

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

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Ref. No: SLBC/WB/167<sup>th</sup> SLBC Meeting/ 789 /2025

Date: 29.03.2025

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

**Reg: Proceedings of 167<sup>th</sup> meeting of SLBC, West Bengal held on 24.03.2025.**

The meeting of 167<sup>th</sup> SLBC for the state of West Bengal was held on 24.03.2025 at The Lalit Great Eastern Hotel, Kolkata to review the progress made in various banking parameters for the quarter ended December'2024. At the outset, Shri Balbir Singh, General Manager & Convenor SLBC, West Bengal, extended his warm welcome and gratitude to all the distinguished guests for participating in the meeting.

The meeting was graced by Shri Kalyan Kumar, Executive Director, PNB & Chairman SLBC, Punjab National Bank, Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt. of 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 Rajesh Pandey, Principle Secretary, MSME & T Department, Govt of West Bengal, Shri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal, Smt. Smaraki Mahapatra, Secretary, Department of Food Processing Industries & Horticulture, Govt. of West Bengal, Shri. P.K. Bhardwaj, CGM, NABARD, Shri Satyendra Kumar Singh, CGM, State Bank of India, Smt. Rashmi Rani, General Manager, Reserve Bank of India, Kolkata and other dignitaries from Banks, State Govt. and other organisations.

Shri Kalyan Kumar, Executive Director, PNB & Co-chairman, SLBC WB, welcomed all the dignitaries, and highlighted the member banks' performance during FY 2024-25 upto Dec'2024, in his keynote address. He congratulated all the member banks for disbursement of fresh credit of Rs.5.45 Lakh Crore up to December Quarter for FY 2024-25, thereby achieving 129% of the annual target of Rs.4.22 Lakh Crore under Annual Credit Plan (ACP) and thus registered a Y-O-Y growth of 18% from Rs.4.61 Lakh Crore for the same corresponding period of FY 2023-24.

Shri Kumar applauded all the member banks on achievement under MSME up to 31.12.2024 which stood at Rs.1,48,906 Crore, thus achieving 97% of the annual target of FY 2024-25. For the same corresponding period of previous FY 2023-24, it was Rs.1,21,091 Crore. Thus, MSME sector registered a Y-O-Y growth of 23%. Achievement under Agriculture up to 31.12.2024 stood at Rs.74,982 Crore, thus achieving 65% of the annual target of FY 2024-25. For the same corresponding period of previous FY 2023-24, it was Rs.55,310 Crore. Thus, Agriculture sector registered a Y-O-Y growth of 36%.

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He congratulated all the bankers for registering Y-O-Y growth of 111% in number wise and 68% in amount wise in Agriculture Infrastructure Fund (AIF). CD ratio improved to 69.90 % as on 31.12.2024, in comparison to 68.13% as on 31-12-2023.

He praised all the member banks for disbursing 8.92 Lakh number of NRLM-SHGs amounting to Rs.21,011 Crore up to December Quarter 2024, thus achieving around 119% in number wise and 70% in amount wise annual target respectively. In the same corresponding period of previous FY 2023-24, member banks cumulatively disbursed 7.63 Lakh number of NRLM-SHGs amounting to Rs.17,485 Crore.

He further informed that all the member banks cumulatively sanctioned 81,205 no of proposals under West Bengal Student Credit Card (WBSCC) scheme as on 31.12.2024, which was 62,273 in terms of number of accounts sanctioned as on 31.12.2023. Thus, under WBSCC scheme, a Y-O-Y growth of 30% has been registered in terms of number of accounts sanctioned.

He informed that total number of applications sanctioned under West Bengal Bhabishyat Credit Card Scheme (WBCCS) as of 31.12.2024 stood at 32,388, which was 19,625 in terms of number of accounts sanctioned as on 31.12.2023. Thus, under WBCCS, a Y-O-Y growth of 65% has been registered in terms of number of accounts sanctioned.

He extended congratulations and compliments to all the member banks for enrolment of 4.99 Crore people as on 31.12.2024 under the ambit of Jan Suraksha Schemes since inception, which was 4.32 Crore as on 31.03.2024, thus fresh addition under this scheme during FY 2024-25 up to December Quarter was around 67 Lakhs.

He, further, requested all the member banks to timely dispose of the loan proposals so that the benefit could, timely reach to the beneficiaries. He also informed the house that the above performance was satisfactory in the direction of achieving the set goal under ACP for this financial year and very much optimistic that with the concerted efforts and the guidance of the state govt. and the banks together the achievement would reach further new height in upcoming days.

Thereafter, Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal, 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.

Dr. Mitra welcomed all the dignitaries present over there in the meeting and commenced point-wise discussion on various credit linked flagship schemes of the state government.

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Before entering agenda wise discussion, Dr. Mitra raised persisting issue related to Banks' customer services along with suggestive actions as emerged during the discussion:

#### **KYC Compliance:**

- a. KYC updation be ensured without time gap after receipt of KYC documents from the customers. Any delay in the process might lead to non-receipt of benefit under various social welfare schemes of the government.
- b. Executive Director, PNB, urged upon the member banks for addressing the issues related to KYC through adequate sensitization of the field functionaries and reiteration of the latest RBI guidelines in this regard. It is to be noted that, depending on the risk profile of the customer, the KYC related documents may be updated through CKYCR Database where KYC updation of a customer may be done by any financial institute and may, subsequently, be used by all other institute for KYC updation of the said customer. The direction issued from RBI should be strictly adhered to treating the same as a regulatory compliance.
- c. Banks are advised that under no circumstances the bank branch concerned should prevent the 'Banglar Bari' beneficiary from withdrawal of fund from their respective accounts or freeze the account of the beneficiary for the purpose of adjustment of the outstanding loan amount existing against their name considering that this financial benefit had been allowed by the State Government for a special purpose only i.e. to enable the beneficiary to build a house.

**(Action Point: Member banks)**

**Agenda No – 1: Confirmation of the Proceedings of the 166<sup>th</sup> SLBC meeting held on 23.12.2024.**

Confirmed.

**Agenda No – 2: Action Taken Report for the decisions adopted in the 166<sup>th</sup> SLBC meeting.**

Noted.

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### **Agenda No – 3: Review of Credit Disbursement by Banks during the FY 2024-25 against ACP 2024-25.**

All member banks achieved 129% of the annual target of Rs.4.22 Lakh Crore under Annual Credit Plan (ACP) and thus registered a Y-O-Y growth of 18% from Rs.4.61 Lakh Crore for the same corresponding period of FY 2023-24.

#### **Credit to Minority Community, Weaker Section, Women, SC/ST & OBC**

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).**

All the districts in West Bengal having CD ratio more than 40% during the quarterly review period i.e. from October to December 2024.

### **Agenda No – 5: Deployment of Credit in Agriculture.**

The agriculture disbursement up to 15<sup>th</sup> March 2025 for the financial year 2024-25 was Rs. 89514.67 crores thus achieving 77.27 % of the annual target. Shri O. S. Meena, Principal Secretary (Agriculture), GoWB, stressed upon the need for increasing the ticket size of KCC loans simultaneously with increase in KCC numbers. He also commented that while preparing PLP, attention should be given to allocate targets to the bank branches based on their previous year's performance which would facilitate a judicious distribution of targets thereby ensuring better overall performance of the Banks against ACP, which usually fell short of target almost every year. Shri Meena urged SLBC to ensure implementation of all the action points, emerged during the meeting of SLBC Sub Committee on Agriculture held on 18<sup>th</sup> March 2025.

#### **a. KCC:**

- i) Number of accounts as per the ACP (Annual Credit Plan) was in line with the annual target. However, the ticket size of KCC was much below the required benchmark. Concerned banks were requested to exert special focus for improvement of the ticket size.
- ii) The member banks were requested to analyse the target & potentiality of their branches which had performed below par and to give special focus on those branches for achieving the agriculture target by taking proper strategy.
- iii) Awareness in field functionaries was very crucial to achieve the desirable target.

**(Action Point: Member banks)**

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

Noted.

**c. Review of credit deployment under FPO**

Noted.

**d. KCC Animal Husbandry (KCC-AH)**

All the member banks were requested to dispose of pending cases on the urgent basis.

**(Action Point: Member banks)**

**e. National Livestock Mission (NLM)**

Noted.

**f. MJCC (KCC Fishery)**

Noted.

The member banks to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors to increase Agriculture lending in the state of West Bengal.

**Agenda No – 6: Deployment of Credit to MSME.**

All member banks were congratulated for their achievement in credit disbursement in MSME sector. All the member banks collectively disbursed 1,74,783.74 Crores thus achieving 113.86 % of the annual target of FY 2024-25 as on 15<sup>th</sup> March, 2025. Shri Rajesh Pandey, Principal Secretary, MSME & T, GoWB, commented that while overall performance of the Banks in MSME segment was good, but the same did not replicate in WBBCC schemes in spite of having many attractive benefits allowed by the government in that scheme.

- i) Few member banks were yet to achieve the allocated target for the Financial Year 2024-25 and were requested to take appropriate course of action for achieving the target.

**(Action Point: Member banks)**

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- ii) Revised limit for MSME classification will be effective from 01.04.2025.

Category	Investment not exceeding (in Cr.)	Revised (in Cr.)	Turnover not exceeding (in Cr.)	Revised (in Cr.)
Micro	1	2.5	5	10
Small	10	25	50	100
Medium	50	125	250	500

**Agenda No – 7: Implementation & Progress made under West Bengal Bhabishyat Credit Card Scheme (WBCCS) and associated guidelines on interest subvention.**

As on 11.03.2025, according to WBCCS portal, 1,11,563 number of proposals had been sponsored to all member banks amounting to Rs. 4,024.35 Cr. Out of which member banks sanctioned 36,438 number of proposals. Disbursement had taken place in 23,103 accounts amounting to Rs. 491.48 Cr. Dr. Amit Mitra suggested for organizing outreach programme specially for this scheme by all the participating Banks like the MSME outreach programme recently held by PNB to create awareness. He also mentioned that as the scheme aimed at creation of entrepreneurship in MSME, Banks should participate in the scheme more actively.

- i) Member banks were requested to clear the pendency on priority basis
- ii) Department will analyse the sector wise spread in WBCCS and frame a road map for setting up priority for promoting the targeted sector.
- iii) The features of the scheme, i.e., 100% Credit Guarantee, Interest Subvention & Subsidy in the form of margin money may be explored by the banks to increase the sanction in this particular scheme.
- iv) Awareness should be created in the field for extending support & promote MSME sector.

**(Action Point: Member banks, MSME Department)**

**Agenda No – 8: Review of MUDRA, Stand Up India, PMEGP, SVSKP & PM Vishwakarma.**

Noted.

**Agenda No – 9: Review of progress in West Bengal Student Credit Card (WBSCC) along with progress in other Education Loan & Housing Loan.**

All the member banks cumulatively sanctioned 81,205 number of proposals under West Bengal Student Credit Card (WBSCC) scheme as on 31.12.2024, which was 62,273 in terms of number of accounts sanctioned as on 31.12.2023. Thus, under WBSCC scheme, a Y-O-Y growth of 30% had been registered in terms of number of accounts sanctioned.

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- a. Banks were requested to dispose the WBSCC pendency on priority basis keeping in view the urgency of the student borrowers to pay their fees in time.
- b. Banks were requested to sanction & disburse the WBSCC in time otherwise the sole purpose of the scheme may get diluted and students may lose interest in availing loans from the banks under the scheme.
- c. All the member banks were requested to focus on greater number of sanctioning of WBSCC proposals for providing timely credit to the student borrowers.
- d. A separate meeting with major banks may be arranged within a month for detail discussion on the various issues pertaining to WBSCC.

**(Action Point: Member Banks & HED department)**

#### **Agenda No – 10: Review of progress in SHG-NRLM, SHG-NULM.**

All the member banks disbursed 8.92 Lakh number of NRLM-SHG's amounting to Rs.21,011 Crore up to December Quarter 2024, thus achieving around 119% in number wise and 70% in amount wise annual target respectively.

- i) Keeping in view the excellent percentage of recovery in the industry, member banks must consider delivering more number and amount of credit to the SHG.
- ii) Though Ticket size had improved, some major banks need to strategize suitably to improve their performance in this regard.
- iii) Renewal & enhancement of eligible existing SHGs should be done on urgent basis.
- iv) Enterprises financing for the business expansion of the individual SHG member, required filed level sensitization for improvement of credit financing in this segment.
- v) Credit outreach programme may also be undertaken by the member banks to improve their performance in this regard.

**(Action Point: Member banks)**

#### **Agenda No – 11: Review of progress in Joint Liability Groups (JLGs) Finance.**

Noted.

#### **Agenda No – 12: Review of progress in PMFME.**

The progress in this scheme was not as per the expectation keeping in view the target of the same for the financial year 2024-25. Smt. Smaraki Mahapatra, Secretary, Department of Food Processing Industries & Horticulture, GoWB, highlighted the long pendency in banks for disposal of proposals. Pointing to the lack of awareness among the field functionaries of the banks, she mentioned that, in some cases, banks were asking for such Financial Statements (as might be available in an ongoing unit) from applicants which could not be available in a proposed unit.

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Keeping in view the lack of awareness in various Govt sponsored schemes like, WBBCCS, WBSCC, PMFME, AIF, DAY-NRLM etc. among the field functionaries of the banks, Dr. Amit Mitra, Principal Chief Advisor, GoWB, suggested for organizing sensitization programme/ workshop for the field level functionaries in the locations having high pendencies in those schemes.

- i) Banks were requested to dispose the pendency in stipulated time.
- ii) Sensitization programme/ workshop for the field level functionaries for creating awareness regarding this scheme may be undertaken.

**(Action Point: Member banks, SLBC West Bengal)**

**Agenda No – 13: NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.**

Noted.

**Agenda No – 14: Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks).**

Noted.

**Agenda No – 15: Progress made under Financial Inclusion.**

Noted.

**Agenda No – 16: Review of functioning of RSETIs & setting up of new RSETIs.**

Noted.

**Agenda No – 17: Progress on Data Management as per Revamped Lead Bank Scheme.**

Noted.

**Agenda No – 18: Non-Conventional renewable energy as sustainable alternative for affordable transportation & PM Surya Ghar: Muft Bijli Yojana (PMSGMBY).**

Noted.

**Agenda No – 19: Review of lending to MFI.**

Noted.

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**Agenda No – 20: Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC.**

Noted.

**Agenda No – 21: Miscellaneous:**

(i) In view of the recent RBI directives on the increment of the limit for collateral free agricultural loans including loans for allied activities from ₹1.6 lakh to ₹2 lakh per borrower, member banks to revisit their agriculture portfolio upto Rs 2 lacs. In certain cases, it was observed that agricultural loans up to collateral free limit (₹2 lakh) were apparently backed by gold as collateral in violation of the stipulated instructions. In some cases, gold loans (where collateral free norms may not apply) given to agriculturist were classified as agricultural loans, without ensuring the end utilization for approved purposes.

**(Action Point: Member banks)**

(ii) Shri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB, drew attention of the house to a recent development in Bank of Baroda, where through reorganization of administrative jurisdiction, its branches located in the districts of North Bengal had been brought under the ambit of its Guwahati Zonal Office. He expressed concern of practical difficulties in monitoring the performance of those branches in various credit linked flagship programmes of the state which hitherto was being done from its Kolkata Zonal Office. Responding to the issue, Shri Kalyan Kumar, ED, PNB and Dr. Amit Mitra, Principal Chief Advisor, GoWB, advised both SLBC West Bengal and Bank of Baroda to refer the matter to the Bank's Corporate Authority requesting relocation of those branches under the Kolkata zonal office as before.

**(Action Point: Bank of Baroda, SLBC West Bengal)**

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 167th SLBC Meeting held on 24.03.2025**

**Dignitaries from Govt. of West Bengal and different Line departments**

Sl No	Name	Designation	Organisation
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	Shri Prabhat Kumar Mishra	Additional Chief Secretary	Finance Dept, GoWB
4	Shri Rajesh Pandey	Principal Secretary	MSME & T, GoWB
5	Shri Onkar Singh Meena	Principal Secretary	Agriculture Department ,GoWB
6	Smt. Smaraki Mahapatra	Secretary	Food Processing Industries & Horticulture
7	Shri Swaroop Udayakumar	Director	MSME & T Department, GoWB
8	Smt. Kuhuk Bhusan	SMD & CEO	WBSRLM
9	Smt.Sujata Ghosh	Managing Director	West Bengal Swarojgar Corporation Ltd.
10	Shri Jaydip Mukhopadhyay	Special Commissioner	Higher Education Department, GoWB
11	Shri Kumarjib Chakaborty	Senior Special Secretary	ARD
12	Shri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
13	Smt. Kasturi Sengupta	Additional Secretary & Director	FPI & H , GoWB
14	Shri Sandeep Nag	Director	Director of Textile
15	Shri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
16	Smt. Rina Chakraborty	Assistant Director	MSME DFO Kolkata
17	Shri Debasis Barman	Assistant Director	MSME DFO Kolkata
18	Shri Sakhi Gopal Saha	SPMU	MSME & T Department, GoWB
19	Shri Bimal Rath	Regional Manager	National Hosing Bank
20	Shri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
21	Shri Pradipta Ghuhathakurta	Banking & Financial Advisor	Higher Education Department, GoWB
22	Shri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
23	Shri D.Chakraborty	RC	HUDCO
24	Shri G. Murali Rao	SDR	MORD
25	Shri Samir Kr. Chattopadhyay	C.B.O	Higher Education Department, GoWB
26	Dr. Prabir Roy	Assitant Director	ARD
27	Dr. P.K.Jana	Additional Director	Fishery
28	Dr. S. Chakraborty	Additional Director	

**Dignitaries from RBI & NABARD**

29	Smt. Reshmi Rani	General Manager	RBI, Kolkata RO
30	Shri P.K.Bharadwaj	Chief General Manager	NABARD, Kolkata RO
31	Smt Deepmala Ghosh	General Manager	NABARD, Kolkata RO

**Dignitaries from Commercial Banks**

32	Shri Kalyan Kumar	Executive Director	Punjab National Bank
33	Shri Sameer Bajpai	Chief General Manager & Zonal Manager, Kolkata	Punjab National Bank
34	Sri Balbir Singh	General Manager & Convener	SLBC, West Bengal
35	Shri Satyendra Kumar Singh	Chief General Manager	State Bank of India
36	Shri Alok Kr.Goyel	Chairman	BGVB (PNB)
37	Shri Anil Kumar	Chairman	UBKGB
38	Shri A.K. Murmu	General Manager	PBGB (UCO)
39	Shri Amrit Ghosh	Deputy General Manager	Canara Bank
40	Shri P.C.Khurana	Zonal Head	Indian Bank
41	Shri Rajeev Kumar	DGM & ZM	Bank Of Maharastra
42	Shri S.K. Chakraborty	DGM	Bank Of Baroda
43	Shri Ashok Landge	DZM	UCO Bank
44	Shri Satyajit Mohanty	Deputy General Manager	Union Bank of India
45	Shri Sanjay Kr. Vishwas.	Assistant General Manager	State Bank of India
46	Shri Atanu Mondal	Assistant General Manager	IDBI Bank
47	Shri Arup Baruah	Assistant General Manager	Indian Bank
48	Shri P.G.Shankararishnan	Assistan General Manager	Indian Overseas Bank
49	Shri Subhadip Chaterjee	Chief Manager	Bank Of Baroda
50	Shri Sanjay Kr.Mishra	Chief Manager	PSB
51	Shri Anupam Biswas	Chief Manager	Canara Bank
52	Shri Ashwini Kumar	Senior Manager	PSB
53	Shri Vishal Sinha	Senior Manager	Union Bank of India
54	Shri Chanachal Nayan	Senior Manager	Indian Bank
55	Shri Saumitro Banerjee	Manager	Indian Overseas Bank
56	Smt. Neha Kumari	Manager	Central Bank of India
57	Shri Suman Chaterjee	SLBC Nodal	UCO Bank
58	Shri Dipesh Chakraborty	State Nodal	Axis Bank
59	Shri Yasho Ramgarhia	Assistant Vice President	HDFC Bank
60	Shri Shibananda Pandit	City Head	ICICI Bank
61	Smt Gunjan Agarwal	Regional Cordinator	ICICI Bank
62	Shri Sanjeeb Kumar Jana	Deputy Regional Head	Karur Vysya Bak
63	Shri Angshuman Dutta	DVP	Kotak Mahindra Bank
64	Shri Ranadhir Das	BM	Dhanalaxmi Bank Ltd.
65	Shri Amit Bisaws	AVP	Ratnakar Bank Ltd.
66	Shri Sutirtha Khamaru	BM	AU Smalla Finance Bank
67	Shri Partha Banerjee	Regional Head	Ujjiban Small finance Bank
68	Shri Kanishka Deulia	AGM	IPPB
69	Shri Amit Dutta	CM	Airtel Payent Bank
70	Shri Soumen Kanra	RH	Fino Paymnet Bank
71	Shri G.Rameshwaram	Manager	Tamilnad Marchent Bank
72	Shri Mohit Kumar Mahelka	Manager	SIDBI

73	Shri Rajdeep Chakroborty	Manager	South Indian Bank
<b>Lead District Managers of West Bengal</b>			
74	Smt. Lipika Roy	LDM Alipurduar	Central Bank of India
75	Shri Prithwis Das	LDM Birbhum	UCO Bank
76	Shri Jeebachha Narayan Jha	LDM Coochbehar	Central Bank of India
77	Shri Rajesh Kumar	LDM Darjeeling	Central Bank of India
78	Shri Sourav Kumar Poddar	LDM 24-Pgs (North)	Indian Bank
79	Shri Rajkumar Lahiri	LDM 24-Pgs (South)	Punjab National Bank
80	Shri Amit Kumar	LDM Hooghly	UCO Bank
81	Shri Amit Kohli	LDM Howrah	UCO Bank
82	Shri Debashis Karmakar	LDM Jalpaiguri	Central Bank of India
83	Shri Biddya Nand Mishra	LDM Jhargram	Punjab National Bank
84	Shri Kishore Lohar	LDM Kalimpong	State Bank of India
85	Shri Abhijit Mondal	LDM Kolkata	State Bank of India
86	Shri Amitabh Kirtania	LDM Malda	Punjab National Bank
87	Shri Tapu Dutta	LDM Nadia	Punjab National Bank
88	Shri Tushar Kanti Mahanta	LDM Paschim Medinipur	Punjab National Bank
89	Shri Pinaki Barman	LDM Purba Burdwan	UCO Bank
90	Shri Rakesh kr. Mishra	LDM Purba Medinipur	Punjab National Bank
91	Shri Jayanta Kumar Auddy	LDM Paschim Burdwan	State Bank of India
92	Shri Sourav Saha	LDM Uttar Dinajpur	Punjab National Bank