

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

E-mail: slbc.westbengal@pnb.co.in

Telephone: 033-2262-7365, 033-2231-1716

United Tower, 8th Floor,
11, Hemanta Basu Sarani,
Kolkata- 700 001

Ref. No: SLBC/WB/157th SLBC Meeting/269 /2022

Date: 12.10. 2022

- 1) The Member Banks of SLBC, West Bengal,
- 2) The LDMs in West Bengal,
- 3) Line Departments, Govt. of West Bengal

Re: Proceedings of the 157th SLBC, West Bengal meeting held on 29.09.2022

The 157th SLBC meeting for the state of West Bengal was held on 29.09.2022 at Nabanna Sabhaghar to review the progress made in various banking parameters till quarter ending June 2022. After the inaugural remarks by Sri Nabin Kumar Dash, CGM-PNB and Convener, SLBC West Bengal followed by welcome address by Sri Atul Kumar Goel, MD & CEO, Punjab National Bank, the agenda-wise discussion commenced.

The meeting was graced by kind presence of Dr. Amit Mitra - Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, GoWB; Smt Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, GoWB; Shri.Pradip Kumar Majumdar, Hon'ble Minister-in-charge, Department of Panchayat and Rural Development, GoWB; Dr. H.K. Dwivedi, Hon'ble Chief Secretary, GoWB; Dr. Manoj Pant, Hon'ble ACS, Finance Department, GoWB and Sri Atul Kumar Goel, MD & CEO, Punjab National Bank. List of other notable dignitaries and all other participants is enclosed herewith.

In his welcome address, Sri Atul Kumar Goel, MD & CEO, Punjab National Bank highlighted Banks' performance during the first quarter of FY 2022-23 on various parameters with special mention on disbursement of fresh credit of Rs.1.47 Lakh Crore during the 1st quarter of June' 22, thereby achieving 43% of the annual target under Annual Credit Plan, percentile achievement under Agriculture and MSME segment to the extent of 20% and 34% respectively of the annual target, achievement under Priority Sector at 25% and Non-Priority Sector at 88%, increase in CD ratio to 60.83% as on 30.06.2022 from 60.58% as on 30.06.2021, disbursement of more than 9.21 lakh Kisan Credit Cards (KCCs) to the eligible farmers and sanctioning of more than 30,000 loans under WB Student Credit Card scheme. He thanked all member banks for exerting cumulative efforts in each parameter leading to satisfactory performance.

Welcoming all the participants, Dr. Amit Mitra, Principal Chief Advisor to The Hon'ble Chief Minister and Finance, Govt. of West Bengal commenced point wise discussion on implementation of various flagship government schemes. Followings are the excerpts of observations made during his brief deliberations along with responses received from the dignitaries from time to time.

1. MSME:

At the outset, Dr. Amit Mitra praised the bankers for exerting special focus in MSME sector and congratulated bankers for good performance in disbursement of fresh credit of Rs.37052 Crore during the 1st quarter of FY 2022-23 thereby achieving 34% of the ACP target under MSME. He highlighted that GoWB had recently come out with Integrated Textile policy covering the full value chain of the textile industry starting from Power Loom, Spinning Mills, Fabric making, Dyeing Industry etc. He requested member banks to focus on financing Power-loom sector. Citing huge potential in this sector, Dr. H.K. Dwivedi, Chief Secretary, GoWB also opined

for the same and suggested collaborative action between Department of MSME & Textile and banks in this matter.

Dr. A. Mitra stressed upon the need for more focused attention from Bankers for sanctioning of Weavers Credit Card (WCC) and Artisan Credit Card (ACC) proposals. Sri R Pandey, Principal Secretary-MSME&T also requested the Bankers to provide needful finance under WCC and ACC. Acknowledging the ground reality of difficulties in sponsoring quality proposals, Sri R. Pandey requested member banks for not rejecting proposals summarily on trivial grounds, which could be rectified. The proposals should be checked further and any rectification, if needed, would be completed by the Department. He requested banks to take the benefit of additional 4% interest subvention for Weaver loans. Dr. H.K. Dwivedi suggested bankers for quick disposal of all pending WCC & ACC proposals preferably in next round of Duare Sarkar camps.

Sri R. Pandey highlighted that MSME disbursement in some of the districts namely Birbhum, Kalimpong, Jalpaiguri, North 24 Parganas is below par. He requested bankers, LDMs and DMs to look into the matter and to make good the shortfall in coming quarters. He also mentioned that rate of sponsoring PMEGP proposals by agency and sanction by Banks thereon is very poor. He suggested the agency for conducting preliminary screening committee meeting involving bankers in each district, so that only quality proposals are being sponsored to Banks.

Sri R. Pandey also apprised the house that MSME department had already made MSME portal live where banks are required to upload progress made in deployment of loan under MSME. He requested all banks to upload the same in the portal. As the portal would help the State Govt to get the real time progress under MSME, Smt Chandrima Bhattacharya, Hon'ble Minister of State, Finance department, Govt of West Bengal requested all member banks to strictly follow the directions in this regard. Sri S.G. Saha, General Manager, SLBC West Bengal requested the department to share the SOP, login credentials etc. of the portal so that the same could be conveyed to the member banks.

(Action: Member banks, LDMs, MSME & Textile department)

2. Agriculture & KCC:

Dr. A. Mitra praised Banks for achievements in incremental disbursements over the last three FYs in Agriculture. Sri S.G. Saha, GM-SLBC stated that the disbursement under agriculture up to June 2022 quarter had posted Y- O -Y growth of 51.48% over the disbursement made during the corresponding period in the last financial year 2021-22.

Dr. A. Mitra praised the banks for their remarkable performance under AIF highlighting sanction of more than 59% of the AIF proposals. He specially praised SBI & PNB for their performance and requested other Banks to emulate them. However, he also expressed his concern over higher rejection rate while considering AIF loan proposals. Sri Onkar Singh Meena, Principal Secretary, Agriculture Department, GoWB praised for overall performance of banks on this score. However, expressing his concern over Turnaround Time (TAT), he suggested that banks can flag any problems related to AIF at district levels, so that shortcomings could be eliminated at the shortest possible time. He also requested banks to ensure disbursement in all sanctioned cases promptly after completing all formalities.

Sri O.S. Meena requested banks and LDMs for renewal of KCCs along with simultaneous disbursement, preferably in camp mode. Banks have been advised to share the list of "Dormant KCCs" to respective ADA offices. Line department would help banks for activation of these Dormant KCC.

Shri. Pradip Kumar Majumdar, Hon'ble Minister-in-charge, Department of P&RD, GoWB requested member banks to extend KCC to small & marginal farmers, cover maximum loanee farmers under BSBS, increase KCC ticket size and to utilise the BLBC/DCC forums properly. Dr. H.K. Dwivedi requested all banks to attend all DCC and BLBC meetings invariably to sort out the problems that are being faced by bankers and to solve them with assistance of BDOs/ DMs. Mentioning the persistent issues of limited manpower in most of the



brick & mortar bank branches, he advised DMs & BDOs for conducting BLBC /DCC meetings after obtaining prior confirmation from the Banks about their availability on the scheduled dates. Dr. H.K. Dwivedi suggested for discussing the status of holding DCC & BLBC as an agenda in SLBCs and insisted that the existing portal of **Bankers Committee Meeting Monitoring System** under Finance Department to be regularly updated by all the LDMs.

Dr. A. Mitra stressed upon for larger ticket size investment credit with particular focus on Optimal Farm Mechanization, financing Food Processing Units, FPO/FPC etc. to boost up credit deployment in agriculture and requested member banks to sensitize their ground level functionaries accordingly.

(Action: Member banks, LDMs, DMs, BDOs and Agriculture Department)

3. Self Help Group:

A total of 10.04 lakh of SHGs have been formed in the state, thus achieving first position among all the states in India in the formation of SHGs under NRLM. Dr. A. Mitra congratulated the line department, banks and all other stake holders for their contribution towards reaching this milestone. He advised member banks to open SHG SB accounts in a timely manner, to disburse loan to SHG borrowers fearlessly since delinquency rate was very low and to increase the average ticket size of SHG loan in terms of RBI directive. He also requested member banks to exert equal importance in SHG-NULM loans also.

Sri P. K. Majumdar requested all member banks to sensitize their branch people specially putting thrust on minimum documents required for opening of SB account.

(Action: Member banks)

4. West Bengal Student Credit Card (WBSCC):

Dr. A. Mitra praised the banks for their performance under the scheme with special mention of PNB and WBSCB. He stressed upon quick disposal of pending 11000 provisionally sanctioned cases. Sri Manish Jain, Principal Secretary-HED informed that the Department would organize mobilization camps from November' 2022 onwards so that necessary documents could be submitted to bank branches for easing the process of final sanction. He requested all member banks to deal with WBSCC loan proposals carefully so that no student is deprived of availing higher education facilities for want of credit requirement.

Sri Manas Dhar, Special Secretary & Director, Institutional Finance apprised the house that Higher Education Department had modified its Interest Subvention module to bring uniformity in claiming interest subvention by all member banks. The same would be conveyed to SLBC to ensure necessary implementation of the same by all member banks. Responding to the comments of the Bankers regarding availability of Check List for considering WBSCC loan applications, Sri Dhar stated that a comprehensive Check List in this regard has been prepared in consultation with SLBC and already in use by all member Banks for considering loan applications under WBSCC.

(Action: Member banks & Line department)

5. Animal Husbandry & Fishery:

While commenting on performance in Animal Husbandry (AH) and Fishery sectors, Dr. A. Mitra pointed out striking imbalance between the performances of Banks in crop loan vis-à-vis AH & Fishery segments. Sri Vivek Kumar, ACS, ARD Deptt., GoWB highlighted that a large number of working capital loan proposals under Animal husbandry are lying pending at different bank branches since long. He also expressed his concern over requirement of land record/ lease agreement concerning shed, collateral securities, insurance of milch animals etc by different bank branches for sanctioning of loans, instead of providing one certificate issued by BLDO regarding Shed, health of animal etc. with each sponsored application. He requested all



banks to instruct their bank branches suitably in line with RBI circular and to dispose of all pending proposals at the earliest and latest by November'2022.

Sri Avanindra Singh, Secretary, Fishery Department also highlighted that the performance under fishery continued to be very poor and high level of pendency in disposal of fishery loan proposals at bank branches could be witnessed. He highlighted that bank branches are seeking ownership/ lease agreement documents for the concerned pond for fishery loans, which sometimes farmers could not provide to banks although RBI direction clearly specified that loans to fish farmers could be allowed based on "Oral Lease".

Dr. A. Mitra advised Banks to exert special focus in these two sectors and to make the performance better in coming quarters.

(Action: Member banks)

6. Miscellaneous:

Dr. A. Mitra requested the house for discussion on Brick & Mortar branches in the next SLBC Meeting. He requested Sri A.K. Goel, MD & CEO, Punjab National Bank to take up the issue of setting up of more Brick & Mortar branches in underserved areas of the state with MD & CEOs of all member banks and urged PNB to take lead in this regard. Sri A.K.Goel stated that the list of such underserved areas be shared to SLBC for having fruitful discussion in this regard in the next SLBC Meeting.

The meeting ended with vote of thanks by Sri Shio Shankar Singh, General Manager, SLBC to the chair & other participants.

(Sri Nabin Kumar Dash)

Chief General Manager &
Convener, SLBC West Bengal



List of participants in 157th SLBC Meeting held on 29.09.2022

Sl No	Name	Designation	Organisation
Dignitaries from Govt. of West Bengal and different Line departments			
1	Dr. Amit Mitra	Principal Chief Advisor to The Hon'ble Chief Minister and Finance Department	Government of West Bengal
2	Smt Chandrima Bhattacharya	Hon'ble Minister of State, Finance Department	Government of West Bengal
3	Sri Pradip Kumar Majumder	Hon'ble Minister-in-Charge	Panchayats & Rural Development, GoWB
4	Dr. Hari Krishna Dwivedi	Chief Secretary	Govt of West Bengal
5	Dr. Manoj Pant	Additional Chief Secretary	Finance Dept, GoWB
6	Sri Vivek Kumar	Additional Chief Secretary	ARD Deptt., GoWB
7	Sri Manish Jain	Principal Secretary	Higher Education Department, GoWB
8	Sri Rajesh Pandey	Principal Secretary	Micro & Small Scale Enterprises and Textiles Deptt, GoWB
9	Sri Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
10	Smt. Sanghamitra Ghosh	Principal Secretary	Women & Child Development and Social Welfare Dept, GoWB
11	Sri Barun Kumar Ray	Principal Secretary	Labour Department, GoWB
12	Dr. A. Subbiah	Principal Secretary	Agriculture Marketing, GoWB
13	Smt. C.D. Lama	Secretary	Tribal Development Department, GoWB
14	Sri Avanindra Singh	Secretary	Fisheries Department, GoWB
15	Sri Narayan Chandra Sarkar	Managing Director	West Bengal Swarojgar Corporation Limited
16	Smt. Samaraki Mahapatra	Secretary	Land & Land Reforms Department, GoWB
17	Smt. Pritha Sarkar	Secretary	SHG & SE Department, GoWB
18	Sri Sanjay Bansal	Secretary	Department of Backward Class Welfare, GoWB
19	Md. Ghulam Ali Ansari	Secretary	Minority Affairs and Madrasah Education Department, GoWB
20	Sri Jagdish Prasad Meena	Secretary	Department of Cooperation, GoWB
21	Sri P. B. Salim	Secretary	Department of Programme Monitoring, GoWB
22	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
23	Sri Ashoke Kumar Das	Special Secretary	Agricultural Marketing Department, GoWB
24	Sri Aneesh Dasgupta	Under Secretary	OSD to Chief Secretary, GoWB
25	Sri Anurag Srivastav	Managing Director	West Bengal State Warehousing Corporation, GoWB
26	Smt. Akanksha Bhaskar	Joint Secretary	Panchayats & Rural Development, GoWB
27	Sri Mriganka Biswas	Managing Director	WBMDFC, MAME, GoWB
28	Sri Debasish Ghosh	Director	Textile Department, GoWB
29	Sri Sudip Sarkar	ACO	WBSRLM
30	Sri R. K. Midya	Joint Director	MSME (PS), GoWB
31	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
32	Sri Argha Ghosh	Dy Director	SUDA, GoWB
33	Sri Tanmoy Ghosh	Chairman	WBSCS
34	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
35	Smt Rina Chakraborty	Assistant Director	MSME DFO KOLKATA
36	Sri P.K Das	Joint Director	Branch MSME DFO, Durgapur
37	Dr. V. Sivakumar	Director	KVIC
38	Sri Biswajit Sarkar	PEO	KVIB
39	Sri Debesh Chakrabarty	Regional Chief	HUDCO
40	Dr. Tushar Kumar Sinha	Assistant General Manager	HUDCO
41	Sri Alok Sharma	Assistant General Manager	National Housing Bank
42	Sri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
43	Sri Soumitra Dasgupta	Banking Consultant	Institutional Finance, GoWB
Dignitaries from RBI & NABARD			
44	Sri R. Kesavan	Regional Director	RBI, Kolkata RO
45	Smt. Usha Ramesh	Chief General Manager	NABARD, Kolkata RO



46	Smt. Mary L. Deng	General Manager	RBI, Kolkata RO
47	Smt. Deepmala Ghosh	General Manager	NABARD, Kolkata RO
48	Sri Partha Mondal	Deputy General Manager	NABARD, Kolkata RO
Dignitaries from Commercial Banks			
49	Sri Atul Kumar Goel	MD & CEO	Punjab National Bank
50	Sri Nabin Kumar Dash	Chief General Manager & Convener	SLBC, West Bengal
51	Sri Prem Anup Sinha	Chief General Manager	State Bank of India
52	Sri S. J. Gaware	Chief General Manager	Canara Bank
53	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
54	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
55	Sri Prabir Kumar Tah	General Manager	Punjab National Bank
56	Sri Saroj Kumar Pattanaik	General Manager	State Bank of India
57	Sri Debabrata Das	General Manager	Bank of Baroda
58	Sri Ajay Kumar Singh	General Manager & Zonal Head	Central Bank of India
59	Sri Joseph Lawrence Tobias	Chairman	BGVV (PNB)
60	Sri Pravas Kr. Biswas	Chairman	PBGB (UCO)
61	Sri Dilip Kumar Singh	General Manager	UBKGB (CBI)
62	Sri Manasij Mukhopadhyay	Managing Director	WB State Co-Op Bank Ltd.
63	Sri Sumit Baran Basu	Managing Director	WBSCARD Bank Ltd.
64	Sri Prasenjit Maity	General Manager	WB State Co-Op Bank Ltd.
65	Sri Alok Kumar	Deputy General Manager	UCO Bank
66	Sri Lalit Kr. Sharma	Deputy General Manager	Punjab & Sind Bank
67	Sri Rajeev Kumar	Deputy Zonal Head	Union Bank of India
68	Sri Anil Kumar	Deputy General Manager	Indian Overseas Bank
69	Sri Bichendra Mallik	Deputy General Manager	Bank of Maharashtra
70	Sri Rabindra Nath Sarkar	Deputy Zonal Manager	Bank of India
71	Sri Prasenjit Chowdhury	Deputy General Manager	SIDBI
72	Sri Sanjoy Biswas	Assistant General Manager	State Bank of India
73	Sri K.C. Tripathi	Assistant General Manager	Indian Bank
74	Sri Vikash Kumar	Assistant General Manager	Central Bank of India
75	Sri Vikas Kumar	Assistant General Manager	Central Bank of India
76	Sri Pranay Sinha	Senior Manager	Indian Bank
77	Sri Dipanwita Ghosh	DVP & RM	Axis Bank
78	Sri Avijit Roy	SRM	IDFC First Bank
79	Sri Dipesh Chakrabarty	State Nodal Head	Axis Bank
80	Sri Ranjan Gangapadhyay	SVP	Bandhan Bank
81	Smt. Bidisha Chatterjee	Senior Manager	Bandhan Bank
82	Sri Suvajit Chakraborty	BOM	Catholic Syrian Bank Ltd.
83	Smt. Smita Sengupta	Branch Development Manager	City Union Bank Ltd.
84	Smt. Puja Shaw	Branch Head	Dhanalaxmi Bank Ltd.
85	Sri Sanjay Kumar Paul	SBH	Federal Bank
86	Sri Manik Verma	SVP	HDFC Bank
87	Smt. Gunjan Agarwal	State Nodal Head	ICICI Bank
88	Sri Ramasundar Mahato	Deputy General Manager	IDBI Bank
89	Sri Saptarshi Chandra	State Head-Govt. Business Group	Indusind Bank
90	Sri Pabitra Debnath	Area Head	IDFC First Bank
91	Sri Ramesh Vaidya	Deputy Regional Head	Karnataka Bank Ltd.
92	Sri Barun Kumar Tiwary	Manager	Karur Vysya Bak
93	Sri Rahul Saxena	AVP	Kotak Mahindra Bank
94	Sri Rakesh Gupta	Branch Manager	Ratnakar Bank Ltd.
95	Sri Muralimohan	Chief Manager	South Indian Bank Ltd.



96	Sri Aniruddha Chattapadhyay	Branch Operational Manager	Au Small Finance Bank
97	Sri Arindam Naskar	Regional Manager	Jana small Finance Bank
98	Sri Sahidul Karim	Regional Head	Ujjivan Small Finance Bank
99	Sri Suvajit Ray	Chief Manager	Utkarsh Small Finance Bank
100	Sri Kanishka Dhibar	Assistant General Manager	India Post Payment Bank
101	Sri Maneet Sharma	State Head	Airtel Payment Bank
102	Sri Soumen Karar	State Head	Fino Payment Bank
103	Sri Kaliswaran Mukherjee	Vice President	Yes Bank
104	Sri Sayan Chakraborty	Branch Manager	Tamilnad Mercantile Bank
105	Sri Anantha Subakaran	Chief Manager	Tamilnad Mercantile Bank
Lead District Managers of West Bengal			
106	Sri Salan Bage	24-Pgs (North)	Indian Bank
107	Sri Rakesh Singha Roy	24-Pgs. (South)	Punjab National Bank
108	Sri Ashok Kumar	Alipurduar	Central Bank of India
109	Sri Tapan Mondal	Bankura	Punjab National Bank (Virtually present)
110	Sri Prithwis Das	Birbhum	UCO Bank
111	Sri Prabir Kumar Ganguly	Coochbehar	Central Bank of India (Virtually present)
112	Sri Sayantan Tarafdar	Dakshin Dinajpur	Punjab National Bank
113	Sri Raushan Kumar	Darjeeling	Central Bank of India
114	Sri Bharat Chandra Tripathi	Hooghly	UCO Bank
115	Sri M.K.Soni	Howrah	UCO Bank
116	Sri Ajay Singh	Jalpaiguri	Central Bank of India
117	Sri Ranjit Dutta	Jhargram	Punjab National Bank
118	Sri Sherpa Tenzie	Kalimpong	State Bank of India (Virtually present)
119	Sri Sushanta Kumar Halder	Malda	Punjab National Bank
120	Sri Sudhir Kumar Rajak	Murshidabad	Punjab National Bank (Virtually present)
121	Sri Tapu Dutta	Nadia	Punjab National Bank
122	Sri Dwijendra Kumar Debnath	Paschim Burdwan	State Bank of India
123	Sri Subhankar Mahata	Paschim Medinipur	Punjab National Bank
124	Sri Sumit Sharma	Purba Burdwan	UCO Bank
125	Sri Sudip Maity	Purba Medinipur	Punjab National Bank
126	Sri Sourav Saha	Uttar Dinajpur	Punjab National Bank

District Magistrates along with ADM (Banking); PD DRDC; Dy. Director Agriculture; Dy. Director ARD; Asst Director Fisheries etc from all Districts were also virtually present in the meeting.

