

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

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Ref. No. SLBC/WB/Steering Committee/236/2022

Date: 19.09.2022

The Members of the SLBC Steering Committee

Re: Minutes of the Steering Committee meeting on 19.09.2022

The quarterly meeting of the SLBC Steering Committee was held on 19th September, 2022 virtually to fix up the agendas for the ensuing 157th SLBC meeting. The meeting was attended by Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Finance Department, GoWB; Smt. Jayasree Dasgupta, Special Secretary, ARD Department, GoWB; Sri R. K. Middy, Joint Director, MSME (PS), GoWB; Sri Provin Kami, DGM, RBI; Sri Arobinda Kumar Sarkar, DGM, NABARD; Sri Timir Baran Saha, AGM, NABARD and representatives of major member Banks.

The Meeting began with a warm welcome note delivered by Sri Shio Shankar Singh, General Manager, SLBC West Bengal. He appraised the house that the 157th SLBC Meeting for reviewing the business position ending on June' 2022 had been scheduled to be held on 26.09.2022. 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, Special Secretary & Director, Institutional Finance, Finance Department, GoWB requested to exclude the agenda of Review of restructuring of loans in natural calamity affected districts in the State, since there had no occurrence of natural calamity in this FY in the state.
- Since West Bengal Student Credit Card being one of the most important flagship programme of Govt. of West Bengal, Sri M. Dhar also proposed for bifurcating the agenda of Progress in Education Loan (Including WBSCC) & Housing Loan and to include two separate agenda of (i) Progress in West Bengal Student Credit Card and (ii) Progress in other Education Loan and Housing Loan. The point was accepted by the members of the house and was noted for compliance by SLBC accordingly.
- Sri M. Dhar asked NABARD regarding functioning of Agriculture Skill Council of India (ASCI) in Agri and allied sector in West Bengal. Since there being no such skill initiatives taken by ASCI in West Bengal, he requested for exclusion of the agenda of Skill Initiatives taken by Agriculture Skill Council of India (ASCI) in Agri and allied sector for this SLBC meeting.
- Sri Arobinda Kumar Sarkar, DGM, NABARD requested for inclusion of one agenda of FPO financing along with Credit Guarantee Fund and NABSANRAKSHAN. Sri Shio Shankar Singh highlighted that this FPO financing and other related matters were being mentioned under the broad agenda of Deployment of Credit in Agriculture. Being FPO financing a need of this hour to boost up Agriculture portfolio, Sri M. Dhar requested SLBC to keep a separate sub-agenda on



review of credit deployment under FPO under the broad agenda of Agriculture. Sri S. S. Singh noted the same for compliance.

- Sri A. K Sarkar also requested for keeping performance under JLG as an agenda highlighting Grant provided by NABARD for JLG Financing. Sri M. Dhar apprised that the progress in Joint Liability Groups (JLGs) Finance was already kept as an agenda. He requested him to send brief on the Grant for JLG financing to SLBC immediately for necessary inclusion of the same in booklet.
- Sri Provin Kami, DGM, RBI requested for inclusion of an agenda on progress made under Financial Inclusion highlighting inactive BCs in West Bengal. Sri S. S. Singh highlighted that the two agendas on Financial Literacy Camps & Awareness Drive etc and Social Security Scheme were related to Financial Inclusion. Sri M. Dhar suggested to club these two agenda in one agenda as "Review under Financial Inclusion" highlighting status of inactive BCs on that. Sri S.S. Singh and Sri P. Kami accepted the same.
- Sri P. Kami apprised that RBI had received a letter from DFS for publication of Bank wise, scheme wise disbursement position in each sector. Sri M. Dhar informed that the Bank wise, scheme wise, sub-scheme wise disbursement were already being published by SLBC in every meeting.
- Sri M. Dhar requested SLBC for providing bank wise progress under DMS as Revamped Lead Bank Scheme in the booklet. Sri S. S. Singh highlighted that some member banks had successfully uploaded the data in the portal whereas, RRBs, some major PSU & Private Banks were facing problem. Sri M. Dhar requested member banks to start the process of online data submission through DMS at the earliest.

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 157th 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 157th SLBC meeting and getting confirmation from the participants, Sri Shio Shankar Singh described the final agenda items as follows:

Agenda items for 157th SLBC, West Bengal.

1. Confirmation of the Proceedings of the 156th SLBC meeting of West Bengal held on 07.06.2022 and review of action points thereof.
2. Action taken Report for the resolutions adopted in the 156th SLBC meeting.
3. Review of credit disbursement by Banks during the FY upto June,2022 against ACP 2022-23.
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 credit deployment under Agriculture Infrastructure Fund.
 - (iii) Review of credit deployment under FPO.
6. Deployment of Credit in MSME.
7. Review of Mudra (Including ACC & WCC), Stand Up India, PMEGP & SVSKP Loans
8. Progress in SHG-NRLM & SHG-NULM



9. Progress in Joint Liability Groups (JLGs) Finance
10. Progress in West Bengal Student Credit Card.
11. Progress in other Education Loan and 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. Progress made under Financial Inclusion.
15. Review of functioning of RSETIs & setting up of new RSETIs
16. Progress on Data Management System as per Revamped Lead Bank Scheme.
17. Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC.
18. 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. S. Singh.

(Nabin Kumar Dash)

Chief General Manager &

Convenor, SLBC West Bengal.



List of Participants in Steering Committee Meeting held on 19.09.2022

SI No.	Name	Designation	Organisation
1	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
2	Smt. Jayasree Dasgupta	Special Secretary	ARD Department, GoWB
3	Sri R. K. Middya	Joint Director	MSME (PS), GoWB
4	Sri Provin Kami	Dy General Manager	RBI, Kolkata RO
5	Sri Arobinda Kumar Sarkar	Dy General Manager	NABARD
6	Sri Timir Baran Saha	Assistant General Manager	NABARD
7	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
8	Sri Sabyasachi Biswas	Dy General Manager	PNB
9	Sri Sanjay Kumar Vishwas	Assistant General Manager	SBI
10	Sri Rajkumar Meena	Assistant General Manager	UCO Bank
11	Sri K.C.Tripathy	Assistant General Manager	Indian Bank
12	Sri Ram Babu Mishra	Assistant General Manager	Canara Bank
13	Sri Deepak Sahoo	Chief Manager	Bank of Baroda
14	Sri Amit Kumar	Chief Manager	Union Bank of India
15	Sri Subir Kundu	Senior Manager	Bank of India
16	Smt Neha Kumari	Manager	Central Bank of India
17	Sri Manik Verma	Senior Vice President	HDFC Bank
18	Sri Sunesh Singh	Senior Manager	Axis Bank
19	Sri Ripon Golder	Manager	ICICI Bank

