

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

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Ref. No. SLBC/WB/Steering Committee/669/2024

Date: 09.12.2024

The Members of the SLBC Steering Committee

Re: Minutes of the Steering Committee meeting on 09.12.2024

The quarterly meeting of the Steering Sub-Committee of SLBC was held virtually on 09th December 2024 to fix up the agenda for the ensuing 166th SLBC meeting. The meeting was attended by Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Sri Sibabrata Pal, DGM, RBI; Sri Amlan Dash, DGM, NABARD, Sri Vivek Kumar, Joint Secretary, Agriculture Department, GoWB, Sri Ashok Kumar Das, Special Secretary, Agriculture Marketing Department, GoWB, Dr Prabir Roy, Additional Secretary, ARD Department, GoWB, Sri Sakshi Gopal Saha, SPMU Head WBCCS, representatives from various other line departments of GoWB and representatives of major member banks.

The Meeting began with a warm welcome note delivered by Sri Balbir Singh, General Manager, SLBC West Bengal. He apprised the house that the 166th SLBC Meeting for reviewing the business position of quarter ending on September' 2024 had been scheduled to be held on 23.12.2024. Representative from SLBC West Bengal 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 merge agenda item no 11- Progress in other Education Loan & Housing Loan with agenda item no 10- Progress in West Bengal Student Credit Card (WBSCC).
- Further, he advised to merge Agenda no 9- PM Surya Ghar: Muft Bijli Yojana (PMSGMBY) with Agenda item no 20- Non-conventional renewable energy as sustainable alternative for affordable transportation.
- Sri Vivek Kumar, Joint Secretary, Agriculture Department, GoWB advised that Progress in Financial Technologies (Fin-Tech) in Agriculture Sector & Agri Clinic-Agri Business may be dispensed with. All the members agreed to the same.
- Sri Amlan Dash, DGM, NABARD suggested for inclusion of Agri Stack in Agenda Items. Sri Manas Dhar suggested to take up the matter in separate Sub-Committee Meeting of Agriculture as it is related to State Government rather than banks.
- Sri Sibabrata Pal, DGM, RBI suggested to include KYC & Re-KYC in Agenda Items.
- Sri Manas Dhar advised to add this topic under Miscellaneous Agenda Item and give special focus on it.

All the points were noted by SLBC West Bengal for ensuring compliance. Member banks also accepted the view/ suggestion emerged from the meeting.




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After having fruitful interactions amongst the participants, the final Agenda Items as well as their sequence were finalized for discussion in the ensuing 166th SLBC meeting. The final Agenda items are as follows:

Agenda Notes for the 166th SLBC Meeting

Agenda No.	Particulars of Agenda Items
1.	Confirmation of the Proceedings of the 165 th SLBC meeting held on 30.09.2024
2.	Action Taken Report for the resolution adopted in the 165 th SLBC meeting
3.	Review of Credit Disbursement by Banks during the FY 2024-25 against ACP 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) Review of credit deployment under FPO 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 (WBCCS) 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 along with progress in other Education Loan & Housing Loan
10.	Progress in SHG-NRLM, SHG-NULM
11.	Progress in Joint Liability Groups (JLGs) Finance
12.	Progress in PMFME
13.	NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.
14.	Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)
15.	Progress made under Financial Inclusion
16.	Review of functioning of RSETIs & setting up of new RSETIs
17.	Progress on Data Management as per Revamped Lead Bank Scheme
18.	Non-Conventional renewable energy as sustainable alternative for affordable transportation & PM Surya Ghar : Muft Bijli Yojana (PMSGMBY)
19.	Review of lending to MFI
20.	Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC
21.	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) along with KYC & Re-KYC.

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


(Balbir Singh)
General Manager,
SLBC West Bengal.



List of participants in Steering Committee Meeting held on 09.12.2024

SI No.	Name	Designation	Organisation
1	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, Govt of WB
2	Sri Vivek Kumar	Joint Secretary	Agriculture Dept, Govt. of WB
3	Sri Balbir Singh	General Manager	SLBC, West Bengal
4	Sri Ashok Kumar Das	Special Secretary	Agriculture Marketing, Govt. of WB
5	Dr Prabir Roy	Additional Secretary	ARD Dept, Govt. of WB
6	Sri Sakshi Gopal Saha	State Head SPMU, WBBCCS	MSME Dept, Govt. of WB
7	Sri Sibabrata Pal	Deputy General Manager	RBI
8	Sri Amlan Dash	Deputy General Manager	NABARD
9		Representatives of major member banks	

