



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/166th SLBC Meeting/ 680/2024

Date: 30.12.2024

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

Reg: Proceedings of 166th meeting of SLBC, West Bengal held on 23.12.2024.

The meeting of 166th SLBC for the state of West Bengal was held on 23.12.2024 at The Lalit Great Eastern Hotel, Kolkata to review the progress made in various banking parameters for the quarter ended September'2024. At the outset, Shri Balbir Singh, General Manager & Convenor SLBC, West Bengal, extended his heartfelt thanks and gratitude to all the distinguished guests for participating 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, Hon'ble Minister-in-charge, Panchyat and Rural development, Shri Prabhat Kumar Mishra, Additional Chief Secretary, Finance Department, Govt. of West Bengal, Shri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal, Smt. Smaraki Mahapatra, Secretary, Department of Food Processing Industries & Horticulture, Govt. of West Bengal, Shri M. Paramasivam, Executive Director, PNB & Co-Chairman SLBC, Punjab National Bank, Shri. P.K. Bhardwaj, CGM, NABARD, Shri Satyendra Kumar Singh, CGM, State Bank of India, Smt. Rashmi Rani, General Manager, Reserve Bank of India, Kolkata and other dignitaries.

Shri M. Paramasivam, Executive Director, PNB & Co-chairman SLBC, welcomed all the dignitaries, and highlighted the member banks' performance during FY 2024-25, in his keynote address. He congratulated all the member banks for disbursement of fresh credit of Rs.4.08 Lakh Crore up to September Quarter for FY 2024-25, thereby achieving 97% of the annual target of Rs.4.22 Lakh Crore under Annual Credit Plan (ACP) and thus registered a Y-O-Y growth of 29% from Rs.3.17 Lakh Crore for the same corresponding period of FY 2023-24. He applauded all the member banks on achievement under MSME up to 30.09.2024 which stood at Rs.1,13,722 Crore, thus achieving 74% of the annual target of FY 2024-25. For the same corresponding period of previous FY 2023-24, it was Rs.89,002 Crore. Thus, MSME sector registered a Y-O-Y growth of 28%. Achievement under Agriculture up to 30.09.2024 stood at Rs.54,259 Crore, thus achieving 47% of the annual target of FY 2024-25. For the same corresponding period of previous FY 2023-24, it was Rs.36,607 Crore. Thus, Agriculture sector registered a Y-O-Y growth of 48%.





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He congratulated all the bankers for registering Y-O-Y growth of 138% in number wise and 74% in amount wise in Agriculture Infrastructure Fund (AIF). CD ratio improved to 69.88 % as on 30.09.2024, in comparison to 68.42% as on September 2023.

He praised all the member banks for disbursing 6.86 Lakh number of NRLM-SHG's amounting to Rs.14,804 Crore up to September Quarter 2024, thus achieving around 91% in number wise and 49% in amount wise annual target respectively. In the same corresponding period of previous FY 2023-24, member banks cumulatively disbursed 6.01 Lakh number of NRLM-SHG's amounting to Rs.11,710 Crore.

He further informed that all the member banks cumulatively sanctioned 75,221 no of proposals under West Bengal Student Credit Card (WBSCC) scheme as on 30.09.2024, which was 58,298 in terms of number of accounts sanctioned as on 30.09.2023. 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 2024 stood at 29,278, which was 10,493 in terms of number of accounts sanctioned as on 30.09.2023. Thus, under WBBCCS, a Y-O-Y growth of 179% has been registered in terms of number of accounts sanctioned.

He extended congratulations and compliments to all the member banks for enrolment of 4.73 Crore people as on 30.09.2024 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 September Quarter was around 41 Lakhs.

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 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. He thanked all the member banks for participating in the MSME campaign from 2nd to 20th December 2024.



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Before entering agenda wise discussion, Dr. Mitra raised few persisting issues related to Banks' customer services along with suggestive actions as emerged during the discussion:

1. KYC Compliance:

- a. Although inward flow of complaints related to KYC updation has come down considerably in the Chief Minister's Grievance Portal, necessary updation wherever necessary should be completed within shortest possible time after receipt of KYC documents from the customers. Any delay in the process might lead to non-receipt of benefit under various social welfare schemes of the government.
- b. Executive Director, PNB, urged upon the member banks for addressing the issues related to KYC through adequate sensitization of the field functionaries and reiteration of the latest RBI guidelines in this regard which advises that, for low-risk customers having no change in KYC information, self-declaration is sufficient for re-KYC/ periodic KYC updation. The direction issued from RBI should be strictly adhered to treating the same as a regulatory compliance. Aim of this compliance should be to keep the pendency at any point of time to the bare minimum level.

(Action: Member banks)

2. Validation of Bank Account & Adhaar Seeding for receiving DBT:

Probable reasons for not receiving DBT due to non-validation of bank account are:

- i) Pending KYC updation leading to freezing of accounts,
- ii) Accounts in Dormant or inoperative state,
- iii) Adhaar seeding pending in accounts where DBT is to be received.

The following resolution were taken in the meeting to resolve the said issue:

- a. Sensitization of public in general regarding the Adhaar seeding in account for receiving the DBT through sending mass SMS/ paper publications.
- b. Member banks to update the Adhaar details in the accounts on priority basis for ensuring credit and debit transactions for the DBT amount in those accounts of the eligible beneficiaries.
- c. Exhaustive list of students' borrowers of Backward Classes, as received from Backward Class Welfare Department, Govt. of West Bengal had already been shared with the member banks through SLBC. All banks are requested to expedite the account validation & Adhaar seeding task on urgent basis.
- d. Member banks to share the data pertaining to the dormant account & Adhaar seeding pendency to SLBC and SLBC to compile and share the same with institutional Finance.

(Action: Member banks, SLBC, Finance Department)



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3. Self Help Group (SHG):

- It is reiterated that there should not be any minimum deposit required for the SHG members during opening of Savings account in newly formed SHGs.
- All the member banks to upload proper progress data to the concern NRLM portal in a time bound manner.
- 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.
- Though Ticket size has improved, some major banks need to strategize suitably to improve their performance in this regard.
- Renewal & enhancement of eligible existing SHGs should be done on urgent basis.
- Around 18,000 number of SHG proposals have been received through MSME camps held recently across the state. The member banks are requested to dispose them immediately.

(Action: Member banks)

4. MSME:

Dr. Mitra congratulated the bankers for their phenomenal performance in MSME sector by way of disbursing Rs.1,36,853.43 crores in MSME Sector as on 17.12.2024, thus achieving 89.15% against ACP target of Rs.1,53,509.18 crores for the FY-2024-25. However, he expressed his dissatisfaction over overall poor performance of the Banks under West Bengal Bhabishyat Credit Card till date. During deliberations on this agenda item, the following decisions have been arrived at;

- As decided in the meeting with major banks held by the Chief Secretary, Govt. of West Bengal on 22-11-2024, all pending cases for disbursement in all sanctioned cases under West Bengal Bhabishyat Credit Card and other MSME schemes should be completed by the member banks within 31.12.2024.
- A huge gap between the number of sponsored cases and number of sanctioned cases in West Bengal Bhabishyat Credit Card Scheme (WBCCS) has been observed with constraint. Member banks have been advised to analyse the rejection cases in WBCCS to ensure that no cases are rejected on flimsy ground.
- Joint inspection by the MSME department and the bank representative(s) should be undertaken for sourcing quality loan proposals apart from addressing on the spot the possible causes of rejection subsequent to sponsoring of the proposals to the Banks.
- SBI in particular need to re-assess their stance with regard to introduction of Cash Credit facility under West Bengal Bhabishyat Credit Card.

(Action: Member banks, MSME Department)



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5. Agriculture (KCC):

- Ticket size of the KCC should be increased considering the high inflation rate and increased price of the Agricultural inputs. WBSCB need to consider scale of finance while fixing KCC limit henceforth. PNB need to re-activate large number of dormant KCC accounts.
- Identification and sensitization of non-performing branches for improvement of overall agricultural performance of the member banks.
- Collateral free loan upto Rs.2 Lakhs from Rs.1.60 Lakhs should be implemented immediately in all bank branches in line with RBI directives dated 06-12-2024
- Agriculture department will hold a meeting with member Banks and subsequently District magistrates will hold special DCC meeting in this regard.

(Action: Member banks, SLBC, Agriculture Department)

6. WBSCC (West Bengal Student Credit Card) Scheme:

- Banks are requested to analyse the high rejection rate (near about 50%) of WBSCC and to come out with solutions to have greater number of sanctioning of WBSCC proposals.
- Banks are requested to dispose the WBSCC pendency on priority basis keeping in view the urgency of the student borrowers to pay their fees in time.

(Action: Member Banks)

7. Food Processing & Fishery:

- It has been decided to hold a separate meeting between all the members and the Department regarding disposal of the pending cases of PMFME.
- SLBC to share the list of Nodal Officers (single point of contact) from all the member banks dealing with PMFME/MJCC proposals with the Departments.

(Action: Member Banks & SLBC)

8. CD ratio:

Dr. Mitra expressed his concern about CD ratio of some districts e.g. Jhargram, Kalimpong & Kolkata registering a negative growth. He suggested that a separate meeting with all LDMs could be held for discussion on improvement on CD ratio.

The meeting ended with the conclusive remark by M. Paramasivam, Executive Director, PNB & co-chairman SLBC.



Balbir Singh

(General Manager & Convenor,
SLBC West Bengal)



List of participants in 166th SLBC Meeting held on 23.12.2024

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	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	shri Prabhat Kumar Mishra	Additional Chief Secretary	Finance Dept, GoWB
6	Sri.Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
7	Smt. Smaraki Mahapatra	Secretary	Food Processing Industries & Horticulture
8	Smt. Kuhuk Bhusan	SMD & CEO	WBSRLM
9	Smt.Sujata Ghosh	Managing Director	West Bengal Swarojgar Corporation Ltd.
10	Sri Kumarjib Chakaborty	Senior Special Secretary	ARD
11	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
12	Sri. R.K. Ghosh	Director	Directorate of Textiles
13	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
14	Rina Chakraborty	Assistant Director	MSME DFO Kolkata
15	Debasis Barman	Assistant Director	MSME DFO Kolkata
16	Sri Sakhi Gopal Saha	SPMU	MSME & T Department, GoWB
17	Sri.Bimal Rath	Regional Manager	National Hosing Bank
18	Sri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
19	Sri Pradipta Ghuhathakurta	Banking & Financial Advisor	Higher Education Department, GoWB
20	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
21	Sri.D.Chakraborty	RC	HUDCO
22	Sri.G. Murali Rao	SDR	MORD
23	Sri.Samir Kr. Chattopadhyay	C. B O	Higher Education Department, GoWB
24	Dr.Prabir Roy	Asistant Director	ARD
Dignitaries from RBI & NABARD			
25	Smt.Reshmi Rani	General Manager	RBI, Kolkata RO
26	Sri.P.K.Bharadwaj	Chief General Manager	NABARD, Kolkata RO
27	Smt Deepmala Ghosh	General Manager	NABARD, Kolkata RO
Dignitaries from Commercial Banks			
28	Shri M. Paramasivam	ED & Co- Chairman	Punjab National Bank
29	Sri S.Bajpayee	Chief General Manager	SLBC, West Bengal
30	Sri Balbir Singh	General Manager & Convener	SLBC, West Bengal
31	Shri Satyendra Kumar Singh	Chief General Manager	State Bank of India
32	Sri.Alok Kr.Goyal	Chairman	BGVB (PNB)
33	Sri. Pranab Kumar Biswas	Chairman	PBGB (UCO)
34	Sri Anil Kumar	Chairman	UBKGB
35	Sri. Kalyan Mukerjee	General Manager	Canara Bank
36	Sri.C. Khurana	Zonal Head	Indian Bak
37	Sri.Rajeev Kumar	Zonal Manager	Bank Of Maharastra
38	Sri.S.K. Chakraborty	DGM	Bank Of Baroda
39	Sri Amit Raj	Deputy General Manager	UCO Bank
40	Sri Satyajit Mohanty	Deputy General Manager	Union Bank of India
41	Sri Sanjay Kr. Vishwas.	Assistant General Manager	State Bank of India
42	Ganesh Chandra Sarkar	Assistant General Manager	Canara Bank
43	Amitava Talukdar	Assistant General Manager	Punjab & Sind Bank
44	Sri. A.K.Gupta	Assistant General Manager	Indian Bank
45	Sri. P.G.Shankararishnan	Assistan General Manager	Indian Overseas Bank
46	Rizwan Ahmed	Assistan General Manager	IDBI
47	Subhadip Chaterjee	Chief Manager	Bank Of Baroda
48	Sri Vishal Sinha	Senior Manager	Union Bank of India
49	Sri Chanachal Nayan	Manager	Indian Bank
50	Sri Saumitro Banerjee	Manager	Indian Overseas Bank
51	Sri. Suman Chaterjee	SLBc Nodal	UCO Bank
52	Arup Chattaopadhya	Regional Head	Axis Bank
53	Sri Dipesh Chakraborty	State Nodal	Axis Bank
54	Sri Manik Verma	Senior Vice President	HDFC Bank
55	Sri Shibananda Pandit	City Head	ICICI Bank
56	Smt Gunjan Agarwal	Regional Cordinator	ICICI Bank
57	Smt. Priyanka Das	RM-Govt. Business Group	Indusind Bank
58	Sri. Sanjeeb Kumar Jana	Deputy Regional Head	Karur Vysya Bak
59	Sri Angshuman Dutta	DVP	Kotak Mahindra Bank
60	Sri. Ranadhir Das	BM	Dhanalaxmi Bank Ltd.
61	Sri.Amit Bisaws	AVP	Ratnakar Bank Ltd.
62	Sri.Sutirtha Khamaru	BM	AU Smalla Finance Bank
63	Sri.Partha Banerjee	Regional Head	Ujjiban Small finance Bank
64	Sri.Kanishka Deulia	AGM	IPPB
65	Sri.Amit Dutta	CM	Airtel Payent Bank
66	Sri.Soumen Kanra	RH	Fino Paymnet Bank
67	G.Rameshwaram	Manager	Tamilnad Marchent Bank
68	Mohit Kumar Mahelka	Manager	SIDBI
69	Rajdeep Chakraborty	Manager	South Indian Bank
Lead District Managers of West Bengal			
70	Lipika Roy	Alipurduar	Central Bank of India
71	Sri.Pankaj Kumar	Bankura	Punjab National Bank
72	Sri.Prithwis Das	Birbhum	UCO Bank
73	Sri.Jeebachha Narayan Jha	Coochbehar	Central Bank of India
74	Sri.Sayantana tarafdar	Dakshin Dinajpur	Punjab National Bank
75	Sri.Sourav Kumar Poddar	24-Pgs (North)	Indian Bank
76	Sri. Rajkumar Lahiri	24-Pgs (South)	Punjab National Bank
77	Sri Amit Kumar	Hooghly	UCO Bank



78	Sri.Amit Kohli	Howrah	UCO Bank
79	Sri.Debashis Karmakar	Jalpaiguri	Central Bank of India
80	Sri.Biddya Nand Mishra	Jhargram	Punjab National Bank
81	Sri.Kishore Lohar	Kalimpong	State Bank of India
82	Sri Abhijit Mondal	Kolkata	State Bank of India
83	Sri Amitabh Kirtania	Malda	Punjab National Bank
84	Sri Tapu Dutta	Nadia	Punjab National Bank
85	Sri Tushar Kanti Mahanta	Paschim Medinipur	Punjab National Bank
86	Sri Pinaki Barman	Purba Burdwan	UCO Bank
87	Sri Rakesh kr. Mishra	Purba Medinipur	Punjab National Bank
88	Sri Jayanta Kumar Auddy	Paschim Burdwan	State Bank of India
89	Sri Sourav Saha	Uttar Dinajpur	Punjab National Bank

