



United Bank of India , Convener of SLBC, West Bengal

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Dated, the 23rd Sept, 2019

Re : Minutes of the 146th SLBC, West Bengal meeting on 17-09-2019

The performance review meeting for the March, 2019 quarter was held at 12.00 noon on 17-09-2019 at Hotel Lalit Grand, Kolkata under the joint Chairmanship of Dr Amit Mitra, Hon'ble Finance Minister of GoWB, Sri Ashok Kumar Pradhan, MD & CEO of United Bank of India. The other dignitaries were Sri H K Dwivedi, ACS (Finance), Sri A K Das, Executive Director, United Bank of India, Sri H K Dwivedi, ACS (Finance) Sri T Houzel, CGM of RBI, Sri M V Rao, ACS, (Cooperation and P & R), Ms A Sinha Ray, Director (DFS, GOI) , Sri A K Agarwal, Principal Secy (SHG), Sri R Sinha, Secy (Agriculture), Sri S Mondal, CGM of NABARD & Md S I Hussain, GM of SBI.

After welcoming the dignitaries, officials from financial institutions & Government Departments, Sri M R Ray, Convener of SLBC briefed the House regarding the agenda and requested Sri Pradhan to deliver his key note address with guidance for the banks. During his address to the House, Sri Pradhan observed that

- The banks have disbursed Rs.26625 crore in June, 19 quarter in Prisec achieving 24% of the yearly target. While the banks performed satisfactorily in MSME with achievement of 27% of target at Rs.19541 crore, the performance in Agriculture at Rs.11110 crore with 20% achievement of the target could have been better. In SHG credit linkage, banks could cover a nominal 10% of the target with Rs.4000 crore approximately lying undisbursed.
- It was reiterated that the target of Rs.55000 crore for Agriculture was realistically set by SLBC and must be attained by the banks without fail. Also, West Bengal being at the forefront of SHG credit, the sanction & disbursement process must be stepped up for attaining the target. (Action Point 1 : Member Banks)
- The banks will have to be more proactive in meeting the annual target of 35 lakh KCC loans. He urged the banks to target the 28 lakh non-loanee farmers registered under Bangla Shasya Bima Scheme of GoWB. The complete land records of KCC loanees are to be submitted to GoWB at the earliest which will also result in tracing the uncovered farmers as well. (Action Point 2 : Member Banks)
- Sri Pradhan also observed that with the implementation of the 4% Interest Subvention Scheme for Weaver by GOWB, the banks will be able to access the large base of 6 lakh weavers which will contribute to growth of MUDRA loans.
- He informed about the steps taken by SLBC in identification of 25 more MSME Clusters and 23 Centres for Animal Husbandry activities which will be adopted along with potential Fishery Centres for accelerated credit linkage after ratification by the concerned Departments.



- It was observed that the CD Ratio has come down to 63.12% from 64.57% during the quarter which was attributed to the effects of the economic slowdown as well as the long duration election process to an extent. He expected that the banks should be able to overcome the slump in the ensuing busy season.
- NPA level has come down to 11.91% against the 12.63% Gross NPA reported on 31-03-2019. But the position of enforcement of securities w.r.t. actions under SARFAESI Act has not improved and Sri Pradhan requested the authorities for taking necessary steps .
- Sri Pradhan also informed the House about the ensuing Gram Panchayat Development Plan with 4 deliverables and selection of Digital District in the State and the performance of SLBC, W Bengal in the recently held Citizen's Campaign where it has won the 3rd best award. He hoped that the banks should untiringly continue to focus on the GOI flagship programmes and deliver better results than that achieved in the previous year.

Sri Pradhan ended his speech with the reiteration that the Annual Credit Plan targets must be treated as sacrosanct and be achieved.

Initiating the deliberation, Dr Amit Mitra, Hon'ble Finance Minister at the outset dwelt at length on the recent decision by Centre for amalgamating 10 PSU banks into 4 new big entities. He expressed his concern at this sudden development and opined that such important decisions should have been taken care of by way of professional discussion in a transparent manner. He commented that UBI with its SLBC responsibilities, vast network of branches in West Bengal and affinity to the local people has been attending properly to the priorities & interest of the State all these years.

Dr Mitra was also apprehensive of the probable loss of State-centric focus by the new entities with the impending shift of administrative activities of both Kolkata based United Bank of India & Allahabad Bank outside of the State. He stated that the SLBC under the new dispensation will have to cope up with the challenges arising out of this amalgamation process at this crucial juncture when the economy is still reeling under the effects of Demonetisation & GST. He opined that post amalgamation, the banking sector would need to play more proactive role in the State for its development.

- Dr Mitra observed that performance of the banks in MSME is in line with the annual target of Rs.70000 crore & expected that the momentum is to be sustained to surpass the target as witnessed in the past 2 years. (Action Plan 3 : Member Banks)

He cited the initiatives taken by the GoWB in developing the Leather Complex at Bantala where 2.20 lakh workers are employed which is expected to increase to 5.00 lakh shortly with 114 groups applying permission for setting up tanneries. He asked the banks to come forward and facilitate banking facilities by setting up branches inside the Complex.

He also cited the interest shown by IT companies for investment in the State and also referred to the Hub set up by Flipkart at Kalyani, creating employment opportunities for 10000 persons. Bankers were also advised to explore the possibility of finance in the Logistic Hub at Sankrail and Jewellery Park at Ankurhati in Howrah district.

- Dr Mitra expressed concern at the negative trend observed in CD Ratio of 13 districts and stated that banks must step up the delivery of credit across the State & improve on this score. (Action Point 4 : LDMs and Member Banks)



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- Coming to MSME Clusters, Dr Mitra opined that adoption of more Clusters is required as the State is witnessing more private investment from business houses and unemployment rate has also come down contrary to the national level scenario. He suggested that 100 clusters may be identified for focussed credit linkage, preferably through camp mode. He advised MSME Department to do the needful with due diligence & research.

Sri H K Dwivedi, ACS (Finance) advised that the Department should attend to the infrastructure and skill development aspects. While Sri Pradhan advised SLBC to convene a meeting of bankers & stakeholders for preparing the roadmap, Dr Mitra stressed for a Minimum Action Plan
(Action Point 5 : SLBC & Department of MSME)

- Regarding Agriculture, Dr Mitra expressed concern at the slow progress made by the banks and opined that the 20% achievement against the yearly target is not good enough. The progress made in Animal Husbandry & Fishery sector is far from acceptable level. He advised the banks to pay focus on export oriented Shrimp and Prawn culture.

Sri Dwivedi suggested proactive action by banks for developing the Poultry sector along with hatcheries & manufacturing of feed. He suggested for a group approach in this regard.
(Action Point 6: Member Banks)

- As to KCC loans, it was informed by SLBC that with the cultivation of the major Aman crop in the monsoon season, the banks will be able to improve the position of enrolment by Sept,19. It was informed by Sri R Sinha that 40 lakh farmers' data base has already been uploaded in the Krishak Bandhu portal while 38 lakh farmers have been enrolled under Bangla Shashya Bima Scheme. Sri M V Rao has informed that Co-Op Banks have performed admirably in KCC and have accounted for bulk of the enrolment.

Sri M N Roy, Convenor of SLBC informed that the with cultivation of Aman paddy, the mainstay of Kharif season, taking place with the onset of Monsoon, the overall position will improve and banks are expected to post a better picture by Sept,19 quarter.

As decided by the dignitaries, a special meeting is to be immediately convened by SLBC for taking a concrete step for improvement in enrolment and better convergence of action plans among the banks & other stakeholders. (Action Point 7 : SLBC & Agri Department)

- Sri S Mondal, CGM, NABARD informed that the subsidy available under National Livestock Mission, Dairy Entrepreneurship Development Scheme is to be booked with sanction of loans at the earliest. (Action Point 8 : SLBC & Agri Department)
- Regarding the 4% Interest Subvention Scheme for Weavers, Dr Mitra suggested for identification of clusters and suggested that it should be taken up on pilot basis and scaling up of business afterwards. He mentioned that the labour intensive weaving clusters like Phulia, Santipur, Shaktigarh should be given more focus and emphasis in this regard.. (Action Point 9 : SLBC & Agri Department)
- Regarding SHG credit linkage it was informed by Sri S Das, SMD & CEO that 54000 proposal under NRLM are pending for disposal at the branches. Same needs to be disposed off at the earliest as SHGs are performing well. Bank-wise list is to be shared accordingly. (Action Point 10 : Member Banks & SRLM)

Sri Dwivedi also advised the banks to encourage and allow the SHGs to utilise the fund without restrictions. Sri A K Agarwal, Principal Secretary (SHG) informed the House regarding the grant of Rs.5000/- to each SHGs under Jagao Scheme and the need for renewal of cash credit limits without obtention of same set of documents. The House also asked for submitting the name of the absentee banks in the last SLBC meeting on SHG.



- Sri R Sinha informed about the delay in receipt of the claim from Insurance Companies under PMFBY. The ICs have been advised to submit a status report. Sri Dwivedi advised for taking up the matter during the special meeting to be held for KCC saturation campaign. (Action Point 11. Insurance Companies and SLBC)
- Sri C G Saha , General Manager of Canara Bank informed the House regarding the delay experienced in obtaining D M permission for affecting possession of secured property under SARFAESI Act. Sri A K Pradhan also sought intervention of the state government for early disposal of the pending cases. The banks are to send the list of long overdue cases to SLBC for taking up the matter. (Action point 12: Member banks, SLBC & State Govt)

The residual items as incorporated in the Agenda Notes are deemed to be in order and taken note by the banks & stakeholders for necessary action/resolution, if any.

The meeting ended with vote of thanks to & from the Chair.


General Manager
Prisec-Agri & Convener of SLBC, West Bengal

Encl, list of participants



List of Participants of 146th SLBC Meeting of West Bengal held on 17.09.2019 at The Lalit Great Eastern Hotel, Kolkata

Sr. No.	Name	Designation	Organization
1	Dr. Amit Mitra	Hon'ble Finance Minister	Govt. of West Bengal
2	Sri Ashok Kumar Pradhan	MD & CEO	United Bank of India
3	Sri Ajit Kumar Das	Executive Director	United Bank of India
4	Sri H. K. Dwivedi	ACS, Finance	Govt. of West Bengal
5	Sri M.V. Rao	Principal Secretary, Panchayet & Cooperation	Govt. of West Bengal
6	Sri A. K. Agrawal	Principal Secretary, SHG & SE Department	Govt. of West Bengal
7	Sri R. K. Sinha	Secretary, Agriculture & Marketing	Govt. of West Bengal
8	Ms. Anindita Sinha Ray	Director & Nodal Officer of SLBC WB	DFS, Govt. of India
9	Sri T. Hauzel	Chief General Manager	Reserve Bank of India
10	Sri Subroto Mondal	Chief General Manager	NABARD
11	Md. S. I. Hussain	General Manager	State Bank of India
Govt. of West Bengal & Other Govt. Agencies			
12	Sri Subhanjan Das	Chief Executive Officer	WBSRLM, Govt of WB
13	Sri Ashoke K. Das	Joint Secretary	Agri. Marketing, Dept. of WB
14	Sri Anurag Srivastav	Director	MSME, Govt of WB
15	Sri Debjani Datta	Director	Handloom Directorate
16	Sri Manas Dhar	Advisor	Institutional Finance, Govt of WB
17	Sri Saptarsi Biswas	Dy. Director	Fisheries, Govt. of WB
18	Sri B. Biswas	Banking Expert	Govt. of WB
19	Sri C. Venkatesh	Divisional Manager	KVB
20	Sri Netai Chakraborty	ADE	Dept. Of Employment, Govt. of WB
21	Sri Sanjoy Nath	Circle Head	Indian Post Payment Bank
22	Sri Ranjit Roy	SPF (FI)	WBSRLM, Govt of WB
23	Sri Parthasarathi Dutta	Deputy Director, Institutional Finance	Finance Deptt, Govt. of WB
24	Dr. Tushar Kumar Sinha	AGM, CMO(PMAY)	HUDCO
25	Sri Sanjay Chopra	AGM	SIDBI
26	Sri Saurav Gupta	Assistant Manager	AICIL
27	Sri S. Chakraborty	Junior Executive	KVIC
28	Sri Manabendra Karmakar	Assistant	KVIC
29	Sri Sanjay Lamba	DGM & RM	Exim Bank
30	Ms. Shoba Mohan	Chief Manager	Exim Bank
31	Sri Anand S.M. Sharma	Assistant Manager	Oriental Insurance Company Ltd.
32	Sri Bimal Nath	RRR-Kolkata	NHB
33	Sri D.N. Ghoshal	OSD- Banking	WBSCl
34	Sri Sandip Mondal	CMM	KMC
35	Dr. Nirmalya Mukherjee	Advisor - Economic & Corporate Affairs	BCCI



RBI & NABARD			
36	Sri Awadhesh Kumar	General Manager	NABARD
37	Sri Kamalesh Kumar	Deputy General Manager	NABARD
Lead District Managers of West Bengal			
38	Sri Sanjib Kumar Nandi	Bankura	United Bank of India
39	Sri Srikanta Mohan Mahato	Purulia	United Bank of India
40	Sri Sushanta Kumar Halder	Malda	United Bank of India
41	Sri L.D. Bhutia	Uttar Dinajpur	United Bank of India
42	Sri Debasish Bhattacharyya	Dakshin Dinajpur	United Bank of India
43	Sri Ashim Kumar Pandit	Purba Medinipur	United Bank of India
44	Sri Dwibhujendra Sarkar	Paschim Medinipur	United Bank of India
45	Sri Dilip Kumar Manna	Jhargram	United Bank of India
46	Sri Bimal Kumar Bhattacharya	Nadia	United Bank of India
47	Sri Sunil Kumar Ghosh	24-Pgs. (South)	United Bank of India
48	Sri Debabrata Som	Murshidabad	United Bank of India
49	Sri Ritankar Kundu	Birbhum	UCO Bank
50	Sri Ranjan Kr. Guha	Purba Burdwan	UCO Bank
51	Sri Pramod Kumar Thakur	Howrah	UCO Bank
52	Sri Bharat Chandra Tripathi	Hooghly	UCO Bank
53	Sri Keshar Singh Thapa	Coochbehar	Central Bank of India
54	Sri Saroj Kr. Chettri	Darjeeling	Central Bank of India
55	Sri Debjit Sarkar	Jalpaiguri	Central Bank of India
56	Sri Prakash Kr. Barua	Alipurduar	Central Bank of India
57	Sri Avaneesh Dwivedi	24-Pgs (North)	Allahabad Bank
58	Sri Santanu Chowdhury	Kolkata	State Bank of India
59	Sri Dwijendra Kr Debnath	Paschim Burdwan	State Bank of India
60	Sri Tenzia Sherpa	Kalimpong	State Bank of India



Commercial Banks			
61	Sri Mukti Ranjan Ray	GM Prisec & Convenor SLBC	United Bank of India
62	Sri Kanwal Jeet Shorey	DGM, Prisec	United Bank of India
63	Sri Sanjib Kumar Bhuyan	AGM, LBD	United Bank of India
64	Smt. Meera Shekhar	DGM	State Bank of India
65	Sri Gautam Sengupta	AGM	State Bank of India
66	Sri C. Khurana	General Manager	Punjab National Bank
67	Sri P. K. Chowdhury	Manager	Punjab National Bank
68	Sri H. S. Ahluwalia	CGM	Allahabad Bank
69	Sri Arvind Lohi	GM	Bank of Baroda
70	Sri H.M. Thakur	Senior Manager	Bank of Baroda
71	Sri B. Ashok	FGM	Central Bank of India
72	Sri Dinesh Kumar	Manager	Central Bank of India
73	Sri Ambikanand Jha	DGM & Zonal Head	UCO Bank
74	Sri Abhijeet Bose	GM	Bank of India
75	Sri C. G. Saha	GM	Canara Bank
76	Sri U.R. Rao	General Manager	Bank of Maharashtra
77	Sri S. K. Das	AGM	Canara Bank
78	Sri Ashok Kumar Dash	RM	Syndicate Bank
79	Sri R. Parameswaram	AGM	Indian Overseas Bank
80	Sri S. Pradhan	AGM	Union Bank of India
81	Sri Upendra Nath	CM	Union Bank of India
82	Sri Deepak R. Choudhary	CM	Oriental Bank of Commerce
83	Sri Subhash Chand Sagar	AGM	Punjab & Sind Bank
84	Sri KVN Sreekanth	CM	Andhra Bank
85	Sri Dilip Satpathy	DGM/ Zonal Manager	Indian Bank
86	Ms. Priyanka Ghosh	Manager	Indian Bank
87	Sri Bibekananda S.	AGM	Corporation Bank
88	Sri G. Keshatti	SM	Corporation Bank
89	Sri Subrata Mishra	Chairman	BGVB
90	Sri T.C. Poonia	General Manager	PBGB
91	Sri G.S. Bedi	Chairman	UBKGB
92	Sri Manasij Mukhopadhyay	MD	The WBSCB Ltd.
93	Sri Prasenjit Maity	GM (IDD)	The WBSCB Ltd.
94	Sri Ram S. Mahto	DGM	IDBI Bank
95	Sri Pranav Vivek	AM, ZO	IDBI Bank
96	Sri P. Srinivas	Circle Head	Axis Bank
97	Sri Bernard Francis	AVP	Axis Bank
98	Sri Akash Raghav	Zonal Head	ICICI Bank
99	Ms Samhita Roy	RM	ICICI Bank
100	Sri Manik Verma	VP	HDFC Bank
101	Sri Saikat Chatterjee	Regional Head	Bandhan Bank
102	Sri Vivek Madhogaria	AVP-FI	Bandhan Bank
103	Ms Subhasree Basu	Manager	Kotak Mahidra Bank
104	Sri T. Adhikari	State Head	Indusind Bank
105	Sri Prasun Singha Roy	Assistant Manager	Yes Bank
106	Sri M.K. Mahapatra	AVP	Federal Bank
107	Sri Subhranshu Chakraborty	Manager	South Indian Bank
108	Sri J. Prabakaran	CM	Tamilnad Mercantile Bank
109	Sri Ramesh Vaidya	Chief Manager	Karnataka Bank
110	Sri Venkatesh C	Divisional Manager	Karur Vysya Bank
111	Sri Sanhita Niyogi	BM	Jana Bank
112	Sri Sanjeev Sharma	Branch Sales Manager	Jana Bank
113	Sri Pranab Acharjee	Manager	Utkarsh Small Finance Bank
114	Sri Indranil Mallick	Manager	Utkarsh Small Finance Bank
115	Sri Mrinal Kanti Mondal	Officer	Ujjivan Small Finance Bank

Based on entry in the Attendance sheet & Visiting cards at Registration counter.

