

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

Telephone: 033-2262-7365, 033-2231-1716

Ref. No: SLBC/WB/162nd SLBC Meeting/1286/2023

Date: 02.01.2024

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

Reg: Proceedings of 162nd meeting of SLBC, West Bengal held on 20.12.2023

The meeting of 162nd SLBC for the state of West Bengal was held on 20.12.2023 at ITC SONAR, Kolkata to review the progress made in various banking parameters for the quarter ended September'2023. At the outset, Shri Shio Shankar Singh, General Manager, SLBC, West Bengal, extended his heartfelt thanks & gratitude to all the distinguished guests for participating in the meeting. Shri P. Mahendar, General Manager-PNB and Convener, SLBC West Bengal, welcomed all the dignitaries and participants in the meeting. He further assured the house that Annual Credit Plan (ACP) target for this current FY 2023-24 would be achieved by the Member Banks.

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, Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Govt of West Bengal, Shri. Pradip Kumar Majumdar, Hon'ble Minister-in-charge, Department of Panchayat and Rural Development, Govt of West Bengal, Dr. Manoj Pant, Hon'ble Additional Chief Secretary, Finance Department, Govt of West Bengal, Shri Manish Jain, Principle Secretary, Higher Education Department, Govt of West Bengal, Shri B.P.Mahapatra, Executive Director, Punjab National Bank, Shri R.Kesavan, Regional Director, Reserve Bank of India, Shri Prem Anuj Sinha, CGM, State Bank of India, Smt. Usha Ramesh, CGM, NABARD and other dignitaries (list enclosed).

In the keynote address, Shri B.P.Mahapatra, ED, PNB, highlighted that he was overwhelmed to be present in SLBC meeting of a state which was rich in culture and heritage and once it was the capital of the India. He also welcomed 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, Shri. Pradip Kumar Majumdar, Hon'ble Minister-in-charge, Department of Panchayat and Rural Development, Govt of West Bengal, Dr. Manoj Pant, Shri Manish Jain, Shri R. Kesavan, Smt. Usha Ramesh & other dignitaries. He highlighted banks' performance during September quarter, 2023 as under:

The disbursement of fresh credit of Rs. 3.17 Lakh Crore upto September Quarter for the FY'2023-24, thereby achieving 80% of the annual target under Annual Credit Plan.

Achievement under Agriculture and MSME stands at Rs. 36,607 crore and 89,003 crore, thus achieving 35% and 62% respectively of the annual target. ACP achievement under Priority Sector is Rs. 1,42,633 crore, which is 49% of annual target and in Non-Priority Sector it is Rs. 1,74,875 crore, which is 173% of annual target. CD ratio of the state improved to 68.42% as on 30.09.2023, in comparison to 61.02% as on September, 2022. Disbursement of Rs 11,709.71 crores took place to 6.00 lakh number of NRLM-SHG's thus achieving 39% in amount and 80% in number of annual targets respectively. Member banks accorded final sanction to 58,298 no of proposals under West



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Bengal Student Credit Card (WBSCC) scheme as on 30.09.2023 and as on 13.12.2023 total 61,203 no of proposals were sanctioned.

Number of application sanctioned (final/provisional) under West Bengal Bhabishyat Credit Card (WBBCC) scheme as on 30.09.2023 stands at 20,741 and as on 13.12.2023 total 27,391 number of accounts have been sanctioned. The said scheme came into effect from 01.04.2023.

Enrolment of 3.79 crore people since inception under the ambit of Jan Suraksha Schemes and fresh addition under this scheme in this financial year up to Q.E. September'2023 is 26 Lakhs.

He further stated that the above performance was satisfactory in the direction of achieving the set goal for this financial year and also very much sanguine that with the concerted efforts and the guidance of the state govt. and the banks together. He expressed that the achievement would get further new height and the deliberations in the meeting would be marked by the highest levels of professionalism and commitment. He expected that the decisions the house was going to make would shape the future for generations to come.

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, 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. He suggested that before entering into agenda wise discussion, some unresolved issues pertaining to the interest of common people of the state should be discussed. He congratulated all the member banks for achieving the 80% of the Annual Credit Plan.

Issues raised by Dr. Mitra:

1. Mis-selling of Insurance Product:

Dr. Mitra showed his concern regarding mis-selling of inappropriate insurance plans, especially high premium term insurance policy. Insurance policies were being sold without explaining the complete details of terms and condition of the policy. For instance, a complain received from the high level state government official that a major Public Sector Bank sold him/her a certain insurance policy with higher premium rate and Unit Linked Term Policy without explaining that he would have to pay the premium for 5 years annually instead of one time premium. Many Member Banks sold insurance policy for the business expansion plan and diversification of business portfolio. He urged upon all the member banks to give some insight on the issue and take some preventive measures.

Dr. Pant informed the house the said issue was discussed in the last SLBC meeting so banks should give some inputs on the issue.



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Smt.Chandrima Bhattacharya also agreed and urged upon the house to take the matter on a serious note.

Shri P. Mahendar, Zonal Manager, PNB, apprised the house that there had been certain instances in the past but these had been by and large curbed to a large extent. It has been taken up at a very highest level and very stern messages have also gone to the field that no such incidence would be tolerated. PNB has zero-tolerance policy regarding the matter.

Shri Manas Dhar, Special Secretary, Institutional Finance, Govt. of West Bengal, informed the house that although there was target on the bank branches for bancassurance business but bank should ensure there should not be any incidence of mis-selling and special care should be taken care for the senior citizen who kept their life savings for regular interest income.

Dr. Mitra advised to work out unanimous modus operandi to curb this menace once for although formation of a 3 member High Level Committee consisting of 3 state level high officials from 3 major Banks which would look upon such incidents and promptly advise for immediate corrective actions to the erring Banks.

Shri Sinha, CGM, SBI, confirmed the house that in State Bank of India, there was internal investigation system to address compliant regarding mis-selling of insurance product. He also informed that there were few cases where the money also refunded to the beneficiaries where it was observed that the beneficiaries were misled.

The House took the resolution to form a core committee to deal with the grievance on mis-selling of insurance products with one nodal officer from each member banks.

Smt. Chandrima Bhattacharya suggested that people had to be made aware of this core committee where that had to lodge complaint of the mis-selling of insurance products. Otherwise, the purpose of forming core committee to deal with the grievances on mis-selling of insurance product would be forfeited.

Shri B.P.Mahapatra, ED, PNB, suggested that SLBC would issue letter to all the member Banks for issuing direction and sensitize the field functionaries under their jurisdiction for avoiding mis-selling of insurance product with special focus to senior citizens. He also suggested there should be some grievance redressal mechanism in all banks along with a dedicated nodal officer, who would take care of complaint related to the respective bank on priority basis.

Dr. Pant informed the house that complaint related to bank came to the Institutional Finance office which, subsequently, refered to respective bank. The bank used to send action taken report to Institutional Finance. He also informed that redrassal percentage was satisfactory so far as bank was concerned. He also suggested that the nodal officer of the concerned bank would send Action Taken Report to Institutional Finance with a copy to SLBC. After end of the each quarter, the same would be discussed in the subsequent SLBC meeting.



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Shri Pradip Kumar Majumdar urged upon the members not to focus only to the senior citizen rather mis-selling to any customer is not desirable.

(Action: SLBC)

2. Interest charge in WBSCC (West Bengal Student Credit Card) Scheme:

Dr. Mitra informed the house that, as per the scheme guidelines, bank should charge 4% interest rate to the student beneficiaries as per SOP & MOU signed between the member banks & State Government Higher Education Department. However, the major Public Sector Banks were not able to deliver on the matter whereas Pvt. Sector Bank implemented the same at their end.

Shri Manas Dhar informed the house that proper application of interest rate in WBSCC was the major issue faced by the major public sector banks as the students were improperly interpreting the sanction letter that, instead of 4% ROI, they had been charged as per the actual applicable rate by the concerned bank at the time of sanction of the loan. Till now, except few Pvt. Sector Banks, RRB & cooperative Banks, no other banks are able to follow the said SOP though the same methodology is being followed in KCC by all the banks.

Shri Dhar requested Shri Mahapatra to take it forward as lead bank so that the 4% ROI could be charged and to book the left over balance amount which is going to be interest subvention in bank's P/L, got it signed by concern auditor and, subsequently, to claim from the Higher Education Department (HED). This would ease other Public Sector Banks to follow the said methodology.

Shri Manish Jain, Principal Secretary, HED, informed the house that in terms of sanction Public Sector Bank had performed well, however, in case of the methodology of charging 4% ROI in WBSCC, Private Sector Bank took the lead. He also informed that the main purpose of this noble scheme was to support the meritorious student from low income family for pursuing the higher education. Around 78% application of WBSCC were from the families having annual income of less than Rs 2.5 lakh.

Shri Jain urged upon the member banks to timely submit the claim as the HED had a dedicated team & sufficient budgetary allocation of fund for the same.

Shri Sinha, CGM, SBI, elucidated the house that as per the bank's accounting convenience, the claim could only be lodge if the total eligible cases were fully reconciled of the previous quarter, causing some delay in claim submission.

Shri Dhar suggested that the banks to charge 4%, to book its P/L the rest of the amount and submit the claim before the HED without waiting for completion of a quarter or anything else. Only auditor certification would suffice HED to process the interest subvention.

Smt. Chandrima Bhattacharya asserted that the confusion in the student beneficiaries regarding the charging of interest would defeat the noble purpose of the scheme. She urged to Public Sector Banks to adopt the methodology as explained by Shri Manas Dhar as the same methodology had already been adopted by the Private Sector Banks. She also submitted that as sufficient funds were



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sanctioned to HED as interest subvention of WBSCC, HED would not face any difficulty to process the claim within 30 days.

Dr. Pant informed the house that Union Bank of India already implemented the same, so there should not be any technical & policy level issue in this regard. He also suggested that member banks could take the issue with the internal team and implement the same before the next SLBC meeting. He further informed the house that it was a matter of embarresment that, as per scheme guidelines, ROI should be 4% but, in sanction letter, it was mentioned the actual lending ROI, so the same should be addressed properly to avoid such kind of confussion.

As suggested, this House of SLBC adopted the proposal for implementing the new system of charging interest at uniform 4% / 3.50% p.a. (simple rate), as the case may be, in the WBSCC loan accounts of the student borrowers with simultaneous booking of balance amount of interest (difference between Applicable Rate of Interest minus Eligible Rate of Interest) in their P/L Account to the debit of Interest Subevntion Receivable Account. Subsequently, banks would lodge their audited claims for reimbursement of Interest Subvention amount with Higher Education Department, Govt. of West Bengal. Release and remittance of that claimed subvention amount by the government, would in due course square off the outstanding balance in Interest Subevntion Receivable Account of the Banks.

Shri Mahapatra assured that he would look into the issue and rectified the same within shortest possible time unless there was any lacuna in the proposed methodology.

(Action: all concerned banks)

3. Gap between Sanction & Disbursment in West Bengal Student Credit Card Scheme:

Dr. Mitra congratulated member banks for the sanction in WBSCCS but at the same time he expressed his dissatisfaction on disbursment figures in sanctioned cases.

Shri Mahapatra assured that the disbursment issue would be taken care of with the member Banks.

Dr. Mitra suggested that disbursment should be close to 80% of the sanctioned WBSCC cases.

(Action: Member banks)

Dr. Amit Mitra commenced point-wise discussion on various flagship government schemes. Followings are the excerpts of observations made during the brief deliberations along with responses received from the dignitaries -

1. MSME:

Dr. Amit Mitra applauded and congratulated the bankers for their outstanding performance in MSME sector for disbursing Rs. 1,26,177.84 crore in MSME as on 30.11.2023, thus achieving 87% against ACP target of Rs.1,45,032.04 crore. Disbursement in MSME has increased by Rs. 18,345 crores in



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absolute term as on 30.09.2023 from Rs. 70,658 crore as on 30.09.2022 thus registering a positive growth of 25.96% on Y-O-Y basis. Member banks disbursed Rs. 56,565.15 crore in MSME as on 30.06.2023, thus achieving 39% against ACP target of Rs.1,45,032.04 crore for this Financial Year. Thus, registering a positive growth of 57.34% on Q-to-Q basis which is very commendable job by the bankers.

Shri Dhar requested all the member banks to exert special emphasize on West Bengal Bhabishyat Credit Card scheme (WBBCC) which was a flagship scheme of Govt. of West Bengal.

Dr. Mitra further informed the house regarding West Bengal Bhabishyat Credit Card (WBBCC) scheme for the self-employment of young entrepreneur with a target of 2 lakh entrepreneurs/year, which would lead to promotion & development of MSME segment in the State. As on 13.12.2023, total 27,391 number of accounts had been sanctioned, out of which 8,837 number of accounts provisionally sanctioned and final sanction accorded to 18,554 number of accounts. He urged upon the member banks to give inputs on the issue pertaining to sanction of WBBCCS.

Shri P. Mahendar informed the house that a review meeting was conducted by Chief Secretary on sanction of WBBCCS. It was decided that a state level committee would be formed and all the rejected cases pertaining to this scheme would be reviewed by the committee and cases had some merit would be re-sponsored. He further confirmed that all the member banks would ensure the sanction & disbursement in timely manner.

(Action: MSME Dept & Member banks)

2. Agriculture (KCC & AIF):

Dr. Mitra mentioned that all the banks operating in the State had disbursed Rs. 52428.04 crore as on 30-09-2023, thus achieving 49% of the annual budget (Rs. 1,06,996 crore). He requested to Shri Onker Singh Meena, Principal Secretary, Agriculture Department to submit his view in this regard.

Shri Onkar Singh Meena informed the house that the issue was discussed in the last SLBC sub-committee meeting on Agriculture. All the member banks ensured that they would achieve their annual target. He further expressed his concern that, over the last few years, agriculture sanction was in stagnation position in some of the major banks and ticket size of the Bangiya Gramin Bank & State Co-operative banks was reducing.

Shri Sinha, CGM, State Bank of India, informed the house that the disbursement figure during the 3rd quarter would be better as the Rabi Season approached.

Shri Pradip Kumar Majumdar informed the house that farmers/ marginal farmers were in significant losses, specially in potato cultivation, due to unseasonal rainfall during the first week of December'2023. He urged upon member banks for proper and timely financial support along with the Agriculture Department for their crop production.

Shri Onkar Singh Meena requested all the member Banks to enroll the loanee farmers under Bangla Sashya Bima Scheme (BSBS). He requested all the member bank to ensure the remittance of the



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insurance premium within the cut-off date for being eligible for compensation. Since there had been distress due to unseasonal rainfall during the first week of December'2023, Shri Meena requested the bankers to reschedule the loan recovery from affected farmers, specially in potato growing districts.

Shri Meena, further, requested all the member banks to focus on AIF scheme which would help in achievement of agricultural budget. He further requested all the concerned banks to disburse the loans within stipulated time frame.

(Action: Member banks)

3. Self Help Group (SHG):

Dr. Mitra congratulated all member banks on performance under SHG. Member banks have cumulatively disbursed Rs 14,332.71 crores and sanctioned 6.34 lakh number of NRLM-SHG's thus achieving 48% in amount and 84% in number of annual targets respectively.

He expressed concern over low ticket size, which was quite low as compared to national average, though West Bengal occupied relatively top position in terms of number of SHG's disbursed. He requested the house to increase the credit linkage target for the FY 2023-24 along with a special focus on ticket size.

Shri Pradip Kumar Majumdar informed the house that in September'2022 the achievement percentage was 66% as compared to 48% of the budget achievement till November'2023 in case of disbursement.

Shri Dhar clarified that 84% achievement in terms of number of account sanctioned & 48% in terms of disbursement as per the annual budget of FY'2023-24. He further suggested that member banks should focus on the average ticket size, which was Rs. 1.95 Lakh/SHG, to increase to Rs. 3Lakh/SHG.

Shri Pradip Kumar Majumdar informed the house that the government had taken unprecedented steps for linking market for the efficient and performing SHG's, empowering them through providing training opportunities and creating newer opportunities for their growth and sustenance. He further informed the house that SRLM department arranged training programme with IIM Kolkata for skill development & improve marketing strategy for their produce. The department also organizes Saras Mela where the SHG beneficiaries could sell their produces.

Smt. Chandrima Bhattacharya emphasized that the average ticket size of the SHG should be increased to at least at par of the national average. She further informed the house that repayment in SHG was excellent which was near about 98% of the total exposure in SHG credit portfolio.

Shri. P. Mahendar informed that PNB was not only sanctioning 6Lakh limit to individual SHG, the bank was regularly organizing camps along with CSP for providing higher credit limit to SHG members.



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Representative from Central Bank of India informed the house that bank organized mega SHG camps in their 4 Lead districts in North Bengal, i.e., Darjeeling, Jalpaiguri, Coochbihar & Alipurduar. In the said camps, the Bank has sanctioned and disbursed Loan to each SHG a sum of Rs. 6 Lakh as 2nd/3rd dose. This would certainly improve their average ticket size per SHG.

Shri Pradip Kumar Majumdar requested all the major member banks to focus in those particular issues particularly the banks having a greater number of branches in rural areas. He further urged upon that only cumulative efforts from the all member banks could make possible to achieve desirable result.

Shri Joseph Lawrence Tobias, Chairman, Bangiya Gramin Vikas Bank, informed that there were 3 ticket sizes, viz., sanction limit, disbursement limit and outstanding balance. Though the ticket size of sanction limit is very high, the credit/limit utilisation is roughly around 60% which is dragging down the average ticket size.

Dr. Mitra requested Additional Chief Secretary Finance to arrange a special meeting on average ticket size of the SHG with all the member banks.

(Action: Member banks & SRLM Department)

4. Animal Husbandry & MJCC (KCC-Fishery):

Smt. Joyoshi Das Gupta, Senior Special Secretary, ARD department, highlighted that in last 2 and a half year Rs. 380 crore was infused to rural economy by way of credit; out of which Rs 215 crore came in the last 10 months only. She further informed the house that, till October'2023, during FY'2023-24, the rejection rate is around 54% which is a matter of concern. Pendency in AH is around 23% of the sourced application of 50,000. SLBC Sub-Committee meeting on AH & F was held on 13-12-2023 under the chairmanship of ACS where these points were highlighted.

Secretary Fishery informed the house that against target of one Lakh, only 3.60% target was achieved by the member banks as on 23.11.2023. He further highlighted that the number of rejections was much higher side in case of MJCC. He informed that banks were rejecting the proposals with reason like various land ownership issues, type of land, oral lease issue etc. He, further, informed that the ticket size of KCC-Fishery was significantly low.

Dr. Mitra remarked that there could be fundamental & economic issues involved in MJCC financing hindering the desired progress in this segment. He suggested that there should be a separate meeting for detailed discussion in the granular issues including the land related issues faced by the banks while financing MJCC proposals.

(Action: Fishery Department, Member banks)

5. CD ratio:

Dr. Mitra congratulated all banks and LDMs for achieving the CD ratio of all districts in the state above 40% which was the minimum benchmark target. He highlighted that the CD ratio of the state had improved to 68.42% as on 30.09.2023, in comparison to 61.02% as on September 2022.



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He further urged upon the member banks to strive to increase the state CD ratio which was still below the national average of 79%.

(Action: Member banks)

6. Miscellaneous:

Shri R. Kesavan, Regional Director, RBI, shared his view on the mis-selling of insurance product by the member banks. He informed the house that, as per RBI guidelines, every member banks had internal ombudsman committee for grievance redressal, more over RBI also had the ombudsman mechanism on customer complaint. He further assured the house that the instance of mis-selling reduced remarkably. He further informed that there was provision of penalty in case of non-compliance of RBI directives.

Smt. Usha Ramesh, CGM, NABARD shared her view on credit disbursement in co-operative banks. She suggested that more number of farmers were to be brought under the fold of institutional credit. She further informed the house that NABARD conducted series of programme on Agri-Clinic & Agri-Business with the Agriculture universities & Bankers for overall Agriculture development of the State.

Dr. Manoj Pant said that in the last review meeting by Chief Secretary on WBBCC & WBSCC, one of the important points that emerged in the meeting was that there was a need for a strong message from the heads of the banks to their branches on the importance of these two state govt. flagship programs. He urged to LDMs and the heads of the banks to write a letter to their concerned bank branches to sensitise on the importance of implementation of WBBCC & WBSCC.

(Action: Member banks, LDMs)



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Dr. Manoj Pant informed that Institution Finance had come out with a methodology to rank the banks based on their performance in the priority sector lending, which include KCC, AIF, Total agriculture lending, WBBCC, WBSCC, MSME lending and SHG. The final ranking will be done after the last quarter of the FY. As on 30-09-2023, the position is as under:

SN	Parameter	Rank 1 Bank	Rank 2 Bank	Rank 3 Bank
1	KCC	State Co-operative bank	PNB	BGVB
2	AIF	PNB	SBI	Bank of India
3	Total Agriculture	State Co-operative bank	PNB	SBI
4	WBBCC	SBI	PNB	Indian Bank
5	MSME	ICICI Bank	HDFC Bank	Axis Bank
6	SHG	SBI	PNB	BGVB
7	WBSCC	PNB	State Co-operative bank	SBI

Having no other issue to discuss, the meeting ended with the vote of thanks by Shri Shio Shankar Singh, General Manager, SLBC West Bengal, to the chair and all other participants.



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

List of participants in 162nd SLBC Meeting held on 20.12.2023			
SI No	Name	Designation	Organisation
Dignitaries from Govt. of West Bengal and different Line departments			
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	Sri Pradip Kumar Majumder	Hon'ble Minister-in-Charge	Panchayats & Rural Development, GoWB
4	Dr. Manoj Pant	Additional Chief Secretary	Finance Dept, GoWB
5	Sri Manish Jain	Principal Secretary	Higer Education Department
6	Sri.Onkar Singh Meena	Principal Secretary	Agriculture Department
7	Sri Narayan Chandra Sarkar	Managing Director	West Bengal Swarojgar Corporation Ltd.
8	Smt. Joyoshi Das Gupta	Senior Special Secreary	ARD Department, GoWB
9	Sri Swaroop Udayakumar	Director	MSME & T Department, GoWB
10	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
11	Sri. D.N.Chaterjee	Joint Secretary	Agriculture Department
12	Sri Soumyajit Debnath	Joint Secretary	SHG & SE Department, GoWB
13	Sri Sudip Sarkar	Joint Secretary	P & RD Department, GoWB
14	Sri. R.K .Ghosh	Director	Directorate of Textiles
15	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
16	Sri Jaydip Mukhopadhyay	Special Commissioner	Higher Education Department, GoWB
17	Sri Rajkumar Middy	Joint Director	MSME & T Department, GoWB
18	Sri S. Dhali	Joint Secretary	MSME & T Department, GoWB
19	Sri Sakhi Gopal Saha	PMU	MSME & T Department, GoWB
20	Sri.Vishal Goyal	General Manager	National Hosing 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	Ranjit Roy	SPM(FI)	WBSRLM
25	Dr.Tushar Kumar Sinha	DGM	HUDCO
26	D.Chakraborty	RC	HUDCO
27	N.C.Halder	CEO	WBKVIB
28	Nilanjan Sinha	MD	WBSCB
29	A.N.Banerjee	Joint Director	Directoret of Textile
30	Sri G. Murlli Rao	State Director	RSETI, WB
Dignitaries from RBI & NABARD			
31	R.Keshavan	Regional Director	RBI, Kolkata RO
32	Smt Usha Ramesh	Chief General Manager	NABARD, Kolkata RO
33	Smt Deepmala Ghosh	General Manager	NABARD, Kolkata RO
34	Sri.Pritam Kumar Nath	Manager	NABARD, Kolkata RO
Dignitaries from Commercial Banks			
35	Sri B.P.Mahapatra	ED	Punjab National Bank
36	Sri P. Mahendar	General Manager & Convener	SLBC, West Bengal
37	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
38	Prem Anuj Sinha	CGM	State Bank of India
39	Sri Ajay Kumar Singh	General Manager & Zonal Head	Central Bank of India
40	Sri Joseph Lawrence Tobias	Chairman	BGVB (PNB)
41	D.S.Raouth	Chairman	UBKGB (CBI)
42	Sri Pranab Kumar Biswas	Chairman	PBGB (UCO)
43	Subho Ray	General Manager	WBSCARD
44	Sri B. P. Verma	General Manager	SIDBI
45	Ajay Kumar Singh	General Manager	Central Bank of India
46	Amarjeet Singh Hira	Deputy General Manager	Indian Bank
47	Sri Ranjit Kumar Mondal	Deputy General Manager	Bank of Baroda
48	Sri Amit Roy	Deputy General Manager	UCO Bank
49	Sri Satyajit Mohanty	Deputy General Manager	Union Bank of India
50	S.K.Stapathy	Deputy General Manager	Bank of India
51	Sri Malaya Kumar Patra	Assistant General Manager	Indian Overseas Bank
52	Sri Sanjoy Vishwash	Assistant General Manager	State Bank of India
53	Pradeep Kumar Dogra	Assistant General Manager	Canara Bank
54	Amitava Talukdar	Assistant General Manager	Punjab & Sind Bank
55	Sri Subhadip Chatterjee	Chief Manager	Bank of Baroda
56	Smt. Monali Paul	Senior Manager	State Bank of India

57	Sri Vishal Sinha	Senior Manager	Union Bank of India
58	Ms.Sumana Mukerjee	Manager	UCO Bank
59	Sri Arindam Bowmik	Manager	Indian Bank
60	Sri Saumitro Banerjee	Manager	Indian Overseas Bank
61	Mr Jasin Hossain Rahim	Circle Head & State Nodal	Axis Bank
62	Sri Dipesh Chakrabarty	State Nodal	Axis Bank
63	Sri Parthasarati Ghoshal	Vice President & Regional Head	Bandhan Bank
64	Bidisha Chaterjee	Senior Manager	Bandhan Bank
65	Sri Manik Verma	Senior Vice President	HDFC Bank
66	Sri Shibananda Pandit	Assistant General Manager	ICICI Bank
67	Smt Gunjan Agarwal	Regional Cordinator	ICICI Bank
68	Anup Kumar Barla	Manager	SIDBI
69	Sri Saptarshi Chandra	State Head-Govt. Business Group	Indusind Bank
70	Sri Sanjeev Kumar Jena	Div. Operating officer	Karur Vysya Bak
71	Vimal Vergis	AGM-RH	Karnataka Bank
72	Sri Angshuman Dutta	AVP	Kotak Mahindra Bank
73	Sri Rajdeep Chakraborty	Manager	South Indian Bank Ltd.
74	Daina Das	BM	Dhanalaxmi Bank Ltd.
75	Vinod Kumar	A. Manager	Tamilnad Marchentile Bank
76	Amit Bisaws	SDM	Ratnakar Bank Ltd.
77	Sayantana Bera	Manager	IDFC First Bank
78	Sri Suvojit Roy	Chief Manager	Utkarsh Small Finance Bank
Lead District Managers of West Bengal			
79	Sri Salan Bage	24-Pgs (North)	Indian Bank
80	Sri. Rakesh Singha Roy	24-Pgs(South)	Punjab National Bank
81	Sri.Prithwis Das	Birbhum	UCO Bank
82	Sri Bharat Chandra Tripathi	Hooghly	UCO Bank
83	Sri Sanjay Pradhan	Howrah	UCO Bank
84	Sri Ranjit Dutta	Jhargram	Punjab National Bank
85	Sri.Kishore Lohar	Kalimpong	State Bank of India
86	Sri Abhijit Mondal	Kolkata	State Bank of India
87	Sri Sushanta Kumar Halder	Malda	Punjab National Bank
88	Sri Tapu Dutta	Nadia	Punjab National Bank
89	Sri Subhankar Mahata	Paschim Medinipur	Punjab National Bank
90	Sri Pinaki Barman	Purba Burdwan	UCO Bank
91	Sri Jayanta Kumar Auddy	Paschim Burdwan	State Bank of India
92	Sri Ujjal Kumar Bar	Purba Medinipur	Punjab National Bank
93	Sri Sourav Saha	Uttar Dinajpur	Punjab National Bank