

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

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Ref. No: SLBC/WB/171<sup>st</sup> SLBC Meeting/ 1136 /2025

Date: 16.02.2025

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

**Reg: Proceedings of 171<sup>st</sup> meeting of SLBC, West Bengal held on 10.02.2026**

The 171<sup>st</sup> meeting of SLBC for the state of West Bengal was held on 10.02.2026 at The Lalit Great Eastern Hotel, Kolkata, to review the progress made in various banking parameters for the quarter ended December 2025.

To mark the beginning of the proceedings, the dignitaries participated in the auspicious lighting of the lamp, symbolizing a bright and prosperous future for the state. At the outset, Shri Balbir Singh, General Manager & Convenor SLBC, West Bengal, extended his warm welcome and sincere gratitude to all the distinguished guests for their presence in the meeting. The meeting was chaired by Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt. of West Bengal (through VC) and graced by Shri M. Paramasivam, Executive Director, Punjab National Bank & Co-Chairman, SLBC West Bengal, Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Govt. of West Bengal, Shri Prabhat Kumar Mishra, Additional Chief Secretary, Finance Department, Govt. of West Bengal, Shri Onkar Singh Meena, Principal Secretary, Agriculture & Agricultural Marketing Department, Govt. of West Bengal, Shri Tapan Kumar Mondal, Dy. Secretary from DFS, as nodal officer of SLBC West Bengal (through VC), Shri Sudhanshu Prasad, Regional Director, Reserve Bank of India, Kolkata, Shri P.K. Bhardwaj, Chief General Manager, NABARD, Kolkata and other dignitaries of State Govt. departments, the member banks and Lead District Managers.

Shri M. Paramasivam, Executive Director, Punjab National Bank & Co-Chairman, SLBC West Bengal, extended a warm welcome to the dignitaries and provided an overview of the member banks' performance till the third quarter of the FY 2025-26.

At the outset, he informed about the macro-economic outlook of the state for FY'27 which shows revised GDP growth projections increasing to 6.9% for Q1 and 7.0% for Q2, while the Repo Rate remains stable at 5.25%. The West Bengal State Budget highlights a significant rise in GSDP, which is expected to reach ₹21.48 lakh crore – a fivefold increase since 2010-11. Key financial allocations for 2026–27 include over ₹10,463 crore for Agriculture, followed by investments in Industry, Commerce, and MSMEs. Additionally, the budget emphasizes social and industrial

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support through the revamped Krishak Bandhu scheme, offering up to ₹10,000 to farmers, and the development of a new 7.69 acre Agro-Industrial Park in Singur. The state of West Bengal is set to see significant infrastructure and industrial advancements through several key projects under the current budget. These initiatives include the development of a Dedicated Freight Corridor connecting Dankuni with Surat and the establishment of an Integrated East Coast Industrial Corridor, featuring a major node at Durgapur. The state is also focusing on regional connectivity and sustainable transport by creating tourism destinations across five Purvodaya states and deploying 4,000 e-buses. Railway infrastructure is receiving a massive boost with ₹14,205 crore allocated for safety and expansion, supporting ongoing works valued at ₹92,974 crore and the operation of twenty pairs of Vande Bharat and Amrit Bharat Express trains. Additionally, industrial growth is bolstered by a \$169-million steel plant investment by Jindal India. Additionally, massive investments in solar energy at Goaltore and Bakreswar, along with the expansion of irrigation to over 90,000 acres, highlight a commitment to sustainable infrastructure. The state also maintains a dominant position in the MSME sector, hosting nearly 93 lakh units and leading the nation in female entrepreneurship. This industrial strength is supported by digital reforms like the e-Permit system, which has streamlined trade and generated over ₹622 crore in fees. Combined with steady fisheries production and micro-irrigation expansion under the Bangla Krishi Sech Yojana, these initiatives reflect a balanced approach to macroeconomic stability and localized development.

Shri M. Paramasivam congratulated all the member banks for disbursement of fresh credit of Rs.6.91 Lakh Crore till third quarter of FY 2025-26, thus achieving 143% of the annual target of Rs.4.82 Lakh Crore under Annual Credit Plan and registering a Y-O-Y growth of 21.13% from Rs. 5.45 lakh crore of 2024-25.

He applauded all member banks for demonstrating robust performance through December 2025, particularly in priority sector lending and social security schemes. Significant progress has been made toward the March 2026 annual targets, with achievement in MSME leading at 94% and in Agriculture at 72%. Notable year-on-year growth was observed in the MSME sector (34%) and the Agriculture Infrastructure Fund, which saw an 80% increase in the number of beneficiaries. The state also excelled in social welfare and credit schemes; specifically, West Bengal secured the 1<sup>st</sup> position PAN India for APY performance in the large category state ranking. Key credit initiatives like the West Bengal Student Credit Card and West Bengal Bhabishyat Credit Card schemes showed strong Y-O-Y growth of 26% and 58% respectively, while SHG disbursements reached Rs. 26,102 Crore, significantly exceeding the numerical target for the December quarter. He urged all member banks to ensure the comprehensive enrollment of every eligible individual into available Social Security Schemes. He requested that 100% adoption of Digital Payment



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Systems be achieved as soon as possible. Furthermore, he issued a directive to prioritize the immediate processing of pending applications under various schemes, specifically the PMFME and the West Bengal Student Credit Card. In his address, Shri Paramasivam also emphasized that the State's Gross NPA, which currently stands at 5.31%, must be diligently reduced. He concluded by reaffirming the banking community's steadfast commitment to strengthening the socio-economic well-being of all citizens.

Following the introduction, Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal, formally requested Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance department, Govt. of West Bengal to preside over the meeting.

Dr. Mitra subsequently welcomed the assembled dignitaries and led a detailed discussion on several credit-linked flagship schemes. Prior to the formal review of the agenda items, Dr. Mitra introduced several pressing matters that necessitated priority resolution.

Dr. Mitra took reference of the last SLBC minutes wherein it was discussed that the bank branches of Indian Bank and Bank of Baroda, located under West Bengal should have their administrative control from West Bengal only, for hassle-free implementation of Govt. Sponsored Schemes. Both the banks submitted through ATR that responsibility of implementation of Govt. sponsored schemes in West Bengal lied upon Kolkata Zonal Office / FGM Office, irrespective of administrative structure of their branches. Regional Director, RBI Kolkata also echoed the same mechanism of these Banks which he learnt from their communications. However, considering the practical ground level difficulties in monitoring of the government flagship schemes by the line departments, Dr. Mitra advised the Finance Department to write formal letters to the MD & CEO of respective Banks and Ministry of Finance, Govt of India and Reserve Bank of India for restoring the administrative control of the branches of these two Banks in North Bengal region under their Kolkata Zone/FGMO.

**(Action Point: Bank of Baroda, Indian Bank,  
& Finance Department, GoWB)**

Dr. Mitra acknowledged the performance of banks in deployment of credit in various segments, particularly in MSMEs. However, He also observed the shortfalls in achieving 72% against full ACP target in agriculture and in performance in some of the Government flagship schemes like West Bengal Bhabishayat Credit Cards, KCC (Animal Husbandry) etc.

**(Action Point: Member Banks)**



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**Agenda No. – 1: Confirmation of the Proceedings of the 170th SLBC meeting held on 28.11.2025 and review of action points there of**

Confirmed

**Agenda No. – 2: Action Taken Report for the decision adopted in 170th SLBC meeting**

Accepted

**Agenda No. – 3: Performance of the banks in respect of deployment of credit during current FY 2025-26 against ACP for FY 2025-26**

All the member banks disbursed a fresh credit of Rs. 6.92 Lakh Crore for December quarter in FY 2025-26, thereby achieving 143% of the Annual Credit Plan (ACP) of Rs.4.82 Lakh Crore and achieved significant increase from Rs. 5.45 Lakh Crore for the same corresponding period of FY 2024-25.

- a. Bank wise disbursement under priority sector lending

Noted

- b. Bank wise disbursement under non priority sector lending

Noted

- c. Bank wise Total disbursement under PRISEC & NON PRISEC

Noted

- d. District wise total disbursement under priority sector lending

Noted

- e. Bank wise sectorial outstanding credit under Priority Sector

Noted



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- f. Bank wise sectorial outstanding credit under Non-Priority Sector

Noted

**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 (SCC)**

As of December 31, 2025, the Credit Deposit (CD) Ratio for West Bengal was 70.80%, increased from the 69.90% recorded on December 31, 2024. Despite the state holding the 6th largest GDP in India, Smt. Chandrima Bhattacharya noted that the CD ratio remains significantly lower than the national average. Addressing this, Shri Prabhat Kumar Mishra advised banks to expand their credit disbursements to accelerate the growth of the CD ratio.

**(Action Point: Member Banks, LDMS)**

- a. Corrective measures taken in Special Sub-Committees of DCC meetings of districts having CD ratio below 40%

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

- b. District wise CD Ratio of West Bengal

Noted

- c. Bank wise CD Ratio of West Bengal

Noted

- d. Bank wise & Population Group wise Branch Network & Deposit

Noted



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e. Bank wise & Population Group wise Advance & CD Ratio

Noted

f. Bank wise Position of ATM & BC Outlets

Noted

g. Trends analysis on District wise CD Ratio on quarterly basis

An analysis of the Credit-Deposit (CD) Ratio across twelve districts in West Bengal surprisingly revealed no change since September 2025. Consequently, Shri Manas Dhar, Director & Special Secretary, Institutional Finance, Govt. of West Bengal requested the respective Lead District Managers (LDMs) to look into the matter to improve the CD ratio in these districts.

**(Action Point: Lead Districts Managers of the concerned districts)**

#### **Agenda No. – 5: Deployment of Credit in Agriculture including**

As of December 31, 2025, agricultural credit disbursement reached Rs. 83,376 Crore, achieving 72% of the Rs. 1,15,855 Crore annual target set for FY 2025-26. This performance marks a notable increase compared to the same period in the previous fiscal year (FY 2024-25), which saw a disbursement of Rs. 74,982 Crore. Despite the overall growth, Shri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal, expressed concern regarding a significant decline in credit dispersal within the agricultural sectors of few major banks. Shri Manas Dhar, Director & Special Secretary, Institutional Finance, Govt. of West Bengal mentioned about probable inappropriate sector coding of loans by major banks, which are otherwise eligible to be reckoned as Agriculture advance like Cold storages, Rice Mills, Tea Gardens etc. and the same is contributing to such sudden decline in disbursement under Agriculture. All member banks were advised to intensify the monitoring of their rural branches to ensure that agricultural sector targets could be met consistently moving forward.

**(Action Point: Member Banks)**



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**a. KCC**

As of the reporting period, all banks operating within the state had disbursed 21.41 lakh number of Kisan Credit Cards (KCCs), encompassing both fresh issuances and renewals. This total amounted to Rs. 11,457.06 crore, representing a 61.20% achievement of the annual target of 35 lakh disbursements. The total KCC outstanding balance stood at Rs. 22,667.63 crore across 46.57 lakh accounts, resulting in an average ticket size of Rs. 48,665.00 per KCC.

During the session, Shri O.S. Meena requested the banks to prioritize the renewal of existing accounts and enhance the limits of all pending KCCs by February 2026 based on latest Scale of Finance (SOF). Because a robust potato yield was expected this year, the cutoff date for potato farmers to apply for insurance had been extended. Additionally, he requested the senior bank officials to meet with district authorities to address bottlenecks related to agricultural credit at the grassroots level analyzing the status of implementation of the decisions arrived in earlier DCC meetings as well as in SLBC meeting. These measures would also increase the CD ratio and ensure the achievement of Agriculture Lending targets for the current financial year. He also requested the Banks to review their agriculture lending portfolio with regard to proper coding of agriculture investment credit as per RBI mandated PRISEC coding for its correct reflection.

**(Action Point: Member Banks)**

- b. Collateral free agricultural loans up to Rs. 2.00 Lakhs & end use verification of agricultural gold loans

Noted

- c. Review of progress under Agriculture Infrastructure Fund (AIF)

Member banks have cumulatively sanctioned 7,892 no of AIF proposals amounting to Rs. 3,143.11 out of which 7,413 number of proposals has been disbursed amounting to Rs.2,922.19 cr. as on 31.12.2025. All the member banks are required to provide loan under this scheme for giving benefit of interest subvention & CGTMSE coverage to the borrower. All the pending cases should be disposed of within 90 days.

**(Action Point: Member Banks)**



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d. Review of credit deployment under FPO

The committee discussed the progress made on loans for Farmer Producer Organisations (FPO) and Farmer Producer Companies (FPC) up to December 31, 2025, the banks have approved loans for 221 of these organizations.

e. Others

i) Progress in KCC

Accepted

ii) Bangla Sashya Bima Scheme (BSBS)

Noted.

iii) Collateral free agricultural loans up to Rs. 2.00 Lakhs

Accepted

iv) Agriculture Infrastructure Fund (AIF)

Accepted

v) Review of credit deployment under Farmer Producer Organisation (FPO)

Accepted

vi) Krishak Bandhu, Finance to NWR etc.

Accepted

vii) Credit Guarantee Fund (CGF) Scheme under Central Sector Scheme (CSS)

Accepted



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viii) Credit to SF/MF, Sharecroppers, Oral Lessees, Patta Holders, New Farmers

Noted

ix) Digitalization of PACs

Accepted

x) Prudential Norms on Income Recognition, Asset Classification & Provisioning on Agriculture Advances Accepted

Accepted

**Agenda No. – 6: KCC Animal Husbandry (KCC-AH), National Livestock Mission (NLM) & MJCC (KCC Fishery)**

a. KCC Animal Husbandry (KCC-AH)

Shri Kumarjib Chakraborty, Senior Special Secretary, ARD Department, Govt. of West Bengal, stated that, as of September 30, 2025, the total number of sanctioned cases stood at 11,280 against a target of 1,09,080 for the entire FY 2025-26. While the Year-on-Year (Y-o-Y) growth indicates a positive trend, progress remains significantly behind the overall annual target for KCC-AH sanctions in West Bengal.

Shri Chakraborty emphasized to mandatorily use the KCC-IMS (AH) portal by all banks and stakeholders to ensure data sanctity and effective monitoring. Bank branches should commit to real-time data updates, with oversight from their controlling offices.

Shri Chakraborty expressed his deep concern regarding the significant backlog of over 27,000 pending KCC-AH applications at bank branches and was strongly urged to expedite the disposal of all pending cases by March 15, 2026.

**(Action Point: Member Banks)**

b. Participation of Banks in Nationwide AHDF KCC Campaign

Noted

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c. National Livestock Mission (NLM)

Noted

d. Animal Husbandry Infrastructure Fund

Accepted

e. Tie Up with Milk Unions

Noted

f. Matsya Jeebi Credit Card (MJCC)

Noted

#### Agenda No. – 7: Deployment of Credit to MSME

Smt Chandrima Bhattacharya, Hon'ble Finance Minister, Govt. of West Bengal congratulated the member banks in the State for disbursing Rs.1,99,436 crore under MSME as on 31.12.2025, against the target of Rs.2,12,490 crore with overall achievement of 94% of the total target for FY 2025-26.

**(Action Point: Member Banks)**

a. Export Credit

Noted

b. Progress of MSME Loan Restructured

Noted

c. Emergency Line of credit guarantee Scheme (ECLGS) & Credit Guarantee Scheme for Subordinate Debt (CGSSD)

Accepted



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d. PMSVANidhi (Street vendors) scheme and progress

Noted

e. Bank wise flow of credit to SCC and GCC

Noted

f. Progress in MSME Clusters & Credit Linkage

Noted

**Agenda No. – 8: Implementation & Progress made under West Bengal Bhabishyat Credit Card Scheme (WBCC) and associated guidelines on interest subvention**

As of December 31, 2025, under West Bengal Bhabishyat Credit Card Scheme (WBCCS), 51,019 proposals were sanctioned, representing a total financial commitment of Rs. 1,288.03 crore. To date, disbursements were made for 37,208 accounts, totaling Rs. 868.42 crore. To maintain this momentum, the member banks were directed to instruct their respective field functionaries to expedite the disposal of pending loan proposals. The objective is to ensure a time-bound process that eliminates unnecessary rejections or delays. Furthermore, Smt. Chandrima Bhattacharya has urged banks to remain proactive in claiming subsidies by submitting the necessary audited certificates promptly.

Some of the long persisting issues as under were highlighted by the government, for which the House advised for prompt and appropriate actions by the Banks with proper percolation of all the decisions in this regard to the ground level field functionaries.

- i) High level of rejections to be arrested, and the rejected proposals to be reviewed and returned to the Banks from district authorities.
- ii) Non disbursement of sanctioned cases even after receipt of government subsidy without any reasons – immediate completion of disbursement to be ensured.
- iii) High level of long term pendency in disposal of proposals.

**(Action Point: Member Banks)**



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**Agenda No. – 9: Review of MUDRA, Stand Up India, PMEGP, SVSKP & PM Vishwakarma**

Noted.

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

As of December 31, 2025, member banks achieved a significant performance milestone under the National Rural Livelihood Mission - Self Help Groups (SHG-NRLM) scheme. Collectively, banks disbursed loans totaling Rs. 26,102.30 crore to 10.27 lakh NRLM-SHGs. This represents approximately 93% of the physical target and 74% of the financial target for the current year. To further enhance the efficacy of the scheme, banks are encouraged to make sincere efforts to improve the average ticket size of these loans.

While congratulating the banks on these milestones, Smt. Chandrima Bhattacharya, Hon'ble Finance Minister, Govt. of West Bengal highlighted a concerning delay regarding the opening of Savings Bank accounts for SHGs. Currently, approximately 8,200 accounts remain pending across several member banks. Additionally, she addressed the need to expedite the disposal of pending Enterprise Financing applications, noting that there are roughly 32,000 pending proposals for enterprise financing. Banks were requested to process and clear these credit linkage applications for enterprise financing no later than March 15, 2026.

**(Action Point: Member Banks)**

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

Noted

**Agenda No. – 12: Review of progress in West Bengal Student Credit Card (WBSCC) along with progress in other Education Loan & Housing Loan**

As of December 31, 2025, member banks, cumulatively, sanctioned 1,01,692 proposals under the West Bengal Student Credit Card (WBSCC) scheme. From these sanctioned cases, disbursements were made to 76,390 accounts. A significant number of 22,292 proposals are currently pending at various bank branches. Considering the high rate of rejection and the slow



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progress of the scheme, a formal request has been made to all member banks to prioritize the disposal of these pending cases.

**(Action Point: Member Banks)**

- a. Progress in West Bengal Student Credit Card (WBSCC)  
Noted
- b. Bank wise progress in Education Loan  
Noted
- c. Bank wise progress in Housing Loan  
Noted

**Agenda No. – 13: Non-Conventional renewable energy as sustainable and affordable alternative source of power generation and its utilizations**

- a. After having a brief discussion on a new credit linked flagship scheme of Roof top Solar Systems namely ALOSREE – RTS, envisaged by the state government and placed in the meeting, the House adopted the scheme for its implementation subsequent to further discussions to finalize the detail modus operandi.  
While details of **ALOSREE- RTS** scheme shall be made available by the concerned Department, salient features of the scheme shall be:
  - i) **Purpose:** Installation of two category of Roof Top Solar units, (a) up to 3 KW and (b) above 3 KW to 10 KW.
  - ii) **Government Subsidy:** (a) For 1 KW unit – Rs.30000/-, (b) For 2 W unit – Rs.60000/- (c) For 3 KW and above units – Rs.78000/- out of total Project Cost.
  - iii) **Maximum Bank Loan:** (a) Up to 3 KW unit – Rs.2 Lakh (b) Above 3 KW unit – Rs.6 Lakh
  - iv) **Borrower Margin:** (a) Up to 3 KW unit – 10% (b) Above 3 KW unit – 20% of Project Cost
  - v) **Repayment:** Maximum 10 years
  - vi) **Type of Loan:** Term Loan under Priority Sector
  - vii) **Implementing Agency:** WBSEDCL
  - viii) **Implementation:** Online through a dedicated portal



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b. PM Surya Ghar: Muft Bijli Yojana (PMSGMBY)

Noted

**Agenda No. – 14: Review of performance of the Banks under Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME)**

As of December 31, 2025, member banks have cumulatively sanctioned 546 proposals and disbursed 405 proposals out of a total of 2,690 PMFME (Pradhan Mantri Formalisation of Micro Food Processing Enterprises) proposals submitted. Smt. Chandrima Bhattacharya emphasized the scheme's immense potential for employment generation, urging a concentrated effort to reduce the existing gap between sanctioned and disbursed cases.

**(Action Point: Member Banks)**

**Agenda No. – 15: Deployment of Credit facilities to Minority Community & Tribal Welfare**

a. Disb. of loan to Minority Community, SC, ST & OBC

Noted

b. Outg. Credit to Minority Community, Weaker Section, Women, SC, ST & OBC

Noted

**Agenda No. – 16: NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.**

Noted

**Agenda No. – 17: Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)**

Noted



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**Agenda No. – 18: Progress made under Financial Inclusion, updation of URC in CISBI Portal, Inactive Fixed-Point BC**

- a. Progress of FLC during the quarter

Noted

- b. Financial Literacy camp in Animal Husbandry intensive area

Noted

- c. Financial Inclusion Fund (FIF)

Accepted

- d. Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY)

Accepted

- e. Review of status of Financial Education in School

Noted

- f. Updation of URC in CISBI Portal

Accepted

- g. Inactive Fixed Point BC

Noted

- h. Recruitment of FL Counsellor

Accepted



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**Agenda No. – 19: Review of functioning of RSETIs & setting up of new RSETIs**

Noted

**Agenda No. – 20: Progress on Data Management as per Revamped Lead Bank Scheme**

Accepted

**Agenda No. – 21: Calendar of SLBC Meeting / Events & unresolved issues related to BLBC/ DCC/ DLRC**

Accepted

**Agenda No. – 22: Miscellaneous**

- a. Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements

Accepted

- b. Status of SLBC report submitted by Member Banks

Accepted

- c. FI Index-List of identified districts for adequate focus

Noted

- d. Unified Lending Interface

Noted

- e. KYC compliance issue

Noted



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

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f. Monthly Target v/s Achievement in Major Parameters for FY 2025-26

Noted

g. Opening of Brick & Mortar Branch in Ghoramara, South 24 Parganas District & Jagadighata, Kazipara, North 24 Parganas District

Noted

h. To boost the progress in various Govt. Sponsored scheme, the House felt that the awareness at field level to be increased.

**(Action Point: Member banks, LDMs, SLBC)**

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 171st SLBC Meeting held on 10.02.2026			
Sl No	Name	Designation	Organisation
<b>Dignitaries from Govt. of India (DFS)</b>			
1	Shri Tapan Kumar Mondal	Dy. Secretary DFS & Nodal officer for SLBC West Bengal (V.C)	DFS, Govt. of India
<b>Dignitaries from Govt. of West Bengal and different Line departments</b>			
2	Dr. Amit Mitra	Hon'ble 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 Prabhat Kumar Mishra	Additional Chief Secretary	Finance Dept, GoWB
5	Shri Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
6	Dr. Sudip Sinha	Secretary	Finance Dept, GoWB
7	Shri Udayakumar Swaroop	Joint Secretary	MSME & T Department, GoWB
8	Shri Kumarjib Chakraborty	Senior Special Secretary	ARD, Govt. of West Bengal
9	Shri Jaydip Mukhopadhyay	Senior Special Secretary	Higher Education Department, GoWB
10	Shri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
11	Smt. Swati Bandyopadhyaya	Special Secretary	FP & H
12	Ms. Priyadarshini Bhattacharya	ACEO	WBSRLM, Govt. of West Bengal
13	Smt. Sujata Ghosh	MD	WBSCC
14	Shri Sandeep Nag	Director	Directorate of Textiles, GoWB
15	Smt. Kasturi Sengupta	Director	Food Processing Industries & Horticulture, Govt. of West Bengal
16	Shri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
17	Smt. Piyali Mondal	Deputy Director	WBSUDA, Govt. of West Bengal
18	Dr. Amit Kumar	Under Secretary	WDRA
19	Shri Debasis Barman	Assistant Director	MSME DFO Kolkata
20	Dr. Prabir Roy	Assistant Director	ARD
21	Shri Pradipta Ghuhathakurta	Banking & Financial Advisor	Higher Education Department, GoWB
22	Shri Sakshi Gopal Saha	SPMU, WBBCCS	MSME & T Department, GoWB
23	Shri Bimal Rath	Regional Manager	National Housing Bank
24	Shri Upendra Nath Tripathi	Assistant General Manager	CGTMSE
25	Shri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
26	Shri Ranjit Roy	State Project Manager	WBSRLM, Govt. of West Bengal
27	Shri T.L. Bhaduri	Banking Consultant	WBSRLM, Govt. of West Bengal
28	Shri D. Chakraborty	RC	HUDCO
29	Shri S. Majumdar	Sr. Manager	HUDCO
30	Shri G. Murali Rao	SDR West Bengal	MoRD, Govt. of India
31	Shri Amal Kumar Bhattacharya	Assistant Secretary	F & S Department
32	Shri P.K. Nayak	ED(Project)	WBSEDCL
33	Shri. Tapas Das	EC(Solar)	WBSEDCL
34	Shri. Sandip Kr Sen	AGM(F&A)	WBSEDCL
35	Shri. Sandip Pal	FA & CAO	WBKVIB
36	Shri Partendu De	Account Officer	WBKVIC
<b>Dignitaries from RBI &amp; NABARD</b>			
37	Shri Sudhanshu Prasad	Regional Director	RBI, Kolkata RO
38	Shri P.K. Bharadwaj	Chief General Manager	NABARD, Kolkata RO
39	Smt. Reshmi Rani	General Manager	RBI, Kolkata RO
40	Shri Mrinal Kanti Dey	General Manager	NABARD, Kolkata RO
<b>Dignitaries from Commercial Banks</b>			
41	Shri M. Paramasivam	Executive Director & Co-Chairman of SLBC West Bengal	Punjab National Bank
42	Shri Balbir Singh	General Manager & Convener	SLBC, West Bengal
43	Shri Alok Kumar Goel	Chairman	WBGB (PNB)
44	Shri Ramani Ranjan Mishra	General Manager	Punjab National Bank
45	Shri Sanjiv Kumar	General Manager	Punjab National Bank
46	Smt. Ekta Pasricha	General Manager	Punjab National Bank
47	Shri Rajiv Kumar Singh	General Manager	Bank of India
48	Shri Arun Kumar Mishra	General Manager	Canara Bank
49	Shri S.K. Tiwari	General Manager	Bank of Baroda
50	Shri Manish Kumar	Zonal Manager	UCO Bank
51	Shri Tarsem Singh Zira	Zonal Manager	Central Bank of India
52	Mohammad Sahzeeb	Deputy General Manager	Bank of Maharashtra
53	Shri Alok Jain	Deputy General Manager	State Bank of India
54	Shri S.K. Tiwary	Deputy General Manager	Bank of Baroda
55	Shri Dilip Kumar Mishra	Deputy General Manager	Union Bank of India
56	Shri Rajesh Kumar Singh	Deputy General Manager	Indian Bank
57	Shri Saminder Singh	Deputy General Manager	Punjab & Sind Bank
58	Shri Sanjay Kumar Vishwas	Assistant General Manager	State Bank of India
59	Shri Rajendra Chatterjee	Chief Manager	Bank of Baroda
60	Shri Arunanshu Ghosh	Senior Manager	Union Bank of India
61	Shri Ashwini Kumar	Senior Manager	Punjab & Sind Bank
62	Shri Saumitro Banerjee	Manager	Indian Overseas Bank
63	Shri Aritra Mitra	Manager	Bank of India
64	Shri Suman Chatterjee	SLBC Nodal	UCO Bank
65	Smt. Sangeta Chatterjee	Circle Head	Axis Bank
66	Shri Dipesh Chakraborty	State Nodal	Axis Bank
67	Shri Sanjay Dasgupta	Senior Vice President	HDFC Bank
68	Shri Shibananda Pandit	City Head	ICICI Bank



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Sl No	Name	Designation	Organisation
69	Shri Partha Sarathi Ghoshal	Regional Head	Bandhan Bank
70	Smt Gunjan Agarwal	Regional Coordinator	ICICI Bank
71	Smt Amrita Ghosh	Deputy Vice President	Indusind Bank
72	Shri Sanjeeb Kumar Jana	Deputy Regional Head	Karur Vysya Bank
73	Shri Angshuman Dutta	Deputy Vice President	Kotak Mahindra Bank
74	Shri Amit Biswas	Assistant Vice President	RBL Bank
75	Shri Atanu Acharya	CH	AU Small Finance Bank
76	Shri Rishav Raj	Regional Head	Ujjivan Small Finance Bank
77	Shri Ayan Kumar Ghosh	Cluster Head	Utkarsh Small Finance Bank
78	Smt. Koushiki Kumar	KAM	Airtel Payment Bank
79	Shri Soumen Kanra	Assistant Vice President	Fino Payment Bank
80	Smt. Ishita Das	BM	Dhanalaxmi Bank Ltd.
81	Shri S.K. Saurabh	DRH	Karnataka Bank
82	Smt. Kasturi Das	RCH	Karnataka Bank
83	Shri Satyajit Bhattacharya	CH	ESAF Small Finance Bank
84	Shri Branesh Kumar	CM	IPPB
85	Shri Barun Kumar	RBM	South Indian Bank
Lead District Managers of West Bengal			
86	Smt. Lipika Roy	Alipurduar	Central Bank of India
87	Shri Subhas Chandra Dutta	Bankura	Punjab National Bank
88	Shri Niraj Kumar	Birbhum	UCO Bank
89	Shri Jeebachha Narayan Jha	Coochbehar	Central Bank of India
90	Shri Himanshu Kumar Saha	Uttar Dinajpur	Punjab National Bank
91	Shri Kaushal Kishore	Dakshin Dinajpur	Punjab National Bank
92	Shri Rajesh Kumar	Darjeeling	Central Bank of India
93	Shri Sourav Kumar Poddar	24-Pgs (North)	Indian Bank
94	Shri Raj Kumar Lahiri	24-Pgs (South)	Punjab National Bank
95	Shri Amit Kumar	Hooghly	UCO Bank
96	Shri Amit Kohli	Howrah	UCO Bank
97	Shri Debashis Karmakar	Jalpaiguri	Central Bank of India
98	Shri Bidya Nand Mishra	Jhargram	Punjab National Bank
99	Shri Radhashyam Kundu	Kalimpong	State Bank of India
100	Shri Gunjan Kumar	Malda	Punjab National Bank
101	Fajal Mamud	Murshidabad	Punjab National Bank
102	Shri Anup Dumdung	Nadia	Punjab National Bank
103	Shri Tushar Kanti Mahanta	Paschim Medinipur	Punjab National Bank
104	Shri Pinaki Barman	Purba Burdwan	UCO Bank
105	Shri Rakesh Kumar Mishra	Purba Medinipur	Punjab National Bank
106	Shri Tanmoy Dutta	Purulia	Punjab National Bank
107	Shri Sanjiv Kumar Malhotra	Paschim Burdwan	State Bank of India

