



United Bank of India, Convener of SLBC, West Bengal

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Dated, the 27th Dec,2019

Re : Minutes of the 147th SLBC, West Bengal meeting on 20-12-2019

The performance review meeting for Sept, 2019 quarter was held at 3.00 P.M on 20-12-2019 at Hotel Hindustan International, Kolkata under the joint Chairmanship of Dr Amit Mitra, Hon'ble Finance Minister of GoWB and Sri Ashok Kumar Pradhan, MD & CEO of United Bank of India. The list of the Dignitaries, Executives from Govt Departments, RBI, NABARD, Member Banks & other Financial Institutes as well as LDMs, participating in the meeting is annexed.

The following are the observation emerging as Action Points during the review of the performance of the Banks in respect of different parameters under institutional credit in the State of West Bengal.

A) C D Ratio:

- Lowered to 62.18% against 63.12% as on 30th June and 64.57% as on 31st March. Although huge Govt Deposits attribute to such low CD ratio in these Districts, LDMs of 24 Paraganas (North), Hooghly and Paschim Burdwan to draw definite strategy for improving the CD Ratio which must be visible in the next quarter.
- Dr Mitra stressed on area wise study with analysis of the loan ticket size for profiling the credit needs in respective clusters. SBI LHO is to monitor the progress in Paschim Burdwan district. (Action Point 1 :LDM of 24 PGS(N),Hooghly,Paschim Burdwan)

B) Agriculture Advances :

- Credit deployment under Agriculture only 40% of the yearly target during the 1st half year. This is an area of concern. Banks were advised to proactively adopt the centres identified/ratified by SLBC & ARD Deptt (117 Dairy, 67 Poultry, 80 Goatery & 49 Piggery centres) for accelerated finance on camp mode with generation of proposals. (Action Point 2 : Member Banks)
- The State is largest producer of vegetables and 2nd largest producer of fruits in the country. Thus there is ample scope for Agro & Food Processing units in the State. MNCs like ITC, Pepsico, IFBin setting up product sourcing centres may be involved. SLBC, NABARD and Department of Food Processing & Horticulture to hold a special meeting for identification & adoption of potential centres for focused credit linkage. (Action Point 3 : SLBC, NABARD & Line Deptts)

C) KCC Advances :

- Sri A K Pradhan exhorted the banks to bring the 33 lakh non-loanee farmers as enrolled in Bangla Shasya Bima Scheme under the ambit of KCC scheme which will ensure saturation of the program also.

(Action Point 4 : Member Banks & Agri Deptt)



- The list of beneficiaries of Krishak Bandhu scheme should be collected by the Bank branches from the appropriate authorities to attain saturation of KCC. Officials of the concerned departments at Block and Panchayet level are also requested to co-operate in this regard in order to achieve the goal of KCC saturation.

(Action Point 5 : All Member Banks & Line Govt Department)

- Dr A Mitra pointed out that the coverage of allied activities and fishery activities under KCC scheme with provision for interest subvention is very much on the lower side and advised for targeting the eligible existing crop loan farmers for supplementary loans under AH & F schemes which will also result in diversification of business.
- Insurance Companies have been advised to arrange for insurance cover accordingly.

(Action Point 6 : SLBC, Member Banks, Insurance Cos, ARD Deptt & Fishery Deptt)

D) Crop Insurance, Krishak Bandhu Scheme & others :

- Issue of problems GoWB authorities will provide support to the farmers during the Kharif & Rabi seasons by way of cheques only under Krishak Bandhu scheme. These will be deposited in time for onward collection without delay/refusal by banks.

(Action Point 7 : Member Banks)

- Insurance Companies are to settle the claim at the earliest for crop damage in 2019 particularly for Hooghly, Purba Medinipur and Pachim Medinipur. Similarly, banks which are to yet to submit the Utilization Certificate for previous 3 years claim settlement cases, must comply with the same for closure of Insurance Audit works.

(Action Point 8 : Insurance Companies & Member Banks)

- Bankers to extend relief as per RBI norms to the eligible farmers affected by natural calamities as per notifications issued by Govt authorities from time to time.

(Action Point 9. Member Banks and LDMs)

E) MSME Advances :

- Achievement against the ACP is more than 50% (Rs.35089 crore against the target of Rs.75000 Cr.) as at the end of first half.
- Sri A K Pradhan advised the banks to take up the restructuring of MSME accounts on merit as per RBI norms.

(Action Point 10 : Member Banks)

- SLBC efforts on cluster approach under which identification of borrowers and receipt of application by the sponsoring agencies have already kick-started should be taken to logical conclusion through sponsoring of all proposals followed by disposal of the same by the Banks.

(Action Point 11: All DICs in the clusters, KVIB, Handloom Deptt and Member Banks)

F) SHG Advances :

- Dr A Mitra advised the banks to reduce the gap between the sanction and disbursement in NRLM loans through full disbursement of the sanctioned limit at the earliest and also opined that the SHGs are encouraged for undertaking export oriented activities.

(Action Point 12 : Member Banks & WBSRLM)

- Ms C D Lama, SMD & CEO of WBSRLM opined that the banks should fix a particular day in a month for CBRM for effective recovery & monitoring of NRLM loans.

(Action Point 13 : LDMs are advised to fix the date for respective districts)

- Sri D Sarkar, Secy, SHG & SE Deptt informed that the claim for Interest Subsidy is pending for some of the participating banks like SBI, CBI, UCO Bank, etc. Same should be cleared immediately.

(Action Point 14 : Member Banks)



G) NPA Recovery :

- Sri A K Pradhan requested the State Govt authorities for expediting the process of granting permission by District Magistrates in 2068 NPA accounts for Rs.1324 crore as conveyed by SLBC desk in order to enable the banks to take possession of the secured assets under the SARFAESI Act, 2002. (Action Point 15. Govt of West Bengal)

H) Other Credit Related items :

- Ms M Meena, Secy, Backward Class Welfare Deptt informed that till date 5000 loans sponsored by the Department under Special Component Plan (SCP) has been sanctioned as against 13000 in last year. Banks are to dispose of the pending proposals. (Action Point 16 : Member Banks)

- Dr P Mazumdar informed that out of 1380 Custom Hiring Centres, 147 Centres have been supported till date. However, it is reported that there is delay in disbursement and despite 40% Subsidy available under the scheme, some branches are insisting on 100% collaterals. The Deptt is also to furnish the district-wise list for increasing the credit flow to these Centres. (Action Point 17 : Member Banks & Line Department)

- Sri A K Pradhan also advised the banks to accelerate the credit to the RSETI trained entrepreneurs so that the settlement ratio improves from 70% to 90% by next fiscal. (Action Point 18 : RSETI Directors & Member Banks)

(Action Point 18 : RSETI Directors & Member Banks)

- Sri S K Mondal, CGM of NABARD flagged off the following matters for the banks.

i) Activation of Rupay KCC Cards

ii) Implementation of E-Shakti program in 10 other districts

iii) NABARD support for micro ATM

iv) Disposal of Subsidy linked loans with claim for Subsidy

v) Loans for bee keepers & Allocation of target by SLBC

(Action Point 19 : NABARD/SLBC & Member Banks)

I) Digital District :

- Focus on digitization of the District of Nadia so that the concept of digital district is taken to the logical conclusion for the said district. Efforts should be taken to prevent entry of fraudsters.

(Action Point 20 : LDM & Member Banks of Nadia District)

J) Unbanked Rural Centres :

- Member Banks to complete opening of Banking Outlets in the 40 URCs allocated to them by the SLBC desk. (Action Point 21 : All the Allottee Member Banks)

K) Miscellaneous :

- All other agenda as given in the agenda note, not mentioned above, were also discussed. Although there is no specific direction from the concerned authorities towards the bankers, proactive role of all the stakeholders is expected during the coming two quarters for all-round development of the eco-system of the State.

The meeting ended with vote of thanks to & from the Chair.

General Manager

Prisec-Agri & Convener of SLBC, West Bengal

Enclose: List of Participants



List of Participants of 147th SLBC Meeting of West Bengal held on 20.12.2019 at Hotel Hindustan, Kolkata

Sr. No.	Name	Designation	Organization
1	Dr. A.Mitra	Hon'ble Finance Minister	Govt. of West Bengal
2	Mr. A.K.Pradhan	MD & CEO	United Bank of India
3	Mr. A.K.Das	Executive Director	United Bank of India
4	Mr. T.Hauzel	Chief General Manager	Reserve Bank of India
5	Mr. S. Mondal	Chief General Manager	NABARD
6	Mr. S.K.Gupta	Addl. Chief Secretary, Agriculture Deptt.	Govt. of West Bengal
7	Mr. D.Sarkar	Secretary, SHG & SE Deptt.	Govt. of West Bengal
8	Mr. P.A.Siddiqui	Secretary, Food Processing & Horticulture	Govt. of West Bengal
9	Ms. M.Meena	Secretary, Backward class Deptt.	Govt. of West Bengal
10	Ms. C.D.Lama	MSD & CEO, WBSRLM	Govt. of West Bengal
11	Dr. P. Mazumder	Advisor to Hon'ble CM on Agriculture	Govt. of West Bengal
12	Mr. D.S.Nirkhe	General Manager	State Bank of India
Govt. of West Bengal & Other Agencies			
13	Mr. S.Bandhopadhyay	Addl Secy, Finance Deptt.	Govt. of West Bengal
14	Mr. A. Srivastava	Director, MSME Deptt.	Govt. of West Bengal
15	Mr. R.K.Midya	Jt Director, MSME Deptt.	Govt. of West Bengal
16	Mr. M.Dhar	Advisor, (IF), Finance Deptt.	Govt. of West Bengal
17	Mr. P.Dutta	Dy Director, (IF), Finance Deptt.	Govt. of West Bengal
18	Mr. J.Roy	Jt Secy, Agriculture Deptt.	Govt. of West Bengal
19	Mr. S.Saha	Commissioner, Fishery Deptt.	Govt. of West Bengal
20	Dr. S.Biswas	Dy Director, Fishery Deptt.	Govt. of West Bengal
21	Ms. K.Sharma	Jt Secy, SUDA	Govt. of West Bengal
22	Mr. S.Bairagi	SMM-FI & ME, SUDA	Govt. of West Bengal
23	Dr. A.Samanta	Asstt Director, Animal Resource Dev Deptt.	Govt. of West Bengal
24	Mr. A.K.Ghosh	Jt Director of Employment & Labour Deptt.	Govt. of West Bengal
25	Ms. M.Ganguly	AO, Deptt of Handloom & Textile	Govt. of West Bengal
26	Mr. B.Biswas	Banking Consultant, Agriculture Deptt.	Govt. of West Bengal
27	Mr. U.S.Aich	Consultant, Agriculture Insurance Deptt.	Govt. of West Bengal
28	Mr. H.Ghoshal	General Manager (F), WBSCL	Govt. of West Bengal
29	Mr. D.N.Ghosal	OSD- Banking, WBSCL	Govt. of West Bengal
30	Mr. R.Roy	SPM (MF & FI), WBSRLM	Govt. of West Bengal
31	Mr. B.Pattanayak	DDA(P), Deptt of Posts	Govt of India
32	Mr. D.Bose	Asstt Director, Deptt of Posts	Govt of India
33	Mr. S.K.Saha	Dy General Manager (EB)	BSNL
34	Mr. S.R.Kar	NAM	BSNL
35	Mr. S.Mondal	Manager, FI	Kolkata Municipal Corporation
36	Mr. K.K.Das	Manager	NICL
37	Mr. A.R.S.Molla	Asstt Manager	NICL
38	Mr. S.Bhattacharjee	SBM	LICI
39	Mr. M.K.Kemmu	RM	LICI
40	Mr. N.Pramanik	AO	AICL
41	Ms. O.Bowra	AO	AICL
42	Mr. A.Sharma	Asstt Manager	OICL
43	Mr. R.P.Chakraborty	AO	OICL
44	Mr. S.Ray	Channel Manager	UIIC
45	Dr. T.K.Sinha	Asstt General Manager, CMO(PMAY)	HUDCO
46	Mr. B.Rath	RRR-Kolkata	NHB
47	Mr. S.Chopra	Asstt General Manager	SIDBI
48	Mr. S.Lamba	Dy General Manager & RM	Exim Bank
49	Ms. S.Mohan	Chief Manager	Exim Bank
50	Dr. N.Mukherjee	Advisor - Economic & Corporate Affairs	BCCI
RBI & NABARD			
51	Mr. B.K.Sinha	Dy General Manager	NABARD
52	Mr. V.Singh	Manager	RBI
Lead District Managers of West Bengal			
53	Mr. S.K.Halder	Malda	United Bank of India
54	Mr. L.D.Bhutia	Uttar Dinajpur	United Bank of India
55	Mr. D.Bhattacharyya	Dakshin Dinajpur	United Bank of India
56	Mr. S.Maity	Purba Medinipur	United Bank of India
57	Mr. D.Sarkar	Paschim Medinipur	United Bank of India
58	Mr. D.K.Manna	Jhargram	United Bank of India
59	Mr. B.K.Bhattacharya	Nadia	United Bank of India
60	Mr. R.K.Bala	24-Pgs. (South)	United Bank of India
61	Mr. D.Sam	Murshidabad	United Bank of India
62	Mr. R.Kundu	Birbhum	UCO Bank
63	Mr. P.K.Thakur	Howrah	UCO Bank
64	Mr. B.C.Tripathy	Hooghly	UCO Bank
65	Mr. K.S.Thapa	Coochbehar	Central Bank of India
66	Mr. D.Sarkar	Jalpaiguri	Central Bank of India
67	Mr. P.K.Barua	Alipurduar	Central Bank of India
68	Mr. S.Bage	24-Pgs (North)	Allahabad Bank
69	Mr. S.Chowdhury	Kolkata	State Bank of India
70	Mr. D.K.Debnath	Paschim Burdwan	State Bank of India
71	Mr. T.Sherpa	Kalimpong	State Bank of India



Commercial Banks			
72	Mr. M.R.Ray	General Manager Prisecc & Convenor SLBC	United Bank of India
73	Mr.K.J.Shorey	Dy General Manager, Prisecc	United Bank of India
74	Ms. M.Shekhar	Dy General Manager	State Bank of India
75	Mr. G.Sengupta	Asstt General Manager	State Bank of India
76	Mr. C.Khurana	General Manager	Punjab National Bank
77	Mr. P.K.Chowdhury	Manager	Punjab National Bank
78	Mr. P.K.Das	Dy General Manager	Bank of Baroda
79	Mr. H.M.Thakur	Senior Manager	Bank of Baroda
80	Mr. H.S.Ahluwalia	General Manager	Allahabad Bank
81	Mr. B.B.Sarkar	Manager	Allahabad Bank
82	Mr. A.Jha	Zonal Manager	UCO Bank
83	Mr. C.G.Saha	General Manager	Canara Bank
84	Mr. S.K.Das	Asstt General Manager	Canara Bank
85	Mr. A.Bose	General Manager	Bank of India
86	Mr. B.Ashok	Field General Manager	Central Bank of India
87	Mr. R.Daraneswaran	Asstt General Manager	Indian Overseas Bank
88	Mr. A.K.Panda	Dy General Manager	Union Bank of India
89	Mr. S.Pradhan	Asstt General Manager	Union Bank of India
90	Mr. I.Siddiqui	Asstt Zonal Manager	Syndicate Bank
91	Mr. A.K.Dash	Regional Manager	Syndicate Bank
92	Mr. S.Kumar	Chief Manager	Oriental Bank of Commerce
93	Mr. S.K.Behera	Chief Manager	Punjab & Sind Bank
94	Mr. K.V.N.Sreekanth	Chief Manager	Andhra Bank
95	Mr. B.Panigrahi	Asstt General Manager	Corporation Bank
96	Mr. G.Keshatti	Senior Manager	Corporation Bank
97	Mr. C.Dhardwaj	Senior Manager	Indian Bank
98	Mr. P.Ghosh	Manager	Indian Bank
99	Mr. R.S.Mahto	Dy General Manager	IDBI Bank
100	Mr. S.Sengupta	Asstt General Manager	IDBI Bank
101	Mr. B.Francis	Asstt Vice President-RL & FI	Axis Bank
102	Mr. A.Raghav	Zonal Head	ICICI Bank
103	Ms. S.Roy	Regional Manager	ICICI Bank
104	Mr. M.Verma	Vice President	HDFC Bank
105	Mr. P.S.Ghosal	Dy Vice President	Bandhan Bank
106	Mr. V.Madhogaria	Asstt Vice President	Bandhan Bank
107	Mr. S.Basu	CSM-GB	Kotak Mahidra Bank
108	Ms. K.Bhattacharya	Chief Manager	Indusind Bank
109	Mr. S.Ghosh	Senior Manager	YES Bank
110	Mr. P.K.Singh	Manager	Federal Bank
111	Mr. S.Chakraborty	Manager	South Indian Bank
112	Mr. J.Prabakaran	Chief Manager	Tamilnad Mercantile Bank
113	Mr. R.Vaidya	Chief Manager	Karnataka Bank
114	Mr. B.K.Tiwary	Manager	Karur Vysya Bank
115	Mr. S.Basu	Branch Control Manager	IDFC First Bank
116	Mr. Jaison	Chief Manager	Catholic Syrian Bank
117	Mr. G.P.Mallick	General Manager	BGVB
118	Mr. T.C.Poonia	General Manager	PBGB
119	Mr. P.Roy	Senior Manager	UBKGB
120	Mr. P.Maity	General Manager(IDD)	The WBSCB Ltd.
121	Mr. A.Bhattacharya	Managing Director	The WBSCARD Ltd.
122	Mr. S.Sharma	Asstt Vice President	Jana Small Finance Bank
123	Mr. A.K.Ghosh	Chief Manager	Utkarsh Small Finance Bank
124	Mr. I.Mallick	Manager	Utkarsh Small Finance Bank
125	Mr. M.Mondal	RBM	Ujjivan Small Finance Bank
126	Mr. S.Kumar	Chief Manager	India Post Payment Bank

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

