

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

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Date: 09.03.2022

- 1) The Member Banks under SLBC, West Bengal,
- 2) The LDMs in West Bengal,
- 3) Line Departments, GoWB.

**Re: Minutes of the 155<sup>th</sup> SLBC, West Bengal meeting held on 08.03.2022**

The 155<sup>th</sup> SLBC meeting for the state of West Bengal was held on 08.03.2022 in virtual mode to review the progress made in various banking parameters till quarter ending December, 2021. After a brief inaugural speech on significant developments taken place in December 2021 quarter by Sri Nabin Kumar Dash, Chief General Manager & Convener, SLBC West Bengal, the meeting commenced under the chairmanship of Dr. Amit Mitra, Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt of West Bengal. Sh. Swarup Kumar Saha, Executive Director, Punjab National Bank; Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation; Dr. Manoj Pant, Principal Secretary, Finance Dept; Sri Rajesh Pandey, Principal Secretary , Micro & Small Scale Enterprises and Textiles Deptt, GoWB; Sri Onkar Singh Meena, Principal Secretary, Agriculture Department, GoWB; Sri Manish Jain, Principal Secretary, Higher Education Deptt., GoWB; Smt. Anindita Singharoy, Nodal Officer (SLBC West Bengal), Department of Financial Services, GoI; Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri R. Kesavan, RD, RBI; Dr. A.R. Khan, CGM, NABARD and Smt. Ruma Dey, CGM, SBI, LHO Kolkata, were among other notable dignitaries who had participated in the meeting.

At the outset, Sri Swarup Kumar Saha, Executive Director, Punjab National Bank welcomed all the participants and briefly narrated the macro-economic conditions in the country and the measures being taken by Government of India and Reserve Bank of India to normalise economic activity and bring traction in the recovery of the Indian economy. He highlighted that all member banks have disbursed Rs. 2.89 Lakh Crore i.e., 92% of the annual target under ACP 2021-22 as on December 2021. The achievement under Agriculture and MSME segment was 58% and 70% respectively during this period. Besides, achievement under Priority Sector stands at 59% and at 177% in non-Priority Sector as on December 2021. The total Deposits increased by 8.73% on YoY basis and advances grew by 5.90% on YoY basis. Agriculture advances grew by 57.55% on YoY basis and advances to MSME Sector registered a YoY growth of 25.21%; achievement under priority sector stands at 43% against the stipulated target of 40%; CD ratio of the banks in the state of West Bengal increased to 60.89% as on 31.12.2021 from 60.79% as on 31.03.2021 against the National average of 71.60%. More than 21.45 Lakh Kisan Credit Cards (KCCs) have been disbursed upto 31.12.2021 registering an achievement of 61% against annual target of 35 Lakh; Banks have freshly enrolled 475191 APYs achieving 92% of the target. Under WBSCC, banks have sanctioned more than 40,000 cases provisionally, out of which 14,500 cases have been accorded final sanction. He also narrated that, in terms of digital coverage for individuals, 95.90% and 78.94% of the individuals are covered under digital payment modes in Nadia and Howrah district respectively. The digital penetration in current accounts stand at 94.70% and 64.28%

Howrah districts respectively. He thanked all member banks for providing uninterrupted, seamless, tireless services to the public, braving all odds during the unprecedented COVID-19.

Welcoming all the participants, Dr. Amit Mitra, Principal Chief Advisor to The Hon'ble Chief Minister and Finance Department, Govt. of West Bengal encouraged the Banks for their collective endeavor in lending as well as implementation of various government schemes. He highlighted that the state Govt. has followed demand stimulation model like United Kingdom, Germany, Japan & USA in which people get money in their hands through some incentivizing schemes boosting demand in the market. As a whole, the state witnessed a positive GDP growth. He requested member banks to remain focused on ACP for the FY 2021-22 with an actionable strategy to meet the existing gap between target and achievement during the residual days of the FY. Followings are the excerpt of observations made during his brief speech along with responses from the dignitaries where asked for-

### **1. West Bengal Student Credit Card (WBSCC):**

Dr. Amit Mitra appraised the house that performance under WBSCC is required to be lifted to the satisfactory level by disposing of the large number of proposals still lying pending with different bank branches. All member banks should take a note of that and try to dispose of all the pending proposals at the earliest possible time. Sri Manish Jain, Principal Secretary, Higher Education Deptt., GoWB highlighted that approximately 16000 provisionally sanctioned cases are lying pending for according final sanction, moreover a number of 51000 proposals are lying unattended by different bank branches. Again HED will conduct mobilization camps very soon to assess the fate of the provisionally approved applications. He also requested member banks to reconsider the rejected/ returned cases in a sympathetic view. Citing the fact that State Government is acting as guarantor under this scheme, Dr. Mitra requested member banks to consider in pragmatic manner the issues pertaining to the submission of assets & Liabilities, PAN Card, ITR copies of parents etc keeping in view the noble objective of the scheme, i.e. making available credit to the needy students for pursuing their higher studies. Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB briefly appraised the house how in spite of having all the uniqueness of WBSCC scheme giving comfort to the banks, it failed to evoke commensurate response from the banks in terms of according timely sanction and disbursement of the sponsored cases. Dr Mitra requested member banks to look into all these issues on a serious note and accord final sanction to all of the pending cases & provisionally approved cases with simultaneous prompt disbursement at the earliest.

Sri Swarup Kumar Saha Executive Director, Punjab National Bank acknowledged all the concerns expressed by the government on WBSCC with sincere importance and requested all member banks to ensure their commensurate performance to the expectation of the State Government for an excellent outcome within the timeline of 25.03.2022 as advised by Dr. Amit Mitra.

**(Action Point 1: Member banks)**

### **2. MSME:**

Dr. Amit Mitra congratulated member banks for their satisfactory performance in MSME sector by disbursing Rs.71443 cr as on 31.12.2021 thus achieving 70% of the ACP target. He requested all member banks to put their best possible effort in MSME sector to achieve 100% of the ACP target by 31.03.2022. Sri Sakshi Gopal Saha, General Manager, SLBC, West Bengal appraised the house that till the end of January 2022, there has been substantial increase in disbursement and with continuance of this pace in the coming days of the current financial year, banks are expected to comfortably surpass the MSME ACP target by 31.03.2022.



Dr. Amit Mitra reiterated that GoWB have set up a target of 72000 and 28000 Artisan Credit Card and Weavers Credit Card disbursement respectively for this financial year. But the progress under these schemes is very poor. State government is providing additional interest subvention of 4% over and above of 3% normal interest subvention on working capital under Weavers Mudra loans thereby bringing down the burden of interest on the beneficiaries at a bare minimum level. Banks must reap the benefit out of the scheme to increase their exposure in these employment generating schemes. Sri Rajesh Pandey, Principal Secretary, Micro & Small Scale Enterprises and Textiles Deptt, GoWB narrated that about 40000 and 12000 proposals under ACC & WCC respectively have been scouted by line department during Duare Sarkar Camps held during 15.02.2022 to 22.02.2022 and sent to bank branches, but sanction figure is yet to be encouraging. Sri S.G.Saha appraised the house that SLBC has already issued advisory to all member banks requesting disposal of ACC & WCC proposals that have been submitted by the line departments during end of February' 2022. SLBC is continuously following it up with member banks. Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB stressed upon the need of sensitizing the branches appropriately by the member banks for quick disposal of pending cases, reiterating continuance of these schemes since years long, pleading unawareness of which by the ground people cannot be acceptable.

Dr. Amit Mitra requested member banks to exert special attention in cluster financing. Sri S.G.Saha appraised the house that out of 550 number of clusters sent by Deptt. of MSME, 215 numbers of clusters have been mapped with nearest bank branches and adopted thereon. That process of branch mapping will be completed very soon. He also highlighted that, 9844 no of units out of those clusters have been benefited by receiving institutional credit from member banks. Dr. A.R. Khan, CGM, NABARD requested for sharing detailed report about functioning of some of the clusters for better understanding and it will help other banks/ branches to adopt the remaining clusters. Sri M Dhar told that some study report on Textile clusters is available and will be shared to the stake holders. Dr. A. Mitra requested to convene a Sub Committee meeting of MSME for detailed discussion on MSME clusters. He also requested member banks to ensure adoption of 100 more clusters by 31.03.2022. Dr Mitra also advised to examine the possibility of setting up of some kind of banking facilities in the clusters itself for facilitating smoother banking services to the units therein. Smt. Anindita Singharoy, Nodal Officer (SLBC West Bengal), DFS, Govt of India requested member banks to explore the possibility of registering the cluster members under the ambit of TREDIS and UPI interface during the process of cluster adoption, to promote Digital India. Sri R. Kesavan, Regional Director, RBI also voiced for extending finance to identified clusters and for sensitizing cluster members for getting TREDIS & UPI facilities. Being Digitization a burning issue of this time, banks to take necessary action in promoting digitization to all the customers.

Sri R. Pandey appraised the house that MSME disbursement figure of Bandhan bank has been drastically reduced possibly due to some error in MSME classification, thus adversely impacting overall state's performance. Bandhan Bank has been requested to undertake necessary rectification of the data by 31.03.2022. Sri R. Kesavan RD, RBI requested all member banks to exert due importance during Priority Sector classification in their system made at bank branches specially on MSME sector, as misclassification will lead to under-performance of banks in Priority Sector. So, bank branches should exert extra effort in classification of loans to avoid supervisory lapses. He also requested member banks to increase disbursement under other Priority Sector.

Sri Debdutta Bandyopadhyay, Hony. Regional Secretary, FASII requested banks to explore the possibility of financing power loom sector. Dr. Amit Mitra also voiced for same as many power loom clusters are active throughout the state in a complementary mode with the existing handloom sector units. Sri Swarup Kumar Saha Executive Director, Punjab National Bank assured that all the issues of MSME will be appropriately taken care of in co-ordination with the respective line department.

**(Action Point 2: Member banks & LDMs)**

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### **3. Agriculture & KCC:**

Dr. Amit Mitra noted that banks have disbursed Rs.51171 cr in agriculture upto 31.12.2021 thus achieving 58% of ACP target for this financial year, which is quite satisfactory. Again, banks have disbursed Rs.11523 cr in 21.45 lakh KCCs during this financial year upto 31.12.2021, thus achieving 61% of the physical target of financing 35 lakh. He requested member banks to focus in KCC sector to achieve atleast 80% of the target in KCC by 31.03.2022 and also to focus in increasing the KCC ticket size. Sri Onkar Singh Meena, Principal Secretary, Agriculture Department, GoWB also voiced for achieving overall Agriculture & KCC target and to increase the ticket size to a remarkable position. Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation highlighted that WB State cooperative bank have disbursed Rs.4360 cr in KCC, which is a very good figure. Sri Swarup Kumar Saha, Executive Director, Punjab National Bank highlighted that the average ticket size in KCC for PSU Banks, RRBs and WBSCB stands at Rs.66600/-, Rs.47048/- and Rs.26300/- respectively. He requested WB state Cooperative Bank to look into the KCC ticket size issue as they are major players in the state of West Bengal. Having more than 50% share of state's KCC portfolio, their lower KCC ticket size pulling down the overall state's KCC ticket size. Dr. M.V. Rao highlighted that tiny, small and marginal farmers having small pieces of land approach to WBSCB branches, which is the main reason of their lower ticket size.

Dr. Amit Mitra suggested the member banks to concentrate on (a) Animal Husbandry, (b) Fishery, (c) Food processing (d) Agri-Infrastructure Fund proposals etc. which have immense potentiality and ample scope to grow. He requested for convening one Sub Committee meeting of Animal Husbandry and Fishery within a few days to formulate actionable plan in order to give a push in these sectors. He further suggested that these schemes will also help banks to achieve the ACP target. Sri S G Saha appraised the house that in the previous FY banks have disbursed only 32% of the Agriculture ACP target during March quarter. So, if the same pace is maintained during current financial year, then banks will achieve at least 90% of the Agriculture ACP target positively by 31.03.2022.

**(Action Point 3: Member banks)**

### **4. Self Help Group:**

Dr. Amit Mitra congratulated member banks for their excellent performance in SHG-NRLM and state of West Bengal is in 3<sup>rd</sup> position amongst all the states in India. Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation was also happy over banks' SHG performance. Banks have disbursed Rs.9002.74 crore in SHGs as on 31.12.2021 and ticket size have been subsequently increased to Rs.1.77 lakh. He highlighted that Co-operative banks have disbursed almost Rs.1500 crore during this year and he was very much optimistic that this year the state of West Bengal will again surpass the target by a big margin.

Sri S.G Saha appraised the house that banks have already disbursed Rs.11413 cr in 601616 number of accounts thus achieving 102% and 76% of the target of accounts disbursed and disbursement amount respectively as on 28.02.2022. Again ticket size have increased to Rs.1.90 lakh. Praising the performance, Dr. Amit Mitra requested member banks to give some more push in this sector in order to record better performance in the FY 2021-2022. He also requested the banks to give focus on increasing the ticket size of the loans to make this SHG movement meaningful towards the goal of attaining self-reliance by the SHGs. Sri Swarup Kumar Saha, Executive Director, Punjab National Bank requested the member banks to exert special effort in SHG financing.

**(Action Point 4: Member banks)**



## **5. CD Ratio:**

Dr. Amit Mitra highlighted that, though the CD ratio of the state has slightly increased to 60.89% as on 31.12.2021 from 60.85% as on 30.09.2021, but it is still far behind from the national average CD ratio of 71.60%. Banks and LDMs have to give extra efforts on this score to increase the CD ratio at least to national average. He noted that the districts of North Bengal have a good CD ratio in comparison to South Bengal districts. He congratulated LDMs and Nodal banks of Coochbehar, Dakshin Dinajpur, Jalpaiguri & Malda for higher CD ratio in their districts. He also highlighted that CD ratio of Darjeeling, Kolkata and Uttar Dinajpur have shown negative trend and decreased from Sep' 2021 figure. He requested LDMs and member banks of these districts to concentrate on that issue to increase it in March'2022.

**(Action Point 5: LDM Darjeeling, Kolkata and Uttar Dinajpur)**

## **6. Review of restructuring of loans in natural calamity affected districts in the state:**

Sri R. Kesavan RD, RBI highlighted that West Bengal, being a coastal state, has witnessed some natural calamity during FY 2021-22 and nine districts have issued necessary circular on that. But the relief measures through rescheduling of existing loans and sanctioning fresh loans as extended by member banks was negligible. All member banks should take a note of that and to extend relief to the affected farmers through restructuring of loans and providing need based finance on merit ground.

**(Action Point 6: Member banks)**

## **7. Finalization and adoption of ACP for FY 2022-23:**

Sri Swarup Kumar Saha highlighted that NABARD has published State focus paper and suggested a total Rs247307 crore disbursement target under overall Priority Sector for FY 2022-23. Sri M Dhar appraised that the survey is being done by NABARD collecting granular level data at district level and it may be adopted. Dr. Manoj Pant, Principal Secretary, Finance Dept., GoWB narrated that it is the target set for banks by themselves. So all member banks should take it forward for 100% compliance and to achieve the same in next financial year. All member banks unanimously accepted the proposed ACP as set by NABARD for coming FY 2022-23.

**(Action Point 7: Member banks)**

The meeting ended with vote of thanks by Sri S.G Saha, General Manager, SLBC to the chair & other participants.



**(Nabin Kumar Dash)**

Chief General Manager &  
Convener, SLBC West Bengal



## List of participants in 155th SLBC Meeting held on 08.03.2022

SI No	Name	Designation	Organisation
<b>Dignitaries from Govt. of west Bengal and different Line departments</b>			
1	Dr. Amit Mitra	Principal Chief Advisor to The Hon'ble Chief Minister and Finance Department	Government of West Bengal
2	Dr. M.V.Rao	Additional Chief Secretary	P & RD Deptt & Cooperation, GoWB
3	Dr. Manoj Pant	Principal Secretary	Finance Dept, GoWB
4	Sri Manish Jain	Principal Secretary	Higher Education Department, GoWB
5	Sri Rajesh Pandey	Principal Secretary	Micro & Small Scale Enterprises and Textiles Deptt, GoWB
6	Sri Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
7	Smt. Sanjukta Chakraborty	Special Secretary	ARD Deptt., GoWB
8	Sri Ashok Kumar Das	Special Secretary	Agricultural Marketing Department, GoWB
9	Smt Anindita Sinharay	Director (SLBC West Bengal)	DFS, Govt of India
10	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
11	Smt. Smita Pandey	SMD & CEO	WBSRLM
12	Sri Swaroop Udaykumar	Director	MSME Deptt, GoWB
13	Sri Nikhil Nirmal	Director	Textile, Handloom GoWB
14	Sri Arindam Roy	Joint Secretary	SHG & SE Deptt, GoWB
15	Sri R. K. Midya	Joint Director	MSME (PS), GoWB
16	Dr. Kishore Dhara	Deputy Director	Fisheries Deptt, GoWB
17	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
18	Sri Sudip Mukherjee	Add. Director	Fisheries Deptt, GoWB
19	Sri Bidhayak Mukherjee	ADA, Evaluation	Directorate of Agriculture, GoWB
20	Dr. Krishna Prasad Mukherjee	Asstt. Director	ARD Department, GoWB
21	Sri Swapan Kr. Nandi	State Director	for RSETIs, West Bengal
22	Dr. Tapan Kumar Maity	Ex Dean of Horticulture	Bidhan Chandra Krishi Viswavidyalaya
23	Sri Himadri Ghoshal	General Manager, Finance	West Bengal Swarojgar Corporation Limited
24	Sri Bibekananda Biswas	Banking Expert	Agriculture Department, GoWB
25	Sri Ranjit Roy	State Project Manager	WBSRLM
26	Sri Tulshi Lal Bhaduri	Consultant (Banking & FI)	WBSRLM
27	Sri D N Ghosal	OSD (Banking)	WBSCl
28	Sri Sabyasachi Sana	JSA	WBSCl
29	Dr. Ashish Dongare	Assistant General Manager	PFRDA
30	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
31	Dr. Tushar Kumar Sinha	Assistant General Manager	HUDCO
32	Sri Pravakar Mahapatra	Assistant Director	KVIC
33	Sri Arabinda Mahapatra	EBO	KVIC
34	Sri Debdutta Bandyopadhyay	Hony. Regional Secretary	Federation of Associations of Small Industries of India
<b>Dignitaries from RBI &amp; NABARD</b>			
35	Sri R. Kesavan	Regional Director	RBI, Kolkata RO
36	Dr. A.R. Khan	Chief General Manager	NABARD, Kolkata RO
37	Sri Kamalesh Kumar	General Manager	NABARD, Kolkata RO
38	Smt. Mary Lianlunkim Deng	General Manager	RBI, Kolkata RO
39	Smt. Shubha Modi	Dy General Manager	RBI, Kolkata RO
40	Sri Debasis Dey	Assistant Manager	RBI, Kolkata RO
<b>Dignitaries from Commercial Banks</b>			
41	Sri Swarup Kumar Saha	Executive Director	Punjab National Bank
42	Sri Nabin Kumar Dash	Chief General Manager & Convener	SLBC, West Bengal
43	Smt. Ruma Dey	Chief General Manager	State Bank of India
44	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
45	Sri Sunil Agrawal	General Manager	Punjab National Bank
46	Sri Joseph Lawrence Tobias	Chairman	BGVB (PNB)
47	Sri P.P. Sen	Chairman	PBGB (UCO)
48	Sri D. S. Rathour	Chairman	UBKGB (CBI)
49	Sri Manasij Mukhopadhyay	Managing Director	WB State Co-Op Bank Ltd.
50	Sri MB Suresh Kumar	Field General Manager	Indian Bank
51	Sri V.N. Singh	Deputy General Manager	Central Bank of India
52	Sri Deepika Sharma	Deputy General Manager	Canara Bank
53	Sri Ambikananda Jha	Deputy General Manager	UCO Bank



54	Sri Valerian Castelin	Deputy Zonal Manager	Union Bank of India
55	Sri Ramsundar Mahato	Deputy General Manager	IDBI
56	Sri Anil Kumar	Chief Regional Manager	Indian Overseas Bank
57	Sri Rajkishore Sahoo	General Manager	BGVV (PNB)
58	Sri Debabrata Das	General Manager	Bank of Baroda
59	Sri Prafulla Giri	General Manager	Bank of India
60	Sri Vikas Kumar	Assistant General Manager	Central Bank of India
61	Sri Dilip Kumar Raulo	Zonal Manager	Bank of Maharashtra
62	Sri Anantha Subakaran	Chief Manager	Tamilnad Mercantile Bank
63	Sri Santanu Banerjee	Chief Manager	Canara Bank
64	Sri Ramesh Baidya	Chief Manager	Karnataka Bank Ltd.
65	Sri Satya Nadhan	Vice President	ESAF Bank
66	Sri Debasish Manna	Senior Manager	Bank of Baroda
67	Sri Ashwani Kumar	Senior Manager	Punjab & Sind Bank
68	Sri Ramkrishnan K.S	Senior Manager	Dhanlaxmi Bank Ltd.
69	Sri Pankaj Agarwal	Senior Manager	AU Small Finance Bank
70	Sri Kishore Chandra Meher	Senior Manager	Indian Overseas Bank
71	Sri Dipesh Chakraborty	State Nodal Head	Axis Bank
72	Sri Vivek Madhogaria	Assistant Vice President	Bandhan Bank
73	Sri Saikat Chatterjee	Regional Head	Bandhan Bank
74	Sri Jiljith J	Regional Head	South Indian Bank Ltd.
75	Sri Rakesh Upadhayay	Regional Branch Head	IDFC Bank
76	Sri Tuhin Adhikari	State Head	Indusind Bank
77	Sri Ayan Kumar Ghosh	Zonal Head	Utkarsh Small Finance Bank
78	Sri Maneet Sharma	Assistant Vice President	Airtel Payment Banks
79	Sri Manik Verma	Senior Vice President	HDFC Bank
80	Dr Pradyut Chandra	Manager	Federal Bank
81	Sri Sourav Rajguru	Chief Regional Manager	ICICI Bank
82	Sri Ritesh Jha	Regional Head	ICICI Bank
83	Smt. Tajinder kaur	Circle Head	Catholic Syrian Bank
84	Sri Saptarshi Chandra	Vice President	Jana Small Finance Bank
85	Sri S.K Rahamat Ali	Vice President	YES Bank
86	Sri Sanjoy Nath	Regional Head	IPPB
87	Sri P. V. Subhash	Regional Head	DBS Bank India Ltd (Laxmi Vilas Bank)
88	Sri Barun Kumar Tiwari	Manager	Karur Vysya Bank
89	Sri Rahul Saksena	Associate Vice President	Kotak Mahindra Bank
90	Sri Mrinal Kanti Mondal	RBM Rural Banking	Ujjivan Small Finance Bank
91	Smt. Smita Saksena	Officer	City Union Bank LTD
<b>Lead District Managers of West Bengal</b>			
92	Sri Salan Bage	24-Pgs (North)	Indian Bank
93	Sri Rakesh Singha Roy	24-Pgs. (South)	Punjab National Bank
94	Sri Ashok Kumar	Alipurduar	Central Bank of India
95	Sri Tapan Mondal	Bankura	Punjab National Bank
96	Sri Prabir Kr Ganguly	Coochbehar	Central Bank of India
97	Sri Sayantan Tarafdar	Dakshin Dinajpur	Punjab National Bank
98	Sri Raushan Kumar	Darjeeling	Central Bank of India
99	Sri Sutanu Chatterjee	Hooghly	LDM Office UCO Bank
100	Sri M.K.Soni	Howrah	UCO Bank
101	Sri Ranjit Dutta	Jhargram	Punjab National Bank
102	Sri Sherpa Tenzie	Kalimpong	State Bank of India
103	Sri Santanu Chowdhury	Kolkata	State Bank of India
104	Sri Sushanta Kumar Halder	Malda	Punjab National Bank
105	Sri Sudhir Kumar Rajak	Murshidabad	Punjab National Bank
106	Sri Tapu Dutta	Nadia	Punjab National Bank
107	Sri Dwijendra Kumar Debnath	Paschim Burdwan	State Bank of India
108	Sri Subhankar Mahata	Paschim Medinipur	Punjab National Bank
109	Sri Sumit Sharma	Purba Burdwan	UCO Bank
110	Sri Sudip Maity	Purba Medinipur	Punjab National Bank
111	Sri Tapan Mondal	Purulia	Punjab National Bank
112	Sri Sourav Saha	Uttar Dinajpur	Punjab National Bank

