

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

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Ref. No. SLBC/WB/Steering Committee/ 33 /2022

Date: 31.05.2022

**The Members of the SLBC Steering Committee**

**Re: Minutes of the Steering Committee meeting on 31.05.2022**

The quarterly meeting of the SLBC Steering Committee was held today virtually to fix up the agendas for the ensuing 156<sup>th</sup> SLBC meeting. The meeting was attended by Mr. Mashir Alam, Secretary, Department of Agriculture, GoWB; Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Finance Department, GoWB; Sri Sandip Nag, Joint director, Department of Textiles, GoWB; Sri R. K. Middy, Joint Director, MSME (PS), GoWB; Sri Kamalesh Kumar, GM, NABARD; Sri Provin Kami, DGM, RBI and representatives of major member Banks.

The Meeting began with a warm welcome note delivered by Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal who was accompanied by Sri Shio Shankar Singh, recently joined as GM SLBC. He appraised the house that the 156<sup>th</sup> SLBC Meeting for reviewing the business position ending on March' 2022 has been scheduled to be held on 07.06.2022. He briefly enumerated the proposed agendas for the aforesaid SLBC meeting and invited the participants to give their valuable inputs/ suggestions for having a fruitful interaction on the proposed agenda points.

The major points of discussions along with the action points emerged during the Steering Committee Meeting are enumerated below:

- Sri Manas Dhar requested to shift the agenda of "Review of restructuring of loans in natural calamity affected districts in the State, if any" after the agenda of "Deployment of Credit in Agriculture". Again, he requested to highlight the performance under Matsya Jeebi Credit Card in KCC (KCC-crop cultivation, KCC-AH & KCC-Fishery). The point was accepted by the members of the house and was noted for compliance by SLBC accordingly.
- Sri Kamalesh Kumar, General Manager, NABARD requested to include the benefits of availing grant assistance from Financial Inclusion Fund by member banks for conducting Financial Literacy camps in different locations. Sri S. G. Saha informed the house that same will be discussed under broad agenda of "Financial Literacy Camps & Awareness Drive".
- Sri Kamalesh Kumar also requested for inclusion of agendas on (i) Credit Guarantee Fund (CGF) under Central Sector Scheme on 10000 FPO promotion & AIF Scheme and (ii) Completion of Pre PLP meetings in all districts for the FY 2023-24. Sri S. G. Saha acknowledged the point and informed the house that agenda on CGF on FPO promotion and AIF scheme will be discussed under "Review of progress under Agriculture Infrastructure Fund". He also narrated that completion of Pre PLP meetings by all LDMs is a separate issue and will be taken care of separately. Hence it is not required to be included in the proposed agendas.
- Sri Mashir Alam, Secretary, Department of Agriculture, GoWB requested all member banks to take part in AIF and to focus in KCC sector to boost agriculture portfolio of the state. Sri Sandip Nag, Joint director, Department of Textiles, GoWB requested member banks to dispose of all pending proposals

proposals under Artisan Credit Card and Weavers Credit Card schemes at the earliest. Sri M. Dhar highlighted that these issues will be reviewed in ensuing SLBC meeting.

- Sri Provin Kami, DGM, RBI highlighted that the points discussed are to be incorporated in final agenda and rest of the agendas are in line with the stipulated guidelines.

All the points were noted by SLBC for ensuring compliance. Member banks also accepted the views/suggestions emerged from the meeting that to be discussed in the ensuing 156<sup>th</sup> SLBC meeting.

After having fruitful interactions amongst the participants, the Final Agenda Items and its sequence as well were finalized for discussion in the ensuing 156<sup>th</sup> SLBC meeting and getting confirmation from the participants, Sri Shio Shankar Singh, GM, SLBC described the final agenda items as follows:

**Agenda items for 156<sup>th</sup> SLBC, West Bengal.**

1. Confirmation of the Proceedings of the 155<sup>th</sup> SLBC meeting of West Bengal held on 08.03.2022 and review of action points thereof.
2. Action taken Report for the resolutions adopted in the 155<sup>th</sup> SLBC meeting.
3. Review of credit disbursement by Banks during the FY upto March,2022 against ACP 2021-22.
4. CD Ratio and Review of Districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC (SCC).
5. Deployment of Credit in Agriculture including
  - (i) KCC (KCC-crop cultivation, KCC-AH & KCC-Fishery including MJCC).
  - (ii) Review of progress under Agriculture Infrastructure Fund.
6. Review of restructuring of loans in natural calamity affected districts in the State.
7. Deployment of Credit in MSME.
8. Review of Mudra (Including ACC & WCC), Stand Up India, PMEGP & SVSKP Loans
9. Progress in SHG-NRLM & SHG-NULM
10. Progress in Joint Liability Groups (JLGs) Finance
11. Progress in Education Loan (Including WBSCC) & Housing Loan.
12. NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.
13. Expanding and Deepening of Digital Payment Ecosystem (Including Payment Banks etc.)
14. Financial Literacy Camps & Awareness Drive and review of status of Financial Education in School.
15. Review of functioning of RSETIs & setting up of new RSETIs
16. Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY etc.)
17. Progress on Data Management System as per Revamped Lead Bank Scheme.
18. Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC.
19. Skill Initiatives taken by Agriculture Skill Council of India (ASCI) in Agri and allied sector.
20. Miscellaneous- (i) Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements & (ii) Status of SLBC report submitted by Member Banks.

There being no other points of discussion, the meeting ended with exchange of thanks to the chair & the participants by Sri S.G. Saha, GM, SLBC.



**(Nabin Kumar Dash)**

Convener of SLBC West Bengal.



**List of Participants in Steering Committee Meeting held on 31.05.2022**

S No.	Name	Designation	Organisation
1	Sri Mashir Alam	Secretary	Department of Agriculture, GoWB
2	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
3	Sri Sandip Nag	Joint Director	Department of Textiles, GoWB
4	Sri R. K. Middy	Joint Director	MSME (PS), GoWB
5	Sri Kamalesh Kumar	General Manager	NABARD
6	Sri Provin Kami	Dy General Manager	RBI, Kolkata RO
7	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
8	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
9	Sri Sinku Parira	Assistant General Manager	SBI
10	Sri Vikas Kumar	Assistant General Manager	Central Bank of India
11	Sri Aseem Kumar Mishra	Assistant General Manager	UCO Bank
12	Sri Mukesh Ranjan	Chief Manager	Union Bank of India
13	Sri Subrata Roy	Chief Manager	Indian Bank
14	Sri Sanjay Kumar	Chief Manager	Canara Bank
15	Sri Debashish Manna	Senior Manager	Bank of Baroda
16	Sri Ajit Kumar Rana	Senior Manager	PNB
17	Smt Anwasha Baidya	Senior Manager	Bank of India
18	Sri Subir Kundu	Senior Manager	Bank of India
19	Sri Gunjan Agarwal	Regional Manager, SLBC	ICICI Bank
20	Sri Manik Verma	Senior Vice President	HDFC Bank
21	Sri Dipesh Chakraborty	State Nodal Head	Axis Bank

