

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

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Ref. No. SLBC/WB/Steering Committee/ १०० /2023

Date: 15.06.2023

The Members of the SLBC Steering Committee

Re: Minutes of the Steering Committee meeting on 15.06.2023

The quarterly meeting of the SLBC Steering Committee was held virtually on 15th June, 2023 to fix up the agenda for the ensuing 160th SLBC meeting. The meeting was attended by Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Finance Department, GoWB; Smt. Jayasree Dasgupta, Special Secretary, ARD Department, GoWB; Sri R. K. Middy, Joint Director, MSME (PS), GoWB; Smt Arpita Parijat Biswas, GM, RBI; Sri Sibabrata Pal, DGM, RBI; Sri Ajit Singh, AGM, NABARD and representatives of major member banks.

The Meeting began with a warm welcome note delivered by Sri Shio Shankar Singh, General Manager, SLBC West Bengal. He apprised the house that the 160th SLBC Meeting for reviewing the business position ending on March' 2023 had been scheduled to be held on 21.06.2023. He briefly enumerated the proposed agenda items for the aforesaid SLBC meeting and invited the participants to give their valuable inputs/ suggestions for having a fruitful interaction on the proposed agenda points.

The major points of discussions along with the action points emerged during the Steering Committee Meeting are enumerated below:

- West Bengal Bhabishyat Credit Card being one of the most important flagship programme of Govt. of West Bengal, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB proposed SLBC to give special emphasis on the said scheme. He requested SLBC to highlight WBBCC scheme under the Agenda No. 6 – Deployment of Credit in MSME. The point was accepted by the members of the house and was noted for compliance by SLBC accordingly.
- Sri M. Dhar further requested to incorporate National Live Stock Mission as a sub agenda under Agenda No. 5 – Deployment of Credit in Agriculture. Smt Jayasree Dasgupta, Special Secretary, ARD Department, GoWB echoed the same and further apprised the house that since there is a good amount of subsidy, the scope in the National Livestock Mission Scheme is huge. The same was noted by SLBC for compliance.
- Smt Arpita Parijat Biswas, GM, RBI highlighted that RBI had noticed a sudden spurt in financing by the MFIs in eastern parts of the country. She requested SLBC to incorporate one agenda namely "Functioning of Micro Finance Institutions" and further added that the same would be discussed in the ensuing SLBC meeting. Sri S. S. Singh noted the same for compliance.
- Sri. Ajit Singh, AGM, NABARD informed that in accordance with RBI circular a dedicated portal namely Standardized System for Uniform Data Flow & Management had to be made functional. Sri. S.S. Singh informed that the portal was already functional and a link had already been provided in the SLBC website for uploading the data by LDMS and member banks. He further informed that 96 FPOs had been financed by NABARD involving a sum of Rs. 15 crores Sri. A Singh highlighted the importance of Digitization of PACs. He requested SLBC to discuss the same in the forthcoming SLBC meeting and to include the said subject in the agenda items. The same was noted for compliance.

All the points were noted by SLBC for ensuring compliance. Member banks also accepted the views/ suggestions emerged from the meeting.



After having fruitful interactions amongst the participants, the Final Agenda Items as well as its sequence were finalized for discussion in the ensuing 160th SLBC meeting. The final agenda items are as follows:

Agenda items for 160th SLBC, West Bengal.

1. Confirmation of the Proceedings of the 159th SLBC meeting of West Bengal held on 24.03.2023 and review of action points thereof.
2. Action taken Report for the resolutions adopted in the 159th SLBC meeting.
3. Review of credit disbursement by Banks during the FY 2022 against ACP 2022-23.
4. CD Ratio and Review of Districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC (SCC).
5. Deployment of Credit in Agriculture including
KCC
Animal Husbandry and Fishery including MJCC
Review of progress under Agriculture Infrastructure Fund
Review of credit deployment under FPO.
Others
6. Deployment of Credit in MSME.
7. Review of MUDRA (Including ACC & WCC), Stand Up India, PMEGP & SVSKP Loans
8. Progress in SHG-NRLM & SHG-NULM
9. Progress in Joint Liability Groups (JLGs) Finance
10. Progress in West Bengal Student Credit Card.
11. Progress in other Education Loan and Housing Loan.
12. NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.
13. Expanding and Deepening of Digital Payment Ecosystem (Incl. Payment Banks)
14. Progress made under Financial Inclusion.
15. Review of functioning of RSETIs & setting up of new RSETIs
16. Progress on Data Management as per Revamped Lead Bank Scheme.
17. Non- Conventional renewable energy as sustainable alternative for affordable transportation.
18. Financial technologies (Fin-Tech) in Agriculture Sector.
19. Functioning of Micro Finance Institution.
20. Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC.
21. 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. S. Singh.



(Shio Shankar Singh)
General Manager,
SLBC West Bengal.

List of Participants in Steering Committee Meeting held on 15.06.2023

SI No.	Name	Designation	Organisation
1	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
2	Smt. Jayasree Dasgupta	Senior Special Secretary	ARD Department, GoWB
3	Dr. Prabir Karmakar	Assistant Director (Vety.)	ARD Department, GoWB
4	Sri R. K. Midday	Joint Director	MSME Dept., GoWB
5	Sri Sakshi Gopal Saha	PMU Head	MSME Dept., GoWB
6	Smt Arpita Parijat Biswas	General Manager	RBI, Kolkata RO
7	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
8	Sri Sibabrata Pal	Deputy General Manager	RBI, Kolkata RO
9	Sri Nishikant Nayak	Deputy General Manager	PNB
10	Sri Ajit Singh	Assistant General Manager	NABARD, Kolkata RO
11	Sri Sanjay Kumar Vishwas	Assistant General Manager	SBI
12	Sri K.C.Tripathy	Assistant General Manager	Indian Bank
13	Sri Abhay Kumar	Chief Manager	UCO Bank
14	Sri Sumit Basu	Chief Manager	SLBC, West Bengal
15	Sri Manas Roy	Senior Manager	Canara Bank
16	Sri Debasish Manna	Senior Manager	Bank of Baroda
17	Sri Vishal Sinha	Senior Manager	Union Bank of India
18	Smt. Anwasha Baidya	Senior Manager	Bank of India
19	Smt Neha Kumari	Manager	Central Bank of India
20	Sri Manik Verma	Senior Vice President	HDFC Bank
21	Sri Dipesh Chakraborty	Asstt. Vice President	Axis Bank
22	Smt. Gunjan Agarwal	State Nodal Head	ICICI Bank

