

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

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Telephone: 033-22486922

Date: 13.08.2025

Ref. No: SLBC/WB/Steering Committee/084 /2025

The Members of the SLBC Steering Committee

Re: Minutes of the Steering Committee Meeting held on 13.08.2025

The quarterly meeting of the Steering Sub-Committee of SLBC was held virtually on 13th day of August, 2025 to fix up the agenda for the ensuing 169th SLBC meeting. The meeting was presided over by Shri Manas Dhar, Special Secretary & Director, IF, Finance Dept., GoWB and witnessed the participation of distinguished representatives from various departments of GoWB, RBI, NABARD and all the major Banks. Notable attendees included Ms Sima Sarkar, (Sr Spl Secretary, Agriculture Deptt, GoWB), Shri Hirak Mandal (Dy Director, Fishery, GoWB), Dr Prabir Roy (Asstt Director, ARD, GoWB), Shri Debashish Mukhopadhyay, (Dy Director, MSME, GoWB), Ms Rajlakshmi Sethi (DGM, RBI), Shri Amlan Das (DGM, NABARD).

The session commenced with a cordial welcome address delivered by Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal. In his address, Shri Singh informed that 169th meeting of SLBC West Bengal has been scheduled on 19th August 2025 in the Lalit Great Eastern Hotel at 12.00 noon. He provided a comprehensive overview of the proposed agenda items for the 169th SLBC meeting, encouraging all participants to offer their insightful perspectives and suggestions to ensure productive and impactful discourse.

The ensuing discussions focused on critical areas, culminating in the formulation of specific action points. Several amendments were made to the agenda for the forthcoming 169th SLBC meeting, with the revised version now annexed.

Shri Manas Dhar requested SLBC to furnish an update on the progress of ongoing Financial Inclusion (FI) saturation camps in West Bengal in the agenda paper.

Ms Rajlakshmi Sethi asked all banks to provide data on inactive Business Correspondence (BC) agents and the status on Unbanked Rural Centres (URC).

Shri Amlan Das, DGM, NABARD, has been requested to share with SLBC the list of warehouses that are authorised to issue Electronic Negotiable Warehouse Receipts (E-NWRs) to facilitate the implementation of financing against E-NWRs. Shri Manas Dhar requested NABARD to organize a dedicated meeting with SLBC West Bengal and other relevant stake holders including banks etc, to discuss the operational modalities and implementation of financing against E-NWRs.

All the matters raised during the meeting were formally recorded by SLBC, West Bengal for the purpose of strict compliance. Member banks unanimously endorsed the views and suggestions presented during the discussions.

Following the fruitful deliberations among the attendees, the final agenda items, along with their prioritized sequence, were approved for discussion at the 169th SLBC meeting. The final list of the agenda items is annexed herewith.

(Balbir Singh)
General Manager
SLBC West Bengal



Agenda No.	Particulars of Agenda Items
1.	Confirmation of the Proceedings of the 168 th SLBC meeting held on 21.05.2025
2.	Action taken report for the decisions adopted in the 168 th SLBC meeting
3.	Special SLBC Agenda on FI including last three years comparison on progress made under Financial Inclusion including progress under three months FI Saturation Campaign
4.	Performance of the Banks in respect of deployment of credit during the first quarter of current FY 2025-26 against ACP 2025-26
5.	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)
6.	Deployment of Credit in Agriculture including KCC
	Collateral free agricultural loans up to Rs. 2.00 Lakhs & end use verification of agricultural gold loans
	Review of progress under Agriculture Infrastructure Fund (AIF)
	Review of credit deployment under FPO
	KCC Animal Husbandry (KCC-AH)
	National Livestock Mission (NLM)
	MJCC (KCC Fishery)
	Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME)
Others	
7.	Deployment of Credit to MSME
8.	Implementation & Progress made under West Bengal Bhabishyat Credit Card Scheme (WBCCS) 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.	Credit facilities to Minority Community
14.	Credit facilities to SC/ST
15.	NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.
16.	Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)
17.	Progress made under Financial Inclusion, Updation of URC in CISBI Portal, Inactive Fixed Point BC
18.	Review of functioning of RSETIs & setting up of new RSETIs
19.	Progress on Data Management as per Revamped Lead Bank Scheme
20.	Non-Conventional renewable energy as sustainable alternative for affordable transportation & PM Surya Ghar : Muft Bijli Yojana (PMSGMBY)
21.	Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC
22.	Miscellaneous
	Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements
	Status of SLBC report submitted by Member Banks
	FI Index-List of identified districts for adequate focus
	Unified Lending Interface
KYC compliance issue	



Punjab National Bank

Convener: State Level Bankers' Committee for West Bengal

List of Participants in the Steering Committee Meeting held on 13.08.2025

SI no	Name	Designation	Organisation
1	Shri Manas Dhar	Director & Special Secretary	Institutional Finance, Govt. of West Bengal
2	Ms Sima Sarkar	Sr Spl Secretary	Agriculture Deptt, Govt. of West Bengal
3	Shri Hirak Mandal	Dy Director	Fishery, Govt. of West Bengal
4	Shri Debashish Mukhopadhyay	Dy Director	MSME, Govt. of West Bengal
5	Dr Prabir Roy	Asstt Director	ARD, Govt. of West Bengal
6	Ms Rajlakshmi Sethi	Dy General Manager	RBI
7	Shri Amlan Das	Dy General Manager	NABARD
8	Representatives of Major Member Banks		

