

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

E-mail: slbc.westbengal@pnb.co.in

United Tower, 8th Floor
11, Hemanta Basu Sarani
Kolkata- 700 001

Telephone: 033-2262-7365, 033-2231-1716

Ref. No: SLBC/WB/Sub Committee Meeting on RSETI / 240 /2022

Date: 20.09.2022

- 1) The Members of the Sub Committee on RSETIs
- 2) The Directors of the 19 RSETIs in West Bengal

Re: Minutes of the SLBC Sub-Committee meeting on RSETI held on 19.09.2022.

The SLBC Sub-Committee meeting on RSETI was convened on 19.09.2022 to review the functioning & performance of the 19 RSETIs in the state as on 30.06.2022. The meeting was participated through VC by Sri Swapan Kr. Nandi, State Director for RSETIs; Sri Ashish Agarwal, Manager, RBI; Sri Tulshi Lal Bhaduri, Consultant (Banking & FI), WBSRLM and representatives of member Banks.

Sri Shio Shankar Singh, General Manager, SLBC West Bengal, heartily welcomed all the participants in the meeting and requested Sri Swapan Kr. Nandi to preside over the meeting. The key issues discussed along with the action points emerged in the meeting are enumerated below:

1. Achievement under Annual Action Plan 2021-22:

Sri Shio Shankar Singh apprised the house that all RSETIs had trained 2460 no of candidates conducting 92 no of training programmes during June' 2022 quarter of FY 2022-23 thus achieving 21% & 21% of the AAP target in terms of no of programmes & no of trainees respectively. He also noted that RSETIs had only trained 258 candidates in 11 programmes during June quarter of last FY 2021-22, which had subsequently improved during this FY. Sri Swapan Kr. Nandi highlighted that during first quarter, training target had not achieved mainly due to transfer exercise of RSETI Directors. However, during September quarter, RSETIs would make good the shortfall and would surpass the half-yearly target positively. Sri S. S. Singh requested member banks to instruct their RSETI directors to achieve the AAP target.

Sri S. S. Singh noted that cumulative settlement & credit linkage for RSETIs in the state of West Bengal stood at 72.79% & 61.12% respectively. Though the performance was satisfactory, he was optimistic about improvement of the performance further in coming days. He suggested member banks and RSETI Directors as well to complete the process of pre-sanction inspection of the training candidates who are willing to avail credit facilities from Banks before conclusion of training programme and to issue In-Principle/ Provisional sanction letters to the eligible trainees on the day of valediction itself. This process would certainly help in improvement of settlement and credit linkage as well.

(Action point 1: All RSETIs & Member Banks)

2. Status of Land Allotment & construction of RSETI building as well:

Sri S.S. Singh apprised the house that, from the latest report received from SDR, only a few number of RSETIs were running from their own building. In majority of cases, land allotment was pending at the end of respective districts. Again land provided to some RSETIs had been encroached by some other people. In some RSETIs, land had been allotted by State Govt. but construction of building had also not been started.



Sri S. K. Nandi narrated that though allotment of land and construction of RSETI building was a very vital issue for running of RSETIs, it had somehow lost the focus in the state of West Bengal. Sri S.S. Singh requested WBSRLM to follow up long pending issues with District authorities. He also requested member banks to expedite the process of starting construction work of RSETIs where land had already been provided.

(Action point 2: WBSRLM & sponsor banks)

3. Setting up of new RSETIs in newly formed districts:

Sri S.S. Singh highlighted that setting up of new RSETIs in Kalimpong and Paschim Bardhaman district was entrusted to State Bank of India, whereas Central Bank of India was entrusted for setting up of RSETIs at Darjeeling and Alipurduar and Punjab National Bank for Jhargram district. Sri S. K. Nandi apprised that the issue of shifting of Darjeeling RSETI sponsored by Central Bank of India, as discussed in the earlier sub-committee meeting, was still pending at district level. He requested WBSRLM to follow it up with Darjeeling district authority for necessary outcome. He also informed the house that SBI, CBI & PNB had sent their request letter to MoRD for according necessary approval for setting up of new RSETIs in other districts. However, necessary approval from MoRD was still awaited.

(Action point 3: WBSRLM, SBI, PNB & Central Bank of India)

4. Pending status of claim made by RSETIs:

Sri S. K. Nandi informed the house that a huge claim to the tune of Rs.4.18 crore, towards training to rural poors, of different RSETIs was lying pending at WBSRLM since long. Sri Tulshi Lal Bhaduri, WBSRLM informed that they had reimbursed Rs.1.24 crore for FY 2021-22 and Rs.1.19 crore during 01.04.2022 to 31.07.2022 of the current FY 2022-23. He apprised that Rs.2.39 crore was lying pending as on date. He also highlighted that total Rs.9.02 crore had been claimed to MoRD, Govt of India towards training expenses of RSETIs along with all the relevant documents and he assured the house that the pending claim would be cleared on receipt of the fund from MoRD. Sri S.S. Singh requested WBSRLM to conduct one physical meeting with nodal officers for reconciliation of pending claim. Sri T.L. Bhaduri accepted his proposal and requested nodal officers to send the duplicate claim documents along with a certificate of non-receipt of the reimbursement to WBSRLM at the earliest.

Sri T.L. Bhaduri also requested member banks to instruct their Directors to take due care during lodging of claims. During lodgment of last 20% of the claim, RSETI Directors should ensure that 70% of trained candidates had been settled within a year of training completion and claims should be lodged on yearly basis along with Appendix-III & other relevant documents as mentioned in SOP.

(Action point 3: WBSRLM & Sponsor Bank)

5. Miscellaneous:

(i) Sri S. K. Nandi highlighted that candidates trained under Unnati Project should get honorarium on the basis of their attendance from DRDC. RSETIs had trained huge number of candidates during 2019-20 and 2020-21 but the candidates were yet to get honorarium from DRDC at the district level. WBSRLM should take care of this.

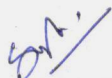
(ii) He also highlighted that trained candidates under "Mission: One GP One BC Sakhi" were yet to get the biometric devices and engagement letter in most of the districts. Their services were not being utilized. Again, Trained candidates under FL-CRPs were not being utilised by the local authorities though more than one year had passed. Sri T. L Bhaduri requested nodal officers of SBI, PNB, Indian Bank, UCO Bank, Central Bank, Bank of India, Union Bank to engage these FLCRPs, being qualified in IIBF Certificate



Examination, as Business Correspondents at their institution. Sri S. S. Singh apprised the house that generally BC agents are being engaged by Banks through one Corporate BC, so nodal officers were not the apex authority of taking any decision on engagement of BCs at their Bank. However, the same may be explored by Nodal Officers and their Corporate offices may be informed accordingly.

(iii) Sri Ashish Agarwal, Manager, RBI requested Nodal officers for instructing their RSETI Directors for compliance of RBI Local Board- Analysis and Recommendations on the functioning of RSETIs in Eastern area.

There being no other points of discussion, the meeting ended with vote of thanks to the chair & the participants by Sri S.S. Singh.



(Shio Shankar Singh)

General Manager,
SLBC, West Bengal



List of participants in RSETI Sub Committee Meeting held on 19.09.2022

SI No.	Name	Designation	Organisation
1	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
2	Sri Ashish Agarwal	Manager	RBI
3	Sri Swapan Kr. Nandi	SDR, West Bengal	NACER
4	Sri Tulshi Lal Bhaduri	Consultant (Banking & FI)	WBSRLM
5	Sri Soumitra Dasgupta	Banking Consultant	Institutional Finance, GoWB
6	Sri Rajkumar Meena	Assistant General Manager	UCO Bank
7	Sri K.C.Tripathy	Assistant General Manager	Indian Bank
8	Sri Anjani Kumar Thakur	Chief Manager	PNB
9	Sri Dipen Sharma	Divisional Manager	Canara Bank
10	Sri Umakanta Mishra	Chief Manager	PNB
11	Sri Subir Kundu	Senior Manager	Bank of India
12	Smt Anwasha Baidya	Senior Manager	Bank of India
13	Sri Debojyoti Paul	Senior Manager	SLBC, West Benagal
14	Smt Neha Kumari	Manager	Central Bank of India
15	Sri Atin Das	Nodal Officer for RSETI	State Bank of India

