



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./1874-1973/17-18
दिनांक: 18.12.2017

Ref: LBD/SLBC/West Bengal/ 1874-1973 /17-18
Date: 18.12.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

**विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की
139 वीं बैठक की कार्यवाही विवरण।**

**Subject: Proceedings of the 139th Meeting of
SLBC for West Bengal.**

हम इसके साथ दिनांक 07.12.2017 को होटल "द ललित ग्रेट ईस्टर्न", कोलकाता में सम्पन्न पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 139 वीं बैठक की कार्यवाही विवरण भेज रहे हैं।

We are sending herewith the proceedings of the 139th meeting of State level Bankers' Committee for West Bengal held at Hotel "The Lalit Great Eastern", Kolkata on 07.12.2017.

सभी सम्बंधितों से अनुरोध है कि आप उक्त बैठक में लिए गए निर्णयों का यथाशीघ्र कार्यान्वयन करें।

All concerned are requested to implement the decisions arrived at in the meeting at the earliest.

भवदीय,

Yours faithfully,

मानस्य W2

महाप्रबंधक

General Manager,

प्राइसेक, कृषि- ऋण, अग्रणी बैंक प्रभाग एवं
संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Prisec, Agri-Credit, Lead Bank Division &
Convener- SLBC for West Bengal

MINUTES OF 139TH SLBC MEETING OF THE STATE OF WEST BENGAL

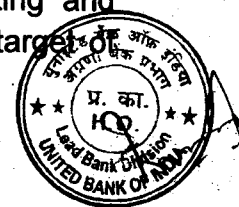
The 139th SLBC meeting of the State of West Bengal was held on 07.12.2017 at Hotel Lalit Great Eastern, Kolkata. The meeting was presided over by Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal. In the meeting, Shri Malay De, Chief Secretary Government of West Bengal made his inaugural presence. Other dignitaries from the Govt. of West Bengal who had attended the meeting included Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, GoWB, Shri Saurabh Kumar Das, Additional Chief Secretary, P & RD, GoWB, Dr. Rajiva Sinha, Additional Chief Secretary, MSME & T, GoWB, Shri H.K. Dwivedi, Principal Secretary (Finance). From the Banking side, Shri Pawan Bajaj, MD & CEO, United Bank of India & Chairman of SLBC West Bengal, Shri A.K. Pradhan, Executive Director, United Bank of India, Ms. Anindita SinhaRay, Director, DFS, Govt. of India, Shri Ajay Chaudhury, CGM, RBI-Kolkata, Shri A. K. RayBarman, CGM, NABARD, Kolkata, Shri Partha Pratim Sengupta, CGM, SBI, Kolkata had attended the meeting besides other officials from the various line departments of the State Government, participating banks, insurance companies etc. The Lead District Managers form different districts, through whom the decisions in the SLBC meetings are largely implemented, were also present in full strength.

At the outset Shri Manas Dhar, General Manager, UBI & Convener, SLBC, West Bengal welcomed the participants and thanked Shri Malay De, Chief Secretary, GoWB, for his maiden presence in the SLBC- West Bengal Meeting. Thereafter, Shri Dhar requested Shri Pawan Bajaj, MD & CEO, United Bank of India & Chairman of SLBC West Bengal to deliver his welcome address.

Shri Bajaj in his inaugural address appreciated the Bankers that despite some earlier setbacks, the banks as a whole in the State have performed in a significant manner to achieve the target under Annual Credit Plan for the FY2017-18. He extended wholehearted thanks to the State Government for laying the platform for such achievement.

Talking about KCC, Shri Bajaj said that in Kharif season, more than 9 Lakh KCCs were issued thus achieving 54% of the notionally set annual target of 17.00 lakh. However, he pointed out that the average ticket size per KCC did not show much progress from last quarter as average credit per KCC in case of West Bengal State Co-operative Bank continue remain alarmingly at a lower level despite better performance of other Banks in this segment. He urged upon the State Government to initiate corrective action in this regard and requested the Agriculture Department of GoWB to identify farmers still to be covered under KCC and arranging submission of applications from them for availing for farming loan.

Coming to the issue of SHG Financing, he expressed his confidence that the Banks operating in the state would contribute in this segment though credit linkage of SHGs in a big way. He also thanked WBSRLM for taking proactive steps for participating and assisting the Banks for financing SHGs. He also mentioned about the revised target of



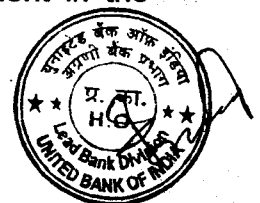
covering 3.50 Lakh of SHGs with credit involving an amount of Rs.8000 Crore during the FY 17-18 and requested the Bankers to go all out for achieving the target considering good recovery track record of SHGs. He pointed out that SLBC Desk had re-fixed Bank wise target for credit linkage of SHGs for the FY 2017-18 based on modified target, which has been duly adopted by the House.

Sri Bajaj also praised the Bankers for their extremely good performance in disbursement of fresh loan in MSME segment and exuded hope that the revised target of Rs. 38000 crore would also be achieved by the Banks in the current fiscal.

Regarding Opening of Brick & Mortar Bank Branches in the Unbanked GPs/Villages in the State of West Bengal with priority attached to 244 villages / 220 GPs due to non availability of Bank Branches within 5 KMs, Shri Bajaj mentioned about certain restrictions imposed either by the RBI or Ministry of Finance, Govt on few PSU banks in respect of expanding Branch Network. He requested the SLBC Sub Committee specially assigned with the task of coverage of these identified villages / GPs for reallocation of the same. He also pointed out that, in the capacity of SLBC convener, committed for development of State, United Bank of India has requested RBI to allow opening of 3 branches in the allocated unbanked GPs by March 2018. The decision of RBI in this regard was awaited. He also informed that Canara bank has opened one branch in the unbanked area of Baisguri village under Chak Chaka GP of Coochbehar District on 14.11.2017.

Sri Bajaj touched upon the important aspect of CD Ratio, which grew by 2% over March 2017 and stood at 66% as on 30.09.2017. He also requested for support of the State Govt. in improving the recovery atmosphere in the state as lending is connected to timely recovery of loan. Lack of expeditious approval from District administration for taking over physical possession of the assets charged to the Bank apart from absence of Certificate Officers at the Districts to pursue PDR cases filed by the Bank leading to piling up such cases resulting in delayed recovery of loan has been cited by Shi Bajaj. The Gross NPA in the state alarmingly increased to 15.93% as on Sept.' 2017 and in absolute terms it increased from Rs. 55453.37 crore as on Sept.'2016 to Rs 62086.32 crore as on Sept.'2017. The overall recovery percentage covering three broad sectors viz. Agriculture, MSE and OPS as on 30.09.2017 stood at 53%. He said without improving the recovery atmosphere along with sensitization of borrowers to maintain credit discipline, stagnancy in taking a credit decision by the bankers cannot be ruled out and requested for kind intervention of West Bengal Government in assisting the banks for improving the recovery scenario so that bankers feel comfortable in lending in the State. The State Government is also requested to kindly issue appropriate instruction to the District Magistrate for expeditious disposal of Bank's applications seeking permission for taking over physical possession of charged assets.

Thereafter, Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal while delivering his keynote address, initiated agenda wise discussion. On the issue of Banking Outlets Dr. Amit Mitra, expressed his disappointment and remarked about no improvement in the number of unbanked GPs which stood stagnant at 716.



While talking over the issue, Dr. Mitra taken up the matter of opening of branches in unbanked centres with Bandhan Bank. Representative from Bandhan Bank informed the house about completion of survey in 27 locations out of identified 40 locations for opening of Banking Outlets. Dr. Mitra remarked that the selected 27 places must be in unbanked areas and requested Bandhan Bank to open 27 B & M Bank branches in the unbaked GPs/ Villages by March 2018 instead of banking outlets. Thereafter Shri Dhar, Convener SLBC-West Bengal informed that Ujjivan Small Finance Bank would come up with 22 rural bank branches though these may not be in the unbanked areas as identified by the SLBC. Considering the situation Dr. Mitra requested SLBC West Bengal to conduct proper due diligence to assess viability of the locations and re-allocate such locations to banks having no constraint to open new branches so that the State can make some progress on the issue.

Representative from the Canara Bank informed the house in respect of opening of 89 Brick & Mortar Branches in the Gram Panchayat premises in the recent past and all the branches were running with poor infrastructure facility and incurring loss. Shri Malay De, Chief Secretary, GoWB asked the banks to directly contact the District Administration for arrangement of any other suitable alternative place, in case any bank find the panchayat premises is not appropriate for branch operation.

Recent RBI guideline for opening of banking outlets in underserved areas also came up for discussion. Dr. Mitra stated until & unless RBI relaxes it's norms for branch opening, it would be difficult for the Banks to come up with a conclusive decision regarding branch opening. He requested CGM RBI to reassess the situation and to consider relaxation thus paving the way for opening of branches by the Banks who are restricted to undertake this activity.

On KCC disbursement, Dr. Amit Mitra mentioned about large room for improvement in increasing average ticket size from the present level to be comparable with other states.

Dr, Chopra, ACS, Agriculture, GoWB mentioned that barring few districts such as Alipurduar, Purulia and Purba Burdwan, the performance of other Districts in disbursement of KCC remained more or less satisfactory. He said some discrepancy could be still persisting in the no. of KCC disbursed and data uploaded in the PMFBY portal. The only solution appears to be to link the PMFBY portal with CBS system of the Bank so that whenever any disbursement takes place it would directly have an entry in the portal.

Dr. Chopra expressed his deep concern since a significant amount of insurance claim was still pending with the crop insurance companies due to non availability of proper RTGS/NEFT details of the receiving branches. He urged upon the Bankers for providing such detail to the respective insurance companies without any delay. In response to Dr. Mitra on the actionable steps to be taken to improve the situation, Dr. Chopra emphasized on conducting sensitization programme for the Bankers on regular basis.



Dr. Chopra added requirement of direct intervention of the Ministry of Agriculture, Govt. of India on the issue of linking both the system to overcome the problem being faced now.

Emphasizing on the issue of online verification of land, the Convener SLBC, said that, likewise other states, West Bengal should also have facility for online verification of land and creation of charge. The matter was also discussed several times with the Principal Secretary Land and Land Reforms, GoWB for a definite solution. Shri Malay De, Chief Secretary, GoWB opined that the process of online land verification might result in unnecessary delay in sanctioning KCC loan proposals, ultimately resulting in poor performance of the State in KCC segment. Shri Dhar highlighted the necessity of online land verification and resultant ease in extending approval of crop loan by the Banks. However, the Bankers have been requested to follow the present system of consideration of KCC loan applications as enumerated in Memo No. 196/Secy.(A) dated 16th August 2011 of Department of Agriculture, GoWB. Sri Dhar also sought assistance of State Govt. in identifying farmers who were yet to enjoy the facility of KCC so that all eligible farmers could be covered under KCC.

Moving over to SHG, Dr. Mitra remarked that West Bengal had set an ambitious target in SHG financing for Rs. 8000 Cr. covering 4.00 lakh of groups. Sri S.K. Das, ACS, GoWB added that the performance of the Banks till September 2017 was satisfactory, but more effort should be there to achieve the desired target. He mentioned about more than one lakh SHG groups, which are yet to be registered under NRLM. He suggested for coverage of these SGHs through credit linkage in one go, which would facilitate in achieving the target. Dr. Mitra requested ACS, GoWB to emphasize on the uncovered SHGs on priority basis.

The Convener SLBC- West Bengal also mentioned about un-availed limit for the existing SHG loan A/cs and requested SHG & SE Dept. GoWB to provide district wise and bank wise list of those SHGs to the SLBC Desk for taking up with concerned banks to improve performance immediately. Ending up the discussion on SHGs, Dr. Mitra congratulate the Bankers for a marvelous job in the SHG segment.

Coming to performance under Annual Credit Plan, Dr. Mitra showed concern in lending to Agriculture segment as achievement stood at 30%. He requested ACS, Agriculture, to take up the matter with the banks to improve the situation.

Dr. Mitra appreciated the bankers for their performance in the MSME sector and requested Dr. Rajiva Sinha, ACS, MSME & T to express his views on the issue. Dr. Sinha mentioned about the effort to convert the Weavers Credit Card and Artisans Credit Card under the fold of MUDRA. There were more than 49000 cases of Weavers Credit Card which were yet to be covered under MUDRA. He also requested the Bankers, not to insist on collaterals while considering MSME loans and to rather allow sanction of such loans under CGTMSE without asking for any collateral upto Rs. 2.00 Crore.



On the of NPA & Recovery position, the Convener SLBC, West Bengal stated that the SLBC Desk had received communications from the bankers regarding insistence of RTA on physical presence of the registered vehicle owner and defaulter borrower of the Bank, while transferring the ownership on account of sale of the seized vehicle by Banks. He urged upon intervention of the State Govt. to resolve the issue. Responding to this, Shri Malay De, Chief Secretary, GoWB advised SLBC to submit the same in writing to the State Govt. for consideration.

Issue related to sanction of housing Loan for construction/purchase of House/Flat on the land recorded as Sali / Danga within Kolkata Municipal Corporation has been raised during the meeting. Presently, housing loan for construction / purchase of housing units in the State of West Bengal is allowed if the housing units is constructed /located on land classified as "Bastu" in the record of BL & LRO / Porcha. The land is to be converted to Bastu under the provisions of West Bengal Land Reforms Act,1955 before sanctioning of housing loan for construction/purchase of residential housing units on such land, in case the land is classified other than Bastu. Under Kolkata Municipal Corporation (KMC) in Ward Nos. 1 to 100, no conversion certificate or permission from any other authority is required regarding classification of land for obtaining Housing Loan since West Bengal Land Reforms Act is not applicable in these Wards, provided Building Plan is approved by KMC. SLBC requested State Government to extend similar facility for consideration of Housing Loan in Ward Nos. ranging from 101 to 141 also under Kolkata Municipal Corporation. Sri Malay De, Chief Secretary, GoWB advised to separately submit the request in writing.

While wrapping up the proceedings of 139th SLBC, West Bengal, Shri Manas Dhar, Convener, SLBC expressed gratitude to Dr. Amit Mitra for his keen participation and providing guidance to the entire banking fraternity to achieve desired result under different but important parameters. Shri Dhar thanked Shri Malay De, Chief Secretary, Govt. of West Bengal for his maiden participation and lively interaction in course of the meeting. He extended special thanks to Dr. Sanjeev Chopra, Addl. Chief Secretary, Agriculture, Govt. of West Bengal, Shri Sourabh Kumar Das, Additional Chief Secretary, P & RD, GoWB, Dr. Rajiva Sinha, Additional Chief Secretary, MSME & T, GoWB, Shri H. K. Dwivedi, Principal Secretary (Finance), Govt. of West Bengal, Shri Ajay Chaudhury, CGM, RBI-Kolkata, Shri A. K. Ray Barman, CGM, NABARD-Kolkata, Ms. Anindita Sinha Ray, Director (FI), DFS, Govt. of India for their valuable contribution in the meeting. Shri Dhar also thanked Shri Pawan Bajaj, Managing Director & CEO, United Bank of India and Chairman of SLBC West Bengal and Shri A. K. Pradhan, Executive Director, United Bank of India for their presence in the meeting and contributing greatly to the deliberations of the meeting. He also thanked all the banker colleagues, government officials, LDMS, representatives from various insurance companies and all the participants. The meeting ended with vote of thanks to the chair.



RBI and NABARD		
34	Sri Suddhasattwa Ghosh	General Manager, Reserve Bank of India
35	Sri Imtiyaz Ahmed	Deputy General Manager, RBI
36	Sri Amit Das	Assistant General Manager, RBI
37	Sri Anirban Mukherjee	Assistant General Manager, RBI
38	Sri Samim Ansari	Assistant General Manager, RBI
Commercial Banks		
39	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
40	Sri Umesh Kumar Singh	Field General Manager, Central Bank of India
41	Sri Imran A. Siddiqui	Field General Manager, Allahabad Bank
42	Dr. S.K. Srivastava	General Manager, Indian Overseas Bank
43	Sri P. Sengupta	Deputy General Manager, UCO Bank
44	Sri E. Gopinathan	Deputy General Manager, Bank of India
45	Sri T.R. Sahu	Deputy General Manager, Punjab National Bank
46	Sri R.K. Thakral	Deputy General Manager, Bank of Baroda
47	Sri D.V. Prasad Rao	Deputy General Manager, Canara Bank
48	Sri R.K. Saboo	Deputy General Manager, Oriental Bank of Commerce
49	Sri A.S. Alagarsamy	Regional Manager, Syndicate Bank
50	Sri S.K. Pradhan	Zonal Manager, Indian Bank
51	Dr. C. Suresh	Deputy Zonal Manager, Dena Bank
52	Sri N. Anand Kumar	Deputy Zonal Manager, Indian Bank
53	Sri B. Bhattacharjee	Assistant General Manager, State Bank of India
54	Sri Ghazi Islam	Deputy General Manager, IDBI Bank
55	Sri J. Ranjan Mishra	Chief Manager, Bank of India
56	Sri Shrikant M. Abooj	Chief Manager, Andhra Bank
57	Sri Sushant Kumar Gupta	Chief Manager, Bank of Maharashtra
58	Sri A.K. Howly	Chief Manager, Vijaya Bank
59	Dr. H.M. Thakur	Senior Manager, Bank of Baroda
60	Sri P.K. De Sarkar	Senior Manager, Punjab & Sind Bank
61	Sri Neeraj Kumar	Senior Manager, Canara Bank
62	Sri P. Baidya	Senior Manager, Union Bank of India
63	Sri Dinesh Kumar	Manager, Central Bank of India
64	Ms. Samhita Roy	Regional Manager, ICICI Bank Ltd.
65	Sri Bernard Francis	Senior Manager, Axis Bank
66	Sri Arnab Das	DVP & Cluster Head, HDFC Bank
67	Sri C. Biswas	DVP, HDFC Bank
68	Ms. Arpita Sen	DVP, Bandhan Bank
69	Sri Trideep Chatterjee	DVP, Bandhan Bank
70	Sri Abhijit Mukherjee	Vice President, Yes Bank
71	Sri Sandip Kumar	Senior Manager, Federal Bank
72	Sri Subhranshu Chakraborty	Manager, South Indian Bank
73	Sri Manish Kumar	Dy. Manager, Ujjivan Small Finance Bank
74	Sri Rajnikant Kumar	Assistant Manager, Andhra Bank
75	Ms. T.Roy Choudhury	Assistant Manager, Corporation Bank
76	Sri Pranav Vivek	Assistant Manager, IDBI Bank
77	Sri Imran Siddiqui	ADO, Syndicate Bank
78	Sri Sabit Mal	Ujjivan Small Finance Bank



RRBs , Co-operative Banks and RSETI		
79	Sri Chinmoy Gupta	Managing Director, WBSCB Ltd.
80	Sri Subrata Mishra	Chairman, BGVB
81	Sri P. Anup Kumar	Chairman, UBKGB
82	Sri S. S. Negi	General Manager, PBGB
83	Sri A. Bhattacharya	General Manager, WBSCARD Bank Ltd.
84	Sri Subrata Roy	Deputy General Manager, WBFC
85	Sri Arupendu Banerjee	State Director, RSETI
SIDBI, National Housing Bank and Insurance Companies		
86	Sri S. Saha	General Manager (F), HUDCO
87	Sri K.M. Deka	Deputy General Manager, SIDBI
88	Sri K.K. Mohapatra	Chief Regional Manager, AICIL
89	Sri R.K. Sarkar	ADI, TERM, Cell (DoT)
90	Sri Chandan Burnwal	Assistant Manager, UIIC Ltd.
91	Sri Sumit Kr. Debnath	Govt. Business Manager, Reliance GIC
92	Sri Farha Nazman	AO, UIIC
Lead District Manager		
93	Sri A.K. Dwivedi	LDM, 24 Parganas, North
94	Sri R. Bose	LDM, Kolkata
95	Sri Gour Chatterjee	LDM, Jalpaiguri
96	Sri S.S.P. Gupta	LDM, Purba Burdwan
97	Sri Lucky Bhabnani	LDM, Howrah
98	Sri B.K. Swain	LDM, Darjeeling
99	Sri Amit Kumar Sinha	LDM, Murshidabad
100	Sri Shaktipada Paria	LDM, Paschim Medinipur
101	Sri N.N. Biswas	LDM, Nadia
102	Sri Biswajit Ghosh	LDM, Malda
103	Sri Srikanta Mohan Mahato	LDM, Purulia
104	Sri Sunil Kumar Ghosh	LDM, 24 Parganas, South
105	Sri Ashim Kumar Pandit	LDM, Purba Medinipur
106	Sri Jogesh Ray	LDM, Uttar Dinajpur
107	Sri D.N. Thakur	LDM, Birbhum
108	Sri Sanjeev Kumar Nandi	LDM, Bankura
109	Sri Sanjay Kumar Gaur	LDM, Dakhin Dinajpur
110	Sri J.K. Das	LDM, Hooghly
111	Sri Sanjay Kumar	LDM, Coochbehar
112	Sri P.T. Bhutia	LDM, Kalimpong
113	Sri Roshan Tiru	LDM, Paschim Burdwan

