

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

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Ref. No. SLBC/WB/Steering Committee/ 956 /2022

Date: 23.02.2022

The Members of the SLBC Steering Committee

Re: Minutes of the Steering Committee meeting on 23.02.2022

The quarterly meeting of the SLBC Steering Committee was held today virtually to fix up the agendas for the ensuing 155th SLBC meeting. The meeting was attended by Sri Ashoke Kumar Das, Special Secretary, Agricultural Marketing Deptt., GoWB, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Finance Department, GoWB, Sri Bidhayak Mukherjee, ADA, Evaluation, Directorate of Agriculture, GoWB, Sri R. K. Middy, Joint Director, MSME (PS), GoWB, Sri Manas Bhattacharya, Deputy Director, MSME & PMU, GoWB, Sri Kamalesh Kumar, GM, NABARD, Smt. Shubha Modi, 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. He appraised the house that the 155th SLBC Meeting for reviewing the business position ending on December, 2021 has been scheduled to be held on 03.03.2022. 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 interactions 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 elaborate the broad term KCC giving special focus on KCC-Crop Cultivation, KCC-Animal Husbandry and KCC-Fishery and suggested to incorporate the Review of progress under Agriculture Infrastructure Fund Scheme in the state. He also requested to provide Mudra loan status covering Artisan Credit Card and Weavers Credit Card. Sri S. G. Saha appraised the house that the proposals under ACC & WCC was supposed to be sponsored by the line department of GoWB from 01.01.2022. As the ensuing SLBC meeting is related to the performance of the Banks upto 31.12.2021, so the status of these sponsored proposals cannot be provided in the proposed SLBC meeting. Sri Manas Dhar accepted the same and requested to update the progress made by banks against the proposals under these schemes, which have been scouted by themselves up to 31.12.2021. The point was accepted by the members of the house and was noted for compliance by SLBC accordingly.
- Smt Shubha Modi highlighted as follows:
 - i) That RBI have recently issued an advisory on revitalization of DLRC under Lead Bank Scheme. She requested to incorporate salient features of this advisory in the agenda of Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC.
 - ii) She also highlighted that bank wise progress under DMS as Revamped Lead Bank Scheme to be placed in the meeting, so that defaulting banks may be taken care of by RBI and the process of online data submission by member banks through DMS can be commenced as early as possible.



- iii) Regarding Expanding and Deepening of Digital Payment Ecosystem in Nadia district, she appraised the house that RBI have suggested for identifying the number of ineligible/ unwilling customers who are not interested to avail digital products in order to achieve a good % in digitization. She requested to present the revised report of Nadia in this regard in the ensuing SLBC meeting. She also requested to update the status of survey done amongst the shopkeepers for fixation of POS/QR code issuance target in Howrah district.

All the points were noted by SLBC for ensuring compliance.

- iv) Sri Kamalesh Kumar requested to update the position of aspirational districts in terms of enrolment under Social Security schemes. Sri S.G. Saha appraised the house that there is no aspirational district adopted by GoWB in the State. However, one nation-wide Jan Surksha Campaign is going on to cover all eligible customers under the ambit of PMJSS till Sep,2022. District wise status in this regard up to 31.12.2021 will be incorporated in the agenda of Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY etc.).
- v) Sri Kamalesh Kumar requested to keep a separate agenda on reviewing bank wise ACP target vis-à-vis achievement in each and every BLBC meeting in order to get a better result in credit outflow starting from grass root level. Sri M. Dhar appraised that the matter is very much important and suggested for arranging a separate workshop with LDMs to discuss on this particular subject for better effectiveness. The matter has been noted for compliance by SLBC in due course.

Member banks also accepted the views/ suggestions emerged from the meeting that to be discussed in the ensuing 155th 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 155th SLBC meeting and getting confirmation from the participants, Sri S. G. Saha, GM, SLBC described the final agenda items as follows:

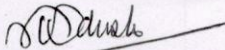
Agenda items for 155th SLBC, West Bengal.

1. Confirmation of the Proceedings of the 154th SLBC meeting held on 28.12.2021 and review of action points thereof.
2. Action taken Report for the resolutions adopted in the 154th SLBC meeting.
3. Review of restructuring of loans in natural calamity affected districts in the State, if any.
4. Review of credit disbursement by Banks during the FY up to December, 2021 against ACP 2021-22.
5. Finalization & adoption of Annual Credit Potential (Broad Sector Wise) as per State Focus paper of NABARD for Financial Year-2022-23.
6. CD Ratio and Review of Districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC (SCC).
7. Deployment of Credit in Agriculture including
 - i) KCC (KCC-crop cultivation, KCC-AH & KCC-Fishery).
 - ii) Review of progress under Agriculture Infrastructure Fund.
8. Deployment of Credit in MSME.
9. Review of Mudra (including ACC & WCC), Stand Up India, PMEGP & SVSKP Loans.



10. Progress in SHG-NRLM & SHG-NULM
11. Progress in Joint Liability Groups (JLGs) Finance.
12. Progress in Education Loan (Including WBSCC) & Housing Loan.
13. NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.
14. Expanding and Deepening of Digital Payment Ecosystem (Including Payment Banks etc.).
15. Financial Literacy Camps & Awareness Drive and review of status of Financial Education in School.
16. Review of functioning of RSETIs & setting up of new RSETIs.
17. Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY etc.).
18. Progress on Data Management System as per Revamped Lead Bank Scheme.
19. Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC.
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, etc.

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)
Chief General Manager &
Convener of SLBC West Bengal.



List of Participants in Steering Committee Meeting held on 23.02.2022

S No.	Name	Designation	Organisation
1	Sri Ashoke Kumar Das	Special Secretary	Agricultural Marketing Department, GoWB
2	Smt. Sanjukta Chakraborty	Special Secretary	ARD Deptt., GoWB
3	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
4	Sri R. K. Middy	Joint Director	MSME (PS), GoWB
5	Sri Masas Bhattacharya	Deputy Director	MSME&T Department
6	Sri Bidhayak Mukherjee	ADA, Evaluation	Directorate of Agriculture, GoWB
7	Dr. Krishna Prasad Mukherjee	Assistant Director	ARD Department, GoWB
8	Sri Bibekananda Biswas	Banking Expert	Agriculture Department, GoWB
9	Sri Kamalesh Kumar	General Manager	NABARD
10	Smt Amrita Bose	Deputy General Manager	NABARD
11	Smt. Shubha Modi	Deputy General Manager	RBI, Kolkata RO
12	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
13	Sri Arbind Kumar	General Manager	SBI
14	Sri Aseem Kumar Mishra	Assistant General Manager	UCO Bank
15	Sri Santanu Banerjee	Divisional Manager	Canara Bank
16	Sri Mukesh Ranjan	Chief Manager	Union Bank of India
17	Sri Subrata Roy	Chief Manager	Indian Bank
18	Sri Debashish Manna	Senior Manager	Bank of Baroda
19	Smt Binoti	Senior Manager	Central Bank of India
20	Sri Palash Kumar Ghosh	Senior Manager	Bank of India
21	Sri Debojyoti Paul	Senior Manager	SLBC, West Bengal
22	Sri Suvajit Ghosh	Manager	PNB

