

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

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Ref. No. SLBC/WB/Steering Committee/ 795 /2021

Date: 15.12.2021

The Members of the SLBC Steering Committee

Re: Minutes of the Steering Committee meeting on 15.12.2021

The quarterly meeting of the SLBC Steering Committee was held at 12:30 P.M on 15.12.2021 virtually to fix up the agendas for the 154th SLBC meeting. The meeting was attended by Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Finance Department, GoWB; Sri Kamalesh Kumar, GM, NABARD; Sri Sudip Bhattacharyya, AGM, 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 154th SLBC Meeting for reviewing the business position ending on September, 2021 has been scheduled to be held on 28.12.2021. 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:

- Sri Sudip Bhattacharyya requested for inclusion of review of working of Special Sub-Committees of the DCC (SSC) in the Districts with CD Ratio below 40%. Sri S.G. Saha highlighted that the issue is discussed in SLBC meetings in the agenda of CD Ratio & review of Districts with CD ratio below 40%. Sri M. Dhar Special Secretary & Director, Institutional Finance, Finance Department, GoWB suggested that a combined agenda of CD Ratio & review of Districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC (SSC) may be placed.
- Sri Manas Dhar, requested for keeping 'Progress in JLG Finance' as a separate agenda.
- Sri S. Bhattacharyya requested to keep an agenda on Review of inclusion of Financial Education in the School Curriculum, financial literacy initiatives by banks (particularly digital financial literacy). Sri M. Dhar appraised that this agenda is being discussed in the broad agenda of Financial Literacy Camps & Awareness Drive. However, keeping in view of the points suggested by Sri S. Bhattacharyya, an agenda of Financial Literacy Camps & Awareness Drive and review of status of Financial Education in School to be kept in the ensuing SLBC meeting. Sri Kamalesh Kumar, GM, NABARD appraised the house that many schemes have been evolved under Financial Inclusion Fund and it will be elaborately discussed in SLBC meeting.
- Sri S. Bhattacharyya 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.
- Sri S. Bhattacharyya also requested for inserting the agenda of review of restructuring of loans in natural calamity affected districts in the State, if any. Sri S. G Saha noted the same.
- Member banks also accepted the views/ suggestions emerged from the meeting that to be discussed in the ensuing 154th 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 154th SLBC meeting and getting confirmation from the participants, Sri S. G. Saha, GM, SLBC described the final agenda items as follows:

Agenda items for 154th SLBC, West Bengal.

1. Confirmation of the Proceedings of the 153rd SLBC meeting of SLBC, West Bengal held on 21.09.2021 and review of action points thereof.
2. Action taken Report for the resolutions adopted in the 153rd 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 September, 2021 as per ACP 2021-22.
5. CD Ratio & review of Districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC (SSC).
6. Deployment of Credit in Agriculture including KCC.
7. Deployment of Credit in MSME.
8. Progress in SHG-NRLM & SHG- NULM.
9. Progress in JLG Finance.
10. Progress in Education Loan (Including WBSCC) & Housing Loan.
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 and review of status of Financial Education in School.
15. Review of functioning of RSETIs & setting up of new 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 & unresolved issues related to BLBC/ 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.


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





List of Participants in Steering Committee Meeting held on 15.12.2021

S No.	Name	Designation	Organisation
1	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
2	Sri R. K. Middy	Joint Director	MSME (PS), GoWB
3	Sri Kamalesh Kumar	General Manager	NABARD
4	Sri Sudip Bhattacharjee	Asstt. General Manager	RBI
5	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
6	Sri Sandeep J. Gaware	Chief General Manager	Canara Bank
7	Sri A.K Mahakul	General Manager	SBI
8	Sri P.K. Das	Dy General Manager	Bank of Baroda
9	Sri Ambikanand Jha	Dy General Manager	UCO Bank
10	Sri Vikas Kumar	Assistant General Manager	Central Bank of India
11	Sri Santanu Banerjee	Chief Manager	Canara Bank
12	Sri Mukesh Ranjan	Chief Manager	Union Bank of India
13	Sri Subrata Roy	Chief Manager	Indian Bank
14	Sri Abhijit Mandal	Senior Manager	Bank of India
15	Sri Debojyoti Paul	Senior Manager	SLBC, West Bengal

