



## United Bank of India, Convener of SLBC, West Bengal

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Dated, the 13<sup>th</sup> March,2020

### **Re : Minutes of the 148<sup>th</sup> SLBC, West Bengal meeting on 11-03-2020**

The performance review meeting for December, 2019 quarter was held at 12.00 Noon on 11-03-2020 at Lalit Great Eastern, 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 and LDMs is annexed.

After felicitation of Sri Susobhan Sinha, Regional Director of RBI on his maiden participation in the SLBC forum, the meeting started with the review of the performance of the banks by Hon'ble Finance Minister. The observation of the authorities on the dias and response from the bankers & departmental officers is appended below with the action points as emerged in the respective sectors/parameters.

**Agriculture Advances** : Regarding deployment of Rs.34127 crore upto Dec, 2019, with achievement of 62% of the yearly target of Rs.55000 crore, it was opined that the performance of the PSU banks was not satisfactory. The target has been realistically set by SLBC and should be treated as sacrosanct by banks for achieving positively. Sri M V Rao, ACS (Cooperation & PR) informed that WBSCBL has already disbursed Rs.3845 crore and has surpassed the yearly target. Convener expressed that with cultivation of Boro Paddy, Potato & Summer Vegetables happening during the Jan to March quarter and with proactivity of bankers in disposing all pending proposals at the fag end of the year, the set targets seems to be feasible. He further appreciated the performance of West Bengal State Co-operative Bank and stated that co-operative structure of the State is the strength of the SLBC.

(Action Point 1 : Member Banks)

**Kishan Credit Card** : Regarding KCC, Sri H K Dwivedi, ACS(Finance) & Sri S K Gupta opined that the performance of the PSU banks again has lagged behind in enrolment of farmers resulting in 17.70 lacs enrolments upto Dec,19 against the annual target of 35.00 lacs. The Convener of SLBC informed that the position has improved to 21.12 lacs enrolment till 29-02-2020 and 4.97 lacs new farmers have also been inducted into KCC fold in the current year. Convener cited that the low level of renewal / rollover of existing loans on the aftermath of two cyclonic storms Fani & Bulbul hitting the coastal districts of the State coupled with low level of saturation under AH & Fishery as the prime reason for the shortfall. Sri A. K. Pradhan took the expected level of achievement from the major banks as at the end of the year.

(Action Point 2 : SLBC, Member Banks, Deptt. Of ARD)

The Convener of SLBC was advised to immediately convene a meeting of the major PSU banks and the RRBs regarding the shortfall in KCC and apprise the authorities regarding the expected position as on March, 2020 and steps taken for improvement in this regard.

(Action Point 3 : SLBC and Member Banks)



It was informed by Canara Bank that the process can be expedited if the decision taken in SLBC Agri Sub Committee meetings for sharing of the non-loanee farmers' details from the Bangla Shasya Bima Scheme data base by Agriculture Department is implemented at an early. It was informed by the Agriculture Department that the data compilation process has been completed and would be shared with the banks immediately. The banks were exhorted by Hon'ble Finance Minister to enrol the non-loanee farmers with support from Agriculture Department and achieve saturation accordingly.

(Action Point 4 : Agriculture Department , Member Banks & LDMS)

**Crop Insurance :** It was informed by Sri Gupta that bulk of the insurance claims for crop damage under Kharif, 2018 and Rabi,2018-19 have been settled by the Insurance Companies. He advised the insurers for settling the pending amount by 31-03-2020 without fail.

(Action Point 5 : Insurance Companies)

It was also informed that the around 972 bank branches of different banks are yet to submit the Utilization Certificate for the claims received from Insurance Companies. It was already decided in Sub Committee meeting for submitting the said Certificate by the member banks covering the claims received upto March,2019 by31-03-2020. SBI, UBI, Allahabad Bank, BOI & others assured of compliance within 10-14 days.

(Action Point 6 : Member Banks)

**Fishery Advances :** It was informed by Fishery Department that necessary guidelines have been issued to the District Offices and around 3000 KCC loan proposals are under process for sponsoring to bank branches. The Department also envisages a target of 45000 KCC loans in FY 2020-21. SLBC also requests the member banks to accelerate the disposal process and refer to the Scale of Finance prepared for the districts.

In response to the query raised by Dr Mitra, it was informed that there are 927 Fishery Co-Op Societies out of which more than 600 Societies with average of 100 or more members are actively associated with fish farming. Dr Mitra advised the Fishery Department to share the information of these Societies along with member details with SLBC/member banks for targeting this group for KCC loans in the 1<sup>st</sup> phase through Cluster Approach.

(Action point.7 : Fishery Department and SLBC/Member Banks)

**SVSKP Scheme :** Ms R Sen, Principal Secretary of SHG & SE Department informed that the while the SVSKP portal has already become functional, registration by most of the State and Zonal/Regional level users are pending. Also, complaints have been received regarding non-release of Subsidy in SVSKP loans. Banks are to complete the sanction/ disbursement process at the earliest.

(Action Point 8 : Insurance Companies)

Sri D Sarkar, Secretary of SHG & SE Department informed that some of the major banks are yet to lodge claims for Interest Subvention upto 5-7 quarters under WBSSP scheme. He also requested the banks to step up the disposal process for the pending proposals under NULM program.

(Action Point 9 : Member Banks)

**NRLM-SHG Advances :** Ms C D Lama, Secretary & CEO of WBSNRLM stated that the gap between the sanction and disbursement needs to be reduced on urgent basis for achieving the annual target of Rs.13679 crore . It was gathered that the achievement has been around 60% till February, 2020. Ms Lama also expressed concern at the low ticket size of the SHGs in major banks like UBI, UCO Bank, Allahabad Bank, Bank of India, Bank of Baroda, etc and requested the participating banks to allow/encourage the SHGs to draw the full sanctioned amount.



*[Handwritten signature]*

Bank of India was also advised to look into the matter regarding sanction of only term loans to the SHGs, particularly in North Bengal area. It was advised that banks should follow the extant guidelines on NRLM without deviation. The House opined that term loans may only be applicable for income generating activities based on projects and the SHGs in the formative periods are to be allowed Working Capital advances in general.

(Action Point 10. Member Banks)

**MSME Advances :** Dr Mitra expressed satisfaction at the progress made by the banks in this important employment generating sector and exhorted the banks to surpass the target by aiming at Rs.75000 crore disbursement during the year.

Dr Mitra also advised the banks & the MSME Department to focus more on Entrepreneur's Meet at the adopted MSME Clusters / Industrial Parks and dispose of the loan proposals generated in the Clusters Meets promptly in a time bound manner.

(Action Point 11. MSME Deptt, LDM & Member Banks)

**Annual Credit Plan :** While deliberating on the Potential Linked Plan as prepared by NABARD in the State Focus Paper,2020-21,Sri A K Pradhan opined that the target for Agriculture envisages a very high annualised growth rate of 40% which may not be sustained. However the banks have been advised to strive for attaining the same. Dr Mitra expressed surprise that despite repeatedly surpassing the MSME target with a very good growth rate, the MSME target was set at a modest Rs.81089 crore only. He advised the banks to aim higher and finally the MSME target of Rs.90000 crore was adopted. LDMs to conduct their respective DCC meetings by March, 2020 to finalize the credit plan of the Blocks & Districts to facilitate preparation and adoption of the final ACP of the State.

(Action Point 12. SLBC,LDMs & member banks)

**Miscellaneous ( attendance in SLBC meets) :** Dr Mitra advised that the Line Departments under Govt of West Bengal should be suitably represented by Secretary level officials in the SLBC meetings henceforth.

(Action Point 13. SLBC,LDMs & member banks)

The following agenda items were also placed to the members for discussions.

- (i) CD Ratio & Review of Districts with CD ratio below 40%.
- (ii) Adoption of MSME Clusters & Credit Linkage.
- (iii) Review of MUDRA, SUI, PMEGP & SVSKP Loans.
- (iv) Progress in Education & Housing Loans.
- (v) Progress of Data Management System as per Revamped LBS.
- (vi) Expanding & Deepening of Digital payment Ecosystem.
- (vii) Recovery position & Status of SARFAESI, PDR cases.
- (viii) Review of FLCs & RSETIs.
- (ix) Review of opening of BOs in URCs / Tea Garden areas.
- (x) Review of coverage under Social Security Schemes etc.

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

General Manager

Prisee-Agri & Convener of SLBC, West Bengal

Encl, list of participants



List of Participants of 148th SLBC Meeting of West Bengal held on 11.03.2020 at Hotel Lalit Great Eastern, 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. S. Sinha	Regional Director	Reserve Bank of India
4	Mr. G. Sen	General Manager	NABARD
5	Mr. H. K. Dwivedi	Addl. Chief Secretary, Finance Deptt.	Govt. of West Bengal
6	Mr. M. V. Rao	Addl. Chief Secretary, Co-Operation Deptt.	Govt. of West Bengal
7	Mr. S. K. Gupta	Addl. Chief Secretary, Agriculture Deptt.	Govt. of West Bengal
8	Ms. R. Sen	Principal Secretary, SHG & SE Deptt.	Govt. of West Bengal
9	Ms. C. D. Lama	MSD & CEO, WBSRLM	Govt. of West Bengal
10	Mr. R. K. Mishra	Chief General Manager	State Bank of India
<b>Govt. of West Bengal &amp; Other Agencies</b>			
11	Mr. R.K.Middya	Jt Director, MSME Deptt.	Govt. of West Bengal
12	Mr. M.Dhar	Advisor, (IF), Finance Deptt.	Govt. of West Bengal
13	Mr. P.Dutta	Dy Director, (IF), Finance Deptt.	Govt. of West Bengal
14	Mr. J.Roy	Jt Secy, Agriculture Deptt.	Govt. of West Bengal
15	Dr. S.Biswas	Dy Director, Fishery Deptt.	Govt. of West Bengal
16	Ms. J. Chaudhuri	Jt. Secy, Urban Development & Municipal Affairs	Govt. of West Bengal
17	Mr. S.Bairagi	SMM-FI & ME, SUDA	Govt. of West Bengal
18	Mr. J.K. Aikat	Director, Food Processing Industry	Govt. of West Bengal
19	Dr. A.Samanta	Asstt Director, Animal Resource Dev Deptt.	Govt. of West Bengal
20	Mr. A.K.Ghosh	Jt Director of Employment & Labour Deptt.	Govt. of West Bengal
21	Mr. U.S.Aich	Consultant, Agriculture Insurance Deptt.	Govt. of West Bengal
22	Mr. D.N.Ghosal	OSD- Banking, WBSCL	Govt. of West Bengal
23	Mr. R.Roy	SPM (MF & FI), WBSRLM	Govt. of West Bengal
24	Mr. J. Mandal	Sr. AO, Deptt of Posts	Govt of India
25	Mr. D.Bose	Asstt Director, Deptt of Posts	Govt of India
26	Mr. B. Sarkar	PEO, WBKVIB	Govt. of West Bengal
27	Mr. S.K.Saha	Asstt General Manager (EBI)	BSNL
28	Mr. S.R.Kar	NAM (UBI)	BSNL
29	Mr. S. Sarkar	Lead NPCI	NPCI
30	Dr. S.K. Nandi	SDR, WB	RSETI, NACER
31	Mr. A.R.S.Molla	Asstt Manager	NICL
32	Mr. M.K.Kemmu	RM	LICI
33	Mr. S. Gupta	AM	AICIL
34	Ms. S. Panthe	AO	NIA
35	Ms. S. Biswas	Manager	NIA
36	Mr. S. Sen	AM	NIA
37	Mr. A.Sharma	Asstt Manager	OICL
38	Dr. T.K.Sinha	Asstt General Manager, CNO	HUDCO
39	Mr. V. Deva	Asstt General Manager	NHB
40	Mr. S.Chopra	Asstt General Manager	SIDBI
41	Ms. S.Mohan	Chief Manager	Exim Bank
42	Mr. A. Banerjee	State Head	CSC
43	Mr. A. Chakraborty	Sr. Manager	CSC
44	Dr. N.Mukherjee	Advisor - Economic & Corporate Affairs	BCCI
<b>RBI &amp; NABARD</b>			
52	Mr. J. P. Tirkey	General Manager	RBI
51	Mr. B. K. Sinha	Dy General Manager	NABARD
<b>Lead District Managers of West Bengal</b>			
52	Mr. R. Prasad	Bankura	United Bank of India
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. S. Saha	Purulia	United Bank of India
63	Mr. R. Kundu	Birbhum	UCO Bank
64	Mr. P.K.Thakur	Howrah	UCO Bank
65	Mr. B.C.Tripathy	Hooghly	UCO Bank
66	Mr. R. K. Guha	Purba Burdwan	UCO Bank
67	Mr. K. S. Thapa	Coochbehar	Central Bank of India
68	Mr. D. Sarkar	Jaipalguri	Central Bank of India
69	Mr. S.K. Chhetri	Darjeeling	Central Bank of India
70	Mr. S. Bage	24-Pgs (North)	Allahabad Bank
71	Mr. S. Chowdhury	Kolkata	State Bank of India
72	Mr. D.K.Debnath	Paschim Burdwan	State Bank of India
73	Mr. T. Sherpa	Kalimpong	State Bank of India

Commercial Banks			
74	Mr. M.R.Ray	General Manager Prisec & Convenor SLBC	United Bank of India
75	Mr.K.J.Shorey	Dy General Manager, Prisec	United Bank of India
76	Mr. G.Sengupta	Asstt General Manager	State Bank of India
77	Mr. C.Khurana	General Manager	Punjab National Bank
78	Mr. P.K.Chowdhury	Manager	Punjab National Bank
79	Dr. S. Chidambaram	Dy General Manager	Bank of Baroda
80	Mr. H.M.Thakur	Senior Manager	Bank of Baroda
81	Mr. H.S.Ahluwalia	General Manager	Allahabad Bank
82	Mr. N.Kumar	Asstt General 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. D.Kumar	Manager	Central Bank of India
88	Mr. R.Paraneswaran	Asstt General Manager	Indian Overseas Bank
89	Mr. A.K.Parida	Dy General Manager	Union Bank of India
90	Mr. S.Pradhan	Asstt General Manager	Union Bank of India
91	Mr. I. Siddiqui	Asstt Zonal Manager	Syndicate Bank
92	Mr. A.K.Dash	Regional Manager	Syndicate Bank
93	Mr. S.Kumar	Asstt General Manager	Oriental Bank of Commerce
94	Mr. P.K.Prusti	Chief Manager	Andhra Bank
95	Mr. B.B.Sarkar	RDO	Andhra Bank
96	Mr. A.Kumar	Sr. Manager	Bank of Maharashtra
97	Mr. B.Panigrahi	Asstt General Manager	Corporation Bank
98	Mr. G.Keshatti	Senior Manager	Corporation Bank
99	Mr. D.Satpathy	Dy General Manager	Indian Bank
100	Mr. R.S.Mahto	Dy General Manager	IDBI Bank
101	Mr. S.Sengupta	Asstt General Manager	IDBI Bank
102	Mr. S.Srinivas	Sr. Vice President	Axis Bank
103	Mr. B.Francis	Asstt Vice President	Axis Bank
104	Ms. S.Roy	Regional Manager	ICICI Bank
105	Mr. A. Roychoudhury	Asstt Vice President	HDFC Bank
106	Ms. T.Adhikari	State Head	Indusind Bank
107	Mr. A. Chatterjee	Vice President	YES Bank
108	Mr. M.K.Mahapatra	Asstt Vice President	Federal Bank
109	Mr. S.Chakraborty	Manager	South Indian Bank
110	Mr. K. Shenbagarajan	Manager	Tamilnad Mercantile Bank
111	Mr. R.Vaidya	Chief Manager	Karnataka Bank
112	Mr. I.Sanyal	Vice President	IDFC First Bank
113	Mr. S.Mishra	Chairman	BGVB
114	Mr. S.K.Sahu	General Manager	PBGB
115	Mr. G.S.Bedi	Chairman	UBKGB
116	Mr. P.K.Ganguly	General Manager	UBKGB
117	Mr. P.Maity	General Manager(IDD)	The WBSCB Ltd.
118	Mr. R.Mukherjee	Zonal Manager	Jana Small Finance Bank
119	Mr. S.Sharma	Asstt Vice President	Jana Small Finance Bank
120	Mr. A.K.Ghosh	Chief Manager	Utkarsh Small Finance Bank
121	Mr. I.Mallick	Manager	Utkarsh Small Finance Bank
122	Mr. M.Mondal	RBM	Ujjivan Small Finance Bank
123	Mr. S.Nath	Circle Head	India Post Payment Bank
124	Mr. S.Chakraborty	DVP	Airtel Payment Bank

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