

राज्य स्तरीय बैंकर्स समिति , पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL

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Ref. No: SLBC/WB/159th SLBC Meeting/489/2023

Date: 27.03.2022

- 1) The Member Banks of SLBC, West Bengal,
- 2) The LDMs in West Bengal,
- 3) Line Departments, Govt. of West Bengal

Re: Proceedings of the 159th SLBC, West Bengal meeting held on 24.03.2023

The 159th SLBC meeting for the state of West Bengal was held on 24.03.2023 at The Lalit Great Eastern, Kolkata to review the progress made in various banking parameters till quarter ending December 2022. At the outset, Shri Shio Shankar Singh, General Manager, SLBC, WB expressed his heartfelt thanks & gratitude to all the distinguished guests and particularly Dr. Amit Mitra - Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, GoWB for gracing the meeting despite his un-wellness. The meeting was also graced by the kind presence of Smt Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, GoWB; Dr. Manoj Pant, Hon'ble ACS, Finance Department, GoWB and Shri M Paramasivam, Executive Director, Punjab National Bank and other dignitaries (list enclosed).

While welcoming all the dignitaries present physically and virtually, Shri Sumanta Mohanty, CGM-PNB and Convener, SLBC West Bengal, highlighted the banks' performance till December' 2022 on various parameters with special mention on fresh credit disbursement of Rs.3.66 Lakh Crore upto December' 22 quarter, thereby achieving 107% of the annual target under Annual Credit Plan, percentile achievement under Agriculture and MSME segment to the extent of 61% and 88% respectively of the annual target, achievement under Priority Sector at 70% and Non-Priority Sector at 200%, increase in CD ratio to 62.56% as on 31.12.2022 from 61.02% as on 30.09.2022, disbursement of more than 22.23 lakh Kisan Credit Cards (KCCs) to the eligible farmers and sanctioning of more than 39,000 loans under WB Student Credit Card scheme. He thanked all member banks for exerting cumulative efforts in each parameter leading to satisfactory performance.

Welcoming all the participants, Dr. Amit Mitra, Principal Chief Advisor to The Hon'ble Chief Minister and Finance department, Govt. of West Bengal commenced point wise discussion on various flagship government schemes. Followings are the excerpts of observations made during the brief deliberations along with responses received from the dignitaries -

1. West Bengal Bhabishyat Credit Card (WBCC)

Dr. Amit Mitra apprised the house about the new scheme i.e., West Bengal Bhabishyat Credit Card (WBCC) which is going to be implemented from 01.04.2023. This scheme has a twofold aspect of creating job opportunities and promoting the MSME portfolio of the state as well. He was very much optimistic over two lac fresh employment generation by this new scheme. He highlighted that the state would provide 15% additional guarantee coverage over & above 85% guarantee coverage to be provided by CGTMSE.

Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, GoWB and Shri Rajesh Pandey, Principal Secretary, MSME Dept., GoWB also echoed the same. Further, Sri R. Pandey apprised the house that the said scheme had already been discussed with member banks for necessary implementation. Necessary SOP, MoU and the portal are also going to be finalized very shortly and to be shared with all concerned accordingly. Dr. A. Mitra requested member banks to adopt the scheme and to reap the benefit out of the same. All member banks accepted his suggestion and the scheme was adopted in the house unanimously.



After deliberating on the details of the scheme, as is furnished in the ANNEXURE, **West Bengal Bhabishyat Credit Card (WBCC) has been adopted by SLBC for implementation by the Banks w.e.f. 1st April, 2023.**

(Action: MSME Dept & Member banks)

2. MSME:

While making the observation, Dr. Amit Mitra applauded and congratulated the bankers for exerting special focus in MSME sector resulting in outstanding performance in disbursement of around Rs.1.14 lac crore till date. He highlighted the impact of the said disbursement on creation of around 41 lakh employment in the state and a significant contribution to GDP. Smt. C. Bhattacharya and Shri. R. Pandey also congratulated the banks for their outstanding performance in terms of surpassing the ACP target in MSME.

Shri. R. Pandey highlighted that 336 clusters out of 550 cluster had been adopted and requested banks to give impetus on financing individuals/ units of clusters. He further added that the sanction rate with regard to ACC & WCC had not been at par for the proposals sponsored up to Duare Sarkar III, but he was optimistic that the sanction rate would be better since proposals were being sponsored from DS IV following the checklist. While advising banks to refrain from keeping ACC & WCC proposals pending for long period, he requested member banks for early disposal of the proposals with simultaneous disbursement in eligible cases.

Shri. R. Kesavan, Regional Director, RBI requested member banks to extend collateral free MSME loans to the eligible borrowers as per the stipulated guidelines; non-compliance of the same would attract penalty.

(Action: Member banks.)

3. Self Help Group:

Dr. A Mitra congratulated all member banks over outstanding performance under SHG, achieving more than 112% of target in terms of number of SHGs disbursed during this FY. He informed that though West Bengal topped in terms of number of SHGs disbursed, but in terms of the ticket size it is much less than that of the national average. He requested member banks to look into the same and increase the ticket size in the ensuing FY.

While praising the overall performance of the state in SGH-NRLM, Shri Vibhu Goel, SMD & CEO, WBSRLM expressed his concern over the performance of Indian Bank and UCO Bank. Since disbursement target have been revised to Rs. 20000 crore from Rs.17700 crore, he requested all member banks to exert little more effort in this sector so that the state could surpass the revised target as a whole. He further requested the member banks to explore each & every avenue to increase the ticket size and complete the pending account opening by end of this quarter. However, he expressed his dissatisfaction over appointment of only 216 BC Sakhis (by BGVV) so far been made against the target of appointing 2850 BC Sakhis by member banks. He requested member banks to take proactive steps to engage them through their Corporate BCs to facilitate smooth functioning of SHG.

(Action: Member banks)

4. West Bengal Student Credit Card (WBSCC):

Dr. A Mitra expressed his dismay over the progress in WBSCC Scheme. He expressed his concern over high rejection and high pendency. Smt C. Bhattacharya requested member banks to improve disbursement under the scheme. Shri Manish Jain, Principal Secretary-HED highlighted the following points:

- i) Banks should avoid inordinate delay in sanctioning process.
- ii) 15238 referred back cases should be disposed of immediately, as these cases are fully documented.
- iii) 9000 applications submitted afresh also need to be disposed of simultaneously.
- iv) Around 15000 cases that have been fully documented in the mobilisation camp held on 15.03.2023, also need to be taken care of.



Citing WBSCC as a noble scheme fully guaranteed by the GoWB which is targeted to benefit the future generation of the state thereby creating human capital, Shri M Paramasivam, Executive Director, Punjab National Bank urged upon member banks to sanction and disburse maximum number of eligible WBSCC applications by 31.03.2023. All member banks assured to exert their best effort so that 50000 cumulative sanction figure could be achieved by 31.03.2023. Shri M. Pant noted the same and requested the HED to release the pending claims of interest subvention from the Banks at the earliest, if any.

(Action: Member banks & Higher Education Department, GoWB)

5. Agriculture & KCC:

Dr. A. Mitra praised banks for their achievement in incremental disbursement in Agriculture. Acknowledging the same, Sri Onkar Singh Meena, Principal Secretary, Agriculture also congratulated banks for posting a good Y-o-Y growth in Agriculture disbursement. He was very much optimistic that disbursement figure under agriculture could surpass Rs. 80000 crore benchmark in this FY. But, he expressed his concern over KCC figure since only 22 lakh KCCs disbursed (fresh + renewal) against a target of 35 lakh. He apprehended that large number of KCC accounts are in dormant stage since only 20 lakh cases have been renewed against 45 lakh of outstanding KCCs. Apart from that, the average ticket size of fresh and renewed KCC stands at Rs.83000/-and Rs. 67000/- respectively. He advised member banks to follow the below mentioned points/suggestions for betterment of KCC disbursement.

- i) To follow updated scale of finance to increase average ticket size under KCC from ensuing Kharif 2023 season to increase the ticket size.
- ii) To give adequate impetus on KCC renewal through credit camps, since new applications under KCC are becoming saturated.
- iii) **To take special drive in re-fixing of limit as per latest scale of finance and activating dormant KCCs as well.**
- iv) To focus on infrastructural development as well as to promote other ancillary activities in the districts like Malda, Murshidabad, Purba Bardhaman, Uttar Dinajpur etc. where there had been abundant production of oilseeds, maize and mustard etc.

Shri O.S. Meena displayed his satisfaction over the progress in AIF. He highlighted that 90% disbursement had been done in AIF and requested member banks to maintain same pace in this sector to excel in AIF performance further. He also requested banks not to return AIF proposals due to lack of statutory obligations, but to report to the respective DMs for necessary clearance.

He requested NABARD to consider NABSanrakshan coverage for financing FPO proposals to RRBs. Smt. Usha Ramesh, CGM NABARD informed that though NABSanrakshan coverage for FPO proposals are available for RRBs and UBKGB and WBSCB had already been benefitted from the scheme but the said coverage for proposals under AIF are still unavailable. However, she assured to take up the matter with the concerned authority for taking necessary steps to include the AIF proposals under NABSanrakshan Scheme.

(Action: Member banks and NABARD)

6. Animal Husbandry & Fishery:

Dr. A. Mitra displayed his concern over the performance in Animal Husbandry (AH) and Fishery sector. He requested the concerned department to speculate the reasons which are hindrance towards the growth of those sector.

Shri Avanindra Singh, Secretary, Fisheries Dept., GoWB highlighted that though there is much potential in the Fisheries segment in the state yet it had been a neglected sector. He expressed his concern that the rejection rate had been much higher than the sanction rate primarily due to lack of uniform insurance scheme. Dr. A. Mitra advised to conduct a meeting with the member banks to discuss the bottlenecks faced by banks in sanctioning Fishery proposals. He further advised the concerned department to share the problems along with the resolution surfaced in the meeting to SLBC.



Smt. Joyoshee Dasgupta, Senior Special Secretary, ARD department highlighted that out of 40361 sponsored proposals 12846 amounting 98.20 Crore had been sanctioned and the rest are pending. She requested the member banks to dispose of the proposals at the earliest. She apprised the house that BGVB, WBSCB, PBGB, SBI and Indian Bank had sanctioned the maximum proposal in this sector. She also mentioned the absence of any Private Sector Banks in terms of sanctioning of the ARD proposals. She highlighted that the ARD Department sponsored 20 FPO proposals in Goatery sector out of which three had been financed so far and under Animal Husbandry Infrastructure Development Fund 30 proposals having total project cost of Rs. 258 crores have already been sanctioned out of 158 sponsored proposals. She further apprised the house that under WB Incentive Scheme, 101 companies had already started operation in producing 127 crore eggs per year and 46 companies are under construction which would contribute to significant increase in the production of eggs in the state. Apart from the above scheme, by the end of this FY the state aims to achieve a total egg production of 1364 crore through Chick and Duckling Distribution Programme. She requested member banks to focus on financing the proposals under National Livestock Mission Scheme as there is significant potential in this sector.

Dr. A. Mitra mentioned about three major milk processing and food production Plants set up by ITC in the state. He requested the member banks and the department to take note of the same and venture the possibilities of financing in those.

(Action: Member banks and Line Department)

7. CD Ratio:

Dr. A Mitra congratulated all banks and LDMs for achieving the CD ratio of more than 40% of minimum bench mark target in all districts. He highlighted that the CD ratio of the state had improved to 62.56% as on 31.12.2022. He also expressed that though there is progress in CD Ratio in the districts of North Bengal, there is a slowdown in the rate of growth. He requested the LDMs to work on increasing the pace of growth.

(Action: Member banks)

6. Financial Inclusion:

Smt. Anindita Sinha Roy, Director and Nodal Officer, DFS praised the member banks for their performance under Pradhan Mantri Jan Dhan Yojana (PMJDY). She highlighted that 4.7 crore accounts have been opened under the scheme out of which 74% of the accounts have been opened in rural areas and 57% of the accountholders are women. She further apprised the house that the numbers of enrolment under PMSBY, PMJJBY and APY are 1.99 crore, 67 lakh and 36 lakh respectively in the state and requested the member banks to continue to create awareness amongst beneficiaries on timely submission of claims under these schemes with required documents for speedy settlement of the claims. She appreciated the state over the performance of converting two districts, viz., Nadia and Howrah towards fully Digital Districts and also on adopting of two other districts i.e. Paschim Burdwan and Purba Mednipur for expanding and deepening of digital payment system. She requested the Public Sector Banks to re-align their BC model of financial inclusion duly supported with data analytics and supervision in the credit business of retail, agriculture, MSME sectors etc. for the RBI-approved activities. She further advised to explore the feasibility of providing audio instrument along with QR code for making/receiving the UPI payments to entrepreneurs for encouraging them to increase their digital footprints which in turn would help them to establish their entrepreneurship profitability before the banks while applying for credits. Shri R. Kesavan, Regional Director, RBI highlighted the importance of spreading financial literacy to students and suggested of holding FLC in various schools to create the awareness amongst them. He further intimated the house about the two new districts to be adopted from 01.04.2023 for expanding and deepening of digital payment system. Shri S. S. Singh, GM, SLBC echoed the same and stated that the execution and reporting task would be executed by SBI for Paschim Burdwan district and PNB for Purba Medinipur district.

(Action: Member Banks and LDMs of Paschim Burdwan and Purba Mednipur)



7. Adoption of ACP for FY 2023-24:

Sri S.S. Singh, GM, SLBC highlighted the State Focus Paper published by NABARD which is as under:

Broad Sector	Target
Agriculture	106996
MSME	119762
Export Credit	2131
Education	4547
Housing	12649
Social Infrastructure	2895
Renewable Energy	825
Other	20799
Total Prisec	270606

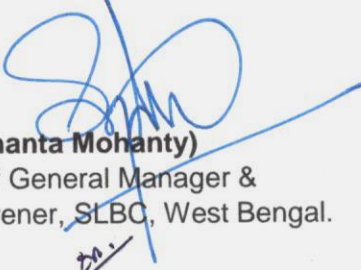
He further solicited the house for the adoption of the same. The house unanimously adopted the same with a resolution of achieving 100% target.

(Action: Member banks)

8. Miscellaneous:

Shri. Manoj Pant apprised the house about the ensuing Duare Sarkar Camp scheduled to be held from 01.04.2023 to 10.04.2023 and requested the member banks to participate for extending their support as in previous occasions.

The meeting ended with the vote of thanks by Shri Shio Shankar Singh, GM, SLBC to the chair and all other participants.


(Sumanta Mohanty)
Chief General Manager &
Convener, SLBC, West Bengal.



ANNEXURE

WEST BENGAL BHAVISHYAT CREDIT CARD SCHEME (WBBCCS)

Introduction:

To facilitate the Youth to become self-employed leading to income generation, wealth creation, and creation of further employment opportunities in rural and urban areas of the State this new scheme has been introduced for the young entrepreneurs by offering subsidy-linked and collateral-free loans for setting up new ventures/ projects/ micro enterprises in manufacturing, service, and business/trading/agro-based activities.

Salient features of the scheme:

1. **Name of the scheme:** West Bengal Bhavishyat Credit Card Scheme (WBBCCS)
2. **Area of operation:** Entire state - both urban and rural
3. **Target coverage:** 2 lakh youth in a year.
4. **Eligibility:**
 - Indian National and residing in the state of West Bengal for past 10 years.
 - Any eligible individual including Motor Transport Workers and Building & Other Construction Workers aged between 18-45 years
 - Only one person from one family is eligible under the scheme where 'family' means self and spouse
5. **Annual Family income:** No bar
6. **Applicability:**
 - Any income-generating project in manufacturing, service, and trading/business, /farm sector (Dairy, Poultry, Fisheries, Piggery etc) etc.
 - Both new unit and existing unit can apply under the scheme for Term loan and/or working capital loan/composite loan. However, a new unit set up under this scheme may be considered for 2nd dose of capital support in machinery/tools for expansion only after two years of implementation.
 - All those applications that were sponsored under Karmasathi Prakalpa but not sanctioned as on 1st of April, 2023 will migrate to this scheme.
7. **Non-applicability**
 - Employees of Central/State Government/Government Undertakings and their families will not be eligible to come under the purview of the Scheme.
 - Defaulter borrower in any Bank/Financial Institution.
8. **Project Cost:** Up to Rs. 5 lakh
9. **Assistance under the Scheme:** Loan and government subsidy:
 - A. **Government subsidy:** In the form of margin money contribution @ 10% of the project cost with a ceiling of Rs. 25,000.
 - B. **Bank Loan:** The Bank loan component will be the project cost minus eligible govt. subsidy in the form of Margin Money contribution.
10. **Guarantee coverage:**

The scheme shall have provision of credit guarantee coverage for the credit facility extended by Lending Institutions in collaboration with Credit Guarantee Trust Fund for MSEs (CGTMSE). The extent of guarantee coverage of the State Government over and above the available coverage under CGTMSE will be as follows:

 - a. **Category of Borrower:** All eligible Borrowers



b. Maximum extent of Coverage (%):

- CGTMSE (existing provision) – 85%
- State Govt. - 15%
- Total - 100%

11. Annual Guarantee Fee (AGF):

CGTMSE will charge AGF as per norms on its share of guarantee coverage. However, there will be no additional AGF for the additional guarantee coverage to be provided by the State Government.

12. Eligible Lending Institutions (L.I.):

All Scheduled Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks, Cooperative Banks and any other Lending Institution as may be prescribed.

13. Suggested modalities of the scheme

14. Mode of application:

- Project proposals will be invited from the prospective and potential entrepreneurs in districts through advertisement.
- The scheme will also be publicized in rural areas through Panchayati Raj Institutions.
- Online application through a dedicated portal to be developed for the scheme shall be made mandatory. No manual application will be accepted.

14.1 Screening of applications:

- On receipt of project proposals from the entrepreneurs DIC will primarily check the proposals with respect to completeness of the forms. If any deficiency is noticed, the same needs to be notified to the concerned applicant for resubmission as soon as possible and in no case later than fifteen days from submission.
- To ensure sponsoring of quality applications to Lending Institutions, preliminary Block Level Screening Committee will be formed.
- The sponsoring of the applications will be done after the same is approved in the Sub-divisional level Sponsoring Committee, which shall be notified by the MSMET department.
- For municipal areas, the Sub-divisional level Sponsoring Committee will screen and then sponsor the applications. In such cases, Executive Officer of the concerned municipality shall be included in the Committee.
- For Corporation areas including KMC, a separate committee will be constituted by the MSMET department consisting of officials from corporation, MSMET, Lead Bank, major related departments etc.

15. Sponsoring of applications: Screened and complete applications will be sponsored to the banks within seven days on completion of screening.

16. Sanction of project and Bank finance:

- On receipt of the sponsored applications, Bank will appraise the project and take credit decision **within a stipulated time period of 21 days from the date of receipt** of the sponsored applications. Banks shall sanction the project cost inclusive of Margin Money component and Bank loan portions and complete process of documentation.
- Banks shall upload the sanction letter in the portal and convey the sanction to the applicant (e-mail/hard copy). The concerned DIC will take note of the sanction from the portal.
- No collateral security / personal guarantee / 3rd party guarantee will be insisted upon by the Banks in line with the guidelines of RBI.
- On sanction of the loan application, the concerned applicant shall open an account in the concerned bank. If an applicant already has an account, the same can be used for this purpose.



- e. Banks shall submit claims for release of subsidy to the State Government through designated format. Upon verification of the claim, DIC will release the full subsidy amount for credit to the borrower's personal A/c under intimation to the Bank branch concerned. Bank shall control withdrawal of the amount by the borrower through exercising Debit Freeze / lien covering the "Subsidy Amount Only" in the concerned account immediately upon receipt of the subsidy.
- f. Upon receipt of the subsidy, the Bank shall disburse the sanctioned amount of loan and proportionate subsidy to the Bank A/c of the loanee.
- g. The admissible subsidy will be 'one time assistance', from Government. No subsidy will be available for any enhancement of credit limit for whatever reason of the same project financed under this scheme within 2 years of implementation.
- h. Unspent / unutilized subsidy to be refunded by the concerned Bank branch, stating the reason, to the respective DICs immediately after 6 months from the date of receipt of the said subsidy.
- i. Applications which do not conform to the scheme guidelines and which remain incomplete even after consultation and notification after the stipulated timeline will also be rejected by the DIC, recording reason for rejections. Reasons for rejection will also be conveyed to the applicant and to the screening committee.

17. Invocation of guarantee:

Invocation of guarantee of CGTMSE will be done by the banks following the norms of CGTMSE. The guarantee coverage of the State Government shall be up to the maximum NPA level of **15%** of the crystalized portfolio of the MLI of a particular year. The modalities of assessment of State Government's total guarantee coverage and the process of payment of claims for the entire year will be chalked out in conformity with the CGTMSE guidelines.

18. Project Monitoring Unit (PMU):

A PMU will be formed in each district, Sub-division and the directorate of MSME. The PMU will provide handholding support to the applicant with regard to filling up application form, documentation and preparation of project report. Besides, the PMU will coordinate approved proposals with the Banks if required, with the concerned District Coordinators of banks. The PMU will also be allowed to engage banking and data support experts on contractual basis after taking approval from the department of MSMET. An amount not exceeding 3% of the total subsidy claimed shall be allotted for functioning of these PMUs above.

19. Monitoring of the scheme:

The performance of the scheme and the functioning of sanctioned and disbursed projects shall be periodically monitored at district level by the District Level Bankers Committee. A State Level Committee shall also be constituted for performance monitoring of the scheme.

20. Provision for MIS by Banks:

Banks will assign a special code (WBBCC) in its CBS for identification of the MSE loans under the WBBCC scheme for generation of required MIS.

21. Grievance redressal and Interpretation:

A grievance redressal mechanism will be developed at State Level. The Grievance Cell will act upon the grievances within the next 72 hours and direct the concerned GM, DIC to take necessary action. In case of any interpretation regarding the scheme, the same shall be provided by the Department of MSME&T.

22. Savings and Repeal:

The **Karmasathi Prakalpa shall stand subsumed** in this scheme with effect from 1st of April, 2023 and pending applications, if so agreed by the applicants, shall be migrated to this scheme. However, the applications sanctioned under Karmasathi Prakalpa shall continue to be provided benefits under that scheme.



23. Banks' Other Terms & Conditions:

Banks shall be guided by the relevant extant guidelines issued by the Reserve Bank of India with regard to Margin Money, Rate of Interest, Repayment, IRAC Norms etc. related to MSE advances and also by the relevant extant policies of the individual Banks in this regard.

Committees:

A. Sponsoring Committee for KMC area:

- a) Director of MSME -Chairman
- b) Addl. Municipal Commissioner - Vice-Chairman
- c) Addl Director/Jt. Director from Directorate of Textiles - Member
- d) General Manager, DIC, Kolkata - Member-Convener
- e) Senior Officer from ARD Department - Member
- f) Senior Officer from Fishery Department - Member g) Senior Officer from Agriculture Department - Member
- h) Senior Officer from Cooperation Department - Member
- i) LDM, Kolkata - Member

B. Sponsoring Committee for other Municipal Corporation areas:

- a) District Magistrate -Chairman
- b) Municipal Commissioner - Vice-Chairman
- c) General Manager, DIC - Member-Convener
- d) District Officer from ARD Department - Member
- e) District Officer from Fishery Department - Member f) District Officer from Agriculture Department - Member
- g) District Officer from Cooperation Department - Member
- h) Lead District Manager - Member

C. Sub-divisional sponsoring Committee for municipal and rural areas:

- a) District Magistrate -Chairman
- b) Executive Officer Municipality/BDO concerned - Vice-Chairman
- c) General Manager, DIC - Member-Convener
- d) Sub-divisional Officer from ARD Department - Member
- e) Sub-divisional Officer from Fishery Department - Member
- f) Sub-divisional Officer from Agriculture Department - Member
- g) Sub-divisional Officer from Cooperation Department - Member
- h) Any two Bank representatives as decided by Committee - Member

D. Block level Screening Committee for rural areas:

- a) Block Dev Officer - Chairman
- b) Industrial Dev Officer - Member-Convener



- c) Cooperative Inspector - Member
- d) Convener, BLBC - Member
- e) Any two other Block level Officer, as decided by Committee
- Member

E. State Level Monitoring Committee (SLMC):

- 1) Chief Secretary -Chairman
- 2) Addl. Chief Secretary, Finance Dept. - Vice-Chairman
- 3) Addl. Chief Secretary, Animal Resources Development Dept.
- Member
- 4) Addl Chief Secretary, FPI & H Dept. - Member
- 5) Principal Secretary, SHG & SE Dept. - Member
- 6) Principal Secretary, MSME & Textiles Dept - Member-
Convener
- 7) Pr. Secy/Secretary, Cooperation Dept. - Member
- 8) Pr. Secy/Secretary, Fisheries Dept. - Member
- 9) General Manager, State Level Bankers Committee - Member
- 10) Managing Director, State Co-operative Bank - Member
- 11) Three Bankers as decided by GM, SLBC (on rotation basis)
- Member

The Committee may co-opt any officer as member of the committee for the interest of the scheme.

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List of participants in 159th SLBC Meeting held on 24.03.2023

Sl No	Name	Designation	Organisation
Dignitaries from Govt. of West Bengal and different Line departments			
1	Dr. Amit Mitra	Principal Chief Advisor to The Hon'ble Chief Minister and Finance Department	Government of West Bengal
2	Smt Chandrima Bhattacharya	Hon'ble Minister of State, Finance Department	Government of West Bengal
3	Dr. Manoj Pant	Additional Chief Secretary	Finance Dept, GoWB
4	Sri Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
5	Sri Manish Jain	Principal Secretary	Higher Education Department, GoWB
6	Smt. Anindita Sinharay	Director & Nodal Officer, SLBC (WB)	DFS, MoF, GoI
7	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
8	Sri. Vibhu Goel	SMD & CEO	WBSRLM, GoWB
9	Sri. Tanmoy Ghosh	Chairman	WBSCL, GoWB
10	Sri Narayan Chandra Sarkar	Secretary & Managing Director	West Bengal Swaroggar Corporation Limited
11	Sri Arindam Roy	Joint Secretary	SHG & SE Department, GoWB
12	Sri Dibyanarayan Chatterjee	Joint Secretary	Agriculture Department, GoWB
13	Sri Soumyajit Debnath	Joint Secretary	SHG & SE Department, GoWB
14	Sri. Meghnad De	Special Secretary	MSME & T Department, GoWB
15	Smt. Joyoshee Dasgupta	Special Secretary	ARD Department, GoWB
16	Sri Ashoke Kumar Das	Special Secretary	Agricultural Marketing Department, GoWB
17	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
18	Sri. Argha Ghosh	Deputy Director	SUDA, GoWB
19	Dr. Mou Sen	Joint Director	MSME & T Department, GoWB
20	Sri. Dilip Dhali	Joint Director	MSME & T Department, GoWB
21	Sri. D. Mitra	Joint Director	MSME DFO KOLKATA
22	Smt Rina Chakraborty	Assistant Director	MSME DFO KOLKATA
23	Sri. G. Murli Rao	State Director	RSETI, WB
24	Sri. Biswajit Sarkar	PEU	WBKVIB
25	Sri. Debesh Chakrabarty	Regional Chief	HUDCO
26	Dr. Tushar Kumar Sinha	Assistant General Manager	HUDCO
27	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
28	Sri. Debasish Maity	Banking Consultant	Institutional Finance, GoWB
29	Sri. Soumitra Dasgupta	Banking Consultant	Institutional Finance, GoWB
30	Sri. Bibnekananda Biswas	Banking Expert	Agriculture Department, GoWB
31	Sri. Pradipta Guhathakurta	Banking & Financial Advisor	Higher Education Department, GoWB
32	Sri. Alok Sharma	AGM & OIC	NHB
33	Sri. Santu Das	Regional Manager	AICI
34	Smt Swati Ghosal	ADE	Labour Department, GoWB
35	Sri Debdeep Guha	Senior Director	NIC
36	Sri Debjyoti Santra	Project Manager	NIC
37	Sri. Mriganka Barua	MD, WBMDFC	MA & ME, Department
Dignitaries from RBI & NABARD			
38	Sri R. Kesavan	Regional Director	RBI, Kolkata RO
39	Smt. Mary L. Deng	General Manager	RBI, Kolkata RO



40	Smt. Usha Ramesh	Chief General Manager	NABARD, Kolkata RO
41	Sri Deepmala Ghosh	General Manager	NABARD, Kolkata RO
Dignitaries from Commercial Banks			
42	Sri. M. Paramasivam	Executive Director	Punjab National Bank
43	Sri. Sumanta Mohanty	Chief General Manager & Convener	SLBC, West Bengal
44	Sri Prem Anup Sinha	Chief General Manager	State Bank of India
45	Sri S. J. Gaware	Chief General Manager	Canara Bank
46	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
47	Sri G. Sudhakar Rao	General Manager	Union Bank of India
48	Sri. Dilip Kumar Singh	General Manager	UBKGB (CBI)
49	Sri Joseph Lawrence Tobias	Chairman	BGVB (PNB)
50	Sri. Pranas Kumar Biswas	Chairman	PBGB (UCO)
51	Sri Alok Kumar	Deputy General Manager	UCO Bank
52	Smt Sudipta Barua	Deputy General Manager	IDBI Bank
53	Sri. Anil Kumar	Deputy General Manager	Indian Overseas Bank
54	Sri. Sabyasachi Biswas	Deputy General Manager	Punjab National Bank
55	Sri. S. K. Satapathy	Deputy General Manager	Bank of India
56	Smt. Mausumi Mitra	Deputy General Manager	Bank of Baroda
57	Sri Sampath Kumaran P	Deputy General Manager	Central Bank of India
58	Sri. Sanjoy Biswas	Assistant General Manager	State Bank of India
59	Sri Vikas Kumar	Assistant General Manager	Central Bank of India
60	Sri. Siddhartha Mandal	Assistant General Manager	SIDBI
61	Sri. Dhananjay Kumar	Assistant General Manager	South Indian Bank Ltd.
62	Sri. Ram Kumar Das	FGM	Indian Bank
63	Sri Anjani Thakur	Chief Manager	Punjab National Bank
64	Sri. Rakesh Upadhyay	Chief Manager	IDFC First Bank
65	Sri Manasij Mukhopadhyay	Managing Director	WBSCARD Bank Ltd
66	Sri. Nilanjan Sinha	Managing Director	WB State Co-Op Bank Ltd.
67	Sri. Monali Paul	Senior Manager	State Bank of India
68	Sri. Vishal Sinha	Senior Manager	Union Bank of India
69	Smt. Anwesha Baidya	Senior Manager	Bank of India
70	Sri. Debasish Manna	Senior Manager	Bank of Baroda
71	Sri. Saptarshi Chandra	Vice President	Indusind Bank
72	Sri. Kaliswaran Mukherjee	Vice President	Yes Bank
73	Sri Subhas K Talukdar	SVP & Regional Head	Bandhan Bank
74	Sri. Manik Verma	SVP	HDFC Bank
75	Sri. Nilanjan Mukherjee	DVP, State Head	Bandhan Bank
76	Sri. Maneet Sharma	DVP	Airtel Payment Bank
77	Sri. Mohan Routh	Area Head	Ujjivan Small Finance Bank
78	Sri. Pankaj Kumar	State Business Head - GBD	Federal Bank
79	Sri. Dipesh Chakrabarty	State Nodal Head	Axis Bank
80	Sri. Sutirtha Khamaru	BM	Au Small Finance Bank
81	Sri. Subhabrata Khamaru	BOM	ESAF SF Bank



82	Smt. Sagarika Maity	Manager	UCO Bank
83	Sri. Pinaki Chatterjee	Assistant Manager	Indian Overseas Bank
84	Sri Koushik Ray	Chief Manager	Kotak Mahindra Bank
85	Sri. Gunjan Agarwal	SLBC Co-ordinator	ICICI Bank
Lead District Managers of West Bengal			
86	Sri Salan Bage	24-Pgs (North)	Indian Bank
87	Sri Rakesh Singha Roy	24-Pgs. (South)	Punjab National Bank
88	Sri Ashok Kumar	Alipurduar	Central Bank of India
89	Sri Abhijit Mondal	Kolkata	State Bank of India
90	Sri. Arupahanda Panigrahi	Coochbehar	Central Bank of India
91	Sri Sayantan Tarafdar	Dakshin Dinajpur	Punjab National Bank
92	Sri Bharat Chandra Tripathi	Hooghly	UCO Bank
93	Sri Raushan Kumar	Darjeeling	Central Bank of India
94	Sri Ajay Singh	Jalpaiguri	Central Bank of India
95	Sri Ranjit Dutta	Jhargram	Punjab National Bank
96	Sri Sushanta Kumar Halder	Malda	Punjab National Bank
97	Sri. Sudhir Kumar Rajak	Murshidabad	Punjab National Bank
98	Sri Tapu Dutta	Nadia	Punjab National Bank
99	Sri Jayanta Kumar Auddy	Paschim Burdwan	State Bank of India
100	Sri Subhankar Mahata	Paschim Medinipur	Punjab National Bank
101	Sri Sumit Sharma	Purba Burdwan	UCO Bank
102	Sri Sudip Maity	Purba Medinipur	Punjab National Bank
103	Sri Sourav Saha	Uttar Dinajpur	Punjab National Bank

