

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

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11, Hemanta Basu Sarani, Kolkata-700 001

Ref. No: SLBC/WB/168th SLBC Meeting/ ४७४ /2025

Date: 29.05.2025

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

Reg: Proceedings of 168th meeting of SLBC, West Bengal held on 21.05.2025.

The meeting of 168th SLBC for the state of West Bengal was held on 21.05.2025 at The Lalit Great Eastern Hotel, Kolkata, to review the progress made in various banking parameters for the quarter ended March'2025. At the outset, Shri Balbir Singh, General Manager & Convenor SLBC, West Bengal, extended his warm welcome and gratitude to all the distinguished guests for participating in the meeting.

The meeting was graced by Shri B.P.Mahapatra, Executive Director, Punjab National Bank, & Chairman SLBC, West Bengal, 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 Mazumdar, Hon'ble Minister-in-charge, Panchyat and Rural development, Govt. of West Bengal, Shri Prabhat Kumar Mishra, Additional Chief Secretary, Finance Department, Govt. of West Bengal, Smt. Choten Dhendup Lama, Principal Secretary, Department of Tribal Development, Govt. of West Bengal, Smt. Smaraki Mahapatra, Secretary, Department of Food Processing Industries & Horticulture, Govt. of West Bengal, Shri. Sudhanshu Prasad, Regional Director, RBI, Kolkata Region, Shri. P.K. Bhardwaj, CGM, NABARD, Shri Satyendra Kumar Singh, DMD, State Bank of India, Shri Hari Kishore Kusumakar, ADG & IGP Cyber Crime, West Bengal, and other dignitaries from banks, State Govt. and other organisations.

Shri B.P. Mahapatra, Executive Director, PNB & Chairman, SLBC WB, welcomed all the dignitaries, and highlighted the member banks' performance during FY 2024-25 up-to March'2025, in his keynote address. He congratulated all the member banks for disbursement of fresh credit of Rs.6.91 Lakh Crore for FY 2024-25, thereby achieving 164% of the annual target of Rs.4.22 Lakh Crore under Annual Credit Plan (ACP) and thus registered a Y-O-Y growth of 16% from Rs.5.94 Lakh Crore for the same corresponding period of FY 2023-24.

Shri Mahapatra applauded all the member banks on achievement under MSME for the FY 2024-25 which stood at Rs.1,86,874 Crore, thus achieving 122% of the annual target of FY 2024-25. For the same corresponding period of previous FY 2023-24, it was Rs.1,48,138 Crore. Thus, MSME sector registered a Y-O-Y growth of 26%.



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Achievement under Agriculture up to 31.03.2025 stood at Rs.97,486 Crore, thus achieving 84% of the annual target of Rs. 1,15,852 Cr. for the FY 2024-25. For the same corresponding period of previous FY 2023-24, it was Rs.71,901 Crore. Thus, Agriculture sector registered a Y-O-Y growth of 36%.

He congratulated all the bankers for registering Y-O-Y growth of 97% in number wise and 59% in amount wise in Agriculture Infrastructure Fund (AIF). CD ratio improved to 70.14 % as on 31.03.2025, in comparison to 70.08% as on 31-03-2024.

He praised all the member banks for disbursing 10.37 Lakh number of NRLM-SHG's amounting to Rs.30,006 Crore for the FY 2024-25, thus achieving around 138% in number wise and 100% in amount wise annual target respectively. In the same corresponding period of previous FY 2023-24, member banks cumulatively disbursed 9.37 Lakh number of NRLM-SHG's amounting to Rs.25,086 Crore.

He further informed that all the member banks cumulatively sanctioned 86,565 no of proposals under West Bengal Student Credit Card (WBSCC) scheme as on 31.03.2025, which was 67,286 in terms of number of accounts sanctioned as on 31.03.2024. Thus, under WBSCC scheme, a Y-O-Y growth of 29% has been registered in terms of number of accounts sanctioned.

He informed that total number of applications sanctioned under West Bengal Bhabishyat Credit Card Scheme (WBBCCS) as of 31.03.2025 stood at 38,251, which was 24,269 in terms of number of accounts sanctioned as on 31.03.2024. Thus, under WBBCCS, Y-O-Y growth of 58% has been registered in terms of number of accounts sanctioned.

He extended congratulations and compliments to all the member banks for enrolment of 5.26 Crore people as on 31.03.2025 under the ambit of Jan Suraksha Schemes since inception, which was 4.32 Crore as on 31.03.2024, thus fresh addition under this scheme during FY 2024-25 up to March Quarter was around 94 Lakhs.

He congratulated SLBC & member banks for the APY performance for FY 2024-25, SLBC West Bengal has secured 2nd position in PAN India basis as on March Quarter 2025 in terms of large category state performance under the scheme, and thereby received APY Citizens Choice Award of Excellence for its outstanding performance under the scheme.

He, further, requested all the member banks to timely dispose of the loan proposals so that the benefit could, timely reach to the beneficiaries. He also informed the house that the above performance was satisfactory in the direction of achieving the set goal under ACP for this financial year and very much optimistic that with the concerted efforts and the guidance



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of the state govt. and the banks together the achievement would reach further new height in upcoming days.

Thereafter, Shri Balbir Singh, General Manager & Convenor, 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 and commenced point-wise discussion on various credit linked flagship schemes of the state government. Before entering agenda wise discussion, Dr. Mitra raised persisting issue related to Banks' customer services along with suggestive actions as emerged during the discussion:

Issue pertaining to Banglar Bari beneficiary:

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, and Shri Pradip Mazumdar, Hon'ble Minister-in-charge, Panchyat and Rural Development Govt. of West Bengal, expressed their concerns during the course of discussion and stressed upon the need of speedy dissemination of SLBC decisions by the Banks to their branches with unambiguous directions to strictly adhere to the same.

At this backdrop, following resolutions were adopted in the meeting:

- a. Banks are advised that under no circumstances the bank branch concerned should prevent the 'Banglar Bari' beneficiary from withdrawal of fund from their respective accounts or freeze the account of the beneficiary for the purpose of adjustment of the outstanding loan amount existing against their name considering that this financial benefit had been allowed by the State Government for a special purpose only i.e. to enable the beneficiary to build a house.
- b. Banks are requested to communicate this instruction to down the line for proper execution of instruction.

(Action Point: Member banks)

Amendments of Lead Bank Scheme by RBI:

Shri. Sudhanshu Prasad, Regional Director, RBI, Kolkata Region informed the house that observations of this forum would be duly communicated to the Central Office for their consideration. Sri M Dhar, Special Secretary & Director, Institutional Finance briefed the house about the observations of the state government on this matter and urged for considering presence of representatives from Finance Department in the BLBC meetings as Invitee Member.



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Accordingly, the following resolutions were adopted in the meeting:

- Inclusion of certain entities in Block Level Bankers committee, particularly the authorized officials on behalf of the Finance Department, GoWB as Invitee Member for liaison with the stakeholders towards effective implementation of the flagship Credit Linked schemes of the state government.
- RBI required to look after the issue and make arrangements for the inclusion of the official as invitee members for the BLBC.

(Action Point: RBI)

Participation/ On boarding in United Lending Interface (ULI):

Following resolutions were made in the meeting:

- As there was minimal participation from the target group (Lending institute) in the platform maintained by the RBI, all the stakeholders including the line departments of State Government and Finance Department, GoWB, would arrange sensitization and outreach programme regarding the benefit of utilizing this platform for smooth and timely lending by the lending institute.

(Action Point: Finance Department, RBI)

Cyber Crime related issues:

Shri Hari Kishore Kusumakar, ADG & IGP Cyber Crime, West Bengal briefed the house about latest modus operandi of the cyber fraudsters and urged for faster and close integration among the Banks and Cyber Crime Department to minimize losses being faced by the common people, particularly the Bank customers. Shri Prabhat Kumar Mishra, Additional Chief Secretary, Finance Department, Govt. of West Bengal also stressed upon the need of such collaborative actions.

Following resolutions were adopted in the meeting:

- All the member banks would set up dedicated line along with manpower for real time support and preventing the major loss.
- Customer awareness through different channel i.e. message, voice & sensitization programme.
- Finance Department, GoWB, would establish time and need based contact with the related stakeholders to explore both preventive and reactive solutions in addressing the cybercrime issues.

(Action Point: Finance Department, Member banks)



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Agenda No – 1: Confirmation of the Proceedings of the 167th SLBC meeting held on 24.03.2024.

Confirmed.

Agenda No – 2: Action Taken Report for the decisions adopted in the 167th SLBC meeting.

Noted.

Agenda No – 3: Review of Credit Disbursement by Banks during the FY 2024-25 against ACP 2024-25 and approval of Annual Credit Plan for FY'2025-26

All the member banks disbursed a fresh credit of Rs.6.91 Lakh Crore for FY 2024-25, thereby achieving 164% of the annual target of Rs.4.22 Lakh Crore under Annual Credit Plan (ACP) and thus registered a Y-O-Y growth of 16% from Rs.5.94 Lakh Crore for the same corresponding period of FY 2023-24.

The Annual Credit Plan (ACP) for FY'2025-26 has been formally adopted in the meeting which was prepared after threadbare discussion with all stakeholders and based on the Potential Linked Credit Plan (PLP) as prepared by NABARD for FY'2025-26. As per the adopted ACP, the total financial outlay is as under:

(Rs in Crore)

| ACP Parameter | ACP for FY'2025-26 |
|-----------------------|--------------------|
| Agriculture (PriSec) | 1,16,120 |
| MSME (PriSec) | 2,12,490 |
| Other Priority Sector | 36,378 |
| Total Priority Sector | 3,64,988 |
| Non-Priority Sector | 1,17,438 |
| Grand Total | 4,82,426 |

Credit to Minority Community, Weaker Section, Women, SC/ST & OBC

There should be separate data for both SC & ST community people, availed loan from the banks.

Agenda No – 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.

All the districts in West Bengal having CD ratio more than 40% since 30-09-2022.



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Agenda No – 5: Deployment of Credit in Agriculture.

The agriculture disbursement up to 31.03.2025 stood at Rs.97,486 Crore, thus achieving 84% of the annual target of Rs. 1,15,852 Cr. for the FY 2024-25. For the same corresponding period of previous FY 2023-24, it was Rs.71,901 Crore. Thus, Agriculture sector registered a Y-O-Y growth of 36%.

For the financial year 2025-26 the annual target set a sum of Rs.1,16,120.00 Cr. All member banks are requested to provide their wholehearted efforts for achieving the target.

a. KCC:

Following resolutions were made in the meeting:

- i) All the banks operating in the State have disbursed 31.39 lakh KCCs (Fresh + Renewal) amounting Rs. 20338.28 cr. thus achieving 89.70% of the annual target of 35.00 lakh No of KCC. Total KCC standing outstanding at Rs. 24793.19 cr. in 41.10 lakh KCCs with average ticket size of Rs. 60,316/- per KCC. In PSBs ticket size 78319.00.
- ii) Number of accounts as per the ACP (Annual Credit Plan) was in in line with the annual target. However, the ticket size of KCC was much below the required benchmark. Concerned banks were requested to exert special focus for improvement of the ticket size at least one lakh for meeting the increasing price of agricultural inputs.
- iii) Awareness in field functionaries was very crucial to achieve the desirable target.

(Action Point: Member banks)

b. Review of progress under Agriculture Infrastructure Fund (AIF):

Following resolutions were made in the meeting:

1. All the member banks are required to provide loan under this scheme for giving benefit of interest subvention & CGTMSE coverage to the borrower.
2. All the member banks have cumulatively sanctioned 5396 no's of AIF proposals amounting to Rs. 2351.98 cr. out of which 4843 no's of proposals have been disbursed amounting to Rs. 1577.57 cr. as on 31.03.2025.
3. All the pending cases should be disposed of within 90 days.

(Action Point: Member banks)



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c. Review of credit deployment under FPO

Noted.

d. KCC Animal Husbandry (KCC-AH)

Following resolutions were made in the meeting:

- 1) Target of KCC-AH for the FY 2025 – 26 has been set as under.
 - a) Disbursement of at least 48 KCC-AH cases by each rural & semi-urban branch of the cooperative banks.
 - b) Disbursement of at least 24 KCC-AH cases by each rural & semi-urban branch of the nationalized & state-run banks.
 - c) Disbursement of at least 12 KCC-AH cases by each rural & semi-urban branch of the private banks.
- 2) All member banks to circulate a written communication from their controlling offices to their branches with copy to SLBC & ARDD regarding the targets and to achieve the same.
- 3) For sanctity of data and effective monitoring, the use of KCC-IMS (AH) portal is a must by all the banks and other stakeholders. Bank branches must ensure real-time data is updated on the KCC-IMS portal. This should be monitored from the HQ-level.
- 4) All member banks were requested to dispose of the pending 29,000 applications on an urgent basis and positively by 15.06.2025.

(Action Point: Member banks)

e. National Livestock Mission (NLM)

Noted.

f. MJCC (KCC Fishery)

All the member banks are requested to special focus for improvement of the performance in this sector. Target fixed for the FY 2025-26 was one lakh cases.

(Action Point: Member banks)



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Agenda No – 6: Deployment of Credit to MSME.

All member banks were congratulated for their achievement in credit disbursement in MSME sector. As for the last three consecutive years all the member banks surplus the ACP target. Considering the potential in MSME sector ACP target for the FY 2025-26 is fixed as Rs.2,12,490 Crore. All member banks are requested to take appropriate course of action for achieving the target.

(Action Point: Member banks)

Agenda No – 7: Implementation & Progress made under West Bengal Bhabishyat Credit Card Scheme (WBBCCS) and associated guidelines on interest subvention.

As on 14.05.2025, member banks sanctioned 39,303 number of proposals amounting to Rs.936.01 Crore. Final disbursement had taken place in 26,827 accounts amounting to Rs.585.89 Crore. Smt. Chandrima Bhattacharya also mentioned that as the scheme aimed at creation of entrepreneurship in MSME, banks should participate in the scheme more actively. Following resolutions were made in the meeting:

- i) Member banks were requested to dispose off proposal with in 45 Days after receiving of the proposal.
- ii) Member banks were requested to clear the old pendencies on priority basis.
- iii) The features of the scheme, i.e., 100% Credit Guarantee, Interest Subvention & Subsidy in the form of margin money may be explored by the banks to increase the sanction in this scheme.
- iv) Awareness should be created in the field for extending support & promote MSME sector by timely sanction & disbursement of loans.
- v) Specific reason of rejection to be cited while rejecting any WBBCCS application.
- vi) Proposal sponsoring & sanctioning authorities will discuss on reasons of rejection matter so that rejection rate could be reduced.
- vii) Delayed interest subvention claims by some member banks are severely affecting the overall loan portfolio under this scheme. All member banks are requested to claim interest subvention in timely manner.

(Action Point: Member banks, MSME Department)

Agenda No – 8: Review of MUDRA, Stand Up India, PMEGP, SVSKP & PM Vishwakarma.

Noted.



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Agenda No – 9: Review of progress in West Bengal Student Credit Card (WBSCC) along with progress in other Education Loan & Housing Loan.

As on 31.03.2025, member banks have cumulatively sanctioned 86,565 number of WBSCC proposals out of which disbursement made in 63,176 number of accounts and 21,200 number of proposals are pending at various bank branches.

Member banks have sanctioned 87,730 number of WBSCC cases, out of which 64,539 number of Proposal disbursed as on 30.04.2025. Following resolutions were made in the meeting:

- a. Banks were requested to dispose the WBSCC pendency on priority basis keeping in view the urgency of the student borrowers to pay their fees in time.
- b. All the member banks were requested to dispose of the proposal within 15 to 21 Days after receiving the complete proposal from the student borrower.
- c. Banks were requested to sanction & disburse the WBSCC in time otherwise the sole purpose of the scheme may get diluted .
- d. Sensitization programme/ workshop for the field level functionaries for creating awareness regarding this scheme may be undertaken.

(Action Point: Member banks & HED Department)

Agenda No – 10: Review of progress in SHG-NRLM.

All the member banks disbursed 10.37 Lakh number of NRLM-SHG's amounting to Rs.30,006 Crore for the financial year 2024-25, thus achieving around 138.04% in number wise and 101.01% in amount wise annual target respectively. Following resolutions were made in the meeting:

- i) Keeping in view the excellent percentage of recovery in the industry, member banks must consider delivering more number and amount of credit to the SHG.
- ii) Though Ticket size had improved, some major banks need to strategize suitably to improve their performance in this regard.
- iii) Member banks to strictly adhere to RBI's guidelines on Drawing Power.
- iv) Renewal & enhancement of eligible existing SHGs should be done on urgent basis.
- v) Bank should focus more on enterprise financing in SHG for supporting more venture taken up by the SHG women.

(Action Point: Member banks)



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Agenda No – 11: Review of progress in Joint Liability Groups (JLGs) Finance.

Noted.

Agenda No – 12: Review of progress in PMFME.

The progress in this scheme was not as per the expectation keeping in view the target of the same for the financial year 2024-25. Smt. Smaraki Mahapatra, Secretary, Department of Food Processing Industries & Horticulture, GoWB, highlighted the long pendency in banks for disposal of proposals.

Following resolutions were made in the meeting:

- i) Joint visit by the bank & Department for early decision making.
- ii) Sensitization programme/ workshop for the field level functionaries for creating awareness regarding this scheme may be undertaken.
- iii) TAT (Turn Around Time) should be meticulously followed by the member banks while disposing of loan proposal.

(Action Point: Member banks)

Agenda No – 13: NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.

Noted.

Agenda No – 14: Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks).

Noted.

Agenda No – 15: Progress made under Financial Inclusion.

Noted.

Agenda No – 16: Review of functioning of RSETIs & setting up of new RSETIs.

Noted.

Agenda No – 17: Progress on Data Management as per Revamped Lead Bank Scheme.

Noted.



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Agenda No – 18: Non-Conventional renewable energy as sustainable alternative for affordable transportation & PM Surya Ghar: Muft Bijli Yojana (PMSGMBY).

Noted.

Agenda No – 19: Review of lending to MFI.

Noted.

Agenda No – 20: Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC.

Noted.

Agenda No – 21: Miscellaneous:

- a) Mis-selling of Bancassurance product which ultimately leads to serious impact on the beneficiary should be addressed with sympathetic way and there should be proper sensitization at field level.

(Action Point: Member banks)

- b) MD, West Bengal State Co-operative Bank stated that due to non-onboarding of Transient account or some other technical issues on PMEGP Portal, The West Bengal State Co-operative Bank and its affiliated 17 District Central Co-operative Banks are not being allowed to work as Member Lending Institutions (MLI) on the PMEGP Scheme in West Bengal. Hon'ble Minister-in-Charge, Cooperation, Shri Pradip Kumar Mazumder asked KVIC to resolve the issue in co-ordination with The West Bengal State Co-operative Bank at the earliest, the SLBC unanimously resolved that The West Bengal State Co-operative Bank and its affiliated 17 District Central Co-operative Banks could be on-boarded in PMEGP portal and could be able to extend loan under PMEGP Scheme.

(Action Point: KVIC)

The meeting ended with the conclusive remark & vote of thanks by Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal.



Balbir Singh

(General Manager & Convenor,
SLBC West Bengal)



| List of participants in 168th SLBC Meeting held on 21.05.2025 | | | |
|-----------------------------------------------------------------------------|-----------------------------|-------------------------------------------------------------------------------------------|-------------------------------------------|
| Sl No | Name | Designation | Organisation |
| Dignitaries from Govt. of India (DFS) | | | |
| 1 | Ms.Neha Chauhan | Joint Director DFS & Nodal officer for SLBC West Bengal (through VC) | DFS, Govt of India |
| Dignitaries from Govt. of West Bengal and different Line departments | | | |
| 2 | Dr. Amit Mitra | Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department (through VC) | Government of West Bengal |
| 3 | Smt Chandrima Bhattacharya | Hon'ble Minister of State, Finance Department | Government of West Bengal |
| 4 | Shri Pradip Kumar Mazumdar | Hon'ble Minister-in-Charge | Panchayats & Rural Development, GoWB |
| 5 | shri.Prabhat Kumar Mishra | Additional Chief Secretary | Finance Dept, GoWB |
| 6 | Smt.C.D.Lama | Principal Secretary | Tribal Development |
| 7 | Dr.Sudip Sinha | Secretary | Finance Dept, GoWB |
| 8 | Smt. Smaraki Mahapatra | Secretary | Food Processing Industries & Horticulture |
| 9 | Shri.H.K.Kusumakar | ADG | Ciber Crime |
| 10 | Sri Swaroop Udayakumar | Director | MSME & T Department, GoWB |
| 11 | Smt.Kuhuk Bhusan | CEO | WBSRLM |
| 12 | Smt.Sujata Ghosh | Managing Director | West Bengal Swarojgar Corporation Ltd |
| 13 | Sri Kumarjb Chakaborty | Senior Special Secretary | ARD |
| 14 | Smt.Sima Sarkar | Senior Special Secretary | Agriculture |
| 15 | Sri Manas Dhar | Special Secretary & Director | Institutional Finance, GoWB |
| 16 | Sri. Sandeep Nag | Director | Directorate of Textiles |
| 17 | Sri Parthasarathi Datta | Deputy Director | Institutional Finance, GoWB |
| 18 | Rina Chakraborty | Assistant Director | MSME DFO Kolkata |
| 19 | Debasis Barman | Assistant Director | MSME DFO Kolkata |
| 20 | Sri Sakhi Gopal Saha | SPMU | MSME & T Department, GoWB |
| 21 | Shri.Bimal Rath | Regional Manager | National Hosing Bank |
| 22 | Upendra Nath Tripathi | AGM | CGTMSE |
| 23 | Sri Debasish Maity | Banking Consultant | Institutional Finance, GoWB |
| 24 | Sri Pradipta Ghuhathakurta | Banking & Financial Advisor | Higher Education Department, GoWB |
| 25 | Sri.D.Chakraborty | RC | HUDCO |
| 26 | Sri.Jayanta Bhattacharya | Sr Manager (IT) | HUDCO |
| 27 | Sri.G. Murali Rao | SDR | MORD |
| 28 | Sri.Samir Kr. Chattopadhyay | C.B.O | Higher Education Department, GoWB |
| 29 | Sri Amal Kumar Bhattacharya | ast Secretary | F & S Department |
| 30 | Dr.Prabir Roy | Assitant Director | ARD |
| Dignitaries from RBI & NABARD | | | |
| 31 | Shri.Sudhnashu Prasad | Regional Director | RBI, Kolkata RO |
| 32 | Smt.Reshmi Rani | General Manager | RBI, Kolkata RO |
| 33 | Shri.P.K.Bharadwaj | Chief General Manager | NABARD, Kolkata RO |
| 34 | Smt. Shaili Jaguan | General Manager | NABARD, Kolkata RO |
| Dignitaries from Commercial Banks | | | |
| 35 | Shri B.P. Mahapatra | ED & Co- Chairman | Punjab National Bank |
| 36 | Shri Hemant Verma | Chief General Manager | SLBC, West Bengal |
| 37 | Shri Balbir Singh | General Manager & Convener | SLBC, West Bengal |
| 38 | Shri Satyendra Kumar Singh | Chief General Manager | State Bank of India |
| 39 | Sri.Alok Kr. Goyal | Chairman | WBGB (PNB) |
| 40 | Sri Sujan Sarkar | MD | WBSCB |
| 41 | Sri. Aun Kumar Mishra | General Manager | Canara Bank |
| 42 | Sri.R.K.Singh | General Manager | Indian Bank |
| 43 | S.K.Tiwari | General Manager | Bank Of Baroda |
| 44 | Sri Lekesh Sahoo | General Manager | Union Bank of India |
| 45 | Sri.Gaurav Bhardwaj | General Manager | Indian Overseas Bank |
| 46 | Sri.P. C. Khurana | Zonal Head | Central Bank of India |
| 47 | Sri.Rajeev Kumar | Zonal Manager | Bank Of Maharashtra |
| 48 | Sri.S.K. Chawdhary | DGM | Bank Of Baroda |
| 49 | Sri Amit Raj | Deputy General Manager | UCO Bank |
| 50 | sri. Rajesh Kumar | Deputy General Manager | Bank Of India |
| 51 | Sri.S.Dayal | Deputy General Manager | Indian Bank |
| 52 | Sri.Dipen Das | Deputy General Manager | IDBI |
| 53 | Mohammad Sahzeeb | Zonal Manager | Bank Of Maharashtra |
| 54 | Sri Sanjay Kr. Vishwas. | Assistant General Manager | State Bank of India |
| 55 | Sri.Jaspal Shawney | Assistant General Manager | Punjab & Sind Bank |
| 56 | Subhadip Chaterjee | Assistan General Manager | Bank Of Baroda |
| 57 | Sn Vishal Sinha | Senior Manager. | Union Bank of India |
| 58 | Ashwini Kumar | Sr. Manager | Punjab & Sind Bank |
| 59 | Sri Saumitro Banerjee | Manager | Indian Overseas Bank |
| 60 | Sn. Anitra Mitra | Manager | Bank Of India |
| 61 | Sri. Suman Chaterjee | SLBC Nodal | UCO Bank |
| 62 | Sri Dipesh Chakraborty | State Nodal | Axis Bank |
| 63 | Sri Manik Verma | Senior Vice President | HDFC Bank |
| 64 | Sri Shibananda Pandit | City Head | ICI Bank |
| 65 | Smt Gunjan Agarwal | Regional Cordinator | ICI Bank |
| 66 | Sri.Saptarshi Chandra | Vice President | Indusind Bank |
| 67 | Sri. Sanjeeb Kumar Jana | Deputy Regional Head | Karur Vysya Bak |
| 68 | Sri Angshuman Dutta | DVP | Kotak Mahindra Bank |
| 69 | Sri Vivek Kumar Oja | AM | Dhanalaxmi Bank Ltd. |
| 70 | Sri.Amit Bisawas | AVP | Ratnakar Bank Ltd. |
| 71 | Sri. Atanu Acharya | CH | AU Smalla Finance Bank |
| 72 | Sri.Partha Banerjee | Regional Head | Ujjiban Small finance Bank |
| 73 | Sri.Kanishka Deulia | AGM | IPPB |
| 74 | Sri.Amit Dutta | CM | Airtel Payent Bank |
| 75 | Sri.Soumen Kanra | RH | Fino Paymnet Bank |
| 76 | G.Rameshwaram | AVP | Tamilnad Marchent Bank |
| 77 | Sri Anrup Kumar | Manager | SIDBI |
| 78 | Abhinandan Samanta | DBM | IDFC |
| 79 | Mr. Harish | Manager | South Indian Bank |
| Lead District Managers of West Bengal | | | |
| 80 | Smt.Lipika Roy (through VC) | Alipurduar | Central Bank of India |
| 81 | Sri.Pankaj Kumar | Bankura | Punjab National Bank |
| 82 | Sri.Priitwis Das | Birbhum | UCO Bank |
| 83 | Sri.Jeebachha Narayan Jha | Coochbehar | Central Bank of India |
| 84 | Sri.Kushal Kishore | Dakshin Dinajpur | Punjab National Bank |
| 85 | Sri. Rajesh Kumar | Darjeeling | Central Bank of India |
| 86 | Sri.Sourav Kumar Poddar | 24-Pgs (North) | Indian Bank |
| 87 | Sri. Rajkumar Lahiri | 24-Pgs (South) | Punjab National Bank |
| 88 | Sri.Amit Kumar | Hooghly | UCO Bank |
| 89 | Sri Amit Kohli | Howrah | UCO Bank |
| 90 | Sri.Debashis Karmakar | Jalpaiguri | Central Bank of India |
| 91 | Sri.Biddya Nand Mishra | Jhargram | Punjab National Bank |
| 92 | Sri.Kishore Lohar | Kalimpong | State Bank of India |
| 93 | Sri Abhijit Mondal | Kolkata | State Bank of India |
| 94 | Sri Gunjan Kumar | Malda | Punjab National Bank |
| 95 | Fazal Mamud | Murshidabad | Punjab National Bank |
| 96 | Sri Anup Dung Dung | Nadia | Punjab National Bank |
| 97 | Sri Tushar Kanti Mahanta | Paschim Medinipur | Punjab National Bank |
| 98 | Sri Pnski Barman | Purba Burdwan | UCO Bank |
| 99 | Sri Rakesh kr. Mishra | Purba Medinipur | Punjab National Bank |
| 100 | Sri Jidan Burh | Purulia | Punjab National Bank |
| 101 | Sri Sanjiv Kumar Malhotra | Paschim Burdwan | State Bank of India |
| 102 | Sri Himanshu Kumar Saha | Uttar Dinajpur | Punjab National Bank |

