

राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल: STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL
E-mail: slbc.westbengal@pnb.co.in United Tower, 8thFloor,
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Ref. No: SLBC/WB/165th SLBC Meeting/578 /2024

Date: 30.09.2024

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

Reg: Proceedings of 165th meeting of Special SLBC, West Bengal held on 30.09.2024.

The meeting of 165th SLBC (Special) for the state of West Bengal was held on 30.09.2024 at The Lalit Great Eastern Hotel, Kolkata to review the progress made in various banking parameters for the quarter ended June'2024. At the outset, Shri Shio Shankar Singh, General Manager & Convenor, SLBC West Bengal, extended his heartfelt thanks and gratitude to all the distinguished guests for participating in the meeting.

The meeting was graced by Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt. of West Bengal, Shri Pradip Mazumdar, Hon'ble Minister-in-Charge, Panchyat and Rural Development, Govt. of West Bengal, Shri Prabhat Kumar Mishra, Additional Chief Secretary, Finance Department, Govt. of West Bengal, Shri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal, Smt. Choten Dhendup Lama, Principal Secretary, Department of Tribal Development, Govt. of West Bengal, Shri Kalyan Kumar, Executive Director, Punjab National Bank & Co-Chairman SLBC West Bengal, Shri R Kesavan, Regional Director, Reserve Bank of India, Kolkata, Smt. Usha Ramesh, CGM, NABARD, Shri Sameer Bajpai, CGM, Punjab National Bank, Shri Satendra Kumar Singh, CGM, State Bank of India, and other dignitaries.

Shri Kalyan Kumar, ED, PNB & Co-Chairman SLBC West Bengal welcomed all the dignitaries and highlighted the member banks' performance during FY 2024-25, in his keynote address.

He congratulated all the member banks for disbursement of fresh credit of Rs.2.69 Lakh Crore till quarter ending June'2024 for FY 2024-25, thereby achieving 64% of the annual target of Rs.4.22 Lakh Crore under Annual Credit Plan (ACP) and thus registered a Y-O-Y growth of 40% from Rs.1.92 Lakh Crore for the same corresponding period of FY 2023-24.

He applauded all the member banks on achievement under MSME sector, which stood at Rs.74,002 Crore as on 30-06-2024, thus achieving 48% of the annual target of FY 2024-25 in comparison to June 2023 achievement, which was Rs.56,565 Crore. Thus, MSME sector registered a Y-O-Y growth of 31%. The achievement under Agriculture sector stood at Rs.33,356 Crore, thus achieving 29% of the annual target of FY 2024-25.



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In previous financial year, i.e., in FY 2023-24, it was Rs.23,239 Crore. Thus, Agriculture sector registered a Y-O-Y growth of 44%.

He congratulated all the bankers for Y-O-Y growth of 155% in number wise and 96% in amount wise in Agriculture Infrastructure Fund (AIF). As on 30.06.2024, cumulative number of sanctions under AIF stands at 3,139 amounting to Rs.1,586.17 Crore.

CD ratio of the State improved to 69.71% as on 30.06.2024, in comparison to 61.72% as on June'2023.

He acclaimed all the member banks for the disbursement covering 3.80 Lakh NRLM-SHG's amounting to Rs.6,511 Crore upto the quarter ended June,2024, thus achieving 51% in number wise and 22% in amount wise of the annual target respectively.

He further informed that all the members cumulatively sanction 70,703 number of proposals under West Bengal Student Credit Card (WBSCC) scheme as on 30.06.2024, which was 51,235 in terms of number of accounts sanctioned as on 30.06.2023. Thus, under WBSCC scheme, a Y-O-Y growth of 38% has been registered in terms of number of accounts sanctioned.

He informed that the total number of applications sanctioned under West Bengal Bhabishyat Credit Card (WBBCC) scheme as on 30.06.2024 stood at 25,286. The said scheme came into effect from 01.04.2023.

He extended congratulations and compliments to all the member banks for enrolment of 4.46 Crore people under Jan Suraksha Schemes as at 30.06.24, which was 4.32 Crore as on 31.03.2024. Thus, the fresh addition under this scheme upto June Quarter of FY 2024-25 stood around 14 Lakhs.

In Atal Pension Yojana (APY), SLBC West Bengal has secured 2nd position as on June Quarter 2024 in the country in terms of large category state performance under the scheme.

He believed that today's deliberation would be followed by the highest levels of professionalism and commitment. He further stated that the decisions made would shape the future of the state. On behalf of SLBC West Bengal, he affirmed all the concerned for full cooperation of banking fraternity towards strengthening and uplifting the socio-economic conditions of the people of the State.

Shri Shio Shankar Singh, General Manager & Convenor, SLBC West Bengal thereafter requested Dr. Amit Mitra, Principal Chief Advisor to The Hon'ble Chief Minister and Finance Department, Govt. of West Bengal for presiding over the meeting.



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Dr. Mitra welcomed all the dignitaries present over there in the meeting and commenced point-wise discussion on various banking parameters including discussion on few unresolved banking issues pertaining to the interest of common people of the state:

1. KYC Compliance: KYC matter continues to be a disturbing issue to the government. Currently scores of complaints from the public relating to difficulties in doing KYC compliance at the banks are being received by the State Government. The issues are also connected to non-receiving of benefits under different social welfare schemes of the government. He urged upon the member banks for addressing the issues related to KYC.

Shri Pradip Mazumder informed the house that the government was going to provide grant to more than eleven lakhs' beneficiaries for construction of houses, particularly in the rural areas, which was affected by the flood. He further informed that the farmers would receive compensation due to damage of crops on account of flood. He requested Regional Director, Reserve Bank of India for his kind intervention on the KYC related issues that would eventually lead to non-receiving of grant through DBT (direct benefit transfer) to the affected people due to frozen status of their accounts on non-KYC compliance ground.

Shri R Kesavan informed the house that the account which was freezed or closed due to non-KYC compliance could have several reasons viz. non-submission of required documents by the customers even after several reminders, instruction from law enforcement agencies, violation of norms (such as transaction limit) pertaining to the Basic Savings accounts.

Shri Manas Dhar informed the house that the required documents for KYC updation submitted by the beneficiaries were not timely updated either by the bank branches or by the BC (Business Correspondent) agents, particularly for the accounts opened through BC channel. He further stated that there seemed to be a lack of proper coordination between BC Agents and linked base branch officials, which could be addressed by issuing appropriate advisory by the respective Banks under due intimation to the SLBC and the Finance Department.

Dr. Mitra suggested ACS (Finance), Govt. of West Bengal to hold a meeting with SLBC along with major member banks covering the issues emanating from the complaints so received through the CM grievance portal with focus on the KYC compliance issue and to find out best possible solutions.

Shri Kalyan Kumar urged upon all the member banks to treat the matter with a sympathetic way as the targeted group remain the most vulnerable to fraud. He also requested all the

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member banks to issue directives to the branches for creating awareness among the DBT beneficiaries for timely updation of KYC for receiving the same.

Shri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal informed the house that the Department already prepared branch wise details of the beneficiaries having issues of non receipt of benefits due to non-KYC compliance or other reasons. The list of such beneficiaries would be shared with SLBC for onward submission to the member banks for resolution of the issue.

Smt. Choten Dhendup Lama, Principal Secretary, Department of Tribal Development, Govt. of West Bengal, requested all the member banks to follow the RBI guidelines of KYC compliance during opening of SHG accounts meticulously.

Dr. Mitra suggested Smt. Lama to share the granular data with the ACS (Finance), Govt. of West Bengal, for onward communication with the member banks.

**(Action: Finance Department, Agriculture Department,
Tribal department SLBC & Member banks)**

2. Inconvenience faced by the customers/ nominees relating to deceased claim settlement:

Shri Manas Dhar informed the house regarding the inconvenience faced by the claimants / nominees related to the settlement of deceased accounts. He informed the house that number of complaints have been received in the Hon'ble CM's grievance portal with regard to considerable delay in claim settlement process by the banks despite submission of required documents by the claimants / nominees.

Shri Singh, CGM SBI, stated that one centralized portal launched by the SBI for addressing the deceased claim settlement issue with a proper acknowledgement and with predefined TAT for smooth and early settlement. He ensured the house that current as well as backlog claims would be settled within 3 months. Dr. Amit Mitra remarked that the same procedure may be followed by other Banks for the sake of transparency.

Shri Kumar, ED PNB, suggested following measures to minimize the issue:

1. Creating awareness regarding registration of nominee during account opening.
2. Extending proper guidance to the customers/ nominees about the required documents for claim settlement.
3. Helping the customers / nominees in uploading of documents in the designated portal digitally.

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He further informed that, as a part of awareness, SMS could be sent to the customers to register nominations in their accounts. He also informed that the registering of nomination could be done through digital channel too.

(Action: Member Banks)

3. MSME:

Dr. Mitra congratulated the bankers for their phenomenal performance in MSME sector by disbursing Rs.1,03,066.66 crores in the segment as on 16.09.2024, thus achieving 67.14% against ACP target of Rs.1,53,509.18 crores for the FY-2024-25. However, he expressed his dissatisfaction over the very slow pace of action by the member banks for sanctioning of loan applications under WBBCCS (West Bengal Bhabishyat Credit Card Scheme). He expressed his concern that despite having 100% credit guarantee and other lucrative features, all the member banks had sanctioned only around 29,000 cases involving Rs. 664.00 crore, which comprised only 17% of the total applications sponsored. He requested all the member banks to support these enterprenures, which would consequently increase employment through job creation.

Dr.Mitra suggested that ACS (Finance), Govt. of West Bengal along with Institutional Finance to conduct a meeting with the higher officials of the member banks to address the challenges and to finalize the best possible solutions for proper implimentation of the scheme.

(Action: SLBC, Member Banks & Finance Department)

4. Agriculture (KCC, AIF & AH):

Dr. Mitra informed the house that all the member banks had cumulatively sanctioned Rs. 54635.89 Crores, thus achieved 47.16% of the physical target of the FY 2024-25. He also suggested that the average ticket size should be increased as the price of the agriculture inputs had gone up significantly.

He informed that the State Govt. would bear the insurance premium for Rabi crops along with potato this year. In this context, he recollected that several complaints were also received in Hon'ble CM's grievance portal regarding the non-payment of the interest subvention amount to the prompt paying farmers, who have availed KCC. Shri Dhar informed that the responsibility to provide interest subvention to the eligible farmers in this regard is the responsibility of the bankers.

Shri Meena informed the house that a meeting was held for having detailed discussion on the different parameters related to lending under Agriculture with all the stakeholders, i.e.,

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bankers, LDMS, DDMs, the Department etc. In the meeting the Department also appreciated the best performing banks in AIF. He informed that presently there were no such bottlenecks reported in AIF segment.

However, Shri Meena expressed his concern regarding the performance of few major banks, which needed to be improved. He also suggested to conduct internal review by these banks for improvement of their performance in this segment.

Shri Meena informed the house that the cut-off date for enrolment in Bangla Shasya Bima (BSB) Yojana for the Kharif 2024 season has been extended upto 31st October 2024 and urged upon all the member banks to ensure that all loanee farmers were covered under the Insurance scheme. Shri Meena also requested all the member banks to meticulously follow the RBI guidelines applicable to the flood affected districts.

Dr. Mitra advised SLBC along with Institutional Finance to conduct a meeting with a smaller group of the member banks on agriculture credit and to find out some solutions for the challenges faced at granular level.

Shri Prabhat Kumar Mishra, ACS (Finance), Govt. of West Bengal, suggested that the Department would issue guidelines on the emerging problems for addressing at district level as well as block level for better resolution.

Shri Manas Dhar informed the house that as previously mentioned by the Principal Secretary, Agriculture Department, Govt. of West Bengal, restructuring of loans should be done in all identified flood affected areas in the concerned districts and the same has been adopted in the SLBC meeting.

(Action: Member banks, SLBC, Finance Department)

5. WBSCC (West Bengal Student Credit Card) Scheme:

Dr. Mitra informed the house that all member banks cumulatively sanctioned around 75,000 West Bengal Student Credit Card, out of which disbursement was made in 53,222 cases, whereas 93,000 cases were rejected.

MD, WBSCB stated that the student borrowers particularly in Nadia, Burdwan and some extent of Medinipur districts were not interested to avail the sanctioned amount as the same did not meet their expected amount. Dr. Mitra suggested to share the data with State Government for onward submission to the respective District Magistrates for their intervention.

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Shri Jaydeep Mukherjee, Senior Special Secretary, Higher Education Department, Govt. of West Bengal, informed that the Department had already prepared the detailed list of beneficiaries, which were pending for credit decision, pending for disbursement, pending for issuance of Sanction Cover Letter etc., both bank-wise as well as district-wise. He, further, requested all the member banks to complete the issuance of sanction cover letter to all student borrowers followed by uploading the same in the designated portal. He also requested all the member banks for timely submission of interest subvention claim to the Department. Dr. Mitra suggested to share the said detailed list with the SLBC for onward circulation to the member banks & LDMS.

(Action: SLBC, Member Banks & HED)

6. **KCC (AH):** Dr. Mitra informed the house that this sector warranted more focus to grow more aggressively. He advised all the Rural and Semi-Urban bank branches of the Member Banks to sanction 25 cases of KCC (AH) each during this financial year so that the State could surplus the yearly target of sanctioning of 1 Lakh number of cases this financial year. He further suggested timely uploading of data in the designated portal for actual reflection of the performance.

(Action: ARD Department, SLBC & Member Banks)

7. **Self Help Group (SHG):**

Dr. Mitra congratulated all member banks on the performance under SHG as member banks had disbursed around 5,50,000 number of SHG against the annual target of 7,51,587 number of SHG, thus achieving 73% of the target. However, he expressed his deep concern regarding the ticket size of the SHG. He also expressed his concern over the utilization of sanctioned limit by the SHG members.

Dr. Mitra informed the house that SHG members had now graduated to the level of entrepreneurs and they should be financially supported by the Bank by way of Enterprise Loan under DAY-NRLM. He requested SLBC to circulate the connected guidelines to all member banks.

(Action: SLBC, Member Banks & WB SRLM)

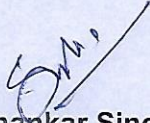
8. **CD Ratio:**

Dr. Mitra expressed his concern about CD ratio of some districts. During June quarter, 2024, Hooghly, Birbhum, Coochbehar, Jalpaiguri districts registered a negative growth of 1.76%, 3.13%, 1.75%, 17.64% respectively on quarter-to-quarter basis.

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LDM Jalpaiguri informed the house that there was reporting issue in previous quarter data which had been rectified this time.

The meeting ended with the vote of thanks by Shri Shio Shankar Singh, GM & Convenor, SLBC to the chair and all other participants.



Shio Shankar Singh
(General Manager & Convenor,
SLBC West Bengal)

List of participants in 165th SLBC Meeting held on 30.09.2024			
SI No	Name	Designation	Organisation
Dignitaries from Govt. of India (DFS)			
1	Ms Neha Chauhan	Leave of Absence	DFS, Govt of India
Dignitaries from Govt. of West Bengal and different Line departments			
2	Dr. Amit Mitra	Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department	Government of West Bengal
3	Sri Pradip Kumar Mazumdar	Hon'ble Minister-in-Charge	Panchayats & Rural Development, GoWB
4	Sri Prabhat Kumar Mishra	Additional Chief Secretary	Finance Dept, GoWB
5	Smt Choten D Lama	Principal Secretary	Tribal Dev Dept, GoWB
6	Sri Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
7	Smt Sujata Ghosh	Managing Director	West Bengal Swarojgar Corporation Ltd.
8	Smt. Kuhuk Bhushan	CEO	WBSRLM, GoWB
9	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
10	Dr Sudip Kumar Sinha	Secretary	Finance Dept, GoWB
11	Sri Sudip Sarkar	Joint Secretary & A.CEO	P & RD Department, GoWB
12	Sri Vivek Kumar	Joint Secretary	Agriculture Department, GoWB
13	Sri. Sandeep Nag	Additional Director	Directorate of Textiles
14	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
15	Sri Jaydip Mukhopadhyay	Senior Special Secretary	Higher Education Department, GoWB
16	Sri Kumarjib Chakraborty	Senior Special Secretary	ARD Dept, GoWB
17	Sri Uday Swaroop	Director	MSME & T Department, GoWB
18	Sri Pradip Kr Das	Joint Director	MSME & DFO Department, GoWB
19	Sri Sakhi Gopal Saha	SPMU	MSME & T Department, GoWB
20	Smt Rajkumari Kumbhar	Regional Manager	National Housing Bank
21	Sri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
22	Sri Pradipta Ghuhathakurta	Banking & Financial Advisor	Higher Education Department, GoWB
23	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
24	Dr. Tushar Kumar Sinha	GM	HUDCO
25	Sri. D. Chakraborty	RC	HUDCO
26	Sri Samir Kr. Chattopadhyay	C.B.O	Higher Education Department, GoWB
27	Smt. Rina Chakraborty	Assitant Director	MSME_DFO Kolkata
28	Sri Prabir Roy	Assitant Director	ARD
29	Sri Tarun Kantti Paine	Dy Secretary	Food & Supply Dept, GoWB
30	Sri G. Murali Rao	SDR, WB	MoRD
Dignitaries from RBI & NABARD			
31	Sri R. Kesavan	Regional Director	RBI, Kolkata RO
32	Smt Usha Ramesh	Chief General Manager	NABARD, Kolkata RO
33	Smt Reshmi Rani	General Manager	RBI, Kolkata RO
34	Smt Deepmala Ghosh	General Manager	NABARD, Kolkata RO
35	Sri Prosenjit Bhattacharya	Asst General Manager	RBI, Kolkata RO
Dignitaries from Commercial Banks			
36	Sri Kalyan Kumar	ED	Punjab National Bank
37	Sri Sameer Bajpai	Chief General Manager & Zonal Head	Punjab National Bank
38	Sri Shio Shankar Singh	General Manager & Convener	SLBC, West Bengal
39	Sri Satyendra Kumar Singh	Chief General Manager	State Bank of India
40	Sri Kalyan Mukherjee	General Manager & Zonal Head	Canara Bank
41	Sri Alok Kr Goyel	Chairman	BGVV (PNB)
42	Sri Pranab Kumar Biswas	Chairman	PBGB (UCO)
43	Sri Anil Kumar	Chairman	UBKGB (CBI)
44	Sri Sujan Sarkar	MD	WBSCB
45	Smt Ishita Sarkar	Deputy General Manager (IDD)	WBSCB
46	Sri Subhas Ray	GM(O)	WBSCARD
47	Sri N Jain	Deputy General Manager	State Bank of India
48	Sri Sanjay Chaudhary	Deputy General Manager	Bank Of Baroda
49	Sri Amit Raj	Deputy General Manager	UCO Bank
50	Sri Satyajit Mohanty	Deputy General Manager	Union Bank of India
51	Sri P. C. Khurana	Deputy General Manager & Zonal Head	Central Bank Of India
52	Sri Rajeev Kumar	Zonal Head	Bank Of Maharashtra
53	Smt. Sukonya Ghosh Dastidar	Assistant General Manager	Punjab National Bank
54	Sri Sanjay Kr Vishwas	Assistant General Manager	State Bank of India
55	Sri K.L. Gupta	Assistant General Manager	Indian Bank
56	Sri P. K. Das	Assistant General Manager	Bank Of India
57	Sri Suresh Kumar Gupta	Assistant General Manager	Indian Overseas Bank
58	Sri Yagendra Singh	Assistant General Manager	Indian Overseas Bank
59	Sri Sanjay Kr. Vishwas	Assistant General Manager	State Bank of India
60	Sri K. L. Gupta	Assistant General Manager	Indian Bank
61	Mednikanta Jha	Assistan General Manager	Bank of Baroda
62	Sri Atanu Mondal	Assistan General Manager	IDBI
63	Sri Subhadip Chatterjee	Chief Manager	Bank Of Baroda
64	Sri Dheeraj Kumar Chawre	Chief Manager	Indian Overseas Bank
65	Smt Pratibha Ranjan	Senior Manager	Bank Of India
66	Sri Vishal Sinha	Senior Manager	Union Bank of India
67	Sri Chanachal Nayan	Manager	Indian Bank
68	Sri Saumitro Banerjee	Manager	Indian Overseas Bank
69	Sri Suman Chatterjee	Asst Manager	UCO Bank
70	Sri Dipesh Chakraborty	State Nodal	Axis Bank
71	Sri Parthasarati Ghoshal	Vice President & Regional Head	Bandhan Bank
72	Sri Manik Verma	Senior Vice President	HDFC Bank
73	Sri Shibananda Pandit	City Head	ICICI Bank



List of participants in 165th SLBC Meeting held on 30.09.2024			
Sl No	Name	Designation	Organisation
74	Smt Gunjan Agarwal	Regional Coordinator	ICICI Bank
75	Smt Priyanka Das	RM,GBG	Indusind Bank
76	Sri Angshuman Dutta	DVP	Kotak Mahindra Bank
77	Sri Rupak Ranjan Dey	Manager, R.O.	Karnataka Bank
78	Sri Rakesh Upadhyay	RMO	IDFC First Bank
79	Sri Amit Biswas	SOM, Kolkata	Ratnakar Bank Ltd
80	Sri G.Rameswaran	SM	Tamilnad Mercantile Bank
81	Sri Thandayuthapani	SM	Tamilnad Mercantile Bank
82	Sri Shambu Chakraborty	BM	Catholic Syrian Bank
83	Sri Anshul Anand	Operation Manager	AU Smalla Finance Bank
84	Sri Partha Banerjee	Regional Head	Ujjivan Small finance Bank
85	Sri Ayan Kumar Ghosh	Circle Head	Utkarsh Small finance Bank
86	Sri Sandip Kumar	Regional Head	IPPB
87	Sri Soumen Kanrar	RH	Fino Paymnet Bank
88	Sri Priyas Kumar Kundu	SO	ESAF
89	Sri Anup Kr Burlu	Manager	SIDBI
Lead District Managers of West Bengal			
90	Lipika Roy	Alipurduar	Central Bank
91	Sri Pankaj Kumar	Bankura	Punjab National Bank
92	Sri Jeebachha Narayan Jha	Coochbehar	Central Bank
93	Sri Sayantan Tarafdar	Dakshin Dinajpur	Punjab National Bank
94	Sri Sourav Kumar Poddar	24-Pgs (North)	Indian Bank
95	Sri Rajkumar Lahiri	24-Pgs (South)	Punjab National Bank
96	Sri Amit Kumar	Hooghly	UCO Bank
97	Sri Amit Kohli	Howrah	UCO Bank
98	Sri Debashis Karmakar	Jalpaiguri	Central Bank
99	Sri Bidhya Nand Mishra	Jhargram	Punjab National Bank
100	Sri Kishore Lohar	Kalimpong	State Bank of India
101	Sri Abhijit Mondal	Kolkata	State Bank of India
102	Sri Amitabha Kirtania	Malda	Punjab National Bank
103	Sri Tapu Dutta	Nadia	Punjab National Bank
104	Sri Tushar Kanti Mahanta	Paschim Medinipur	Punjab National Bank
105	Sri Pinaki Barman	Purba Burdwan	UCO Bank
106	Sri Rakesh kr. Mishra	Purba Medinipur	Punjab National Bank
107	Sri Sanjiv Kr Malhotra	Paschim Burdwan	State Bank of India
108	Sri Jidan Burh	Purulia	Punjab National Bank
109	Sri Sourav Saha	Uttar Dinajpur	Punjab National Bank

