



Proceedings
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(W.B.)

युनाइटेड बैंक ऑफ़ 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
Kolkata-700 001

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/ West Bengal/ /2015-16

दिनांक : 28.12.2015

Date: 28.12.2015

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की
131वीं बैठक की कार्यवाही I

Subject: Proceedings of the 131st Meeting of
SLBC for West Bengal.

हम इसके साथ दिनांक 21.12.2015 को होटल "द
पार्क", कोलकाता में सम्पन्न पश्चिम बंगाल राज्य
स्तरीय बैंकर्स समिति की 131वीं बैठक की कार्यवाही
भेज रहे हैं।

We send herewith the proceedings of the 131st
Meeting of State Level Bankers' Committee for
West Bengal held at hotel "The Park", Kolkata on
21.12.2015.

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,

महाप्रबंधक

महाप्रबंधक

(वि.समावेशन और प्राइसेक) और

General Manager
(FI & Prisec) 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 131st State Level Bankers' Committee Meeting for the State of West Bengal held on 21.12.2015.

The 131st SLBC meeting of West Bengal was convened at The Park Hotel, Kolkata at 10.30 a.m. on December 21, 2015 to review the performance of all the member Banks for the period April – September 2015 of the financial year 2015-16. The meeting was chaired by Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal. Amongst the other dignitaries, Shri P. Srinivas, Managing Director & CEO of United Bank of India & Chairman, SLBC, West Bengal, Shri R.S. Shukla, Principal Secretary, Agriculture Department, Government of West Bengal, Dr. Ariz Aftab, Principal Secretary, SHG & SE, Government of West Bengal, Shri K. V. Rama Moorthy, Executive Director of United Bank of India, Shri G. N. Rath, Chief General Manager, Reserve Bank of India, Shri Prashant Kumar, CGM, State Bank India, Ms. T. S. Raji Gain, Chief General Manager, NABARD, Ms Smaraki Mahapatra, Excise Commissioner and Additional Secretary, Finance, Government of West Bengal, Ms.C. D. Lama, State Mission Director & CEO, WBSRLM were also present. Top Executives of State Government, RBI, NABARD, Insurance Companies, Banks and LDMS also participated in the meeting. A list of participants of the meeting is enclosed as Annexure.

Initiating the discussion, Shri Manas Dhar, General Manager, UBI and Convener, SLBC West Bengal extended warm welcome to all the participants and expressed the hope that the presence of the Hon'ble Finance Minister in the meeting will definitely spur the banks to excel hard in giving their best to ensure all-round economic development of West Bengal.

Thereafter, Shri P. Srinivas, MD & CEO, UBI and Chairman of SLBC (WB) greeted the Hon'ble Finance Minister, Govt. of WB. He also extended welcome greetings to all the participants attending the meeting. Shri Srinivas in his welcome address inter alia dwelt on the following issues:



- Commendable achievement has been made by the banks operating in the State by opening 1.68 crore accounts under PMJDY upto 02.12.2015. Now, banks should initiate steps for issuance and activation of RuPay Cards, allowing OD facility, etc. in a time bound manner as per extant guidelines.
- The banks operating in the State have achieved notable success in three social security schemes viz. PMJJBY, PMSBY & APY by covering 70.68 lac individuals (PMJJBY- 12.43 lac & PMSBY-58.25 lac) within 30.11.2015.
- The percentage of Priority Sector Advance to the minority communities in the state stood at 15.49% at the end of September 2015 against national target of 15% , thus showing good progress in the first half of the current fiscal.
- NPA scenario of the Banks is gradually reaching an alarming level. It stood at 9.13% of Priority Sector advance as on September 2015 and there is a huge scope for recycling of funds in the State through recovery. Overall recovery percentage in respect of three broad sectors, viz Agriculture, MSME and Other PRISEC as on September 2015 stood at 54%, against previous figure of 53% as on September 2014. There was no significant improvement in recovery under Schematic lending.
- Importance of introduction of on-line land holding verification system. This will help the bank branches the facility of online search of the digitized land records from their branches itself and simultaneous registration of bank's charge in case the same piece of property is offered for mortgage to the bank. This would help the Banks to take prompt credit decision and also eliminate chances of multiple use of same property to avail loans fraudulently from different banks.

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

Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal expressed happiness to be able to attend and address such an important meeting. He wished that the meeting would be interactive and the stake holders will not hesitate to discuss their real issues in such a big forum. Dr. Mitra narrated the story of struggle and success of the state of West Bengal and emergence of a positive vibe in the field of all round economic activities. He said that odds are heavy but this should not intimidate us. The Govt. of West Bengal is duty bound to work shoulder to shoulder with the bankers. He promised every possible help to the banks in their business function. He pledged to help develop and maintain a congenial atmosphere in the state



The Convener, SLBC West Bengal informed that meeting of SLBC Sub-Committee on Agriculture for fixation on ceiling price of potato would be held on 23.12.2015, where strategy for KCC financing and activation of dormant KCCs will also be discussed. It was assured that average credit per KCC along with total financial outlay would improve substantially during the Rabi season which is the key season of agricultural activities in the State.

Dr. Ariz Aftab, Principal Secretary, SHG & SE, Government of West Bengal informed that the SLBC Sub-Committee meeting on SHG was held on 01st December 2015 to review the performance of SHG in the State. He informed that all banks in the State collectively credit linked 76452 SHG groups with financial outlay of Rs 585.27 crore during April-September 2015 against the physical & financial target of 178515 groups & Rs 1930 crore respectively. He said it is observed that there is a huge gap between savings linkage and credit linked SHGs and all the Banks should come forward to reduce this gap through covering more number of SHGs under credit linkage. He further said that Average credit per SHG is very low, much below the national level. He requested the banks to put special efforts to raise average credit per SHG to Rs 1.25 lac.

Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal suggested convening of a special meeting of SHG Sub-Committee under SLBC in January 2016 to evaluate the bank wise & district wise position of SHG credit linkage and also to formulate strategy for achieving SHG financial target at the year end of FY 2015-16.

Ms.C. D. Lama, State Mission Director & CEO, WBSRLM informed that Community Based Recovery Mechanism (CBRM) is working well and requested the banks to take the help of 'Bank Mitras' engaged for this purpose to improve the recovery climate in rural areas as well as further financing to SHGs. She also informed that from the feed-back received from member banks, it is 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 were requested to sensitize branches in this regard once again and complete the task within 31.12.2015 so as to reflect actual position.

Shri Prashant Kumar, CGM, State Bank of India stated that they have organized number of camps to finance SHGs in the State.

Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal requested the Convener, SLBC & Member Banks for opening of Brick & Mortar branch in the vicinity of Panchayat office in the remaining 716 unbanked Gram Panchayats. He stated that Government of West Bengal has



Special Agenda Items:

A. Relief Measures to the affected farmers and borrowers in the recent flood in the State of West Bengal.

All the banks operating in the State have rescheduled / converted 64292 Agriculture loan accounts amounting to Rs 313.63 crore and disbursed fresh loan of Rs 196.99 crore to 35830 farmers up to 30.09.2015.

Fraudulent withdrawals from the Government Account maintained by the Agriculture Department occurred in respect of cheques issued for input subsidy to the flood affected farmers.

State Government would review the process and explore the possibilities to make payment through DBT in real time instead of cheques in view of fraudulent activities as well as delay in collection of cheques.

Shri G. N. Rath, CGM, RBI stressed on DBT considering large number of beneficiaries as well as taking into account that the banks are well equipped with suitable technologies for the same.

B. Pradhan Mantri Mudra Yojana (PMMY).

The House noted disbursement of Rs 2921.16 crore as at the end of September quarter in PMMY i.e. 45% of the State target for Rs 6532.17 crore for FY 2015-16.

Shri Manas Dhar, GM & Convener, SLBC, WB informed the House about revised Mudra Target of Rs 4700 crore to 540580 entrepreneurs for the State from 01.11.2015 to 28.02.2016 set by Department of Financial Services, MoF, Government of India and requested all Banks to make concerted effort to achieve the same.

The member banks also agreed to the suggestion of the Convener Bank regarding sharing of expenses on account of publication of requisite advertisement of PMMY by SLBC, West Bengal, as directed by Government of India, in Ananda Bazar Patrika and another Bengali newspaper on 30.12.2015 at a cost of Rs 8.79 lac.

C. Progress of accounts opened under PMJDY.

All the Banks operating in the State have opened 1.68 crore savings accounts with a deposit of Rs. 3382.64 crore as on 02.12.2015 under PMJDY. Rupay Cards have been issued to 74% account holders. House noted the performance of banks on PMJDY.



- ii) **To Participate in the MUDRA campaign during 25.09.2015 to 02.10.2015:**

All the banks had participated in the credit delivery campaign on PMMY between 25th September and 2nd October 2015 in which all the banks have sanctioned loans to 176383 entrepreneurs against the target of 174875 out of which SISHU-159444, KISHORE-14586 and TARUN-2353 for an amount of Rs. 582.65 crore.

- iii) **Banks to make serious effort to raise CD Ratio of the State over the coming months of current financial year from present level of 60% to targeted level of 70% at the end of this financial year (2015-16).**

CD Ratio of the State reached 61% as on 30.09.2015. Advance portfolio has increased to Rs3,33,004 crore as on 30.09.2015 from Rs 3,20,749 crore as on 30.06.2015 thereby registering a quantum wise increase of Rs 12,255 crore in a single quarter.

Banks are requested to make aggressive but judicious lending in the State during remaining months of current financial year to reach the targeted level of 70% at the end of this financial year (2015-16).

- iv) **In Six 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.**

With regular monitoring of the Sub-Committees of DCC, CD Ratio of Burdwan, Bankura & Birbhum districts have increased by 1%, 3% & 1% respectively as on September 2015 over CD Ratio of June 2015.

CD Ratio of 6 districts viz. Burdwan, Bankura, Birbhum, Hooghly, Alipurduar & 24-Parganas (North) continue to hover below 40% as on September, 2015. Extra efforts should be given to increase CD Ratio of these districts as equilibrium growth is required for reaching the desired CD Ratio of the State at the end of the current financial year.

- v) **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.**
- vi) All the banks operating in the State collectively disbursed Rs.50638 crore i.e. 62% of the Annual Target of Rs 81568 crore during April-September 2015 under ACP 2015-16 which revealed an increase of 81% over the disbursement of Rs. 28056 crore during corresponding period last year (2014-15).



Agenda 5. Achievement under Annual Credit Plan 2015-16

The disbursement to Agriculture sector during April - September 2015 under ACP 2015-16 stood at Rs. 13601 crore, registering an increase of 22% in credit flow of Rs 11128 crore during corresponding period last year (2014-15). The disbursement to MSME sector for the same period (April-September 2015) stood at Rs. 17139 crore, thus achieving 79% of target against ACP 2015-16. Under Other Priority Sector, all Banks disbursed Rs.6568 crore during April to September 2015 of FY 2015-16 i.e 90% of target amounting Rs. 7270 crore. Under overall Priority Sector, all Banks disbursed Rs.37308 crore during April to September 2015 of FY 2015-16 i.e 51% of target of Rs. 72568 crore. The house noted the achievement as on 30.09.2015.

Agenda 6. Performance of Banks in Key Areas in West Bengal as on 30.09.2015.

The House noted the performance of the banks operating in the State under different sectors viz. Priority Sector, Agriculture, MSME, Other Priority Sector, Weaker Section, Advances to SCs / STs, Women Entrepreneurs & Minority Communities as on 30.09.2015. Issue of CD Ratio has already been discussed and noted in the House.

Agenda 7. Issuance of KCC, GCC, Education loan, housing loan, Agriculture loan.

As against annual target of 20 lac KCCs, 8.45 lac KCCs have been issued during April to September 2015 of the FY 2015-16, thus recording an achievement of 42% 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 8. Progress of Credit Linked Self-Employment Programme (SEP):

37124 nos. of self employment cases under PMEGP, SJSRY/NULM, SCP, SVSKP, USKP, SCC, ACC and WCC have been sanctioned during April – September 2015 of the Programme year 2015-16 and banks have disbursed 29610 cases including the spillover cases during the same period. The house noted the performance of Banks.

Agenda 9. Financing the Minority Community and Backward classes.

Advance to Minority Community out of outstanding Prisec Advance in the State as on 30.09.2015 stood at 15.49% as against national target of 15%. Advance to SCs / STs for Rs 12657 crore and OBCs for Rs 7564 crore out of



After threadbare discussion the following major Action Points emerged from the meeting.

- Banks to make serious effort to raise CD Ratio of the State over the coming months of current financial year from present level of 61% to targeted level of 70% at the end of this financial year (2015-16) **(Action: Banks).**
- In Six 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)**
- All Banks are to make concerted effort to achieve 100% disbursement in ACP 2015-16 **(Action : All Banks).**
- All Banks are to take steps to achieve KCC target with financial outlay of Rs 15000/- crore during FY 2015-16 **(Action : All Banks).**
- SLBC to convene a special meeting to formulate strategy for KCC loans as well as activation of dormant KCCs **(Action: SLBC & Banks).**
- SLBC to convene a meeting of SHG Sub-Committee during January 2016 to formulate strategy so as to achieve physical & financial target of SHGs during FY 2015-16 and also to raise average credit per SHG to desired level (**Action : SLBC & Banks.**)
- All Banks are to make concerted effort to achieve revised Mudra Target from 01.11.2015 to 28.02.2016 **(Action : All Banks).**
- Pursuant to the direction of Government, SLBC-West Bengal to publish an advertisement in local widely circulated dailies on PMMY by 31.12.2015 and cost to be incurred for that will be shared by all member banks as prorata basis.(**Action : SLBC & Banks.**)
- State Government to expedite introduction of on-line land holding verification system and online registration of bank's charges**(Action : State Government)**
- Reassessment of unbanked Gram Panchayats having bank branches within a radius of 5 kms, > 5kms to <10 kms and >10kms, by the LDMs and names of unbanked Gram Panchayats having brick & mortar branches within a radius of 5 kms will be dropped from that list **(Action: LDM & District Authority).**



List of participants of 131st SLBC Meeting of West Bengal held on 21.12.2015 at The Park, Kolkata		
SI No.	Names	Designation & Name of the Organisation
1	Dr. Amit Mitra	Hon'ble Finance Minister, Government of West Bengal
2	Sri P. Srinivas	Managing Director & CEO, United Bank of India and Chairman, SLBC- West Bengal
GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES		
3	Sri R.S. Shukla	Principal Secretary, Agriculture Department, GoWB
4	Dr. Ariz Aftab	Principal Secretary, SHG & SE, Government of West Bengal
5	Ms. Smaraki Mahapatra	Excise Commisioner& Additional Secretary, Finance, Government of West Bengal
6	Ms. C.D. Lama	State Mission Director and Chief Executive Officer, WBSRLM
7	Sri P. Hans	Jt. Secretary, Agriculture Department, GoWB
8	Sri Shakil Ahmed	Jt. Secretary, Minority Affairs & Madarshah Education, GoWB
9	Sri Amit Gurdasani	Director, Department of Transport, GoWB
10	Sri J. Barman	Additional Director, Department of Employment, GoWB
11	Sri Mrinal K.Rano	Jt. Director (SD) SUDA
12	Sri R.K. Middya	Jt. Director, MSME, GoWB
13	Ms. Priyanka Deb	SPM, Kanyashree, Dept. of CD, WD and SW, GoWB
14	Sri Ajay Kumar Kar	General Manager, (A/Cs), WBSCST Dev. Fin. Corp, GoWB
15	Sri S.K. Mishra	Regional Chief, HUDCO
16	Sri K.C. Roy	Asst. Director, KVIC
17	Sri Amit Mondal	Development Officer, KVIC
18	Sri B. Sarkar	Planning Officer, WBKVIB
19	Sri Swapan Biswas	Circle Officer, WBKVIB
20	Sri T.K. Chattopadhyay	Dy. Director, Institutional Finance, GoWB
21	Sri Ranjit Roy	Consultant, WBSRLM, GoWB
22	Sri Anjan Chakravorty	State Director, RSETI
23	Sri G. Pal	Advisor, SUDA
RBI, NABARD & SIDBI		
24	Sri G.N. Rath	Chief General Manager, RBI
25	Ms. T.S. Raji Gain	Chief General Manager, NABARD
26	Sri A.K. Raybarman	General Manager, NABARD
27	Sri K.M. Deka	Deputy General Manager, SIDBI
28	Sri Soumitra Dasgupta	Asst.General Manager, NABARD
29	Sri P.B. Mondal	Manager, RBI
30	Sri G.J. Bhoi	Manager, RBI



RRBs & Co-operative Banks		
79	Sri Umesh Chandra	Chairman, BGVB
80	Sri J. Chowdhury	General Manager, PBGB
81	Sri S.K. Sarkar	General Manager, UBKGB
82	Sri C. Gupta	General Manager, W.B. State Co-operative Bank
Insurance		
83	Sri K.K. Mohapatra	Chief Regional Manager, Agriculture Insurance Company of India Ltd.
84	Sri P.R. Das	Chief Manager, National Insurance Co. Ltd.
85	Sri Banibrata Saha	Manager, Agriculture Insurance Company of India Ltd.
86	Sri Apurba Hazra	Manager, Oriental Insurance Co. Ltd.
87	Sri B.T. Saren	Asst. Manager, The New India Insurance Co. Ltd.
Lead District Manager		
88	Sri Ashim Kumar Pandit	LDM, Purba Medinipur
89	Sri R.K. Prasad	LDM, 24 Parganas, North
90	Sri S.C. Biswas	LDM, Kolkata
91	Sri Gour Chatterjee	LDM, Jalpaiguri
92	Sri Abhoy Kumar Sinha	LDM, Dakshin Dinajpur
93	Sri S. K. Sarkar	LDM, Burdwan
94	Sri S. B. Roy	Officer, LDM, Howrah
95	Sri D. N. Thakur	LDM, Birbhum
96	Sri B.K. Swain	LDM, Darjeeling
97	Sri Samir Ghosh	LDM, Hooghly
98	Sri Tapan Kumar Mondal	LDM, Purulia
99	Sri Amit Sinha	LDM, Murshidabad
100	Sri Susanta K. Chakraborty	LDM, Paschim Medinipur
101	Sri G.N. Chowdhury	LDM, Coochbehar
102	Sri N.N. Biswas	LDM, Nadia
103	Sri T.K. Roy	LDM, Alipurduar
104	Sri S.K. Nandi	LDM, Hooghly
105	Sri S.K. Dey	LDM, Uttar Dinajpur
106	Sri N.C. Saha	LDM, Malda

