



राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL
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Ref. No: SLBC/WB/Steering Committee/ 1054 /2025

Date: 18.11.2025

The Members of the SLBC Steering Committee

Re: Minutes of the Steering Committee Meeting held on 18.11.2025

The quarterly meeting of the Steering Sub-Committee of SLBC was held virtually on 18th day of November 2025 to fix up the agenda for the ensuing 170th SLBC meeting. The meeting was presided over by Shri Manas Dhar, Special Secretary & Director, Institutional Finance, Finance Dept., Government of West Bengal and witnessed the participation of distinguished representatives from various departments of Government of West Bengal, Reserve Bank of India (RBI), National Bank for Agriculture and Rural Development (NABARD) and all the major Banks. Notable attendees included Ms Sima Sarkar (Sr Spl Secretary, Agriculture Deptt, GoWB), Shri Mufti Samim Sawkat (Addl Secretary, Agri-marketing, GoWB), Dr Malay Guha Thakurata (Dy Director, Fishery, GoWB), Dr Prabir Roy (Asstt Director, ARD, GoWB), Shri Sakshi Gopal Saha (Head, SPMU, WBCCS, GoWB), Ms Rajlakshmi Sethi (DGM, RBI), Shri Amlan Dash (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 attendees that the 170th meeting of SLBC West Bengal is scheduled for 28th November 2025 at the Lalit Great Eastern Hotel at 12:00 noon. He provided a comprehensive overview of the proposed agenda items for the 170th SLBC meeting, encouraging all participants to offer their insightful perspectives and suggestions to ensure productive and impactful discourse.

The ensuing discussions focused on critical issues, culminating in the formulation of specific action points. Several amendments were made to the agenda for the forthcoming 170th SLBC meeting. Ms. Rajlakshmi Sethi suggested to include the details of the ongoing three months' Campaign to Facilitate Efficient and Faster Settlement of Unclaimed Funds as an agenda item for 170th SLBC meeting only. Shri Manas Dhar advised to include the same under the Miscellaneous Item category, for this SLBC meeting only.

Shri Dhar advised that three distinct subtopics—namely KCC Animal Husbandry (KCC-AH), the National Livestock Mission (NLM), and the MJCC, which pertains to KCC Fishery—should be placed as a separate agenda item, keeping in view the growing importance of Agri-Allied sector. This could create a dedicated and separate agenda item focusing on these crucial areas. This new section should be titled as Deployment of Credit to Agri-allied activities and would encompass all relevant discussions, strategies, and implementation details for KCC-AH, NLM, and KCC Fishery.

Following the fruitful deliberations among the attendees, the member banks unanimously endorsed the views and suggestions presented during the discussions. The final list of the agenda items, along with their prioritized sequence, was subsequently approved for discussion at the 170th SLBC meeting and is annexed herewith.

(Balbir Singh)
General Manager,
SLBC West Bengal

Agenda Items for the 170th SLBC Meeting

Agenda No.	Particulars of Agenda Items
1.	Confirmation of the Proceedings of the 169 th SLBC meeting held on 19.08.2025
2.	Action Taken Report for the decisions adopted in the 169 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"> • 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.	Deployment of credit to Agri-allied activities <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 (WBCCCS) and associated guidelines on interest subvention
9.	Review of MUDRA, Stand Up India, PMEGP, SVSKP & PM Vishwakarma
10.	Review of performance of the Banks under Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME)
11.	Review of progress in SHG-NRLM
12.	Review of progress in Joint Liability Groups (JLGs) Finance
13.	Review of progress in West Bengal Student Credit Card (WBSCC) along with progress in other Education Loan & Housing Loan
14.	Deployment of credit facilities to Minority Community & Tribal Welfare
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: <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 ➤ Special 3 months' campaign to Facilitate Efficient and Faster Settlement of Unclaimed Funds

Member details of Steering Committee meeting on 18.11.2025			
SN	Name of the Department	Name of the official	Designation
1	Institutional Finance	Sri Manas Dhar	Special Secretary & Director
2	RBI	Smt Rajlaxmi Sethi	DGM
3	NABARD	Sri Amlan Dash	DGM
4	Agriculture	Smt Sima Sarkar	Senior Special Secretary
5	Agri-Marketting	Sri Mufti Samim Sawkat	Additional Secretary
6	ARD	Dr. Prabir Roy	Assistant Director
7	Fishery	Dr Malay Guha Thakurata	Dy Director
9	MSME	Sri Sakhi Gopal Saha	SPMU Head WBCCS
SN	Banks		
1	Axis Bank	Sri Dipesh Chakraborty	Nodal Officer
2	Bank of Baroda	Sri Rajendra Prasad Chatterjee	Chief Manager
3	Bank of India	Sri Mahendra Nath Soren	AGM
4	Canara Bank	Sri Sanjoy Kumar	AGM
5	Central Bank of India	Sri Naresh Thakur	AGM
6	HDFC Bank	Sri Manik Verma	State Head
7	ICICI Bank	Smt Payel Chatterjee	Nodal Officer
8	Indian Bank	Smt Asmita Pati	AGM
9	PNB	Sri Amar Singh Verma	AGM
10	SBI	Sri Sanjoy Viswas	AGM
11	UCO Bank	Ms Ismat Jahan	AGM
12	Union Bank of India	Sri Umesh Kumar Singh	AGM