



राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL
E-mail: slbc.westbengal@pnb.co.in

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

Telephone: 033-2248-6922

Ref. No: SLBC/WB/170th SLBC Meeting/ 1063 /2025

Date: 29.11.2025

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

Reg: Proceedings of 170th meeting of SLBC, West Bengal held on 28.11.2025.

The 170th meeting of SLBC for the state of West Bengal was held on 28.11.2025 at The Lalit Great Eastern Hotel, Kolkata, to review the progress made in various banking parameters for the quarter ended September 2025. At the outset, Shri Balbir Singh, General Manager & Convenor SLBC, West Bengal, extended his warm welcome and sincere gratitude to all the distinguished guests for their presence in the meeting.

The meeting was chaired by Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt. of West Bengal and graced by Shri Amit Kumar Srivastava, Executive Director, Punjab National Bank & Co-Chairman, SLBC West Bengal, Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Govt. of West Bengal, Shri Prabhat Kumar Mishra, Additional Chief Secretary, Finance Department, Govt. of West Bengal, Shri Onkar Singh Meena, Principal Secretary, Agriculture & Agricultural Marketing Department, Govt. of West Bengal, Smt Choten Dhendup Lama, Principal Secretary, Tribal Development Department, Govt. of West Bengal, Shri Tapan Kumar Mondal, Dy Secretary from DFS, as nodal officer of SLBC West Bengal, Shri Sudhanshu Prasad, Regional Director, Reserve Bank of India, Kolkata, Shri P.K. Bhardwaj, Chief General Manager, NABARD, Kolkata and other dignitaries of State Govt. departments, member banks and all Lead District Managers.

Shri Amit Kumar Srivastava, Executive Director, Punjab National Bank & Co-Chairman, SLBC West Bengal, extended a warm welcome to the dignitaries and provided an overview of the member banks' performance till the second quarter of the FY 2025-26. He congratulated all the member banks for disbursement of fresh credit of Rs.4.88 Lakh Crore during FY 2025-26, thus achieving 101% of the annual target of Rs.4.82 Lakh Crore under Annual Credit Plan and registering a Y-O-Y growth of 20% from Rs. 4.08 lakh crore of 2024-25.

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

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

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

Telephone: 033-2248-6922

He applauded all member banks for achievement under agriculture loan disbursement. Total agricultural disbursement, as on 30.09.2025, stood at Rs.57,666 Crore, thus achieving 50% of the annual target of Rs. 1,15,855 Crore for FY 2025-26. During the same period in FY 2024-25, it was Rs.54,259 Crore only. Thus, Agriculture sector registered a Y-O-Y growth of 6%.

He praised the notable achievement of registering Y-O-Y growth of 81% in number wise and 57% in amount wise in respect of Agriculture Infrastructure Fund (AIF). As on 30.09.2025 cumulative number of sanctions under AIF stood at 6,750 covering Rs.2,895 Crore.

He informed about disbursement of loan to 7.15 Lakh number of NRLM-SHGs amounting Rs.16,124 Crore as on 30th September 2025, thus achieving around 65% in number wise and 46% in amount wise of annual targets respectively. Thus, member banks have altogether registered a Y-O-Y growth of 4% in number wise and 9% in amount wise. Average disbursement increased to Rs.2.25 Lakh per SHG for FY 2025-26 from previous FY 2024-25 of Rs.2.16 Lakh per SHG.

All banks were congratulated for their commendable achievement in Q2 of FY 2025-26 under MSME sector. As on 30.09.2025, MSME loan disbursement stood at Rs.1,45,372 Crore, thus achieving 68% of the annual target of Rs. 2,12,490 Crore for FY 2025-26. In FY 2024-25, it was Rs.1,13,722 Crore only. Thus, MSME sector registered a praise-worthy Y-O-Y growth of 28%.

He, further, informed that the total number of applications, sanctioned under West Bengal Bhabishyat Credit Card (WBCC) scheme, as on 30.09.2025, stood at 47,037 as against 29,278 as on 30.09.2024. Thus, under WBCC scheme, a Y-O-Y growth of 63% has been registered in respect of number of accounts sanctioned.

He acknowledged the achievements under West Bengal Student Credit Card (WBSCC) scheme under which the banks have sanctioned a cumulative of 96,264 number of proposals as on 30.09.2025, which was 75,221 as on 30.09.2024. Thus, under WBSCC scheme, a Y-O-Y growth of 28% has been registered in terms of number of accounts sanctioned. He congratulates all stakeholders to achieve the milestone of 1 lakh cumulative number of sanctions of WBSCC loans under WBSCC scheme as on 28-11-2025.

He expressed his admiration of the enrolment status of 5.68 Crore people as on 30.09.2025 since inception under the ambit of Jan Suraksha Schemes, which was 5.26 Crore as on 31.03.2025. Thus, fresh addition under this scheme during FY 2025-26 up to September Quarter of this current financial year stood around 42 Lakhs.



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

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

United Tower, 8th Floor

11, Hemanta Basu Sarani

Kolkata- 700 001

Telephone: 033-2248-6922

He gave credit to all the Banks and the LDMs for their efforts, which led to SLBC West Bengal securing the first position across India in APY performance, in terms of large category state, during the first half of FY 2025-26. This achievement has been recognized with the APY Citizens Choice Award for outstanding performance under the scheme.

The improving CD ratio was a key point of commendation. The ratio has advanced to 70.59% as on 30th September 2025, a clear step up from the 69.88% recorded as on September 30, 2024. He praised all the member banks as this achievement is a testament to focused efforts and positive momentum within the sector.

In his address, a strong emphasis was placed on the necessity of on-going campaign for Awareness on Unclaimed Assets in the Financial Sector. He highlighted that this was a crucial step to ensure continued operational status of these accounts. There was always a strong need to raise public awareness about claim procedure which had been achieved through these campaigns.

Following the introduction, Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal, formally requested Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance department, Govt. of West Bengal to preside over the meeting.

Dr. Mitra subsequently welcomed the assembled dignitaries and led a detailed discussion on several credit-linked flagship schemes. Prior to the formal review of the agenda items, Dr. Mitra introduced several pressing matters that necessitated priority resolution.

Duare Sarkar (APAS) related issues:

Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Government of West Bengal, praised all the banks for their collective endeavour for about huge success of the Duare Sarkar campaign. All banks have collectively ensured 100% service delivery for a praiseworthy 97,083 numbers of eligible applications within the stipulated TAT.





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

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

United Tower, 8th Floor

11, Hemanta Basu Sarani

Kolkata- 700 001

Telephone: 033-2248-6922

Concerns regarding certain branches of Bank of Baroda and Indian Bank, located in West Bengal but having administrative jurisdiction outside the State:

Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt. of West Bengal, highlighted the serious concern related to shifting of administrative control over the branches / offices of few banks, covering large number of districts in the state, from West Bengal Zone to a zone beyond West Bengal, to be precisely in Assam state (Guwahati Zone), leading to practical difficulty being faced in monitoring the performance of the branches of the concerned banks, located in those districts, under different Government sponsored schemes.

He stated that all the banks, SLBC, Reserve Bank of India and Department of Financial Services, Ministry of Finance, Govt. of India, must appreciate that meaningful monitoring of performance of the bank branches located within the geographical boundaries of the state can effectively be done by the respective bank authorities acting as State Controlling Head. In the past, this was not an issue, as all the bank branches of this state remained within respective administrative jurisdiction of their banks' state controlling offices.

But, during **167th SLBC Meeting held on 24th March 2025**, it was brought to the notice of this house that branches of Bank of Baroda located in North Bengal Districts viz; Jalpaiguri, Alipurduar, Coochbehar etc. have been put under the administrative jurisdiction of the Bank's Guwahati Zonal Office by transferring out those from the ambit of the Bank's Kolkata Zonal Office. This relocation created major hardships in monitoring the performance of those bank branches, particularly with respect to their lending activities in the government flagship credit linked schemes. A decision was taken in the aforesaid SLBC meeting that Bank of Baroda, would take up the matter with the corporate authority of Bank of Baroda for early relocation of those branches under existing administrative office of the Bank operating in the state of West Bengal. Moreover, it has recently been learnt that similar administrative relocation of the West Bengal branches of Indian Bank had already happened, causing identical hardships in monitoring of performance of the concerned branches located even in Nadia, Murshidabad & Malda Districts apart from all North Bengal Districts. Presently, these branches come under Guwahati FGM Office, Assam state.

Dr. Mitra drew necessary attention of the representatives of RBI and DFS to examine this issue and to advise the Banks for taking necessary corrective measures, which will ensure collaborative functioning of the bank branches and the respective line departments through administrative jurisdiction of the State Government. He mentioned that State Government respects each bank's own administrative decisions and at the same time expects that while exercising administrative



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

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

United Tower, 8th Floor

11, Hemanta Basu Sarani

Kolkata- 700 001

Telephone: 033-2248-6922

relocations, bank's should also consider limitation of the Government line departments in contacting the Bank's Zonal Offices located in other states for the purpose of monitoring of implementation of the Government's flagship credit linked programmes.

The same issue was echoed by Smt. Smaraki Mahapatra, Secretary, Food Processing Industries and Horticulture Department, Govt. of West Bengal.

The representative of Bank of Baroda informed that one nodal officer has been appointed, who is under the supervision of the Guwahati Zone, would look into the matter of implementation of Govt. Sponsored Schemes in the state of West Bengal.

Shri Manas Dhar, Director & Special Secretary, Institutional Finance, Govt. of West Bengal, informed, in this regard, apart from highlighting the potential for non-communication and non-attendance of this nodal officer at critical meetings and deliberations.

Dr. Mitra requested the Regional Director, Reserve Bank of India, Kolkata, to examine the possibility of changing the administrative jurisdiction, asserting that all bank branches locating in West Bengal should report to controlling office(s) under West Bengal only.

Shri Sudhanshu Prasad, Regional Director, Reserve Bank of India, Kolkata, agreed to investigate this issue to reach its resolution at the earliest. Dr. Mitra asked Shri Prasad to devise a course of action and to present status of the matter in the next State Level Bankers' Committee (SLBC) meeting.

(Action Point: Reserve Bank of India, Bank of Baroda & Indian Bank)

Cyber Crime related issues:

Dr. Amit Mitra strongly advocated for a closer and more integrated collaboration between banks and the Cyber Crime Department to effectively minimize financial losses for the public, especially bank customers. He emphasized that there should be a single point of reporting for each bank. The reporting of any incidents should be shared in real time basis between the banks and other controlling authorities, which, in turn warranted banks to have 24*7 cyber crime monitoring cell in the State. He further asserted the need for all banks to be actively engaged with the National Cybercrime Reporting Portal (NCRP). He particularly stressed the importance of providing comprehensive training to bank staff, specially the personnel responsible for managing cybercrime related matters.



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

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

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

Telephone: 033-2248-6922

Shri Sudhanshu Prasad, Regional Director, Reserve Bank of India, Kolkata stressed that all member banks must take extensive measures to increase customer awareness about the various forms of cybercrime and fraud. It is crucial to inform customers about the proper channels and procedures for seeking relief and reporting a crime should they fall victim to such activities. This proactive approach is essential for enhancing customer security and trust. RBI is designing a digital payment system with consultation with the DFS, GOI regarding tracking the suspicious transactions through AI and enable banks to track their suspicious accounts and stop payment if found anything anomalies.

Shri Prabhat Kumar Mishra, Additional Chief Secretary, Finance Department, Govt. of West Bengal also emphasized the urgent need for integration of API which will be a strong support to block the related accounts automatically.

(Action Point: Member Banks)

Submission of Life certificate of pensioners related issues:

Dr. Amit Mitra raised concerns regarding the annual life certificate submission process for pensioners, which occurs every November. He noted that this task often proves challenging for the banks, as well as for the aged and physically weak pensioners, who must complete the process within the stipulated time to ensure continuous flow of pension. In response, Shri Manas Dhar, reassured the forum that banks are actively involved in collecting life certificates. He informed that bankers / authorized officials often visit, personally, the residences of weak and aged pensioners to collect the certificates. Shri Dhar further affirmed that pensioners have the option to submit their life certificates digitally through the Jeevan Pramaan portal and may avail the door-step services offered by Indian Postal Payment Bank (IPPB) in this regard.



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

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

United Tower, 8th Floor

11, Hemanta Basu Sarani

Kolkata- 700 001

Telephone: 033-2248-6922

Agenda No. – 1: Confirmation of the Proceedings of the 169th SLBC meeting held on 19.08.2025 and review of action points there of:

Confirmed

Agenda No. – 2: Action taken report for the decisions adopted in the 169th SLBC meeting

Accepted

Agenda No. – 3: Performance of the banks in respect of deployment of credit during current FY 2025-26 against ACP for FY 2025-26:

The performance of banks in credit deployment for the current Fiscal Year 2025-26, as per Agenda No. 3, shows a cumulative overall disbursement of Rs. 4,88,752 Crore as of September 30, 2025, which translates to a strong 101% achievement against the Annual Credit Plan (ACP) target of Rs. 4,82,593 Crore. Specifically, the Priority Sector saw a cumulative disbursement of Rs. 2,17,754 Crore, achieving 60% of its annual target (Rs. 3,64,723 Crore). This contrasts with the previous year's achievement of Rs. 1,80,839 Crore against a target of Rs. 3,15,581 Crore. Within the Priority Sector, the Agriculture sector achieved 50% (Rs. 57,666 Crore), the MSME sector achieved 68% (Rs. 1,45,372 Crore), and the Other Priority Sector (OPS) achieved 40% (Rs. 14,716 Crore). The disbursement in the Non-Priority Sector is at Rs. 2,70,998 Crore, representing 230% of its Rs. 1,17,870 Crore ACP target, contributing significantly to the overall robust disbursement figure.

a. Bank wise disbursement under priority sector lending

Noted

b. Bank wise disbursement under non priority sector lending

Noted

c. Bank wise Total disbursement under PRISEC & NON PRISEC

Noted



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

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

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

Telephone: 033-2248-6922

d. District wise total disbursement under priority sector lending

Noted

e. Bank wise sectorial outstanding credit under Priority Sector

Noted

f. Bank wise sectorial outstanding credit under Non-Priority Sector

Noted

Agenda No. – 4: CD Ratio of the State and Review of Districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC (SCC)

The Credit Deposit (CD) Ratio for the state of West Bengal stood at 70.59% as of September 30, 2025, showing an increase from 69.88 on September 30, 2024. Dr. Amit Mitra advised the districts with a lower CD ratio to enhance their performance.

(Action Point: Member Banks, LDMS)

a. Corrective measures taken in Special Sub-Committees of DCC meetings of districts having CD ratio below 40%

All the districts in West Bengal having CD ratio more than 40% since 30-09-2022

b. District wise CD Ratio of West Bengal

Noted

c. Bank wise CD Ratio of West Bengal

Noted

d. Bank wise & Population Group wise Branch Network & Deposit

Noted



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

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

United Tower, 8th Floor

11, Hemanta Basu Sarani

Kolkata- 700 001

Telephone: 033-2248-6922

- e. Bank wise & Population Group wise Advance & CD Ratio

Noted

- f. Bank wise Position of ATM & BC Outlets

Noted

- g. Trends analysis on District wise CD Ratio on quarterly basis

A negative trend in the Credit-Deposit (CD) Ratio was observed in the districts of Birbhum, Kolkata, Malda, and Purulia as of September 2025, compared to September 2024. Dr. Amit Mitra accordingly advised the concerned Lead District Managers (LDMs) to initiate immediate remedial measures to effectively arrest this downward trend.

(Action Point: Lead Districts Managers of the concerned districts)

Agenda No. – 5: Deployment of Credit in Agriculture including

The agriculture disbursement up to 30.09.2025 stood at Rs. 57,666 Crore, thus achieving 50% of the annual target of Rs. 1,15,855 Cr. for the FY 2025-26. For the same corresponding period of previous FY 2024-25, it was Rs.54,259 Crore. Shri Onkar Singh Meena, Principal Secretary, Agriculture & Agricultural Marketing Department, Govt. of West Bengal, commended all member banks for achieving the half yearly target. He encouraged all banks to give extra efforts to surpass the annual budget under Agriculture sector.

(Action Point: Member Banks)

- a. KCC

All the banks operating in the State have disbursed 13.92 lakh number of KCCs (Fresh + Renewal) amounting to Rs. 7580.94 crore, thus achieving 38.79% of the annual target of 35 lakh number of KCC disbursement. Total KCC outstanding stood at Rs. 21938.14 crore in 44.51 lakh number of KCCs with average ticket size of Rs. 49,283.00 per KCC.



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

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

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

Telephone: 033-2248-6922

Citing the need to address rising agricultural input costs, Shri Onkar Singh Meena, Principal Secretary, Department of Agriculture & Agricultural Marketing, has directed banks to increase the average ticket size to a minimum of Rs. 75,000 based on the scale of finance, mentioning that it continued to remain below the required benchmark. Shri O.S. Meena commended the banks' performance and issued a directive to prioritize the sanctioning of new Kisan Credit Card (KCC) accounts and the renewal of existing ones by December 2025. Banks are further instructed to activate all inactive KCC accounts by December 2025. Special KCC sanction and disbursement camps should be arranged in Bank Branches for faster credit deployment in KCC. Special DCC meetings may be held on deployment of KCC loans wherever there is greater potential for KCC loans. Shri Onkar Singh Meena also stressed on the digital KCC for faster credit dissemination. While all the major banks already had this facility, he advised the West Bengal Gramin Bank, West Bengal State Co-operative Bank specially DCCBs should implement the e-KCC sanction and renewal system. He also stressed that new Scale of Finance should be designed keeping in view the factors like reduced GST slabs for agriculture and agri-allied sector as well as rising agricultural input costs.

(Action Point: Member Banks, WBGB, WBStCB)

b. Review of progress under Agriculture Infrastructure Fund (AIF)

Member banks have cumulatively sanctioned 6,750 number of AIF proposals amounting to Rs. 2,895.24 cr., out of which 6,145 number of proposals has been disbursed amounting to Rs.2,614.56. cr. as on 30.09.2025. All the member banks are required to provide loan under this scheme for giving benefit of interest subvention & CGTMSE coverage to the borrower. All the pending cases should be disposed of within 90 days.

(Action Point: Member Banks)

c. Review of credit deployment under FPO

The committee discussed the progress made on loans for Farmer Producer Organisations (FPO) and Farmer Producer Companies (FPC) up to September 30, 2025. Both NABARD and the State Level Bankers' Committee (SLBC) recommended giving more loans to these groups to grow the agriculture sector. The SLBC shared a list of 258 FPOs from NABARD and 725 registered FPOs from the Government of West Bengal with all the member banks. As of September 30, 2025, the banks have approved loans for 205 of these organizations.



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

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

United Tower, 8th Floor

11, Hemanta Basu Sarani

Kolkata- 700 001

Telephone: 033-2248-6922

Shri O.S. Meena praised the banks for their effort but emphasized that much more work is needed to significantly increase the number of FPO/FPC loan approvals.

d. Others

i) Progress in KCC

Accepted

ii) Bangla Sashya Bima Scheme (BSBS)

Noted.

iii) Collateral free agricultural loans up to Rs. 2.00 Lakhs

Accepted

iv) Agriculture Infrastructure Fund (AIF)

Accepted

v) Review of credit deployment under Farmer Producer Organisation (FPO)

Accepted

vi) Krishak Bandhu, Finance to NWR etc.

Accepted

vii) Credit Guarantee Fund (CGF) Scheme under Central Sector Scheme (CSS)

Accepted

viii) Credit to SF/MF, Sharecroppers, Oral Lessees, Patta Holders, New Farmers

Noted



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

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

United Tower, 8th Floor

11, Hemanta Basu Sarani

Kolkata- 700 001

Telephone: 033-2248-6922

ix) Digitalization of PACs

Accepted

x) Prudential Norms on Income Recognition, Asset Classification & Provisioning on Agriculture Advances Accepted

Accepted

Agenda No. – 6: KCC Animal Husbandry (KCC-AH), National Livestock Mission (NLM) & MJCC (KCC Fishery)

a. KCC Animal Husbandry (KCC-AH)

Shri Kumarjib Chakraborty, Senior Special Secretary, ARD Department, Govt. of West Bengal, stated that, as of September 30, 2025, the total number of sanctioned cases stood at 11,280 against a substantial target of 1,13,856 for the entire FY 2025-26. While the Year-on-Year (Y-o-Y) growth indicates a positive trend, progress remains significantly behind the overall annual target for KCC-AH sanctions in West Bengal.

Shri Chakraborty emphasized to mandatorily use the KCC-IMS (AH) portal by all banks and stakeholders to ensure data sanctity and effective monitoring. Bank branches should commit to real-time data updates, with oversight from their controlling offices.

However, Dr. Amit Mitra expressed his deep concern regarding the significant backlog of over 27,000 pending KCC-AH applications at bank branches, which contravenes RBI guidelines stipulating a 14-day disposal timeline. Banks were strongly urged to expedite the disposal of all pending cases and ensure accurate, real-time data entry into the KCC-IMS (AH) portal for proper status reflection.

(Action Point: Member Banks)

b. Participation of Banks in Nationwide AHDF KCC Campaign

Noted



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

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

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

Telephone: 033-2248-6922

c. National Livestock Mission (NLM)

Noted

d. Animal Husbandry Infrastructure Fund

Accepted

e. Tie Up with Milk Unions

Noted

f. Matsya Jeebi Credit Card (MJCC)

Noted

Agenda No. – 7: Deployment of Credit to MSME

Dr Amit Mitra congratulated the member banks in the State for disbursing Rs.1,45,372 crore under MSME as on 30.09.2025, against the target of Rs.2,12,490 crore with overall achievement of 68% of the total target for FY 2025-26. Considering this, Shri Mitra encouraged all banks to intensify their efforts to not only meet but to surpass the set target for the current financial year.

(Action Point: Member Banks)

a. Export Credit

Noted

b. Progress of MSME Loan Restructured

Noted

c. Emergency Line of credit guarantee Scheme (ECLGS) & Credit Guarantee Scheme for Subordinate Debt (CGSSD)

Accepted



ਰਾਜ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ , ਪਸ਼ਚਿਮ ਬੰਗਾਲ : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL

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

United Tower, 8th Floor

11, Hemanta Basu Sarani

Kolkata- 700 001

Telephone: 033-2248-6922

d. PMSVANidhi (Street vendors) scheme and progress

Noted

e. Bank wise flow of credit to SCC and GCC

Noted

f. Progress in MSME Clusters & Credit Linkage

Noted

Agenda No. – 8: Implementation & Progress made under West Bengal Bhabishyat Credit Card Scheme (WBBCC) and associated guidelines on interest subvention

As on September 30, 2025, a total of 1,92,174 applications were sponsored to various banks under WBBCC scheme. Out of these sponsored cases, 47,037 proposals have been sanctioned, with a total sanctioned amount of Rs. 1,167.12 crore. Furthermore, 33,669 accounts have been disbursed amounting to Rs. 767.16 crore. Member Banks have been requested to instruct their branches to dispose of the pending loan proposals in a time bound manner ensuring there are no unnecessary rejections or delays.

Dr. Amit Mitra, during the discussion, commended the banks on their increased rate of sanctioning the West Bengal Bhabishyat Credit Card (WBBCC) applications during the quarter. However, he highlighted that the program continued to face a major challenge due to the high volume of rejections.

Shri Prabhat Kumar Mishra emphasized that all sponsored cases, previously rejected other than adverse CIBIL score ground, could have been from highly promising projects if they could receive adequate guidance and suitable handholding.

Shri Manas Dhar informed that the Department had already shortlisted the viable proposals from the rejected list which is being provided to banks through portal for their fresh examination. He requested the State Level Bankers' Committee (SLBC) to take up this critical matter with all member banks to complete the review of all resubmitted cases under WBBCCS by 31-03-2026 so that no backlog cases could remain pending.

(Action Point: Member Banks & SLBC, WB)

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

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

United Tower, 8th Floor

11, Hemanta Basu Sarani

Telephone: 033-2248-6922

Kolkata- 700 001

Agenda No. – 9: Review of MUDRA, Stand Up India, PMEGP, SVSKP & PM Vishwakarma

Noted.

Agenda No. – 10: Review of performance of the Banks under Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME)

As of September 30, 2025, member banks have cumulatively sanctioned 411 proposals and disbursed 308 proposals out of a total of 2,282 PMFME (Pradhan Mantri Formalisation of Micro Food Processing Enterprises) proposals submitted.

Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Government of West Bengal, emphasized the scheme's immense potential for employment generation, urging a concentrated effort to reduce the existing gap between sanctioned and disbursed cases. Concurrently, Ms. Smaraki Mahapatra, Secretary, Food Processing Industries and Horticulture, highlighted the vast scope of food processing for increasing food shelf life, addressing a critical resource constraint. To improve the overall PMFME scenario in West Bengal, a two-way strategy was recommended for both the concerned Department and member banks: the Government of West Bengal would first identify key areas as clusters for food processing, and subsequently, the industry department and member banks would jointly identify potential branches within these clusters, ensuring they are adequately sensitized about the programme to substantially increase the sanctioned portfolio.

(Action Point: Food Processing & Horticulture Department of Govt of West Bengal, SLBC WB, Member Banks)

Agenda No. – 11: Review of progress in SHG-NRLM

As of September 30, 2025, member banks have achieved a significant performance milestone under the SHG-NRLM (National Rural Livelihood Mission - Self Help Groups), collectively disbursing loans totaling Rs.16,124.04 crore to 7.16 lakh number of NRLM-SHGs, thereby achieving approximately 65% of the physical target and 46% of the financial target for the current year. To further improve the scheme's efficacy, banks must make sincere efforts to improve the average ticket size of SHG-NRLM loans. While speaking on performance, Smt. Chandrima Bhattacharya stated that the achievement could have been much better provided few Banks like

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

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

United Tower, 8th Floor

11, Hemanta Basu Sarani

Kolkata- 700 001

Telephone: 033-2248-6922

WBGB could upload monthly SHG credit linkage data in the portal for August & September 25. In response, the Chairman, WBGB, stated that after initial issues faced by the Bank due to amalgamation of 3 RRBs, now the system after full integration is ready for uploading of monthly SHG credit linkage data and the task would be completed at the earliest.

Smt. Chandrima Bhattacharya directed banks to urgently address and dispense with pending cases of Enterprise Financing, expressing concern over the very low rate of disbursement and the long Turn Around Time (TAT) for processing applications. To rectify this, she asked all banks to process all pending applications within 31st December 2025 and to formulate a strategy for more effective Enterprise Financing loan disbursement. Furthermore, she advised banks to hold branch-wise camps to invite and process new Enterprise Financing loan applications within the stipulated TAT. Finally, she strongly asked member banks to explore opportunities for the deployment of Business Correspondent (BC) Sakhis, drawn from the active pool of Self-Help Group (SHG) members to enhance financial inclusion and outreach.

(Action Point: Member Banks)

Issues related to deployment of Business Correspondent Sakhi (BC Sakhi).

Smt. Chandrima Bhattacharya, the Honorable Minister of State, Finance Department, Govt. of West Bengal, expressed concern regarding the low progress of the Business Correspondent Sakhi (BC Sakhi) scheme in West Bengal since its inception by WBSRLM. She stressed that while the concept of BC Sakhi is crucial for financial inclusion and women's empowerment, the low number of deployments in the state is hindering the scheme's overall impact.

In response, Shri Manas Dhar clarified that the deployment of BC Sakhis is handled by Corporate Business Correspondent Agencies. He noted that, according to the district-wise mapping with banks, there are no existing vacancies for new Business Correspondents (BCs) in West Bengal. Therefore, he suggested that the strategy should be to identify and replace the existing inactive / dormant BC points with new BC Sakhis. He urged banks to take up the issue with their respective Corporate BCs and to complete the task of identification of inactive / dormant BCs without any delay.

(Action Point: Member Banks)



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

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

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

Telephone: 033-2248-6922

Agenda No. – 12: Review of progress in Joint Liability Groups (JLGs) Finance

Noted

Agenda No. – 13: Review of progress in West Bengal Student Credit Card (WBSCC) along with progress in other Education Loan & Housing Loan

As of September 30, 2025, member banks have cumulatively sanctioned 96,264 proposals under the West Bengal Student Credit Card (WBSCC) scheme. From these sanctioned cases, disbursements have been made to 71,413 accounts. A significant number of 20,968 proposals are currently pending at various bank branches. Considering the high rate of rejection and the slow progress of the scheme, a formal request has been made to all member banks to prioritize the disposal of these pending cases.

(Action Point: Member Banks)

a. Progress in West Bengal Student Credit Card (WBSCC)

Noted

b. Bank wise progress in Education Loan

Noted

c. Bank wise progress in Housing Loan

Noted

Agenda No. – 14: Deployment of Credit facilities to Minority Community & Tribal Welfare

Smt. Choten Dhendup Lama, Principal Secretary, Tribal Development Department, Government of West Bengal, expressed her appreciation and commended the State Level Bankers' Committee, West Bengal for implementing the bifurcation of credit linkage data between the Scheduled Caste (SC) and Scheduled Tribe (ST) communities. This data segregation is crucial as it will significantly improve the ability to monitor the distinct progress of the tribal welfare schemes and allow for more accurate tracking of benefits extended specifically to the tribal population.



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

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

United Tower, 8th Floor

11, Hemanta Basu Sarani

Kolkata- 700 001

Telephone: 033-2248-6922

- a. Disb. of loan to Minority Community, SC, ST & OBC

Noted

- b. Outg. Credit to Minority Community, Weaker Section, Women, SC, ST & OBC

Noted

Agenda No. – 15: NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.

Noted

Agenda No. – 16: Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)

Noted

Agenda No. – 17: Progress made under Financial Inclusion, updation of URC in CISBI Portal, Inactive Fixed-Point BC

- a. Progress of FLC during the quarter

Noted

- b. Financial Literacy camp in Animal Husbandry intensive area

Noted

- c. Financial Inclusion Fund (FIF)

Accepted





राज्य स्तरीय बैंकर्स समिति , पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL
E-mail: slbc.westbengal@pnb.co.in

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

Telephone: 033-2248-6922

d. Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY)

Accepted

e. Review of status of Financial Education in School

Noted

f. Updation of URC in CISBI Portal

Accepted

g. Inactive Fixed Point BC

Noted

h. Recruitment of FL Counsellor

Accepted

Agenda No. – 18: Review of functioning of RSETIs & setting up of new RSETIs

Noted

Agenda No. – 19: Progress on Data Management as per Revamped Lead Bank Scheme

Accepted

Agenda No. – 20: Non-Conventional renewable energy as sustainable alternative for affordable transportation & PM Surya Ghar: Muft Bijli Yojana (PMSGMBY)

Noted



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

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

United Tower, 8th Floor

11, Hemanta Basu Sarani

Kolkata- 700 001

Telephone: 033-2248-6922

Agenda No. – 21: Calendar of SLBC Meeting / Events & unresolved issues related to BLBC/ DCC/ DLRC

Accepted

Agenda No. – 22: Miscellaneous

- a. Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements

The "ONLINE MORTGAGE MARKING OF LAND SCHEDULE BY BANKS" portal had been officially launched via the *banglarbhumi.gov.in* domain on 28.11.2025. The fundamental purpose of this new module is to provide the public with transparent and accessible information regarding any existing mortgages on land plots, which will be viewable in the 'Know Your Property' section of the Banglarbhumi Portal. This system enables bank branch managers to directly input and update mortgage details on plots, making the verified information immediately available to the general public. This initiative is expected to significantly enhance transparency in land-related financial encumbrances, reduce disputes and fraud through official bank-verified entries, and ensure seamless coordination between banking institutions and the land records department, thereby guaranteeing the real-time availability of mortgage data to citizens. Consequently, all bank branches are advised to utilize this portal comprehensively to maximize these benefits.

(Action Point: Member Banks)

- b. Status of SLBC report submitted by Member Banks

Accepted

- c. FI Index-List of identified districts for adequate focus

Noted

- d. Unified Lending Interface

Noted



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

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

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

Telephone: 033-2248-6922

e. KYC compliance issue

Noted

f. Special 3 months campaign to facilitate efficient and faster settlement of unclaimed assets

Noted

g. MD, West Bengal State Co-operative Bank stated that due to non-onboarding of Transient account or some other technical issues on PHEMEP Portal, The West Bengal State Co-operative Bank and its affiliated 17 District Central Co-operative Banks are not being allowed to work as Member Lending Institutions (MLI) on the PHEMEP Scheme in West Bengal. Hon'ble Minister-in-Charge, Cooperation, Shri Pradip Kumar Mazumder has already asked KVIC to resolve the issue in co-ordination with The West Bengal State Co-operative Bank at the earliest, the SLBC unanimously resolved that The West Bengal State Co-operative Bank and its affiliated 17 District Central Co-operative Banks could be on-boarded in PHEMEP portal and could be able to extend loan under PHEMEP Scheme.

(Action Point: KVIC)

The meeting ended with the conclusive remark & vote of thanks by Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal.



Balbir Singh

(General Manager & Convenor
SLBC West Bengal)



| List of participants in 170th SLBC Meeting held on 28.11.2025 | | | |
|---|--------------------------------|---|---|
| Sl No | Name | Designation | Organisation |
| Dignitaries from Govt. of India (DFS) | | | |
| 1 | Shri Tapan Kumar Mondal | Dy. Secretary DFS & Nodal officer for SLBC West Bengal | DFS, Govt. of India |
| Dignitaries from Govt. of West Bengal and different Line departments | | | |
| 2 | Dr. Amit Mitra | Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department (through VC) | Government of West Bengal |
| 3 | Smt. Chandrima Bhattacharya | Hon'ble Minister of State, Finance Department | Government of West Bengal |
| 4 | Shri Prabhat Kumar Mishra | Additional Chief Secretary | Finance Dept, GoWB |
| 5 | Shri Onkar Singh Meena | Principal Secretary | Agriculture Department, GoWB |
| 6 | Smt. C. D. Lama | Principal Secretary | Tribal Development |
| 7 | Dr. Sudip Sinha | Secretary | Finance Dept, GoWB |
| 8 | Smt. Smaraki Mahapatra | Secretary | Food Processing Industries & Horticulture, Govt. of West Bengal |
| 9 | Shri Ravi Ranjan | Joint Secretary | MSME & T Department, GoWB |
| 10 | Ms. Priyadarshini Bhattacharya | ACEO | WBSRLM, Govt. of West Bengal |
| 11 | Shri Kumarjib Chakraborty | Senior Special Secretary | ARD, Govt. of West Bengal |
| 12 | Shri Jaydip Mukhopadhyay | Senior Special Secretary | Higher Education Department, GoWB |
| 13 | Shri Manas Dhar | Special Secretary & Director | Institutional Finance, GoWB |
| 14 | Shri Debdeep Guha | Senior Director | NIC |
| 15 | Shri Sandeep Nag | Director | Directorate of Textiles, GoWB |
| 16 | Shri Parthasarathi Datta | Deputy Director | Institutional Finance, GoWB |
| 17 | Smt. Piyali Mondal | Deputy Director | WBSUDA, Govt. of West Bengal |
| 18 | Smt. Kasturi Sengupta | Additional Secretary | Food Processing Industries & Horticulture, Govt. of West Bengal |
| 19 | Shri Debasis Barman | Assistant Director | MSME DFO Kolkata |
| 20 | Dr. Prabir Roy | Assistant Director | ARD |
| 21 | Shri Pradipta Ghuhathakurta | Banking & Financial Advisor | Higher Education Department, GoWB |
| 22 | Shri Sakhi Gopal Saha | SPMU | MSME & T Department, GoWB |
| 23 | Ms. Prama Basu | Manager | National Housing Bank |
| 24 | Shri Upendra Nath Tripathi | Assistant General Manager | CGTMSE |
| 25 | Shri Debasish Maity | Banking Consultant | Institutional Finance, GoWB |
| 26 | Shri Debadarshi Roy | Lead East | NPCI |
| 27 | Shri D. Chakraborty | RC | HUDCO |
| 28 | Shri Jayanta Bhattacharya | Sr. Manager (IT) | HUDCO |
| 29 | Shri G. Murali Rao | SDR West Bengal | MoRD |
| 30 | Shri Amal Kumar Bhattacharya | Assistant Secretary | F & S Department |
| Dignitaries from RBI & NABARD | | | |
| 31 | Shri Sudhanshu Prasad | Regional Director | RBI, Kolkata RO |
| 32 | Smt. Reshmi Rani | General Manager | RBI, Kolkata RO |
| 33 | Shri P. K. Bharadwaj | Chief General Manager | NABARD, Kolkata RO |
| Dignitaries from Commercial Banks | | | |
| 34 | Shri Amit Kumar Srivastava | Executive Director & Co-Chairman of SLBC West Bengal | Punjab National Bank |
| 35 | Shri Balbir Singh | General Manager & Convener | SLBC, West Bengal |
| 36 | Shri Alok Kumar Goel | Chairman | WBGB (PNB) |
| 37 | Shri Sujan Sarkar | Managing Director | WBStCB |
| 38 | Shri Shivesh Kumar Jha | Chief General Manager | IDBI Bank |
| 39 | Shri Sanatan Mishra | General Manager | State Bank of India |
| 40 | Shri Ramani Ranjan Mishra | General Manager | Punjab National Bank |
| 41 | Shri Rajiv Kumar Singh | General Manager | Bank of India |
| 42 | Shri Arun Kumar Mishra | General Manager | Canara Bank |
| 43 | Shri Gaurav Bhardwaj | General Manager | Indian Overseas Bank |
| 44 | Shri S. K. Tiwari | General Manager | Bank of Baroda |
| 45 | Shri Subho Ray | General Manager | WBSCARD |
| 46 | Shri Manish Kumar | Zonal Manager | UCO Bank |
| 47 | Shri Tarsem Singh Zira | Zonal Manager | Central Bank of India |
| 48 | Shri Rajeev Kumar | Zonal Manager | Bank of Maharashtra |
| 49 | Mohammad Sahzeeb | Zonal Manager | Bank of Maharashtra |
| 50 | Shri S. K. Chaudhary | Deputy General Manager | Bank of Baroda |
| 51 | Shri Jitendra Rautela | Deputy General Manager | Union Bank of India |
| 52 | Shri Mithilesh Kumar | Deputy General Manager | Indian Bank |
| 53 | Shri Sanjay Kumar Vishwas | Assistant General Manager | State Bank of India |
| 54 | Shri Jaspal Shawney | Assistant General Manager | Punjab & Sind Bank |
| 55 | Shri Rajendra Chatterjee | Chief Manager | Bank of Baroda |
| 56 | Shri Arunagshu Ghosh | Senior Manager | Union Bank of India |
| 57 | Shri Ashwini Kumar | Senior Manager | Punjab & Sind Bank |
| 58 | Shri Saumitro Banerjee | Manager | Indian Overseas Bank |
| 59 | Shri Aritra Mitra | Manager | Bank of India |
| 60 | Shri Suman Chatterjee | SLBC Nodal | UCO Bank |
| 61 | Smt. Chitra Chakraborty | Circle Head | Axis Bank |
| 62 | Shri Dipesh Chakraborty | State Nodal | Axis Bank |
| 63 | Shri Kaushik Gupta | Senior Vice President | HDFC Bank |
| 64 | Shri Shibananda Pandit | City Head | ICICI Bank |
| 65 | Shri Partha Sarathi Ghoshal | Regional Head | Bandhan Bank |
| 66 | Shri Yasho Ramgarhia | Staff Head -GIB | HDFC Bank |
| 67 | Smt Gunjan Agarwal | Regional Coordinator | ICICI Bank |
| 68 | Smt Amrita Ghosh | Deputy Vice President | Indusind Bank |



| | | | |
|--|----------------------------|--------------------------|----------------------------|
| 69 | Shri Sanjeeb Kumar Jana | Deputy Regional Head | Karur Vysya Bank |
| 70 | Shri Angshuman Dutta | Deputy Vice President | Kotak Mahindra Bank |
| 71 | Shri Amit Biswas | Assistant Vice President | Ratnakar Bank Ltd. |
| 72 | Shri Atanu Acharya | CH | AU Small Finance Bank |
| 73 | Shri Rishav Raj | Regional Head | Ujjivan Small Finance Bank |
| 74 | Shri Ayan Kumar Ghosh | Cluster Head | Utkarsh Small Finance Bank |
| 75 | Smt. Koushiki Kumar | KAM | Airtel Payment Bank |
| 76 | Shri Soumen Kanra | Assistant Vice President | Fino Payment Bank |
| 77 | Shri Debraj Das | Agri Head | Bandhan Bank |
| 78 | Shri Anup Kumar | Manager | SIDBI |
| 79 | Smt. Ishita Das | BM | Dhanalaxmi Bank Ltd. |
| 80 | Shri S.K Saurabh | DRH | Karnataka Bank |
| 81 | Smt. Kasturi Das | RCH | Karnataka Bank |
| 82 | Shri Satyajit Bhattacharya | CH | ESAF Small Finance Bank |
| 83 | Shri Branesh Kumar | CM | IPPB |
| 84 | Shri Siddhartha Rajak | Manager | IPPB |
| 85 | Shri Harish K. | CM | South Indian Bank |
| Lead District Managers of West Bengal | | | |
| 86 | Smt. Lipika Roy | Alipurduar | Central Bank of India |
| 87 | Shri Niraj Kumar | Birbhum | UCO Bank |
| 88 | Shri Jeebachha Narayan Jha | Coochbehar | Central Bank of India |
| 89 | Shri Kaushal Kishore | Dakshin Dinajpur | Punjab National Bank |
| 90 | Shri Rajesh Kumar | Darjeeling | Central Bank of India |
| 91 | Shri Sourav Kumar Poddar | 24-Pgs (North) | Indian Bank |
| 92 | Shri Raj Kumar Lahiri | 24-Pgs (South) | Punjab National Bank |
| 93 | Shri Amit Kumar Mehera | Hooghly | UCO Bank |
| 94 | Shri Amit Kohli | Howrah | UCO Bank |
| 95 | Shri Debashis Karfakar | Jalpaiguri | Central Bank of India |
| 96 | Shri Bidya Nand Mishra | Jhargram | Punjab National Bank |
| 97 | Shri Kishore Lohar | Kalimpong | State Bank of India |
| 98 | Shri Aranya Roy | Kolkata | State Bank of India |
| 99 | Shri Gunjan Kumar | Malda | Punjab National Bank |
| 100 | Fajal Mamud | Murshidabad | Punjab National Bank |
| 101 | Shri Anup Dungdung | Nadia | Punjab National Bank |
| 102 | Shri Tushar Kanti Mahanta | Paschim Medinipur | Punjab National Bank |
| 103 | Shri Pinaki Barman | Purba Burdwan | UCO Bank |
| 104 | Shri Rakesh Kumar Mishra | Purba Medinipur | Punjab National Bank |
| 105 | Shri Tanmoy Dutta | Purulia | Punjab National Bank |
| 106 | Shri Sanjiv Kumar Malhotra | Paschim Burdwan | State Bank of India |

