

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

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Ref. No. SLBC/WB/Steering Committee/750/2021

Date: 15.09.2021

**The Members of the SLBC Steering Committee**

**Re: Minutes of the Steering Committee meeting on 13.09.2021**

The quarterly meeting of the SLBC Steering Committee was held at 01:00 P.M on 13.09.2021 virtually to fix up the agendas for the 153<sup>rd</sup> SLBC meeting. The meeting was attended by Sri Partha Dutta, Dy. Director, Institutional Finance, Finance Department, GoWB; Smt. Mary Lianlunkim Deng, GM, RBI; Sri Kamalesh Kumar, GM, NABARD 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. He appraised the house that the 153<sup>rd</sup> SLBC Review Meeting pertaining to the business position ending on June, 2021 is proposed to be held on 21.09.2021. He briefly enumerated the proposed agendas for the above said SLBC meeting and requested the house for further suggestion/ discussion on the action points accordingly.

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

- Smt Mary Lianlunkim Deng, GM, RBI proposes for inclusion of one important point on corrective measures taken in DCC meetings to improve CD ratio in Hooghly & North 24 Parganas, where CD ratio is below 40%.
- Smt. M L Deng also proposed to include one agenda on adoption of Howrah district for expanding and deepening of Digital Payment Ecosystem for this FY in line with Nadia district, which was adopted earlier for 100% digitization target. Sri Sakshi Gopal Saha, General Manager, SLBC appraised the house that the same will be adopted in the ensuing special SLBC meeting on Financial Inclusion.
- She highlighted that agriculture infrastructure in rural areas and credit absorption thereon to be discussed, as it is a very relevant point in today's scenario in order to increase agriculture portfolio by member banks.
- Smt. M L Deng also requested to discuss on inclusion of Financial Literacy in school curriculum. Sri S. G. Saha updated the house that same have already been requested to Higher Education Department for necessary inclusion. However, the same will be discussed under agenda of Progress in Education Loan & Housing Loan.
- Sri S. G. Saha noted the suggestions and appraised the house that corrective measures taken in DCC meetings to improve CD ratio in Hooghly & North 24 Parganas will be kept as sub agenda under the main agenda of "CD Ratio & review of Districts with CD Ratio below 40%." He also informed the house agriculture infrastructure related issue will be kept as sub agenda under the agenda "Deployment of Credit in Agriculture including KCC".
- 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 acknowledged the point and informed the house that same will kept as sub agenda under agenda of "Financial Literacy Camps & Awareness Drive".

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- Member banks also accepted the views/ suggestions emerged from the meeting that to be discussed in the ensuing 153<sup>rd</sup> SLBC meeting.

Being confirmed the Final Agenda Items for discussion in the ensuing 153<sup>rd</sup> SLBC meeting and its sequence as well by the house, Sri S. G. Saha, GM, SLBC described the final agenda items as follows:

**Agenda items for 153<sup>rd</sup> SLBC, West Bengal.**

1. Confirmation of the Proceedings of the 152<sup>nd</sup> SLBC meeting of SLBC, West Bengal held on 22.06.2021 and review of action points thereof.
2. Action taken Report for the resolutions adopted in the 152<sup>nd</sup> SLBC meeting.
3. Relief Measures to be extended by Banks in the areas affected by Yaas cyclone conforming to RBI guidelines related to "Natural Calamities".
4. Review of credit disbursement by Banks during the FY as on June, 2021 as per ACP 2021-22.
5. CD Ratio & review of Districts with CD Ratio below 40%.
  - (i) Corrective measures taken in DCC meetings of Hooghly and North 24 Parganas districts.
6. Adoption of Karma Sathi Prakalpa
7. Deployment of Credit in Agriculture including KCC.
  - (i) Agriculture infrastructure in rural areas and credit absorption.
8. Deployment of Credit in MSME.
9. Progress in SHG-NRLM, Progress in NULM and Progress in JLG Finance.
10. Progress in Education Loan & Housing Loan.
  - (a) Progress of WB Student Credit Card scheme.
  - (b) Inclusion of financial literacy in school curriculum.
11. Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans.
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.
  - (i) Financial Inclusion Fund (FIF)
15. Review of functioning of 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 & issues related to DCC/DLRC.
19. Miscellaneous (Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements & 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.

  
(Sakshi Gopal Saha)  
General Manager  
SLBC, West Bengal



**List of participants in Steering Committee Meeting held on 13.09.2021**

SI No.	Name	Designation	Organisation
1	Sri Partha Sarthi Dutta	Dy. Director	Institutional Finance, GoWB
2	Sri R. K. Middy	Joint Director	MSME (PS), GoWB
3	Sri Bibekananda Biswas	Banking Expert	Dept. of Agriculture, GoWB
4	Sri Kamalesh Kumar	General Manager	NABARD
5	Smt. Mary Lianlunkim Deng	General Manager	RBI
6	Smt. Shubha Modi	Dy General Manager	RBI
7	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
8	Sri Sandeep J. Gaware	Chief General Manager	Canara Bank
9	Sri A.K Mahakul	General Manager	SBI
10	Sri P.K. Das	Dy General Manager	Bank of Baroda
11	Sri Ambikanand Jha	Dy General Manager	UCO Bank
12	Sri Sinku Parira	Assistant General Manager	SBI
13	Sri A. K.Senapati	Assistant General Manager	Central Bank of India
14	Sri Santanu Banerjee	Chief Manager	Canara Bank
15	Sri Mukesh Ranjan	Chief Manager	Union Bank of India
16	Sri Subrata Roy	Chief Manager	Indian Bank
17	Sri Abhijit Mandal	Senior Manager	Bank of India
18	Sri Debashish Manna	Senior Manager	Bank of Baroda
19	Smt. Binoti	Senior Manager	Central Bank of India
20	Sri Debojyoti Paul	Senior Manager	Punjab National Bank

