

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

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Ref. No. SLBC/WB/Steering Committee/५५ /2021

Date: 10.02.2021

The Members of the SLBC Steering Committee

Re: Minutes of the Steering Committee meeting on 10.02.2021

The quarterly meeting of the SLBC Steering Committee was held at 03:30 P.M on 10.02.2021 virtually to fix up the agendas for the 151st SLBC meeting. The meeting was attended by Sri Jitendra Roy, Jt. Secretary, Deptt. of Agriculture; GoWB, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Finance Department, GoWB, Sri J.P.Tirkey, GM, RBI, Sri Kamalesh Kumar, GM, NABARD and representatives of major member Banks.

The Meeting began with a warm welcome note delivered by Sri S. G. Saha, General Manager, SLBC West Bengal. He appraised the house that the 151st SLBC Review Meeting pertaining to the business position ending on December, 2020 is proposed to be held in the last week of February, 2021. He informed the house that special meetings of SLBC sub-committee on Agriculture, MSME and SHG& SE were already held on 31.12.2020, 31.12.2020 & 02.01.2021 respectively to review the progress made under these sectors as advised by Dr. Amit Mitra, Hon'ble Finance Minister, GoWB in the 150th SLBC meeting. 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:-

- Sri Saha, GM, SLBC highlighted that one regular agenda on Review of status of opening of Banking Outlets in unbanked centres / Tea Garden Areas may be excluded from next meeting as there is no unbanked centre in the state. Final report in this regard has already been shared to RBI and the same has been uploaded in Jan Dhan Darshak site as well. He also pointed that Market Intelligence Issues & submission of reports may also be excluded /discontinued from the next SLBC since the subject matter relating to Market Intelligence Issues is discussed in high level SLCC meetings.
- Sri Dhar, Director, Institutional Finance, Finance Department, GoWB voiced for exclusion of both the aforesaid agendas. He also suggested putting up Market Intelligence Issues into the SLBC meeting as and when required only.
- Member banks also voiced for exclusion of i) Review of status of opening of Banking Outlets in unbanked centres / Tea Garden Areas from next SLBC meeting and ii) Market Intelligence Issues & submission of reports.
- Sri Tirkey, GM, RBI advised that the agendas to be included in the SLBC meeting should be in line with as per extant guidelines of Lead Bank Scheme Circular issued by RBI. He also suggested that sub-committee meeting on Financial Inclusion to be convened at regular interval.



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- Sri Kumar, GM, NABARD also suggested for reviving the sub-committee on Financial Inclusion and to conduct meetings at regular interval.
- Sri Saha, GM, SLBC assured that sub-committee meetings on Financial Inclusion will be held in due course of time in coming days.

Being confirmed the Final Agenda Items for discussion in the ensuing 151st SLBC meeting and its sequence as well by the house, Sri Saha, GM, SLBC described the final agenda items as follows:-

Agenda items for 151st SLBC, West Bengal.

1. Confirmation of minutes of the 150th SLBC meeting dated 29-12-2020.
2. Action taken Report for the resolutions adopted in the last SLBC meeting.
3. Review of credit disbursement by Banks as per ACP 2020-21 upto Dec, 2020 quarter.
4. Finalization & Adoption of Annual Credit Plan for FY 2021-22.
5. CD Ratio & review of Districts with CD Ratio below 40%.
6. (A) Progress in Agriculture Credit.
(B) Progress in KCC saturation & Progress in Animal Husbandry & Fishery.
(C) Progress under BSBS.
(D) Doubling of Farmers' Income by 2022.
7. (A) Deployment of credit in MSME.
(B) Adoption of MSME Clusters & Credit Linkage.
(C) Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans.
8. Progress in SHG-NRLM & Progress in NULM and Progress in JLG Finance.
9. Financial Literacy Camps & Awareness Drive.
10. Progress in Education Loan & Housing Loan.
11. Progress on Data Management System as per Revamped Lead Bank Scheme.
12. Expanding and Deepening of Digital Payment Ecosystem (Including Payment Banks etc.)
13. NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.
14. Review of functioning of RSETIs and setting up of 5 new RSETIs at Darjeeling, Alipurduar, Jhargram, Kalimpong & Paschim Bardhaman.
15. Social Security Schemes (Including PMJDY A/c's, PMSBY, PMJJBY & APY etc.)
16. Calendar of SLBC Meeting/Events & issues related to DCC/DLRC.
17. To set up a SOP on coordination between the FLCs run by Lead District Offices of different Banks and the Financial Literacy Intervention under NRLM by WBSRLM.
18. Miscellaneous.

There being no other points of discussion, the meeting ended with exchange of thanks to the chair & the participants by Sri Saha, GM, SLBC.



(Nabin Kumar Dash)
Chief General Manager &
Convener, SLBC West Bengal





**Dignitaries present in Steering Committee Meeting held on
10.02.2021**

S No.	Name	Designation	Institution
1	Sri Jitendra Roy	Joint Secretary	Deptt. of Agriculture, GoWB
2	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, Finance Department, GoWB
3	Sri J. P Tirkey	General Manager	RBI
4	Sri Kamlesh Kumar	General Manager	NABARD
5	Sri Deepak Sahoo	Chief Manager	Bank of Baroda
6	Sri Abhijit Mondal	Senior Manager	Bank of India
8	Sri Shantanu Banerjee	Divisional Manager	Canara Bank
9	Sri A.K Senapati	Asst General Manager	Central Bank of India
10	Sri Subrata Roy	Chief Manager	Indian Bank
14	Sri A K Mahakul	General Manager	State Bank of India
15	Smt. Rashmi Ranjan Mahapatra	Chief Manager	UCO Bank
16	Sri Barna Bikash Sarkar	Asst. Manager	Union Bank of India
17	Sri Dhrubajyoti Deb	Manager	Punjab National Bank

