

राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल: STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL  
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Ref. No: SLBC/WB/164<sup>th</sup> SLBC Meeting/ /2024

Date: 30.06.2024

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

**Reg: Proceedings of 164<sup>th</sup> meeting of SLBC, West Bengal held on 25.06.2024**

The meeting of 164<sup>th</sup> SLBC for the state of West Bengal was held on 25.06.2024 at The Lalit Great Eastern Hotel, Kolkata to review the progress made in various banking parameters for the quarter ended March'2024. At the outset, Shri Shio Shankar Singh, General Manager, SLBC, West Bengal, extended his heartfelt thanks and gratitude to all the distinguished guests for participating in the meeting. Shri P. Mahendar, Zonal Manager, PNB and Convener, SLBC West Bengal, welcomed all the dignitaries and participants in the meeting.

The meeting was graced by 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, Minister-in-charge, Panchyat and Rural development, Dr. Manoj Pant, Hon'ble Additional Chief Secretary, Finance Department, Govt of West Bengal, Shri Manish Jain, Principal Secretary, Higher Education Department, Govt of West Bengal, Dr. Subrata Gupta, Hon'ble Additional Chief Secretary, Food Processing Industries and Horticulture Department, Shri Rajesh Pandey, Principal Secretary, MSME & T Department, Govt of West Bengal, Shri Onkar Singh Meena , Principal Secretary, Agriculture Department, Govt of West Bengal, Ms. Neha Chauhan, Joint Director, DFS, Govt. of India, Shri B.P. Mahapatra, Executive Director, Punjab National Bank, Shri. R Kesavan, Regional Director, Reserve Bank of India, Kolkata, Shri Prem Anup Sinha, DMD, State Bank of India, Smt. Usha Ramesh, CGM, NABARD, Shri Tanmoy Ghosh, Chairman, WBSCL, and other dignitaries (list enclosed).

Shri B.P. Mahapatra, ED, PNB, welcomed all the dignitaries, and highlighted the member banks' performance during FY 2023-24, in his keynote address. He extended congratulations and compliments to all the member banks, participating in lending, for achieving disbursement of fresh credit of Rs.5.94 Lakh Crore for the FY 2023-24, thereby achieving 150% of the annual target of Rs.3.97 Lakh Crore under Annual Credit Plan and thus registered a Y-O-Y growth of 27% from Rs.4.68 Lakh Crore for FY 2022-23. In MSME sector, Achievement under MSME stands at Rs.1,48,138 Crore, thus achieving 102% of the annual target of FY 2023-24. In previous FY it was Rs.1,26,748 Crore. Thus, MSME sector registered a Y-O-Y growth of 17%.

He further mentioned that there was a remarkable Y-O-Y growth of 176% in number wise and of 100% in amount wise in Agriculture Infrastructure Fund (AIF). As on 31.03.2024 cumulative number of sanctions under AIF stands at 2,737 amounting Rs.1,481.89 Crore.

CD ratio of the state improved to 70.08% as on 31.03.2024 from 63.10% as on March,2023.

He acclaimed the bankers for disbursement of 9.37 Lakh number of NRLM-SHG's amounting Rs.25,086.21 Crore thus achieving around 125% in number wise and 84% in amount wise annual target respectively. In previous FY 2022-23, member banks cumulatively disbursed 8.98 Lakh



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number of NRLM-SHG's amounting Rs19,150.63 Crore. Member banks had altogether registered a Y-O-Y growth of 31% in amount wise.

Average disbursement increased to 2.77 Lakh per SHG from previous FY of 2.13 Lakh per SHG, thus registering a 26% Y-O-Y growth in terms of average disbursement.

No of application sanctioned under West Bengal Bhabishyat Credit Card scheme as on 31.03.2024 stands at 24,269. The said scheme came into effect from 01.04.2023.

He further informed the house that the member banks sanctioned 67,286 no of proposals under West Bengal Student Credit Card (WBSCC) scheme as on 31.03.2024, which was 48,253 in terms of number of accounts sanctioned as on 31.03.2023. Thus, under WBSCC scheme, a Y-O-Y growth of 39% has been registered in terms of number of accounts sanctioned.

Enrolment of 4.32 Crore people as on 31.03.2024 since inception under the ambit of Jan Suraksha Schemes and fresh addition under this scheme during FY 2023-24 is around 99 Lakhs.

He congratulated SLBC West Bengal on receiving 'The Ultimate Leadership Award' by PFRDA for its outstanding performance under APY in FY 2023-24, by securing 4<sup>th</sup> position on PAN India basis.

Shri Mahapatra assured the house that the above performance was satisfactory in the direction of achieving the set goal for this financial year and he was very much sanguine that with the concerted efforts and the guidance of the state govt. and the banks together the achievement would get further new height in upcoming days.

Shri Mahapatra concluded his address by stating that they, as bankers, should take pride to participate in the positive growth of the state as well as in the upliftment of the society.

Shri Shio Shankar Singh, General Manager, 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 flagship government schemes. He congratulated all the member banks on overall achieving of the Annual Credit Plan. Followings are the excerpts of observations made during the brief deliberations along with responses received from the dignitaries:

Before entering into agenda wise discussion, Dr. Mitra discussed some unresolved issues pertaining to the interest of common people of the state:

- 1. KYC Compliance:** KYC issues were discussed earlier also during SLBC Meeting for Q.E. September,2023. The said issue is once again coming to government in a larger way. Government is now a days getting scores of complaints from public relating to difficulties in doing KYC compliance at the banks. The issues are also leading to non-receiving of benefit in different social welfare schemes of the government. He also informed the house that the problem was that even the branch officials had limited access to rectification as well as the



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whereabout of the issues. Customers are getting message or e-mail communications that their account will be frozen if they do not submit his/her KYC documents in time. However, when the customers visit the branches for rectification or guidance regarding the communications, the branches are unable to satisfy their queries or resolve the issues. He expressed that there should be transparency and clear-cut guidelines on the KYC policy. Bank branches should be the single authorized entity to address and resolve the issue. He also informed the house that some of his observations and recommendations:

- a. co-ordinations issues between controlling offices and branches.
- b. lack of designated personnel to address the problem, proper communication regarding accounts freeze and unfreeze to the customer etc.

He also urged upon the member banks for addressing the issues related to KYC.

Shri B.P. Mahapatra informed the house that it would be beneficial if the list of the beneficiaries, whose transaction had been declined for KYC compliance issue, could be shared with the respective member banks for speedy resolution. He also made aware that, as per the standard practice, only debit was frozen in KYC non-compliant accounts and there were no difficulties in crediting any fund to the account.

Shri P. Mahendar shared the process and probable way out in KYC compliance & updation. He informed the house that there were two kinds of processes i.e (1) through Banking Correspondence (BC) channel where the account opened by them in debit freeze mode which, subsequently, were unfrozen by the bank branch and (2) the account on the basis of risk associated with the customer classification (High/Medium/Low) the KYC need to be updated periodically. He confirmed that there were dedicated team for supervision of these issues related to KYC compliance. He also urged upon the Government to share the beneficiary's details where the transfer of DBT got failed due to non-KYC compliance of the concerned accounts.

Dr. Pant informed the house that the department already had the beneficiary details.

1. The data would be segregated block wise and shared with respective blocks with advised that they contact the beneficiaries and send them to Bank for up-dation of KYC.
2. SMS will be sent to the beneficiaries whose transaction declined due to KYC issue.
3. Sending message in vernacular languages regarding non-compliance of KYC from Bank.
4. Sensitization of branches in rural areas for providing the proper support to the beneficiaries for KYC compliance.

Shri Manas Dhar informed the house that required documents for KYC updation provided by the beneficiaries were not being timely updated either by the bank branches or the BC agents. He further stated that near about 30% of the total complaints, received in CM portal, were related to non-receiving of benefit of DBT due to KYC compliance issue.

Shri Onkar Singh Meena informed the house that there was incident of misleading by the CSPs or BC from Malda district. He urged upon the member banks to take appropriate action on those for wrongdoing.



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Shri Prem Anup Sinha informed the house that SBI was continuously sensitising the field functionaries as well as customers on KYC matter. SMS is being sent periodically to the customers by their central office on the basis of data available in their system. He also informed the house that one nodal officer for each district would be deployed as this KYC issue also a big challenge for the bank also.

Shri. Pradip Mazumder suggested that there should be one nodal officer and account should only be debit frozen due to Non-KYC compliance.

(Action: Member banks)

## 2. Inconvenience faced by the customers relating Basic Banking Services:

Dr. Mitra informed the house regarding the inconvenience faced by the customers relating to the basic services provided by banks. Two of them are as under:

**a. Updation of Passbook:** Regular updation of passbook is very important for those who are not accustomed with digital banking channels pertaining to deposit & withdrawal of small amount in rural area.

**b. Timely Disbursement of KCC:** Timely disbursement of KCC is very important for the crop production otherwise the farmers would be forced to borrow money from the private money lenders at a very high interest rate.

Shri Onkar Singh Meena informed the house that disbursement in Agriculture Sector was reducing Y-O-Y basis. A meeting will be held on 2<sup>nd</sup> July, 2024 with the member banks, LDMS, DDMs & other stakeholders for detailed analysis in this regard and devising strategies for improvement in Agri lending. He urged upon all the member banks to attend the meeting with the detailed analysis of their performance. He congratulated the cooperative banks for their performance in Agriculture Sector.

CGM NABARD informed the house that NABARD had been providing handholding for better performance of the co-operative societies.

Shri. Meena requested CGM NABARD to communicate with the DDMs of NABARD to discuss with the LDMS on achieving of agriculture budget provided by NABARD through ACP for this FY 2024-2025. He also suggested that special focus should be given to Agri & Agri allied activities.

(Action: Member banks, NABARD)

## 3. WBSCC (West Bengal Student Credit Card) Scheme:

Dr. Mitra expressed his dissatisfaction over very slow pace of action by the Banks for disseminating communication regarding rate of interest of WBSCC loan through issuance of Sanction Cover Letter to the student borrowers. He also informed the house that, in the last SLBC meeting, the issue of applicable interest rate for the male student borrower (@ 4% p.a.) and for the female student borrower (@3.5% p.a.) was discussed with the member banks for strict implementation.



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Shri Jain informed the house that Sanction Cover Letter was accepted by all the member banks & the same was shared by SLBC with all the member banks. Shri Jain stated that the status of circulations of Sanction Cover Letter by the member banks was about 25% of the total sanctioned cases under WBSCC.

He further stated that many major banks were yet to accept the Sanction Cover Letter and to start distributing the same among the student borrowers. He reiterated that, as per scheme, the interest applicable to the student borrower is 4% for the Boy students & 3.5% for the Girl students. He urged upon all the member banks to create awareness among the student borrowers regarding the same.

Shri P. Mahendar ensured the house that PNB would complete the task very soon.

Shri Jain also flagged that there was considerable delay in sanction and subsequent disbursement.

Smt. Chandrima Bhattacharya informed the house that the purpose of this scheme would be diluted if the sanction & disbursement did not happen in time.

Shri Jain suggested that all pending applications should be disposed of and the Sanction Cover Letter should be shared with the student borrower on or before 10<sup>th</sup> July, 2024. All the member banks agreed to the direction for compliance.

**(Action: HED, SLBC & member banks)**

#### 4. MSME:

Dr. Amit Mitra congratulated the bankers for their phenomenal performance in MSME sector by disbursing Rs.1,48,138 crores in MSME Sector as on 31.03.2024, thus achieving 102% against ACP target of Rs.1,45,032.04 crores.

Ms. Neha Chauhan, nodal officer from DFS, GOI stated that due to availability of CGTMSE guarantee in MSME sector and due to provision of collateral free loan, this sector was performing well and the bankers should take this opportunity for more lending in this particular segment.

Dr. Mitra further informed the house regarding implementation of West Bengal Bhabishyat Credit Card (WBBCC) scheme in the state of West-Bengal. He informed the house that all member banks had cumulatively sanctioned 25,000 number of WBBCCS amounting to Rs 561 Crores which constitute 16% of the total sponsored cases (1.6 Lakh) out of which 13,000 WBBCCS involving Rs.249 Crores had been disbursed as on 21.06.2024. He urged upon all the Public Sector Bank to give their input in the said issue.

Shri. Pandey informed the house that in the last MSME sub-committee meeting, it was decided that member banks would complete 50% of the cases of the pending cases on or before 15<sup>th</sup> July, 2024 and the rest 50% would be completed by 31.07.2024.

He suggested that there should be any senior level officer from each bank who will look after the scheme and issues right direction to the other controlling offices under his/her jurisdictions on regular basis and keep co-ordination with the MSME department.



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He further stated that in last SLBC meeting Sanction Cover Letter of WBBCCS was accepted by the bankers and the same was shared through SLBC for onwards distribution with the beneficiaries. Dr. Mitra advised all the member banks to complete the distribution of Sanction Cover Letter of WBBCCS to all the beneficiaries by 10<sup>th</sup> July 2024.

Dr. Manoj Pant suggested that there would be a review meeting on both the WBBCCS & WBSCC on 15<sup>th</sup> July 2024.

Dr. Mitra suggested that allocation/ sponsoring of the proposals should be based on the bank branch network in the state.

Dr. Mitra suggested that there should be a sperate recognition part for those who contributed exceptionally well in different categories.

**(Action: Member banks)**

#### 5. Agriculture (KCC, AIF & AH):

Dr. Mitra informed the house that all the member banks had cumulatively sanctioned Rs 11,500 Crores covering 25 Lakh number of KCC as on 31.03.2024. Member banks achieved 71% of the physical target of the FY 2023-24. He also suggested that the average ticket size should be increased.

Dr. Mitra requested Shri Onkar Singh Meena, Principal Secretary, Agriculture Department to deliberate on issuance of KCC to the farmers and lending to Agriculture and AIF.

Shri Meena informed the house that a meeting had been scheduled on 2<sup>nd</sup> of July, 2024 for detailed discussion on the different parameter along with all the stake holders, i.e., Bankers, LDMS, DDMs & the department. Further, he stated that Agriculture Department appreciated the best performing banks in AIF and there were no such difficulties in AIF segment.

Shri Manas Dhar informed the house that banks were providing the seasonal KCC limit whereas the KCC should have 5-years combined KCC limit imbedded with yearly 10% increment of the previous year sanction limit, in line with RBI Master Circular on KCC.

Shri Meena informed that KCC was a permanent credit limits and farmers should have the liberty to withdraw from KCC as and when required as per their cropping pattern and consumption needs. He further requested to recirculate the RBI master guidelines on KCC with all the member banks.

Dr. Mitra informed the house that all the member banks cumulatively sanctioned 59,579 no of KCC-AH proposal and disbursed 56,782 number of accounts as on 31.03.2024.

Special Secretary ARD department informed the house that, as compared to last financial year, there were a Y-O-Y growth of 77% in KCC-AH financing. He also congratulated member banks for their remarkable support to AH farmers.

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



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#### 6. Self Help Group (SHG):

Dr. Mitra congratulated all member banks on the performance under SHG as member banks had sanctioned 9,37,032 number of SHG against the annual target of 7,51,587 number of SHG; thus achieving 124% performance.

However, Dr. Mitra expressed his deep concern regarding ticket size of the SHGs although the ticket size improved as compared to last year. He requested Shri Vibhu Goel to give his insight regarding the above issues.

Shri Vibhu Goel apprised the house that the average ticket size of SHG loan had improved to Rs 2.77 lacs per SHG from Rs 2.18 lacs per SHG during the last one year.

He expressed his concern over disbursement of few major banks. Although the target of SHG was Rs.30,000 Cr, all the member banks cumulatively abled to achieve 25,086.00 Cr. In this regard, he apprised the house that the state of West Bengal occupies relatively top position in terms of number of SHG loans disbursed. He requested the banks to increase the pace of credit linkage for the FY 2024-25 along with a special focus on ticket size.

He informed the house that there were around 75,000 number of cases ready for 2<sup>nd</sup> dose. If the banks are able to renew these cases and provide a minimum of Rs 3.00Lakh to each SHG, then the target of Rs 30,000 crore would easily be achieved.

**(Action: Member banks & SRLM Dept.)**

#### 7. PMFME (Pradhan Mantri Formalisation of Micro Food Processing Enterprises Scheme):

Dr. Mitra informed the house that this was a new micro food processing scheme of new entrepreneur, FPO & SHG etc. He further stated that there was immense potential in this segment of food processing and requested Dr. Subrata Gupta to give his insight regarding the matter.

Dr. Gupta informed the house that this was a newly launched scheme which incorporated individual, FPOs & SHG etc. mainly focused on micro food processing units. The scheme was launched in October last year. Annual target for this FY is 7900 cases. He further highlighted some major issues pertaining to this scheme:

1. High rejection percentage.
2. Requirement of documents were different in cases of the different Bank.
3. New entrepreneur was rejected citing inexperience.
4. Lack of sensitization in field level.

Dr. Mitra suggested to conduct district level meeting and brought some of the stakeholders for better understanding of the issue.



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Shri Manas Dhar suggested that SLBC should consider to prepare an SOP in consultation with Institutional Finance, based on the extant government guidelines in this regard which would create awareness among the field functionaries.

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

#### 8.CD ratio:

Dr. Mitra congratulated all the banks and LDMs for achieving CD ratio of above 40% in all districts of the state. He highlighted that the CD ratio of the state FY 2023-24 stood at 70.08% as on 31.03.2024, which was 63.10% as on March 2023. He apprised the districts like Coochbehar for having CD ratio 80.39%, Jalpaiguri for having CD ratio 93.6%, Kalimpong having CD ratio 60.70% with an increase of 10% Y-o-Y basis.

Dr. Mitra suggested that there should be different guidelines regarding technical requirement & scale of finance suitable for the hilly areas. He advised LDMs in coordination with the respective department to explore the same.

#### 9.Miscellaneous:

In terms of the deliberations took place in the SLBC meeting on various issues like pending KYC, blockade of bank accounts, failed transactions in case of DBT beneficiaries etc. Dr. Pant had advised the following action points to address the issue systematically and holistically:

i) Data of failed transactions to be segregated Block wise and Bank wise by IFMS Branch/ concerned departments for sharing with SLBC/ Banks to further verify and ascertain reasons for failure and necessary rectifications facilitating credit of DBT sums.

**(Action: Govt. Line Deptt., Member banks, SLBC)**

ii) The data to be shared with local administration / BDOs for reaching out to such beneficiaries and facilitating corrective action.

**(Action: Govt. Line Deptt.)**

iii) SMS messages in vernacular language in case of pending KYC.

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

iv) Nodal Officer to be appointed for close coordination between Banks and FD/ Departments.

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

v) Duare Sarkar like platforms to be utilised for awareness and facilitation on bank account matters.

**(Action: Govt. Line Deptt.)**

vi) Branch Managers to be sensitized to address the KYC issue with proper hand holding and sensitivity.

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



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Dr. Pant informed the house that as discussed in last SLBC meeting there would be ranking of the banks based on performance in different parameter & from next time branches who contributed exceptionally well would also be consider for recognition.

Bank Ranking based on performance made in different financial parameters in West Bengal:

Assessment of overall Ranking of the Banks based on the different parameters are here under.

1.KCC 2.AIF 3. Total Agriculture 4. MSME 5.SHG 6. WBSCCS 7. WBBCCS.

**Overall Ranking of the Member Banks:**

BANK	Rank
Punjab National Bank	1
State Bank of India	2
Indian Bank	3
UCO Bank	4
Bank of India	5

**Ranking in KCC:**

BANK	Disbursement (in Number)	Rank
WB State Co-Op Bank	1476876	1
Punjab National Bank	302440	2
State Bank of India	161390	3
HDFC Bank	125129	4
BGVB (PNB)	111521	5

**Ranking in AIF:**

BANK	Sanction (in Number)	Rank
Punjab National Bank	1080	1
State Bank of India	539	2
Bank of India	243	3
Bank of Baroda	191	4
Indian Bank	137	5

**Ranking in Total Agriculture:**

BANK	Disbursement (in Rs Crore)	Rank
State Bank of India	8181.50	1
Punjab National Bank	7732.35	2
WB State Co-Op Bank	5714.15	3
BGVB (PNB)	4224.47	4
Axis Bank	4184.07	5



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**Ranking in MSME:**

BANK	Disbursement (in Rs Crore)	Rank
ICICI Bank	20049.63	1
HDFC Bank	19481.04	2
State Bank of India	18618.24	3
Axis Bank	14762.03	4
Punjab National Bank	11200.16	5

**Ranking in SHG:**

BANK	Disbursement (in Rs Crore)	Rank
Punjab National Bank	4707.88	1
State Bank of India	4136.34	2
BGVB (PNB)	3920.02	3
PBGB (UCO)	2521.38	4
WB State Co-Op Bank	2133	5

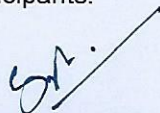
**Ranking in WBSCC:**

BANK	Sanction (in Number)	Rank
Punjab National Bank	19845	1
WB State Co-Op Bank Ltd.	11967	2
State Bank of India	11727	3
UCO Bank	4432	4
Indian Bank	2908	5

**Ranking in WBBCCS:**

BANK	Sanction (in Number)	Rank
State Bank of India	5212	1
Punjab National Bank	4186	2
BGVB (PNB)	2638	3
PBGB (UCO)	2022	4
Indian Bank	1983	5

The meeting ended with the vote of thanks by Shri Shio Shankar Singh, GM, SLBC to the chair and all other participants.



**Shio Shankar Singh**  
(General Manager, SLBC West Bengal)



List of participants in 164th SLBC Meeting held on 25.06.2024			
Sl No	Name	Designation	Organisation
<b>Dignitaries from Govt. of India (DFS)</b>			
1	Ms.Neha Chauhan	Joint Director DFS & Nodal officer for SLBC West Bengal	DFS, Govt.of India
<b>Dignitaries from Govt. of West Bengal and different Line departments</b>			
2	Dr. Amit Mitra	Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department	Government of West Bengal
3	Smt Chandrima Bhattacharya	Hon'ble Minister of State, Finance Department	Government of West Bengal
4	Sri Pradip Kumar Mazumdar	Hon'ble Minister-in-Charge	Panchayats & Rural Development, GoWB
5	Dr. Manoj Pant	Additional Chief Secretary	Finance Dept, GoWB
6	Dr.Subrata Gupta	Additional Chief Secretary	Food processing Industries & Horticulture
7	Sri Manish Jain	Principal Secretary	Higer Education Department,GoWB
8	Sri.Rajesh Pandey	Principal Secretary	MSME&T, GoWB
9	Sri.Onkar Singh Meena	Principal Secretary	Agriculture Department ,GoWB
10	Smt.Sujata Ghosh	Managing Director	West Bengal Swarojgar Corporation Ltd.
11	Sri Vibhu Goel	SMD & CEO	WBSRLM, GoWB
12	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
13	Sri Sudip Sarkar	Joint Secretary	P & RD Department, GoWB
14	Sri. R.K .Ghosh	Director	Directorate of Textiles
15	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
16	Sri Jaydip Mukhopadhyay	Special Commissioner	Higher Education Department, GoWB
17	Sri Rajkumar Middy	Joint Director	MSME & T Department, GoWB
18	Sri Sakhi Gopal Saha	SPMU	MSME & T Department, GoWB
19	Sri.Vishal Goyal	General Manager	National Hosing Bank
20	Sri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
21	Sri Pradipta Ghuhathakurta	Banking & Financial Advisor	Higher Education Department, GoWB
22	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
23	Sri.Ranjit Roy	SPM(FI)	WBSRLM
24	Dr.Tushar Kumar Sinha	GM	HUDCO
25	Sri.D.Chakraborty	RC	HUDCO
26	Sri.N.C.Halder	CEO	WBKVIB
27	Sri.Nilanjana Sinha	MD	WBSCB
28	Sri.A.N.Banerjee	Joint Director	Directoret of Textile
29	Sri.Samir Kr. Chattopadhyay	C.B.O	Higher Education Department, GoWB
30	Smt. Rina Chakroborty	Assitant Director	MSME_DFO Kolkata
31	Sri.Prabir Roy	Assitant Director	ARD
32	Sri.Banibrata Saha	Regional Manager	AIC
33	Smt. Oindrila Bowra	Assitant Manager	AIC
<b>Dignitaries from RBI &amp; NABARD</b>			
34	Sri R.Kesavan	Regional Director	RBI, Kolkata RO
35	Smt.Reshmi Rani	General Manager	RBI, Kolkata RO
36	Smt.Usha Ramesh	Chief General Manager	NABARD, Kolkata RO
37	Smt.Deepmala Ghosh	General Manager	NABARD, Kolkata RO
<b>Dignitaries from Commercial Banks</b>			
38	Sri.B.P. Mahapatra	ED	Punjab National Bank
39	Sri P.Mahendar	General Manager & Convener	SLBC, West Bengal
40	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
41	Sri.Prem Anup Sinha	DMD	State Bank of India
42	Sri.Alok Kr.Goyal	Chairman	BGVB (PNB)
43	Sri D.S.Garbyal	General Manager	PBGB (UCO)
44	Sri.C.Khurana	Zonal Head	Indian Bak
45	Sri Amit Roy	Deputy General Manager	UCO Bank
46	Sri.Satyajit Mohanty	Deputy General Manager	Union Bank of India
47	Sri Saminder Sing	Deputy General Manager	PSB
48	Sri.Anjan Chattopadhyay	Deputy General Manager	Punjab National Bank
49	Sri.P.K.Das	Assistant General Manager	Bank Of India
50	Sri Suresh Kumar Gupta	Assistant General Manager	Indian Overseas Bank
51	Sri Yagendra Singh	Assistant General Manager	Indian Overseas Bank
52	Sri Sanjay Kr. Vishwas.	Assistant General Manager	State Bank of India
53	Ganesh Chandra Sarkar	Assistant General Manager	Canara Bank
54	Amitava Talukdar	Assistant General Manager	Punjab & Sind Bank
55	Sri. K.L.Gupta	Assistant General Manager	Indian Bank
56	Mednikanta Jha	Assistan General Manager	Bank of Baroda
57	Sri.Atanu Mondal	Assistan General Manager	IDBI
58	Sri Vishal Sinha	Senior Manager	Union Bank of India
59	Sri Chanachal Nayan	Manager	Indian Bank
60	Sri Saumitro Banerjee	Manager	Indian Overseas Bank
61	Sri Dipesh Chakrabarty	State Nodal	Axis Bank
62	Sri Parthasarati Ghoshal	Vice President & Regional Head	Bandhan Bank
63	Sri.Nilanian Mukherjee	Deputy_VP	Bandhan Bank



**List of participants in 164th SLBC Meeting held on 25.06.2024**

SI No	Name	Designation	Organisation
64	Sri Manik Verma	Senior Vice President	HDFC Bank
65	Sri Shibananda Pandit	City Head	ICICI Bank
66	Smt Gunjan Agarwal	Regional Coordinator	ICICI Bank
67	Sri Saptarshi Chandra	State Head-Govt. Business Group	Indusind Bank
68	Sri. A.Dorai.D	DGM	Karur Vysya Bak
69	Sri Angshuman Dutta	AVP	Kotak Mahindra Bank
70	Smt.Daina Das	BM	Dhanalaxmi Bank Ltd.
71	Sri.Amit Bisaws	AVP	Ratnakar Bank Ltd.
72	Sri.Sutirtha Khamaru	BM	AU Smalla Finance Bank
73	Sri.Partha Banerjee	Regional Head	Ujjiban Small finance Bank
74	Sri.Kanishka Deulia	AGM	IPPB
75	Sri.Amit Dutta	CM	Airtel Payent Bank
76	Sri.Soumen Kanra	RH	Fino Paymnet Bank
77	Sri.Priyas Kumar Kundu	SO	ESAF
<b>Lead District Managers of West Bengal</b>			
78	Lipika Roy	Alipurduar	Central Bank
79	Tapan Kumar Mandal	Bankura	Punjab National Bank
80	Sri.Jeebachha Narayan Jha	Coochbehar	Central Bank
81	Sri.Sayantan tarafdardar	Dakshin Dinajpur	Punjab National Bank
82	Sri.Sourav Kumar Poddar	24-Pgs (North)	Indian Bank
83	Sri. Rajkumar Lahiri	24-Pgs (South)	Punjab National Bank
84	Sri Bharat Chandra Tripathi	Hooghly	UCO Bank
85	Sri.Amit Kohli	Howrah	UCO Bank
86	Sri.Debashis Karmakar	Jalpaiguri	Central Bank
87	Sri.Biddya Nand Mishra	Jhargram	Punjab National Bank
88	Sri.Kishore Lohar	Kalimpong	State Bank of India
89	Sri.Abhijit Mondal	Kolkata	State Bank of India
90	Sri Sushanta Kumar Halder	Malda	Punjab National Bank
91	Sri Tapu Dutta	Nadia	Punjab National Bank
92	Sri Tushar Kanti Mahanta	Paschim Medinipur	Punjab National Bank
93	Sri Pinaki Barman	Purba Burdwan	UCO Bank
94	Sri Rakesh kr. Mishra	Purba Medinipur	Punjab National Bank
95	Sri Jayanta Kumar Auddy	Paschim Burdwan	State Bank of India
96	Manish Kumar	Purulia	Punjab National Bank
97	Sri Sourav Saha	Uttar Dinajpur	Punjab National Bank

