



युनाइटेड बैंक ऑफ इंडिया  
अग्रणी बैंक प्रभाग  
प्रधान कार्यालय  
11, हेमंत बसु सरणी  
कोलकाता - 700 001

United Bank of India  
Lead Bank Division  
Head Office  
11, Hemanta Basu Sarani  
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संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State Level Bankers' Committee  
for West Bengal

सन्दर्भ : एलबीडी/एसएलबीसी/पश्चिम बं./ /2015-16

Ref: LBD/SLBC// 266 / 2015-16

दिनांक : 10.07.2015

Date: 10.07.2015

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय,

Dear Sir,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की  
129वीं बैठक की कार्यवाही I

Subject: Proceedings of the 129<sup>th</sup> Meeting of  
SLBC for West Bengal.

हम इसके साथ दिनांक 27.06.2015 को होटल "द  
ललित ग्रेट ईस्टर्न, कोलकाता में सम्पन्न पश्चिम  
बंगाल राज्य स्तरीय बैंकर्स समिति की 129 वीं बैठक  
की कार्यवाही भेज रहे हैं।

We send herewith the proceedings of the 129<sup>th</sup>  
Meeting of State Level Bankers' Committee for  
West Bengal held at hotel "The Lalit Great  
Eastern", Kolkata on 27.06.2015.

सभी सम्बंधित से अनुरोध है की आप उक्त बैठक में  
लिए गए निर्णयों का यथाशीघ्र कार्यावयन करें।

We would request all concerned to please  
implement the decisions arrived at in the  
aforesaid meeting at an early date.

भवदीय,

Yours faithfully,

मानस शर्

महाप्रबंधक

(प्राइसेक और वि.समावेशन) और

General Manager  
(Prisec & FI) and  
Convener- SLBC, West Bengal

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

**United Bank of India  
Lead Bank Division  
Head office  
Convener**

**State Level Bankers' Committee for West Bengal**

**Minutes of the 129<sup>th</sup> State Level Bankers' Committee Meeting for the State of West Bengal held on 27.06.2015**

The 129<sup>th</sup> State Level Bankers' Committee meeting for the State of West Bengal was held on 27<sup>th</sup> June 2015 where performance of the banks for the financial year 2014-2015 was reviewed. The meeting was graced by **Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal, Shri H.K. Dwivedi, Principal Secretary, Finance, GoWB, Shri P. Srinivas, Managing Director & CEO of United Bank of India and Chairman, SLBC, West Bengal, Shri Sanjay Arya, Executive Director, United Bank of India, Dr. Ariz Aftab, Secretary, SHG & SE, GoWB, Ms. C. Lama, CEO, WBSRLM, Smt. T.S. Raji Gain, CGM, NABARD, Shri Manas Dhar, GM, UBI & Convener of SLBC, West Bengal** were also present in the meeting, besides senior officials of the State Government, RBI, NABARD and various Banks.

**At the outset, Shri Manas Dhar, General Manager, UBI and Convener, SLBC West Bengal welcomed all the participants to the meeting. Shri Dhar greeted Hon'ble Finance Minister on behalf of SLBC(WB) and expressed the unique privilege of having the presence of Hon'ble Finance Minister of the State in the SLBC meetings.**

He also greeted respected Shri P. Srinivas, Managing Director & CEO of United Bank of India & Chairman of SLBC(WB), Shri Sanjay Arya, Executive Director, United Bank of India, Shri H.K. Dwivedi, Principal Secretary, Finance, GoWB, Ms. T.S. Raji Gain, CGM, NABARD and all dignitaries of State Government, RBI, NABARD and various Banks. Thereafter, Shri Dhar requested **Shri P. Srinivas MD& CEO of UBI** to deliver his welcome address to the house.

**Shri P. Srinivas, MD&CEO, UBI and Chairman of SLBC(WB)** prior to delivering his welcome address greeted Hon'ble Finance Minister of the State on behalf of SLBC(WB). He greeted all top executives of RBI, NABARD, State Government and Banking fraternity. His briefing inter alia included the following points.

- In the second phase of financial inclusion, three micro insurance and unorganized sector pension schemes namely Pradhan Mantri Suraksha Yojana(PMJBY), Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJBY) and Atal Pension Yojana( APY) were launched for the nation by Hon'ble Prime Minister from Kolkata in a befitting function, held on 9<sup>th</sup> May, 2015 in presence of his Excellency-Governor of West Bengal and Hon'ble Chief Minister of West Bengal.



- All Banks and Insurance Companies participated in this schemes and the State so far has witnessed good progress covering the schemes.
- The CD ratio of the State has increased to 68% as on 31.03.2015 from 67% as on 31.03.2014. Despite deposit growth and economic slowdown witnessed across the country, banks operating in the State have ensured improved credit delivery in all sectors resulting increase in CD ratio. However, Burdwan, Bankura, Hooghly, Jalpaiguri, 24-Parganas ( North), Birbhum & Alipurduar districts continue to have below 40% CD Ratio as on March 2015. Extra efforts should be given to increase CD ratio of these districts as equilibrium growth is the need for reaching the desired CD ratio of the State.
- The disbursement to agriculture sector under ACP (2014-15) for the last financial year 2014-15 stood at Rs.23327 crore which revealed an increase of 12.90 % growth in credit flow over the disbursement of Rs. 20661 crore made during the corresponding period of last year 2013-14. The disbursement to MSE sector for the same period stood at Rs. 15046 crore, thus achieving 92% of target against ACP. It is hearting to mention that all banks combindly have issued 17.31 lac KCCs during the year 2014-15 against target of 10 lac with financial outlay of Rs.10478 crore.
- The area of self-help group financing needs lot of improvement. Though average credit per SHG has improved substantially to Rs. 89000/- at the end of March 2015 as against Rs.72000/- at the end of March 2014, more number of groups having established saving linkage to be brought under SHG credit linkage.
- Banks have done extremely well in financing to minority communities during the FY 2014-2015. Credit to Minority Communities out of outstanding Priority Sector Advance in the State has increased to 18% at the end of March 2015 against 15.90% as on March 2014. This was possible due to increased lending activity in the minority community districts as desired by the Hon'ble Minister, Finance, Commerce & Industry, GoWB.
- Introduction of on-line land verification system is the need of the hour so that bank branches can have the facility of online viewing of the digitalized land records from their branches. This would help the Banks to take prompt credit decisions and get rid of fraudulent use of fake land records by miscreants.
- NPA scenario of the Banks has been gradually reaching an alarming level. Recovery should not be last minute action as a congenial recovery environment should be one of the prerequisites for flourishing of credit. As a measure of recovery of bad loans, banks have been trying to resort to enforcement of existing laws under SARFAESI Act 2002. From the feed back received from the



member Banks operating in the State, it has been revealed that a good number of proposals moved by SARFAESI Act are lying pending with District Magistrates for administrative action. He requested the State Government for kind intervention and to initiate suitable measures for expediting disposal of pending cases.

**Shri P.Srinivas, MD & CEO, United Bank of India** then requested **Dr. Amit Mitra, Hon'ble Finance Minister, GoWB** to deliver his key note address.

**Dr. Amit Mitra, Hon'ble Finance Minister of West Bengal** at the outset welcomed each participants in the meeting and expressed his pleasure for remaining present in this important meeting. **Dr. Mitra** then went to the following deliverables through his brief speech.

- Population served per bank branch in the State has been still on higher side in comparison to national average. Banks should take immediate steps for opening of Brick & Mortar branches in the remaining 716 unbanked GPs. He opined that State Government desires to see zero unbanked GPs in the State at the end of current financial year. He assured accommodation for branch at the GP office at free of cost.
- There has been improvement in CD ratio in the State but still lower than the targeted level of 70%. Banks should set up a monitoring system to reach the target at the end of this current fiscal.
- While the performance of Banks in issuance of KCCs during the financial year 2014-2015 was stated to be commendable, Dr. Mitra expressed his dissatisfaction over the percentage of achievement against ACP(2014-2015) under Agriculture Sector. He suggested to convene the meeting of the Sub-committee of SLBC on Agriculture immediately to discuss the problems and take specific corrective measures.
- Under MSE Sector, Banks exhibited good performance in the year 2013-2014 against ACP but during the financial year 2014-2015 the pace could not be maintained. He desired that SLBC would convene the Sub-Committee meeting of SLBC on MSME also in the 3<sup>rd</sup> week of July 2015 to discuss the issues on MSME financing.
- During last Financial Year, though there has been growth in average credit per SHG from Rs.72000/- at the end of March 2014 to Rs.89970/- as on 31.03.2015, more number of SHGs need to be brought under credit linkage. The gap of nearly 2 lakh SHGs, waiting for credit linkage, has to be covered during the current year. The Sub-Committee meeting of SLBC on SHG to be convened in



the month of July 2015. He requested WBSRLM to prepare a detailed note on persisting problems and suggested specific corrective measures before holding this Sub-Committee meeting in the 3<sup>rd</sup> week of July 2015.

- Though the percentage of credit to minority communities out of outstanding Priority Sector Advance in the State has improved, it is not at par with the population percentage of minority in the State which is around 26 to 27% of total population.

He suggested to form a Sub-committee of SLBC on Minority and SC/ST and hold periodical meeting of this Sub-Committee to monitor credit flow to Minority, SC/ST and other backward classes. First such meeting may be convened in 3<sup>rd</sup> week of July, 2015.

- Dr. Mitra expressed displeasure over holding of District Consultative Committee meetings at the district level which were not being represented by the Senior Level Officials of Banks, thus defeating the very purpose of holding such meeting. He requested the Banks to issue suitable instruction accordingly for ensuring appropriate level representation at the DCC meetings.
- Hon'ble Finance Minister desired that all should join hands together to improve the economic scenario of the State and achieve collective goals.

Immediately upon conclusion of his keynote address, Dr. Amit Mitra, Hon'ble Finance Minister, GoWB unveiled one booklet containing model schemes on Agricultural Machinery Custom Hiring Centres for Hooghly District prepared by NABARD in presence of Shri H.K. Dwivedi, Principal Secretary Finance, GoWB, Sri P. Srinivas, M.D. & CEO, United Bank of India, Sri .Sanjay Arya, Executive Director, United Bank of India and Smt.T.S. Raji Gain, CGM, NABARD.

**Thereafter, Shri Manas Dhar, General Manager( Prisec & FI) and Convener of SLBC(WB)** undertook the following Agenda wise discussion through Power Point Presentation and requested the members to interact on the issues.

**Agenda 1. Confirmation of proceedings of the 128<sup>th</sup> SLBC meeting for West Bengal held on 16.03.2015 :** Confirmed by the house.

**Agenda 2. Review of status of compliance of Major Action Points emerged in the 128<sup>th</sup> SLBC Meeting held on 16<sup>th</sup> March 2015.**

- i) Banks are to make serious effort to raise CD ratio of the State progressively over the coming months from present level of 66% to targeted level of 70%.



- The CD ratio of the State has increased to 68% as on 31.03.2015 from 67% as on 31.03.2014.

Despite deposit growth and economic slowdown witnessed across the country, banks operating in the State have ensured improved credit delivery in all sectors resulting increase in CD ratio. House noted the achievement.

**ii) In seven districts particularly, where CD ratio is below, the Sub-Committees of DCC on CD ratio would function actively and draw action plan for improving the CD ratio within short time.**

-With regular monitoring of Special Sub-Committee, CD Ratio of Nadia, Paschim Medinipur & Jalpaiguri Districts has increased by 18%,3% and 2% respectively on YoY basis as on 31.03.2015. However, Burdwan, Bankura, Hooghly, Jalpaiguri, 24-parganas ( North), Birbhum & Alipurduar districts were having below 40% CD ratio as on March 2015. District Magistrates of these districts should take initiative in scouting of viable big ticket suitable credit proposals to improve the CD Ratio of the districts.

**iii) One small Sub-Committee of SLBC would be formed with major banks viz. United Bank of India, SBI, Allahabad Bank, UCO Bank, Central Bank of India, Bank of Baroda and Punjab National Bank to examine the possibility for opening of Brick & Mortar branches in the remaining 716 unbanked GP headquarter villages. Concerned Banks will nominate one officer not below the rank of AGM for this committee. The constituted committee will submit the report to SLBC.**

-The Committee has already been formed with the nominated officers of concerned major Banks. Meeting of the constituted small Sub- committee was held on 12.06.2015 to examine the updated status regarding functioning of Banking outlets in the unbanked GPs and possibility for opening of Brick & Mortar branches in the said GPs. Committee has directed LDMs to form a Small Committee under DCCs comprising major banks operating in the districts to identify unbanked GPs and to submit the same to SLBC within 2 months. The findings of this constituted Committee would be placed in the next SLBC meeting for further decision.

**iv) One meeting of the Sub-Committee of SLBC on Agriculture should be convened in the month of April 2015 for discussing the relevant issues related to Agriculture including special package for hail storm affected districts.**



--The Sub –Committee meeting of SLBC on Agriculture was held on 23.04.2015. The outcome of the meeting are as follows :

- a) Providing relief measures to the affected farmers by hailstorm.
- b) To explore a special dispensation scheme for potato growers due to sudden fall in potato market price. Issue has already been taken up with RBI.
- c) Accreditation of the eligible Cold-storage.

Next meeting of the sub committee would be held in July,2015 as per direction of the Hon'ble Finance Minister, GoWB.

**v) The Banks would exert concerted effort to achieve the target of credit linkage of 1.58 lakh SHGs and raise the average credit per SHG to minimum Rs.1.00 lakh during current financial year**

--114041 fresh SHGs had been credit linked with a sum of Rs.1026.00 crore against physical and financial target of Rs.1.58 lac and Rs. 1580 crore respectively during last financial year (2014-15). Besides, average credit per SHG increased to Rs.89970/- at the end of March 2015 against Rs.72000/- at the end of March 2014.

**vi) The Bank lending to Minority communities in the minority concentrated 12 districts of the State to be enhanced to ensure a fair and equitable portion of credit growth within the overall target of the priority sector.**

- Advance to Minority Community out of outstanding Prisec Advance in the State, at the end of March 2015 stood at 18% as against 15.90 % as on March 2014. That is Y-o-Y growth 2.10%. This has been possible due to increased lending activity in the concerned districts covering minority community. House noted the progress.

**vii)The Banks would ensure delivery of Rupay Cards and Pass Books immediately to all remaining accounts opened under PMJDY. The Banks may also issue Rupay Cards to eligible beneficiaries under “Kanyashree” scheme.**

-Out of 1.10 crore accounts opened up to 31.03.2015 under PMJDY, banks have already issued “Rupay Cards” to 94 lac account holders. Pass Book has already been issued to 80% of account holders. House expressed satisfaction for this achievement.

**viii) State Government to expedite introduction of on-line land verification system that would facilitate the bankers to verify the ownership of the land records of the borrowers and eliminate chances of multiple use of same property to avail loans fraudulently from different banks**



- The matter is being followed up with the State Government, but till date no major headway is made and the system has not been made in place in any of the districts. However, in the next sub committee meeting on Agriculture, the issue will be discussed thoroughly in presence of officials from the concerned Land and Land Reforms Department of GoWB.

**ix) The member Banks would once again issue instruction to the branches for scrupulously incorporating the correct code for SHG accounts for onward reporting of NRLM enabled SHGs to WBSRLM.**

- From the feed back received from member banks, it was revealed that the process of marking NRLM enabled SHGs in the CBS system online and sharing the data with WBSRLM was in progress. However, lot of relevant data appeared to be not entered in the system by the branches. Member Banks have been requested to sensitize branches in this regard.

### **Agenda 3: (a) Financial Inclusion- 2<sup>nd</sup> Phase & SHG Credit Linkage under NRLM**

Hon'ble Prime Minister in presence of His Excellency, Governor of West Bengal and Hon'ble Chief Minister of West Bengal launched the following 3 Social Security Schemes in a glittering function from Nazrul Mancha, Kolkata on 9<sup>th</sup> May 2015.

- i) Pradhan Mantri Suraksha Bima Yojana.
- ii) Pradhan Mantri Jeevan Jyoti Bima Yojana.
- iii) Atal pension Yojana.

The salient points of the three schemes operating in the state were presented before the house. Progress made in this regard by the Banks was one of the best in the country.

### **Agenda 4. Achievement under Annual Credit Plan (2014-15) and (2013-14)**

The credit disbursement to agriculture sector up to 31.03.2015 against ACP 2014-15 was Rs.23328 crore that indicated an increase of 12.90 % over the disbursement of Rs. 20662 crore made during the corresponding period of last year 2013-14. The disbursement in MSE sector during the F.Y. 2014-15 up to March 2015 was Rs.15047 crore recording 92% achievement against target. Under other Priority Sector, all Banks disbursed Rs.6101 crore during the year up to March 2015 i.e 114% of target amounting Rs. 5371 crore. Under overall Priority Sector, all Banks disbursed Rs.44476 crore during F.Y.2014-2015 i.e 73% of target of Rs. 61494 crore.

The house noted the achievement.





**Comment by: Ms. T.S. Raji Gain CGM, NABARD**

Banks should give importance on big ticket project finance under Agriculture & Allied sector that would only enhance the credit flow under Agriculture sector. In the next Sub-committee meeting of SLBC on Agriculture. The issues preventing project financing under Agriculture sector would be discussed. Banks should put emphasis in sanction term loans under KCC.

**Agenda 5. Performance of Banks in Key Areas in West Bengal for the F.Y.2014-2015 .**

The house noted the performance of the banks under different sectors.

**Agenda 6. CD Ratio, Issuance of KCC, GCC, Education loan, housing loan, Agriculture loan.**

CD ratio issue has already been discussed and noted by the House.

As against annual target of 10 lac(No), 17.31 lac KCCs have been issued during the period from 01.04.2014 to 31.03.2015, thus recording an achievement of 173% of the target. The house noted the development /achievements under all the parameters. Details of the performance of Banks under different **schemes including KCC, GCC, Education loan, Housing loan** had been noted by the House.

**Agenda 7: Modified Direct Benefit Transfer of LPG (DBTL) Scheme:**

The two modes for transferring subsidy viz **Aadhaar based Credit** and **Account based Credit** have successfully been completed by all the banks in the State.

**Agenda 8. Progress of Credit Linked Self-Employment Programme (SEP):**

50405 nos of self employment cases have been sanctioned during the Programme year 2014-15 and banks have disbursed 46886 cases including the spill over cases during the year 2013-14. However, NPA in this segment has risen significantly. The house noted the performance of Banks.

**Agenda 9. Financing the Minority Community and Backward classes.:**

Already discussed: The total outstanding advance to Minority Communities under PRISEC stood at Rs.21497 crore which has increased to 18% of the total Priority Sector Advance as on 31.03.2015. The house noted the progress as on 31.03.2015.



## **Agenda 10. Recovery performance of Banks & NPA position**

The house noted with concern the overall recovery percentage consisting of three broad sectors, viz, Agriculture, MSE and OPS as on 31.03.2015 which stood alarmingly low at 52%. The sector wise and scheme wise recovery position was reviewed. The house noted that the recovery mechanism was not functioning properly and the NPAs were on the rise. Enforcing recovery through SARFAESI act may provide the opportunity to the Bankers to recover dues from the borrower and necessary support of the State Government in this respect has been long desired to reach logical conclusion as recovery also generates recycling of fund for further lending apart from creating a conducive atmosphere to consider loan proposals under various segments by the Banks.

## **Agenda 11: Miscellaneous Issues:**

### **FLC Activities :**

As on 31.03.2015, 35 No. of FLCs are operational in the State. The Banks having Lead district responsibility have set up FLCs in all the LDM offices. From the reports received from FLCs, it was revealed that 671 No.of outdoor activities were carried out by the FLCs during the period April 2014 to March 2015 where 83965 No.of persons availed the benefit out of them, 24365 No.of persons were already having Bank accounts and 10340 no.of persons opened accounts after attending FLC. However, efforts for creating financial awareness especially among the rural population should be continued by the Banks to inculcate banking habits.

### **RSETIs :**

As on 31.03.2015, 19 RSETIs are functioning in West Bengal, covering all the districts. During F.Y. 2014-2015, 17111 no. of persons were trained, out of which 10211 have been settled.

The house noted the performance both for FLCs & RSETIs.

### **Special DCC Meeting for Purulia District:**

The irregularities in respect of Priority Sector lending by Banks in Purulia district, as pointed out by Principal Secretary, Finance, GoWB vide letter No. FS-80/2015 dated 23.06.2015 were discussed. Senior Executives of all banks operating in Purulia district were requested to note the irregularities and take corrective measures. The following decisions were taken.

i) LDM, Purulia to take necessary action for holding a special DCC meeting during July 2015 as per convenience of the District Magistrate, Purulia District.



ii) Major Banks to depute senior executives from HQ/ local HQ for this special DCC meeting.

#### **Incidences of misbehavior with Bank Branches :**

In a recent phenomenon, reports of misbehavior & physical assaults on the bank employees in Malda, Coochbehar, Uttar Dinajpur & Howrah had reached to SLBC Desk.

State Govt. has been requested to intervene to improve the field situation which in turn would lift the morale of the Bank employees for upliftment of the economic activities of the State.

#### **Comment by:**

#### **Shri H.K. Dwivedi, Principal Secretary, Finance, GoWB:**

Mr. Dwivedi urged importance upon early preparation & submission of updated list of unbanked GPs and requested Banks to come forward for opening Brick & Mortar branches in the left over GPs during the current fiscal as desired by the State Government as per allotment made by SLBC.

On the issue of recovery aspect, the Principal Secretary opined that banks should maintain good rapport with the local Government that would facilitate improvement in recovery. He also assured bankers that SARFAESI issues would be taken up by the State Government.

#### **The major action points emerged in the meeting were as under:**

- Banks to make serious effort to raise CD ratio of the State over the coming months of current financial year from present level of 68% to targeted level of 70% at the end of this financial year ( 2015-16)(**Action: Banks**)
- In Seven Districts particularly, where CD ratio is below 40%, the Sub-Committees of DCC on CD ratio would function actively and draw action plan for improving the CD ratio within short time.  
(**Action : Banks, District Magistrates,LDMs and SLBC**)
- The Banks would exert all possible efforts to achieve the targets set against all sectors under Annual Credit Plan 2015-2016 that would facilitate increase of CD ratio of the State to the desired extent.  
( **Action : Banks**)
- The member banks & SLBC would take initiative to consider for opening of brick and mortar branches in the GPs having no bank branches during the current



financial year based on business opportunities. The State Government would provide premises at free of cost at GP offices for opening such branches.  
( Action: SLBC, Member Banks, State Government)

- Meetings of **Sub-committees** of SLBC on **Agriculture, MSME, SHGs and Minorities & SC/STs during July 2015** to monitor the performances of Agriculture credit & issuance of KCCs , MSME credit & Weavers Credit Card, SHG credit Linkage and credit to minorities and SC/STs. Before holding the meetings, the concerned departments of the State Government would prepare a detailed note on persisting problems and specific suggested corrective measures to be undertaken.

(Action: SLBC, Banks, Agriculture , MSME, & SHG Deptt.of State Government , NABARD)

- The Principal Secretary, Finance , GoWB would convene a joint meeting with IT officers of the State Government and major banks operating in the State to discuss the long pending issue of Introduction of on-line land verification and creation of charge on mortgaged landed property.

(Action : State Government)

- The member Banks would once again issue instruction to the branches for scrupulously incorporating the correct code for SHG accounts for onward reporting of NRLM enabled SHGs to WBSRLM.

(Action Banks)

- The Lead District Manager of Purulia District would immediately convene one special DCC meeting for sorting out the problems raised by the concerned District Magistrate. The member banks would ensure senior level participation from their controlling offices in the said meeting . The member Banks would also ensure presence of District Coordinator and other senior official from controlling office in the DCC meetings of all districts.

( Action: Banks & Lead District Managers)

#### Vote of Thanks :

**Shri Sanjay Arya, Executive Director, United Bank of India** while expressing his privilege to offer vote of thanks, conveyed heartfelt thanks to Dr. Amit Mitra, Hon'ble Finance Minister of the State for attending the SLBC meeting and sparing his valuable time in the deliberations to guide the SLBC on different issues. He conveyed thanks to all the dignitaries on the dais, senior officials of the State Government, RBI, NABARD , Banks and other Agencies for attending the meeting and taking active part in the deliberations. He conveyed his special thanks to Dr. Amit Mitra, Hon'ble Finance Minister, GoWB, Shri H.K. Dwivedi, Principal Secretary, Finance, GoWB, Shri P. Srinivas, M.D.& CEO, United Bank of India & Chairman of SLBC(WB), Ms T.S. Raji



Gain, CGM, NABARD. He thanked also Dr.Ariz Aftab, Secretary, SHG & SE ,GoWB, Ms.C.D. Lama , CEO, WBSRLM, and other Senior Officials of the State Government for raising some very pertinent issues and assured that the banks would give due importance to all those points. While describing the meeting very interactive, **Shri Arya** opined that some constructive and fruitful action points would definitely come out by holding of the meetings of the four Sub-Committees of SLBC shortly, as suggested by the Hon'ble Finance Minister, GoWB. He requested the member Banks to examine the possibility of opening more and more brick & mortar branches in the unbanked GPs as per allotment made by SLBC and as desired by the State Government. In fine, he once again thanked all the participants for attending the meeting.

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