



**United Bank of India : LEAD BANK DIVISION
and Convener, SLBC, West Bengal**

Ref : SLBC-WB/Steering Comm/ 655/2019

dated, the 26th February, 2019

- 1) Member banks under SLBC, West Bengal
- 2) Deptt of Finance/Deptt of Agriculture/Deptt of MSME & T of Govt of West Bengal

Minutes of the SLBC Steering Committee meeting on 25-02-2019

The meeting of the SLBC Steering Committee was convened on 25-02-2019 to finalize the agenda for the forthcoming 144th SLBC meeting pertaining to the quarter ended Dec, 2019. The major points of discussion and action points emerging during the deliberation with participation of the member banks, RBI, NABARD are appended below.

- a) The Committee discussed the feasibility of implementing the Gold Monetization Scheme, 2015 in West Bengal. It has been decided that the scheduled commercial banks are to obtain the necessary approval from their respective Boards, if not done already, for implementation of the Scheme through an authorized branch at Kolkata. It is suggested that SBI, CBI, UCO Bank, UBI, Allahabad Bank should do the needful in the first phase)

(Action : Member banks)

- b) The Committee discussed the status of opening of Banking Outlets in the State. SLBC informed that

- As against the allocation of 72 URCS (out of 284 URCS as per list sent by DFS) to 12 banks on 31-10-2018, so far 45 Outlets have been opened. The allottee banks must complete the exercise by 31-03-2019. Also, after opening of the Outlets, the respective banks must update the status thereof in the DFS portal through their designated officers.

(Action : Allottee Banks)

- SLBC allocated 204 unbanked centres with population of 5000 and above (as identified by RBI from a list of 717 centres) for opening of B & M branches on 20-09-2017. It was gathered that due to PCA imposed on majority of the banks further expansion of branches was impacted. SLBC reiterates that the opening of Banking Outlets in the said 204 centres is binding on the allottee banks. SLBC has asked for status report from the 27 banks in this regard on 08-02-2019 and has received information from 9 banks. As gathered so far 48 Banking Outlets have been opened in 71 centres allocated to these 9 banks. The remaining 18 banks are to send the report by 02-03-2019 and all the allottee banks should ensure opening of Banking Outlets by next quarter.

(Action : Allottee Banks)

- It was also informed that SLBC is also proceeding with survey of 651 GP Hd Quarter centres reportedly without banking facilities as per list sent by GoWB. Survey reports have been received from 13 LDMs and on receipt of remaining districts survey reports, roadmap for allocation of centres for opening of Banking Outlets will be finalized by SLBC.

(Action : SLBC & LDMs)



- c) The Committee discussed the development in finalization of the land record related data under Krishak Bandhu scheme initiated by GoWB. SLBC informed that it has received the details in parts/full from 15 banks for 4.06 lacs accounts against total 32.83 lacs loan accounts which has been shared with the authorities. The Committee urged upon the banks to complete the exercise immediately and send the final report by 04-03-2019.

(Action : Member banks)

- It was decided to include the Krishak Bandhu and KCC Saturation campaign as agenda item.

(Action : SLBC)

- d) The Committee also took stock of MSME sector. It is suggested by SLBC that the Restructure package as per RBI directive dated 01-01-2019 should be stepped up.

(Action : Member banks)

- SLBC proposes to identify 10-12 MSME clusters for focused credit linkage in consultation with MSME & T Deptt .

(Action : SLBC and MSME & T Deptt)

- e) Regarding NABARD query on disaggregated data for Agric Activities, SLBC informed that the format has been devised and ratified also in the Agri Sub Committee meeting on 04-02-2019. It is also being incorporated in the data format under SLBC portal. The Committee decides that till standardization of the uniform data structure, the member banks will submit the data separately. The report for the period ending on 31-12-2018 should be asked for and reach SLBC by 04-02-2019.

(Action : Member banks)

- f) RBI has expressed concern that the member banks are not giving due attention for participation in BLBC / DCC / DLRC meetings. The process should be streamlined with necessary instructions from controlling bank offices for ensuring representation of the bank officials at appropriate level.

(Action : Member banks)

- g) Convener of SLBC informed of the members of the constitution of the Working Group by RBI for an Uniform System for Standardization of Data Flow & Management. He urged upon the member banks to arrange for mapping of the branches on Block and Municipal basis for correct extraction of MIS data as reiterated by SLBC earlier at different fora previously.

(Action : Member banks)

- h) The Committee decides to stick to the list of agenda as suggested by RBI in the Revamped Lead Bank Scheme for discussion & review in the next SLBC meeting as well.

General Manager
Prisec-Agri & Convener, SLBC

