

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

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Ref. No: SLBC/WB/Steering Committee/ 1130 /2026

Date: 04.02.2026

The Members of the SLBC Steering Committee

Re: Minutes of the Steering Committee Meeting held on 03.02.2026

The quarterly meeting of the Steering Committee of the State Level Bankers' Committee (SLBC) was convened virtually on February 3, 2026. The primary objective of the session was to finalize the agenda for the upcoming 171st SLBC Quarterly Review meeting. The proceedings saw active participation from distinguished representatives across several key departments of the Government of West Bengal, the Reserve Bank of India (RBI), the National Bank for Agriculture and Rural Development (NABARD), and various major commercial banks. Notable attendees included Ms. Seema Sarkar (Sr Special Secretary, Agriculture Department, Government of West Bengal), Shri Kaushik Mukherjee (Joint Secretary, Agriculture Department, Government of West Bengal), Dr. Utpal Kumar Sar (Additional Director, Fishery Department, Government of West Bengal), Ms. Shilpi Sinha (Dy. Secretary, Agri-Marketing Department, Government of West Bengal), Shri Manas Dhar (Special Secretary & Director, Institutional Finance, Finance Department, Government of West Bengal), Dr. Prabir Roy (Asstt Director, ARD, Government of West Bengal), Shri Sakshi Gopal Saha (Head, SPMU, WBCCS, Deptt of MSME & T, Government of West Bengal), Ms. Reshmi Rani (General Manager, Reserve Bank of India), Shri Ashok Kumar Nayar (Assistant General Manager, NABARD).

The session opened with a cordial welcome address by Shri Balbir Singh, General Manager & Convenor of SLBC West Bengal. During his opening remarks, Shri Singh formally announced that the 171st SLBC Quarterly Review meeting had been scheduled to take place on February 10, 2026, at the Lalit Great Eastern Hotel, commencing at 12:00 noon. He then provided a comprehensive overview of the proposed agenda items and invited the committee members to offer their perspectives and suggestions to ensure the forthcoming discourse could be both productive and impactful.

The ensuing deliberations focused on critical regional issues and culminated in the formulation of several specific action points. During these discussions, a significant amendment was proposed by Shri Manas Dhar, who suggested the inclusion of the "Introduction of Aoshree RTS in West Bengal" as a dedicated agenda item. It was agreed that this topic would be categorized under the section for Non-Conventional Renewable Energy. Following these fruitful exchanges, the member banks unanimously endorsed the revised suggestions and the prioritized sequence of the agenda. The finalized list of items was formally approved for discussion at the 171st SLBC Quarterly Review meeting and is annexed herewith for reference.

(Balbir Singh)

General Manager,
SLBC West Bengal



Agenda Items for the 171st SLBC Meeting

| Agenda No. | Particulars of Agenda Items |
|------------|--|
| 1. | Confirmation of the Proceedings of the 170 th SLBC meeting held on 28.11.2025 |
| 2. | Action Taken Report for the decisions adopted in the 170 th SLBC meeting |
| 3. | Performance of the Banks in respect of deployment of credit during current FY 2025-26 against ACP 2025-26 |
| 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) |
| 5. | Deployment of Credit in Agriculture including <ul style="list-style-type: none"> ➤ KCC <ul style="list-style-type: none"> a) Collateral free agricultural loans up to Rs.2.00 Lakh ➤ Review of progress under Agriculture Infrastructure Fund (AIF) ➤ Review of credit deployment under FPO ➤ Others |
| 6. | <ul style="list-style-type: none"> ➤ KCC Animal Husbandry (KCC-AH) ➤ National Livestock Mission (NLM) ➤ MJCC (KCC Fishery) |
| 7. | Deployment of Credit to MSME |
| 8. | Implementation & Progress made under West Bengal Bhabishyat Credit Card Scheme (WBBCCS) and associated guidelines on interest subvention |
| 9. | Review of MUDRA, Stand Up India, PMEGP, SVSKP & PM Vishwakarma |
| 10. | Review of progress in SHG-NRLM |
| 11. | Review of progress in Joint Liability Groups (JLGs) Finance |
| 12. | Review of progress in West Bengal Student Credit Card (WBSCC) along with progress in other Education Loan & Housing Loan |
| 13. | Non-Conventional renewable energy as sustainable alternative for affordable transportation: <ul style="list-style-type: none"> ➤ Introduction of CM Surya Ghar Yojna West Bengal – Aloshree RTS (Roof Top Solar) ➤ PM Surya Ghar – Muft Bijli Yojana (PMSGMBY) |
| 14. | Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME) |
| 15. | Credit facilities to Minority Community & Tribal Welfare |
| 16. | NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc. |
| 17. | Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks) |
| 18. | Progress made under Financial Inclusion, Updation of URC in CISBI Portal, Inactive Fixed Point BC, Recruitment of FL Counsellor |
| 19. | Review of functioning of RSETIs & setting up of new RSETIs |
| 20. | Progress on Data Management as per Revamped Lead Bank Scheme |
| 21. | Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC |
| 22. | Miscellaneous: <ul style="list-style-type: none"> ➤ Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements ➤ Status of SLBC report submitted by Member Banks ➤ FI Index-List of identified districts for adequate focus ➤ Unified Lending Interface ➤ KYC compliance issue |



List of participants in the Steering Committee meeting on 03.02.2026

| SN | Name of the official | Designation | Office |
|----|---------------------------------|------------------------------|--|
| 1 | Ms Sima Sarkar | Sr Special Secretary | Agriculture Department, Government of West Bengal |
| 2 | Shri Kaushik Mukherjee | Joint Secretary | Agriculture Department, Government of West Bengal |
| 3 | Dr Utpal Kumar Sar | Additional Director | Fishery Department, Government of West Bengal |
| 4 | Ms Shilpi Sinha | Dy. Secretary | Agri-marketing Department, Government of West Bengal |
| 5 | Shri Manas Dhar | Special Secretary & Director | Institutional Finance, Finance Department, Government of West Bengal |
| 6 | Dr Prabir Roy | Asstt Director | ARD, Government of West Bengal |
| 7 | Shri Sakshi Gopal Saha | Head, SPMU | Deptt of MSME & T, Government of West Bengal |
| 8 | Ms Reshmi Rani | General Manager | Reserve Bank of India |
| 9 | Shri Ashok Kumar Nayar | Assistant General Manager | NABARD |
| 10 | Shri Dipesh Chakraborty | Nodal Officer | Axis Bank |
| 11 | Shri Rajendra Prasad Chatterjee | Chief Manager | Bank of Baroda |
| 12 | Shri Aritra Mitra | Nodal Officer | Bank of India |
| 13 | Shri Sanjoy Kumar | AGM | Canara Bank |
| 14 | Shri R K Singh | DGM | Central Bank of India |
| 15 | Shri Prasanta Chowdhury | AVP | HDFC Bank |
| 16 | Smt Payel Chatterjee | Nodal Officer | ICICI Bank |
| 17 | Smt Asmita Pati | AGM | Indian Bank |
| 18 | Shri Amar Singh Verma | AGM | PNB |
| 19 | Shri Sanjoy Viswas | AGM | SBI |
| 20 | Ms Ismat Jahan | AGM | UCO Bank |
| 21 | Shri Umesh Kumar Singh | AGM | Union Bank of India |



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