

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

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Ref. No. SLBC/WB/Steering Committee/464/2024

Date: 11.06.2024

The Members of the SLBC Steering Committee

Re: Minutes of the Steering Committee meeting on 11.06.2024

The quarterly meeting of the Steering Sub-Committee of SLBC was held virtually on 11th June, 2024 to fix up the agenda for the ensuing 164th SLBC meeting. The meeting was attended by Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Govt of WB; Dr. Prabir Roy, Additional Secretary, ARD Department, Govt of WB, Sri Hiral Mondal, Senior Deputy Secretary, Fishery Department, Govt of WB; Sri R. K. Middy, Joint Director, MSME (PS), Govt of WB; Sri Sakshi Gopal Saha, State Head Project Monitoring Unit, West Bengal Bhabishyat Credit Card Scheme, Department of MSME, Govt of WB, Sri Sibabrata Pal, DGM, RBI; Sri Amlan Dash, DGM, NABARD and representatives of major member banks.

The Meeting began with a warm welcome note delivered by Sri Shio Shankar Singh, General Manager, SLBC West Bengal. He apprised the house that the 164th SLBC Meeting for reviewing the business position of quarter ending on March' 2024 had been scheduled to be held on 25.06.2024. He briefly enumerated the proposed agenda items for the aforesaid SLBC meeting and invited the participants to give their valuable inputs/ suggestions for having a fruitful interaction on the proposed agenda points.

The major points of discussions along with the action points emerged during the Steering Committee Meeting are stated below:

- Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Finance Dept., GoWB advised to realign the sequence of some sub agenda items under Agriculture Agenda number 5. The proposed orders are given below-

- a) KCC,
- b) AIF & Fin-Tech,
- c) FPO,
- d) Agri Clinic & Agri Business,
- e) KCC-AH,
- f) NLM,
- g) MJCC (KCC Fishery),
- h) Others.

- He also suggested Sri Sakshi Gopal Saha, State Head Project Monitoring Unit, West Bengal Bhabishyat Credit Card Scheme, to discuss regarding the portal development of interest subvention associated with West Bengal Bhabishyat Credit Card (WBBCCS) in the upcoming 164th SLBC meeting and advised Sri S. S. Singh, GM, SLBC to arrange for a meeting for presentation of the same along with IT officials of respective member banks.

- Subsequently Sri Manas Dhar, suggested for another realignment of some agenda items as mentioned below-

9. West Bengal Student Credit Card (WBSCC),
10. Progress in Education Loan & Housing Loan,
11. Progress in SHG-NRLM & SHG-NULM,
12. Progress in JLG,
13. Progress in PMFME

- Sri Amlan Dash, DGM, NABARD suggested some topics for inclusion in Agenda Items like Digitization of Scale of Finance, Contribution of modified Interest Subvention scheme for short term loan during FY 2024-25 and Kishan Rin Portal.
- Sri Manas Dhar advised to take up these agenda items in upcoming Sub Committee Meeting of Agriculture where it could be discussed for further approval of taking forward it to SLBC main agenda items.
- Sri Sibabrata Pal, DGM, RBI suggested to discuss about the frequency of DLRC Meeting in the forum of SLBC to get feedback from the members whether any changes in this regard is required or not. He subsequently highlighted about some districts which were lagging behind in terms of performance under Financial Inclusion.
- Sri Manas Dhar advised to take up the issue in Sub Committee Meeting of Financial Inclusion.
- Sri Sibabrata Pal also expressed his concern about the inactive fixed BC points. Sri Manas Dhar suggested to point out the matter in Sub Committee Meeting of Financial Inclusion for further discussion on this matter.
- Sri Sibabrata Pal enquired to Sri Manas Dhar if there was any status report regarding digitization of land record. Sri Manas Dhar stated that the same would be taken up with Land & Land Reforms dept. as some recent modification was undergone by the respective dept.
- All the points were noted by SLBC West Bengal for ensuring compliance. Member banks also accepted the view/ suggestion emerged from the meeting.

After having fruitful interactions amongst the participants, the final Agenda Items as well as its sequence were finalized for discussion in the ensuing 164th SLBC meeting. The final Agenda items are as follows:

Agenda Notes for the 164th SLBC Meeting

Agenda No.	Particulars of Agenda Items
1	Confirmation of the Proceedings of the 163 rd SLBC meeting held on 08.03.2024
2	Action taken report for the resolution adopted in the 163 rd SLBC meeting
3	Review of Credit Disbursement by Banks during the FY 2023-24 against ACP 2023-24 and approval of Annual Credit Plan for FY 2024-25
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 KCC
	Review of progress under Agriculture Infrastructure Fund (AIF) and Financial technologies (Fin-Tech) in Agriculture Sector
	Review of credit deployment under FPO
	Agri Clinic & Agri Business
	KCC Animal Husbandry(KCC-AH)
	National Livestock Mission (NLM)
	MJCC (KCC Fishery)
	Others
6	Deployment of Credit to MSME
7	Implementation & Progress made under West Bengal Bhabishyat Credit Card Scheme (WBBCCS) and associated guidelines on interest subvention
8	Review of MUDRA, Stand Up India, PMEGP, SVSKP & PM Vishwakarma
9	Progress in West Bengal Student Credit Card (WBSCC)
10	Progress in other Education Loan & Housing Loan
11	Progress in SHG-NRLM, SHG-NULM
12	Progress in Joint Liability Groups (JLGs) Finance
13	Progress in PMFME
14	NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.
15	Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)
16	Progress made under Financial Inclusion
17	Review of functioning of RSETIs & setting up of new RSETIs
18	Progress on Data Management as per Revamped Lead Bank Scheme
19	Non-Conventional renewable energy as sustainable alternative for affordable transportation
20	Review of lending to MFI
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)

The meeting ended with exchange of thanks to the chair & the participants by Sri S. S. Singh.

(Shio Shankar Singh)
General Manager,
SLBC West Bengal



List of participants in Steering Committee Meeting held on 11.06.2024

SI No.	Name	Designation	Organisation
1	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, Govt of WB
2	Sri Hirak Mondal	Senior Dy Secretary	Fishery Dept, Govt of WB
3	Dr Prabir Roy	Additional Secretary	ARD Dept, Govt of WB
4	Sri R.K.Midya	Joint Director	MSME (PS) Dept, Govt of WB
5	Sri Sakshi Gopal Saha	State Head SPMU, WBBCCS	MSME Dept, Govt of WB
6	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
7	Sri Sibabrata Pal	Deputy General Manager	RBI
8	Sri Amlan Dash	Deputy General Manager	NABARD
9	Sri Amit Raj	Zonal Head	UCO Bank
10	Sri Sanjoy Biswas	Asst General Manager	SBI
11	Sri Umesh Kumar	Asst General Manager	Union Bank of India
12	Sri K.L.Gupta	Asst General Manager	Indian Bank
13	Sri Monoj Kumar	Asst General Manager	Central Bank Of India
14	Sri Subhabrata Dutta	Chief Manager	SLBC, West Bengal
15	Smt Parayani Saren	Chief Manager	PNB
16	Sri Subhadip Chatterjee	Chief Manager	Bank of Baroda
17	Sri Shyamal Bose	Chief Manager	Bank of India
18	Sri Prosenjit Jana	Senior Manager	Canara Bank
19	Sri Pradipta Chakraborty	Manager	SLBC, West Bengal
20	Sri Dipesh Chakraborty	State Nodal Officer	AXIS Bank
21	Smt Gunjan Agarwal	State Nodal Officer	ICICI Bank

