
53	Dharat Chandra Tripathi	Hooghly	UCO Bank
54	Keshar Singh Thapa	Coochbehar	Central Bank of India
55	Saroj Kr. Chettri	Darjeeling	Central Bank of India
56	Debjit Sarkar	Jalpaiguri	Central Bank of India
57	Prakash Kr. Barua	Alipurduar	Central Bank of India
58	Avaneesh Dwivedi	24-Pgs (North)	Allahabad Bank
59	Santanu Chowdhury	Kolkata	State Bank of India
60	Shri Dwijendra Kr Debnath	Paschim Burdwan	State Bank of India



Commercial Banks			
61	Mukti ranjan Ray	GM Prisec & Convenor SLBC	United Bank of India
62	Kanwal Jeet Shorey	DGM, Prisec	United Bank of India
63	Sanjib Kumar Bhuyan	AGM, LBD	United Bank of India
64	Ranjan Kumar Mishra	CGM	State Bank of India
65	Sri Sebasis Mallick	DGM	State Bank of India
66	Sri Gautam Sengupta	AGM	State Bank of India
67	Sri P. K. Chowdhury	Manager	Punjab National Bank
68	Sri C. Khurana	Zonal Manager	Punjab National Bank
69	Sri Pradip Kumar Das	DGM	Bank of Baroda
70	Sri H. S. Ahluwalia	CGM	Allahabad Bank
71	Sri Suraj Nath	GM	Indian Overseas Bank
72	Sri A. K. Parida	DGM	Union Bank of India
73	Sri S. Pradhan	AGM	Union Bank of India
74	Sri Upendra Nath	CM	Union Bank of India
75	Sri Ashok Kumar Dash	RM	Syndicate Bank
76	Sri Kishor Kumar Yadav	Manager	Syndicate Bank
77	Sri B. Ashok	FGM	Central Bank of India
78	Sri Dinesh Kumar	Manager	Central Bank of India
79	Sri Abhijeet Bose	GM	Bank of India
80	Sri Jyoti Ranjan Mishra	CM	Bank of India
81	Sri A. K. Golechha	GM & ZM	UCO Bank
82	Sri C. G. Saha	GM	Canara Bank
83	Sri S. K. Das	AGM	Canara Bank
84	Sri M. S. Hua	Manager	Oriental Bank of Commerce
85	Sri Sunil Kumar	CM	Oriental Bank of Commerce
86	Sri D. K. Singh	CM	Oriental Bank of Commerce
87	Sri Subhash Chand Sagar	AGM	Punjab & Sind Bank
88	Sri KVN Sreekanth	CM	Andhra Bank
89	Sri Barna Bikash Sarkar	RDO	Andhra Bank
90	Ms Kabita Srivastava	AGM	Corporation Bank
91	Sri Girish Keshatti	SM	Corporation Bank
92	Sri Avijit Chakraborty	CM	Bank of Maharashtra
93	Sri Rabi Bhusan Kumar	VP	Axis Bank
94	Mr. Bernard Francis	AVP	Axis Bank
95	Sri Akash Raghav	Zonal Head	ICICI Bank
96	Ms Samhita Roy	RM	ICICI Bank
97	Sri Manik Verma	VP	HDFC Bank
98	Sri Vivek Madhogaria	AVP-FI	Bandhan Bank
99	Sri Debdipta Samanta	DVP-Kol	Bandhan Bank
100	Ms Subhasree Basu	Manager	Kotak Mahindra Bank
101	Sri T. Adhikari	State Head	Indusind Bank
102	Sri Subir Ghosh	BBL	Yes Bank
103	Sri J. Prabakaran	CM	Tamilnad Mercantile Bank
104	Sri S. Kakhil	Asst. Manager	Tamilnad Mercantile Bank
105	Sri Ram S. Mahato	DGM	IDBI Bank
106	Sri Pranav Vivek	AM, ZO	IDBI Bank
107	Sri Sanhita Niyogi	BM	Jana Bank
108	Sri Saurav Dasgupta	Regional Head	Jana Bank
109	Sri Ayan Kr Ghosh	CM	Utkarsh Bank
110	Sri Indranil Mallick	Manager	Utkarsh Bank
111	Sri Subrata Mishra	Chairman	BGVB
112	Sri P. P. Sen	Chairman	PBGB
113	Sri Prabir Kumar Ganguly	GM	UBKGB
114	Sri Prasentil Maity	GM (IDD)	The WBSCB Ltd.
115	Sri Manasij Mukhopadhyay	MD	The WBSCB Ltd.
116	Sri Amlan Bhattacharya	MD in Charge	The WBSCARD Ltd.

Based on entry in the Attendance sheet & Visiting cards at Registration counter.





युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India
अग्रणी बैंक प्रभाग : Lead Bank Division

E-mail: slbc.westbengal@unitedbank.co.in
Telephone: 033-2262-7365, 033-2231-1716

11, Hemanta Basu Sarani
Kolkata- 700 001

Ref : SLBC-WB/145th Minutes/ 1091 /2019

Dated, the 25th June, 2019

Addendum

Re : Minutes for the 145th SLBC meeting dt 12-06-2019

The following points are to be read along with the minutes for the SLBC meeting held on 12-06-2019 and shared with the participants vide SLBC-WB/Minutes/1085/2019 dated 20-06-2019.

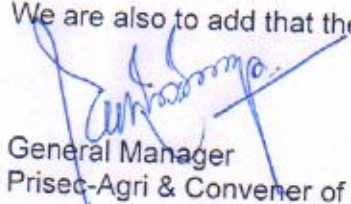
MSME : During the discussion on credit to MSME sector, Dr Amit Mitra, Hon'ble Finance Minister opined that the banks should adopt more clusters for credit linkage and target 50 or so number of clusters accordingly. Incidentally SLBC & MSME Deptt have already adopted 15 clusters.

(Action Point : SLBC & MSME Deptt)

BLBC Meeting Portal : A demonstration of the BLBC meeting monitoring portal, as developed by Finance Department, GoWB was made by The Advisor, Institutional Finance & Sr Director, NIC. The Link will be made available to all the LDMs soon for uploading of BLBC meeting details accordingly.

(Action Point : LDMs)

We are also to add that the list of dignitaries included Sri Ranjan Kumar Mishra, CGM of SBI.


General Manager
Prisec-Agri & Convener of SLBC, West Bengal

