



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

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Kolkata- 700 001

Ref. No: SLBC/WB/169th SLBC Meeting/ 986 /2025

Date: 19.08.2025

1) The Member Banks of SLBC, West Bengal,

2) The LDMs in West Bengal,

3) Line Departments, Govt. of West Bengal

Reg: Proceedings of 169th meeting of (Special) SLBC, West Bengal held on 19.08.2025.

The Special SLBC meeting on FI and the 169th meeting of SLBC for the state of West Bengal was held on 19.08.2025 at The Lalit Great Eastern Hotel, Kolkata, to review the progress made in various banking parameters for the quarter ended June 2025. 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 graced by Shri D Surendran, Executive Director, Punjab National Bank, & Co-Chairman, SLBC West Bengal, Dr. Amit Mitra, Co-Chairman-SLBC WB & 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, Panchayat and Rural development, Govt. of West Bengal, Shri Prabhat Kumar Mishra, Additional Chief Secretary, Finance Department, Govt. of West Bengal, Shri Rajesh Kumar Pandey, Additional Chief Secretary, MSME & Textiles, Govt. of West Bengal, Shri Sanjay Singh, Director General & IGP, Cyber Crime, West Bengal, Shri Onkar Singh Meena, Principal Secretary, Agriculture & Agricultural Marketing Department, Govt. of West Bengal, Dr. Sudip Sinha, Secretary (Finance), Govt. of West Bengal, Shri Sudhanshu Prasad, Regional Director, RBI, Kolkata, Shri P.K. Bhardwaj, Chief General Manager, NABARD, Kolkata, and other dignitaries of State Govt. departments, member banks and all LDMs.

Shri D Surendran, Executive Director, PNB & Co-Chairman, SLBC WB, extended a warm welcome to the dignitaries and provided an overview of the member banks' performance in the first quarter of the FY 2025-26. He congratulated all the member banks for disbursement of fresh credit of Rs.2.84 Lakh Crore during FY 2025-26, thus achieving 59% of the target of Rs.4.82 Lakh Crore under Annual Credit Plan and registering a Y-O-Y growth of 6%. He applauded all member banks for achievement under Agriculture loan disbursement. Total agricultural disbursement as on 30.06.2025 stood at Rs.34,687 Crore, thus achieving 30% of the annual target of Rs. 1,15,855 Crore for FY 2025-26. During the same period in FY 2024-25, it was Rs.33,356 Crore only. Thus, Agriculture sector registered a Y-O-Y growth of 4%.

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He praised the notable achievement of registering Y-O-Y growth of 91% in number wise and 66% in amount wise during the quarter in respect of Agriculture Infrastructure Fund (AIF). As on 30.06.2025 cumulative number of sanctions under AIF stood at 6,000 covering Rs.2,638 Crore.

All banks were congratulated for their commendable achievement in Q1 of FY 25-26 under MSME sector. MSME loan disbursement as on 30.06.2025 stood at Rs.88,287 Crore, thus achieving 42% of the annual target of Rs. 2,12,490 Crore for FY 2025-26. In FY 2024-25, it was Rs.74,002 Crore only. Thus, MSME sector registered a praise-worthy Y-O-Y growth of 19%.

He informed about disbursement of loan to 3.61 Lakh number of NRLM-SHGs amounting Rs.7,071 Crore as on 30th June 2025, thus achieving around 33% in number wise and 20% in amount wise of annual targets respectively thereby registering a Y-O-Y growth of 9%.

He further informed that the total number of applications sanctioned under West Bengal Bhabishyat Credit Card (WBCC) scheme as on 30.06.2025 stood at 41,130 as against 25,286 as on 30.06.2024. Thus, under WBCCS scheme, a Y-O-Y growth of 63% has been registered in respect of number of accounts sanctioned.

He acknowledged the achievements under West Bengal Student Credit Card (WBSCC) scheme under which the banks have sanctioned a cumulative of 91,048 number of proposals as on 30.06.2025, which was 70,703 as on 30.06.2024. Thus, under WBSCC scheme, a Y-O-Y growth of 29% has been registered in terms of number of accounts sanctioned.

He expressed his admiration of the enrolment status of 5.40 Crore people as on 30.06.2025 since inception under the ambit of Jan Suraksha Schemes, which was 5.26 Crore as on 31.03.2025. Thus, fresh addition under this scheme during FY 2025-26 up to June Quarter of this current financial year stood around 14 Lakhs.

He gave credit to all the Banks and the LDMS for their efforts, which led to SLBC West Bengal securing the first position across India in APY performance, in terms of large category state, during the first quarter of FY 2025-26. This achievement has been recognized with the APY Citizens Choice Award for outstanding performance under the scheme.

The improving CD ratio was a key point of commendation. The ratio has advanced to 70.23 % as on 30th June 2025, a clear step up from the 69.71% recorded as on June 30, 2025. He praised all the member banks as this achievement is a testament to focused efforts and positive momentum within the sector.

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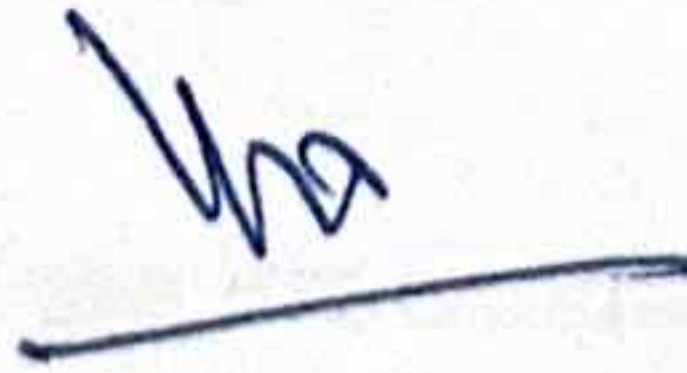
In his address, a strong emphasis was placed on the necessity of on-going re-KYC campaign for all PMJDY accounts in all rural areas. He highlighted that this was a crucial step to ensure continued operational status of these accounts. There is a strong need to raise public awareness about re-KYC procedure which has been achieved through FI saturation campaign. Furthermore, a significant awareness drive must be carried on the importance of nomination and unclaimed deposits.

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 reviewing the agenda, Dr Mitra also brought up ongoing issues regarding bank customer services and suggested potential actions that were identified during the meeting.

Issue pertaining to ticket size of KCC:

Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance department, Govt. of West Bengal, Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Govt. of West Bengal and Shri Pradip Mazumdar, Hon'ble Minister-in-charge, Panchayat and Rural development, Govt. of West Bengal expressed their apprehension regarding the average ticket size of outstanding KCC loans. As on March 31, 2025, the average loan amount stood at Rs.60,316/-. In the light of ongoing Kharif Season, it was recommended that the banks to increase the ticket size of these loans based on scale of finance. It was pointed out that a larger loan amount would catalyze agricultural growth and would, eventually, contribute to a great prosperity. To effectively increase the ticket size, our primary focus should be on expanding the coverage of eligible farmers. This involves not only identifying but also onboarding a larger number of qualified individuals into the scheme.



(Action Point: Member Banks)



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Concerns regarding Mis-selling of Insurance products:

Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance department, Govt. of West Bengal and Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Govt. of West Bengal informed that a significant number of complaints have been lodged in the Chief Minister's grievance portal concerning the Mis-selling of Insurance products by banks. To address this serious issue, it is imperative that all bank branches take extensive measures to ensure that the customers are fully aware of the products by disclosing the actual proposal terms and conditions transparently. Banks are advised to conduct grassroot-level meetings to educate and inform the branch level officials about the severe consequences of mis-representing insurance products. This will not only prevent future complaints but also protect the bank's reputation and ensure ethical business practices.

(Action Point: Member Banks)

Cyber Crime related issues:

Shri Sanjay Singh, Director General & IGP, Cyber Crime, West Bengal, provided a briefing on the latest modus operandi of cyber fraudsters. He strongly advocated for a closer and more integrated collaboration between banks and the Cyber Crime Department to effectively minimize financial losses for the public, especially bank customers. A writeup in this regard provided by the Director General & IGP, Cyber Crime, West Bengal is attached as annexed to the proceedings. Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance department, Govt. of West Bengal and Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Govt. of West Bengal also emphasized the urgent need for such collaborative actions. Furthermore, Shri Singh stressed that all member banks must take extensive measures to increase customer awareness about the various forms of cybercrime and fraud. It is also crucial to inform customers about the proper channels and procedures for seeking relief and reporting a crime should they fall victim to such activities. This proactive approach is essential for enhancing customer security and trust.

(Action Point: Member Banks)

Agenda No. – 1: Confirmation of the Proceedings of the 168th SLBC meeting held on 21.05.2025

Confirmed



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Agenda No. – 2: Action taken report for the decisions adopted in the 168th SLBC meeting

Accepted

Agenda No. – 3: Special SLBC Agenda on FI including last three years comparison on progress made under Financial Inclusion including progress under three months FI Saturation Campaign

Accepted

Agenda No. – 4: Performance of the Banks in respect of deployment of credit during the first quarter of current FY 2025-26 against ACP 2025-26

All the member banks disbursed a fresh credit of Rs. 2.84 Lakh Crore for June quarter in FY 2025-26, thereby achieving 59% of the annual target of Rs.4.82 Lakh Crore under Annual Credit Plan (ACP) and achieved significant increase from Rs. 2.69 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. – 5: 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)

The Credi Deposit (CD) Ratio for the state of West Bengal stood at 70.23% as of June 30, 2025, showing an increase from 69.71 on June 30, 2024. Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt. of West Bengal advised the districts with a lower CD ratio to enhance their performance. He also recommended a focused approach on districts which have shown a significant Y-o-Y negative growth. He expressed confidence that through focused efforts and strategic planning, the state would soon achieve the national average for 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

Noted

Agenda No. – 6: Deployment of Credit in Agriculture including

The agriculture disbursement up to 30.06.2025 stood at Rs. 34,687 Crore, thus achieving 30% of the annual target of Rs. 1,15,855 Cr. for the FY 2025-26. For the same corresponding period of previous FY 2024-25, it was Rs.33,356 Crore. Though, Agriculture sector registered a Y-O-Y growth, but it is still below the expectation level. Shri Onkar Singh Meena, Principal Secretary, Agriculture & Agricultural Marketing Department, Govt. of West Bengal requested all member banks to provide their wholehearted efforts for achieving the target.

(Action Point: Member Banks)

a. KCC

All the banks operating in the State disbursed 8,21,264 KCCs in Q1 FY 2025-26, achieving 23.46% of the annual target. The outstanding KCC portfolio is Rs. 22,837.47 crore as of June 30, 2025, with an average ticket size of Rs. 52,475, up from Rs. 48,677 in June 2024. For Public Sector Banks, the average ticket size of KCC stood at Rs. 67,716. Citing the need to address rising agricultural input costs, Shri Onkar Singh Meena, Principal Secretary, Department of Agriculture & Agricultural Marketing, has directed banks to increase the average ticket size to a minimum of Rs. 75,000 based on the scale of finance, mentioning that it continued to remain below the required benchmark.

(Action Point: Member Banks)



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- 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)

All the member banks have cumulatively sanctioned 6000 no.s of AIF proposals amounting to Rs. 2638.30 crore out of which 5527 no.s proposals have been disbursed amounting to Rs. 2357.11 crore as on 30.06.2025. 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)

- d. Review of credit deployment under FPO

Noted

- e. KCC Animal Husbandry (KCC-AH)

The use of the KCC-IMS (AH) portal is mandatory for all banks and stakeholders to ensure data sanctity and effective monitoring. Bank branches must commit to real-time data updates, with oversight from their controlling offices. All banks are advised to dispose of the pending applications with utmost urgency.

(Action Point: Member Banks)

- f. National Livestock Mission (NLM)

Noted

- g. MJCC (KCC Fishery)

TAT should be strictly maintained for MJCC loan proposal. All the pending applications should be disposed of within 31.08.2025, and eligible proposals should be disbursed within 12.09.2025.

(Action Point: Member Banks)



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h. Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME)

The progress of the Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME) scheme in the state is significantly below the expected level, primarily due to a substantial backlog of pending proposals. As of June 30, 2025, a total of 475 proposals remains in pending status, which is a major bottleneck hindering the growth of the food processing sector and contributing to a high level of food spoilage. To urgently address this, all member banks are directed to prioritize and expedite the disposal of these pending applications. It is crucial that all rejections are handled in close coordination with the District Nodal Officer (DNO) and the District Resource Person (DRP) to ensure a transparent process. This concerted effort is essential to boost the scheme's disbursement rate and ensure that its benefits are effectively delivered to deserving micro-enterprises.

(Action Point: Member Banks)

Agenda No. – 7: Deployment of Credit to MSME

Shri Rajesh Kumar Pandey, Additional Chief Secretary, MSME & Textiles, Govt. of West Bengal congratulated the member banks in the State for disbursing Rs.88,287 crore under MSME as on 30.06.2025, against the target of Rs.2,12,490 crore with overall achievement of 42% of the total target for FY 2025-26. Considering this, Shri Pandey encouraged all banks to intensify their efforts to not only meet but to surpass the set target for the current financial year.

(Action Point: Member Banks)

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

As on June 30, 2025, a total 1,80,682 applications were sponsored to various banks under WBBCC scheme. Out of these sponsored cases, 41,130 proposals have been sanctioned, with a total sanctioned amount of Rs.990.25 crore. Furthermore, 28,985 accounts have been disbursed amounting to Rs.639.94 crore. Member Banks have been requested to instruct their branches to dispose of the pending loan proposals in a time bound manner ensuring there are no unnecessary rejection or delays. Furthermore, as per the directive from Rajesh Kumar Pandey, Additional Chief Secretary, MSME & Textiles, Govt. of West Bengal, all sponsored cases previously rejected, other than adverse CIBIL score ground, should be represented to the banks for a thorough and fair reconsideration.

(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

In the June quarter, 2025 all member banks collectively disbursed loans to 3.61 lakh NRLM-SHGs (National Rural Livelihood Mission - Self Help Groups), amounting to a total of Rs. 7,070.84 crore. This achievement represents a significant performance, reaching approximately 33% of the numerical target and 20% of the financial target for the year. West Bengal has the highest number of enrolled Self-Help Groups (SHGs) in the country. Given the excellent recovery rate observed in this sector, the member banks are advised to increase the number and amount of credit delivered to SHGs. To improve the average ticket size of SHG-NRLM loan, sincere efforts to be taken by the member banks. While improving their performance in this regard, banks to adhere strictly to the RBI guidelines on Drawing Power. Additionally, branch-wise credit camps may be organized regularly to facilitate the financing of SHGs more efficiently.

(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 June 30, 2025, member banks have cumulatively sanctioned 91,048 proposals under the West Bengal Student Credit Card (WBSCC) scheme. From these sanctioned cases, disbursements have been made to 67,973 accounts. A significant number of 22,350 proposals are currently pending at various bank branches. Considering the high rate of rejection and the slow progress of the scheme, a formal request has been made to all member banks to prioritize the disposal of these pending cases. To effectively address the challenges, it has been proposed that a sub-committee be formed specifically for the WBSCC scheme to systematically tackle the issues. Additionally, it is essential to conduct sensitization workshops and training programs for field-level functionaries to enhance their awareness and understanding of the scheme's objectives and procedures.

(Action Point: Member Banks)





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Agenda No. – 13: Credit facilities to Minority Community

Noted

Agenda No. – 14: Credit facilities to SC/ST

Noted

Agenda No. – 15: NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.

Noted

Agenda No. – 16: Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)

Noted

Agenda No. – 17: Progress made under Financial Inclusion, updation of URC in CISBI Portal, Inactive Fixed-Point BC

Accepted

Agenda No. – 18: Review of functioning of RSETIs & setting up of new RSETIs

Noted

Agenda No. – 19: Progress on Data Management as per Revamped Lead Bank Scheme

Accepted

Agenda No. – 20: Non-Conventional renewable energy as sustainable alternative for affordable transportation & PMSurya Ghar: Muft Bijli Yojana (MSGMBY)

Noted



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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

Noted

- 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

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)

State Lead Bank Committee

— dated 19-08-2025

The scale of cybercrimes is immense in terms of human cost and suffering caused to victims. On average, in one day, West Bengal sees about 300-400 cases as in August, 2025. The amount defrauded in a typical day is ₹ 3-4 Crore. The ecosystem of mule accounts is one of the major enablers of cybercrime, the other being fake SIMs. Layering is used to launder proceeds of crime, and a typical case sees money flowing through 700-1000 bank accounts in 7 or more layers.

The action plan required to handle this can be divided into two parts.

Mitigation of cases that have already been reported:

1. Frauds are reported by victims on the National Crime Reporting Portal through a helpline 1930 or a website, cybercrime.gov.in. These are responded to first by Cyber Crime Wing, West Bengal Police through the 24x7 NCRP Control Room of call-takers and fund blocking officers. The money flow blocking is seen to suffer on holidays and night shifts due to absence of corresponding nodal officers on the bank side. **Every bank must establish a 24*7 NCRP Cell with escalation contacts.**
2. The Mean Time To Respond varies greatly across banks from 2.5 minutes to 90 minutes. The same is seen with average lien percentages, varying from 24% to 3%. **Banks should track both these metrics.**
3. Even the money withheld is not being refunded to victims inspite of Court orders, because of legal procedures within banks. This causes great anguish to victims. Banks must establish a standardised, time-bound SOP for refund of lien amounts. **It is suggested that it be based on "first-come-first-serve" and a "cutoff date".**
4. There is delay in providing investigations-related information to LEAs inspite of clear CEIB guidelines of doing this within 1-3 weeks. **This may be reviewed and addressed.**

Prevention of crime:

1. EDD in KYC is not stringent enough for current and corporate accounts, which are generally used by cybercriminals. Account turnover limits are being arbitrarily set and not related to normal banking parameters that would establish genuine business activity. **This is an area of major concern which has to be addressed by banks.**
2. Bulk NEFT Facility is misused by cybercriminals to transfer funds programmatically (very quickly). **Banks must re-verify customers before providing bulk payment facilities.**
3. Transaction monitoring, either rule-based or with use of AI like RBI's mulehunter.ai needs



to be actively done to identify suspected mule activity. I4C shares Suspect Registry with all banks. **This should be onboarded, and results of identified suspected mule account transfers should be shared in real time with CCW, so that we can interdict the crime from happening after verification from suspected victim.**

4. Malicious access to CBS by bank employees is a major source of cybercrime and data breach. This has already been identified by one of the Banks on our request, and arrests have been made, and interrogations done, confirming this. **Access to CBS should be need to know. Audit trail should be established to track this.**

General:

1. A Single Point Of Contact from the IT wing of each bank should be established for data sharing with LEAs.
2. Awareness building is required with joint police-bank campaigns aiming at target hardening.
3. Training may be taken up by banks for their staff, with sharing of case studies involving officers from CCW and CID.
4. **Creation of a State-level Bank-Police Cyber Coordination Committee with fixed SOPs & timelines is required to take these forward.**



List of Participants in 169th SLBC Meeting dated 19.08.2025

SI No	Name	Designation	Organisation
Dignitaries from Govt. of West Bengal and different Line departments			
1	Dr Amit Mitra	Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department (through VC)	Government of West Bengal
2	Smt Chandrima Bhattacharya	Hon'ble Minister of State, Finance Department	Government of West Bengal
3	Shri Pradip Kumar Mazumdar	Hon'ble Minister-in-Charge	Panchayats & Rural Development, GoWB
4	Shri Prabhat Kumar Mishra	Additional Chief Secretary	Finance Dept, GoWB
5	Shri Rajesh Pandey	Additional Chief Secretary	MSME & T, GoWB
6	Shri Sanjay Singh	Director General & IGP	Cyber Crime Cell, West Bengal
7	Shri Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
8	Dr Sudip Sinha	Secretary	Finance Dept, GoWB
9	Shri Swaroop Udayakumar	Joint Secretary	MSME & T Department, GoWB
10	Ms Sujata Ghosh	Managing Director	West Bengal Swarojgar Corporation Ltd
11	Shri Kumarjib Chakaborty	Senior Special Secretary	ARD, GoWB
12	Ms Sima Sarkar	Senior Special Secretary	Agriculture Department, GoWB
13	Shri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
14	Ms Kuhuk Bhusan	CEO	WBSRLM, GoWB
	Shri Ritendra Basu Roy Choudhury	Director	Small Savings Dept, GoWB
15	Shri Sandeep Nag	Additional Director	Directorate of Textiles, GoWB
16	Shri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
17	Ms Piyali Mondal	Deputy Director	SUDA, GoWB
	Shri Sandip Bairagi	CMM	SUDA, GoWB
	Dr. M K Sahoo	Deputy Director	Dept of Fisheries, GoWB
18	Ms Senjuti Dutta	Assistant Director	MSME DFO Kolkata
19	Shri P K Das	Joint Director	MSME & T Department, GoWB
20	Shri Sakshi Gopal Saha	SPMU, WBBCCS	MSME & T Department, GoWB
21	Shri Bimal Rath	Regional Manager	National Hosing Bank
23	Shri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
24	Shri Pradipta Ghuhathakurta	Banking & Financial Advisor	Higher Education Department, GoWB
25	Shri Debesh Chakraborty	Regional Chief	HUDCO
26	Shri Jayanta Bhattacharya	Asstt General Manager (IT)	HUDCO
28	Shri Samir Kr Chattopadhyay	CBO	Higher Education Department, GoWB
29	Shri Amal Kumar Bhattacharya	Asstt Secretary	Food & Supply Department, GoWB
30	Dr Prabir Roy	Assitant Director	ARD, GoWB
31	Ms S S Paria	FPDO	Food Processing Industries & Horticulture, GoWB
32	Shri Sandeep Saha	SPMU, PMFME	Food Processing Industries & Horticulture, GoWB
Dignitaries from RBI & NABARD			
31	Shri Sudhnashu Prasad	Regional Director	RBI, Kolkata RO
32	Ms Reshmi Rani	General Manager	RBI, Kolkata RO
33	Shri P K Bharadwaj	Chief General Manager	NABARD, Kolkata RO
34	Shri M K De	General Manager	NABARD, Kolkata RO
Dignitaries from Commercial Banks			
35	Shri D Surendran	Executive Director & Co- Chairman	Punjab National Bank & SLBC West Bengal
36	Shri Hemant Verma	Chief General Manager & Zonal Head, Kolkata	Punjab National Bank
37	Shri Balbir Singh	General Manager & Convener	Punjab National Bank & SLBC West Bengal
38	Shri Niraj Kumar Panda	Chief General Manager	State Bank of India
39	Shri Sanjay K Tiwari	Chief General Manager & Zonal Head	Bank Of Baroda
40	Shri Tarsen Singh Zira	General Manager & Zonal Head	Central Bank of India
41	Shri Gaurav Bhardwaj	General Manager	Indian Overseas Bank
42	Shri Rajiv Kumar Singh	General Manager	Bank Of India
43	Shri Alok K Goel	Chairman	WBGB (PNB)
44	Shri Sujan Sarkar	Managing Director	WB State Co-operative Bank
45	Shri Jitendra Rautela	Dy General Manager & Zonal Head	Union Bank of India
46	Shri Pradeep Anand Keshari	Dy General Manager & Zonal Head	UCO Bank
47	Shri Amrit Ghosh	Dy General Manager	Canara Bank
48	Shri Sribatsa Karan	Asstt General Manager	Bank Of Maharastra
49	Ms Asmita Pati	Asstt General Manager	Indian Bank
50	Shri Saminder Singh	Zonal Head	Punjab & Sind Bank
51	Shri Shivesh Kumar Jha	Zonal Head	IDBI
52	Ms Chitra Chakraborty	Circle Head	Axis Bank
53	Shri Partha Sarathi Ghosal	Senior Vice President	Bandhan Bank



List of Participants in 169th SLBC Meeting dated 19.08.2025

SI No	Name	Designation	Organisation
54	Shri Shankar Saha	Cluster Head	CSB Bank Ltd
55	Shri Pankaj Kumar	SBH	Federal bank
56	Shri Manik Verma	Regional Manager	HDFC Bank
57	Shri Shibananda Pandit	Zonal Head	ICICI Bank
58	Shri Shivesh Kumar Jha	Zonal Head	IDBI Bank
59	Shri Rakesh Upadhyay	RMO	IDFC First Bank
60	Shri Himadri Sekhar Roy	BM	Indusind Bank
61	Shri S K Saurabh	Deputy Regional Head	Karnataka Bank
62	Shri Ganga Kant Mishta	SM	Karur Vysya Bak
63	Shri Angshuman Dutta	DVP	Kotak Mahindra Bank
64	Shri Amit Biswas	SM	Ratnakar Bank Ltd.
65	Shri Harish K	Manager	South Indian Bank
66	Shri Anup Kr Barla	Manager	SIDBI
67	Shri Vinod Kumar	Asstt Manager	Tamilnad Marchent Bank
68	Shri Atanu Acharya	CH	AU Smalla Finance Bank
69	Shri Soumya Chakraborty	RSM	ESAF SF Bank
70	Shri Ayan Kumar Ghosh	Cluster Head	Utkarsh Small Finance Bank
71	Shri Subho Ray	GM (Operation)	WBSCARD Bank Ltd
72	Shri Amit Datta	CM	Airtel Payent Bank
73	Shri Soumen Kanrar	AVP	Fino Paymnet Bank
Lead District Managers of West Bengal			
74	Ms Lipika Roy	Alipurduar	Central Bank of India
75	Shri Pankaj Kumar	Bankura	Punjab National Bank
76	Shri Niraj Kumar	Birbhum	UCO Bank
77	Shri Jeebachha Narayan Jha	Coochbehar	Central Bank of India
78	Shri Kushal Kishore	Dakshin Dinajpur	Punjab National Bank
79	Shri Rajesh Kumar	Darjeeling	Central Bank of India
80	Shri Sourav Kumar Poddar	24-Pgs (North)	Indian Bank
81	Shri Rajkumar Lahiri	24-Pgs (South)	Punjab National Bank
82	Shri Amit Kumar Mehra	Hooghly	UCO Bank
83	Shri Amit Kohli	Howrah (UCO Bank
84	Shri Debashis Karmakar	Jalpaiguri	Central Bank of India
85	Shri Bidya Nand Mishra	Jhargram	Punjab National Bank
86	Shri Kishore Lohar	Kalimpong	State Bank of India
87	Shri Aranya Roy	Kolkata	State Bank of India
88	Shri Gunjan Kumar	Malda	Punjab National Bank
89	Mr Fazal Mamud	Murshidabad	Punjab National Bank
90	Shri Anup Dung Dung	Nadia	Punjab National Bank
91	Shri Tushar Kanti Mahanta	Paschim Medinipur	Punjab National Bank
92	Shri Pinaki Barman	Purba Burdwan	UCO Bank
93	Shri Rakesh Kumar Mishra	Purba Medinipur	Punjab National Bank
94	Shri Sanjiv Kumar Malhotra	Paschim Burdwan	State Bank of India
95	Shri Himanshu Kumar Saha	Uttar Dinajpur	Punjab National Bank

