



युनाइटेड बैंक ऑफ इंडिया
अग्रणी बैंक प्रभाग
प्रधान कार्यालय
11, हेमंत बसु सरणी
कोलकाता – 700 001

United Bank of India
Lead Bank Division
Head Office
11, Hemanta Basu Sarani
Kolkata-700 001

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

**Convener: State Level Bankers' Committee
for West Bengal**

सन्दर्भ: एलबीडी/एसएलबीसी/पश्चिम बं./1447to1547/16-17
दिनांक : 29.03.2017

Ref: LBD/SLBC/West Bengal/1447 to 1547/16-17
Date: 29.03.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

**विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की
136 वीं बैठक की कार्यवाही विवरण।**

**Subject: Proceedings of the 136th Meeting of
SLBC for West Bengal.**

हम इसके साथ दिनांक 15.03.2017 को होटल
“हिंदुस्तान इंटरनेशनल”, कोलकाता में सम्पन्न
पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 136वीं
बैठक की कार्यवाही विवरण भेज रहे हैं।

We send herewith the proceedings of the
136th meeting of State level Bankers'
Committee for West Bengal held at Hotel
“Hindusthan International”, Kolkata on
15.03.2017.

सभी सम्बंधितों से अनुरोध है कि आप उक्त बैठक में
लिए गए निर्णयों का यथाशीघ्र कार्यान्वयन करें।

All concerned are requested to implement
the decisions arrived at in the meeting at
the earliest.

भवदीय,

Yours faithfully,

मानस १२

महाप्रबंधक

General Manager
(FI & Prisecc) and
Convener- SLBC West Bengal

(वि.समावेशन और प्राइसेक) एवं

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति



**UNITED BANK OF INDIA
LEAD BANK DIVISION
HEAD OFFICE
11, Hemanta Basu Sarani
Kolkata: 700 001**

**Convener
State Level Bankers' Committee for West Bengal**

Minutes of 136th SLBC Meeting of West Bengal held on 15.03.2017

The 136th SLBC meeting was held on 15.03.2017 at The Hotel Hindustan International, Kolkata to review the performance of the Banks in the state for the period April to December, 2016 of the FY 2016-17. The meeting was chaired by Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal. Dignitaries present included Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, Government of West Bengal, Shri Anil Verma, Principal Secretary, SHG & SE, Government of West Bengal, Shri Pawan Bajaj, MD & CEO, United Bank of India, Shri Ashok Kumar Pradhan, Executive Director, United Bank of India, Shri A K Ray Barman, CGM, NABARD, Shri Partha Pratim Sengupta, CGM, SBI and Smt Dimple Bhandia, GM, RBI. Top executives from different departments of Government of West Bengal, RBI, NABARD, Banks, Insurance Companies, Lead District Managers and RSETI Directors had also participated in the meeting. A list of participants in the meeting is enclosed as Annexure.

At the outset, Shri Manas Dhar, General Manager, UBI & Convener, SLBC, West Bengal extended warm welcome to Dr. Amit Mitra and all members present. Shri Dhar expressed that the kind presence of Dr. Mitra would definitely energize the House and lead to an interactive and meaningful participation of the members. He exhorted Dr. Mitra to guide the House along the right course so that all the stake holders come out with their best to ensure all round prosperity of our state. Thereafter, Shri Dhar requested Shri Pawan Bajaj, MD & CEO, United Bank of India, to deliver his welcome address.

- Shri Pawan Bajaj, MD & CEO, United Bank of India greeted and welcomed Dr. Amit Mitra and all other dignitaries and stake holders present in the meeting. He said that in this SLBC meeting, discussion would revolve around the action points emerged in the 135th SLBC Meeting held on 21.12.2016 and also to review the performance of the Banks for the period April to December, 2016 for the FY 2016-17. He specially mentioned about the good work so far done by the banks to achieve the target set in the Annual Credit Plan. He said despite certain constraints Banks put together have already achieved 73% of target under Annual Credit Plan within 31st December, 2016. He requested the bankers to adopt the Annual Credit Plan for the FY 2017-18 as prepared by NABARD on the basis of 15% projected rise. He also lauded the performance of the banks in the field of SHG credit linkage. In his deliberation Shri Bajaj had made special reference on the following points :





- The WBSRLM has fixed a high target of Rs.5000 cr. for FY2017-18 in the matter of SHG credit linkage representing a quantum wise jump of around Rs.2000 cr. from the last year's target of Rs.3263 cr meaning a growth of 53%.
- Favoured setting an attainable target for the coming financial year by the House and also directed the SLBC desk to conduct quarterly sub-committee meeting on SHG to continuously monitor and review the performance of the Banks against the target to be set in today's meeting for the FY 2017-18.
- Requested the Bankers, specially the LDMs to ensure 100 % disposal of SHG proposals pending with the Branches before 31st March 2017.
- Appreciated the role of Bankers in the disbursement under the MSME sector. All the banks in the State together disbursed Rs. 21936 crore (101% of annual target) against the target of Rs. 21761 crore (revised target) during the period April to December 2016, thus registering a growth of 33% over the disbursement of Rs. 16520 crore made during the corresponding period of last financial year. The achievement is despite the 2 months disruption in the normal banking functions brought in the wake of demonetization of high value currency notes.
- Requested the Bankers to take necessary steps for immediate disposal of all MUDRA loan proposals
- Requested implementation of the directives of GOI regarding 100% seeding of Aadhar & mobile number in the operative accounts and issue of Rupay card along with PIN and its simultaneous activation in PMJDY accounts by 27th March, 2017. Rupay KCC cards are also required to be given to all eligible farmers with standard KCC accounts. Utilization of Mobile ATMs for activation of Rupay credit cards.
- Stated that banks operating in the State have issued 12,54,280 KCCs during the period from 01.04.2016 to 31.12.2016 i.e. 74% of annual target of 17.00 lac covering financial outlay at Rs.4652.19 crore as on 31.12.2016. Average credit per KCC increased from Rs.34735/- to Rs. 37091/- during the year 2016.
- Stated that attainment of CD Ratio with desirable growth in credit is only possible when a conducive environment of recovery prevails in the state. Gross NPA as on 31.12.2016 stood at 14%. With the addition of the written-off accounts, NPA percentage would shoot up to a staggering 19%.
- Underlined the importance of sensitizing the DMs in line with the latest amendments of the SARFAESI Act. Requested the bankers to furnish a list of proposals pending for DM sanction to the SLBC desk also.
- Requested all Bankers present to take up the issue of opening of allocated brick & mortar branches with their corporate offices so that it finds a place in their Board approved annual Branch Expansion plan for the FY 2017-18.





Initiating the discussion, Dr. Amit Mitra, Finance Minister, Government of West Bengal thanked Shri Pawan Bajaj, MD & CEO, United Bank of India for his opening remarks.

Opening of Brick & Mortar Branches:

Dr. Mitra raised the pending issue of opening of Brick & Mortar branches in the state. He mentioned that average population served per branch at national level stood at 8876, whereas in West Bengal, it was 11,310. Average population per Bank Branch in Orissa and Madhya Pradesh was 8395 and 10163 respectively. He requested SLBC to increase the number of branches in the state so that average population served per Bank branch in West Bengal reaches at least the national level. He requested Shri Bajaj, Co-Chairman, SLBC, West Bengal to form a small core group to analyze the issue of branch opening in the light of improving the figure of average population per Bank Branch in the State. Shri Manas Dhar, Convener, SLBC West Bengal suggested that the committee may be formed with representatives from RBI, NABARD, State Government and SLBC.

Dr. Mitra requested Convener, SLBC to provide the list of 359 unbanked villages in West Bengal with population above 5000 having no bank branch within a radius of 5km and also the bank wise allocation. He wished holding of a meeting in 4th week of April with the bankers in the presence of the Finance Secretary to thrash out the impediments.

CD Ratio:

Dr. Mitra mentioned that national CD ratio stood at a level of 70.58% while CD Ratio of West Bengal stood at 62% as on 31.12.2016. He cited the example of few other states like Madhya Pradesh with CD Ratio 66% & Orissa with 64%. He expressed his concern that the deposit mobilised from the state is not being fully utilized towards lending for the development of the state. He requested the SLBC to submit a report regarding the strategy taken by it for improvement of the CD Ratio of the state. Dr. Mitra also requested Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, GoWB to look into the issue on behalf of the State Government.

Here Dr. Mitra mentioned GDP of the state in FY2010-11 was Rs.4.5lac crore. GDP of the state is projected to be Rs.11.80lac crore in the budget of FY 2017-18 out of which Rs.9.80lac crore has already been achieved. Dr. Mitra stated that although GDP of West Bengal has doubled within a span of 5 years, surprisingly CD Ratio of the state is not improving in the same pace.

Dr. Mitra expressed his dismay over the CD Ratio of 9 districts where it remained below 40% as on 31.12.2016. He wondered whether the concerned LDMs are taking adequate measures to raise the CD Ratio of their districts. Responding on this Bankers raised the old issue of 'district of sanction' Vs the district of utilization in this regard. Shri Dhar, SLBC Convener, West Bengal mentioned about the Demonetization effect due to which deposit growth in the last quarter outpaced the advance growth, which in turn affected the CD ratio of the state. He added that CD Ratio of 4 more districts came below 40% in December quarter in addition to the erstwhile 5 defaulting districts. However, Dr. Mitra asked SLBC to draw a suitable action plan after





conducting a SWOT analysis on how to improve the CD ratio of the erring districts. Shri Manas Dhar, Convener, SLBC, West Bnegal assured Dr. Mitra about the submission of the report in the next SLBC meeting. Shri Dhar added that after getting the preliminary figures of March 2017, it will be ideal to carry out SWOT analysis of these sub-par performing districts. This is pertinent to mention that by that time some of the districts may cross the hurdle of 40% CD ratio. Dr. Mitra advised that after doing SWOT analysis of these districts, SLBC should come out with a collective action plan comprising of short term, medium term and long term action plan for increasing the CD Ratio of these districts.

KCC:

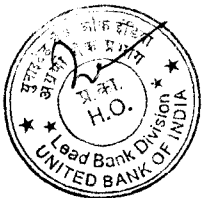
Dr. Mitra mentioned that as against annual target of 17 lac KCC, Banks in West Bengal put together issued 12,54,280 KCCs during the period from 01.04.2016 to 31.12.2016 i.e. 74% of the annual target and the total financial outlay stood at Rs.4652.19cr as on 31.12.2016. He added that total number of cards issued by all Banks together stood at 34 lacs as on 31.12.2016, which can be improved to a considerable extent. He requested Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, GoWB to conduct SLBC subcommittee meeting on Agriculture at regular interval to monitor the performance of the Banks in regard to KCC. Dr. Mitra also requested Dr. Chopra to review the performance of the West Bengal State Co-operative Bank in respect of per KCC average loan since this is dragging down the per KCC average of the state as a whole from Rs.67291/- to Rs.37,091/-. Average credit per KCC of State Co-operative Bank stood at Rs.26960/- as on 31.12.2016.

SHG:

Dr. Mitra mentioned that at the end of December, 2016, credit linkage of SHG by the Banks stood at Rs.1901.08cr (58% of financial target) covering 1,37,706 no of groups (55% of physical target). He said banks are capable of improving their performance in this segment. Shri Dhar mentioned that due to bank's total involvement with the demonetization related works from 8th November, 2016 to 31st December, 2016, they could not focus much on credit growth. However, being one of the most benign loan segments in the state as far as recovery is concerned; Shri Dhar requested the Bankers to improve their performance in SHG lending. In regard to credit per SHG, Dr. Mitra praised the bankers for their good performance for improving per SHG credit at Rs.1.38lacs as on 31.12.2016 from Rs.90.172/- as on 31.12.2015.

Shri Anil Verma, Principal Secretary, SHG & SE, GoWB raised one important issue regarding non submission of claim of interest subsidy by the Banks after disbursement of SHG loans. He mentioned that some banks are not claiming interest subsidy after disbursement of loan under SHG as a result of which the benefit of subsidy is not reaching the poor.

Discussing about the annual target set for the SHG finance for FY 2017-18, Shri Dhar raised the issue whether the SHG target for FY 2017-18 set by WBSRLM is over ambitious. Convener, SLBC requested Hon'ble Finance Minister to kindly advice WBSRLM to revisit the target and holding of a SLBC Sub committee meeting on SHG for setting an attainable target for the Banks. Dr.Mitra agreed to the contentions of the Convener, SLBC, West Bengal.





Agriculture:

Performance of the Banks in Agriculture for the period April 2016 to December 2016 was discussed in the meeting. Dr. Mitra mentioned that Banks in West Bengal have achieved 48% of the annual target set in the Annual Credit Plan for FY 2016-17 during the period April to December 2016. He expressed his disappointment with this achievement and requested Dr. Chopra, Additional Chief Secretary, Agriculture, GoWB to review the performance of the Banks in Agriculture in SLBC sub-committee meeting at regular interval.

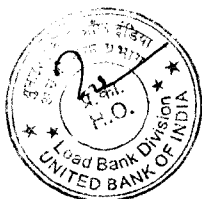
MSME:

Dr. Amit Mitra praised the Bankers for 101% achievement in MSME against the target set in the Annual Credit Plan for FY 2016-17. He told that with this type of achievement, target set for MSME as on 31.03.2017 should be raised to Rs.26000 cr from the existing level of Rs,21761 Cr. In this context, Dr. Mitra questioned the lowering of target in MSME from FY 2015-16 to FY 2016-17. Shri Dhar clarified that as per latest Guidelines issued by RBI on Priority Sector Lending, some segments like Cold Storage, Rice Mill & Agro Food Processing etc. have been shifted from MSME segment to Agriculture segment and as a result of which MSME target has been reduced and Agriculture target has been enhanced by the equivalent amount.

Dr. Mitra appreciated the role of Bankers in making the state number one in respect of lending in MSME and also requested them to maintain the position. He further requested the Bankers to explore different sectors like leather, food processing, Hospitality & Tourism, Health care etc as there are ample opportunities of lending in these sectors.

At this juncture, Dr. Amit Mitra raised the issue of Bengal Global Business Summit held on 20 & 21st January, 2017 in Kolkata. He added that during the last two business summits, Rs.4.91 Lac Crore of investment was offered by the big corporate houses in the State of West Bengal out of which Rs.1.80lac crore has already been invested and implemented. Dr. Mitra exhorted the Bankers to grab these investment opportunities. He suggested the Bankers to consult with the Industry Development Department (WBDIDC), GoWB to draw suitable action plan for funding these companies.

Dr. Mitra mentioned that this year, Bengal Global Business Summit offered Rs.2.5lac Crore of potential investment in the State. He requested Shri Bajaj, MD & CEO, UBI and Co-Chairman, SLBC, West Bengal to create a cell which would analyze the offerings of Bengal Global Business Summit and draw an action plan for the Banks for funding these projects.





Financing of Minority Community & Other Backward Classes:

In the matter of financing minority community and backward classes, Dr. Mitra appreciated the role of Bankers in the state for raising the quota of advance to 17% from the national average of 15% as on 31.12.2016. However, Dr. Mitra requested the Bankers to further increase their lending towards development of the Minority Community, Backward Classes and SC/ ST Community, which is very essential for all- round development of the State.

Functioning of Cold Storages:

Shri Manas Dhar, Convener SLBC, raised the issue of rescheduling of the outstanding loan amount of seasonal cash credit limit sanctioned to the Cold Storages in the year 2016 in West Bengal. He said this would help mitigate the hardship faced by the Cold Storage owners in liquidating their dues. SLBC has already submitted a representation to RBI on behalf of the member banks requesting rescheduling of outstanding loan considering the difficult situation consequent to demonetization of high value currency notes. SLBC is yet to receive any response from RBI in this regard. Shri Dhar requested Ms. Dimple Bhandia, GM, RBI to look into the issue. Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, GoWB also requested Ms. Bhandia, GM, RBI on behalf of the State Government for favourably considering the recommendations of SLBC, WB. This would give some relief to the cold storages against operational hardships.

Annual Credit Plan:

As per representation given by the MSME Department, Government of West Bengal and also considering the performance of the banks in MSME, target in this sector for FY 2017-18 has been raised to Rs.31,000Cr, which was accepted by the house. Shri Dhar requested the house to adopt the Annual Credit Plan set for the FY 2017-18 including the revised target of MSME and the house adopted the same. Hence the revised Annual Credit Plan for FY 2017-18 is as under:

Sector	(in Rs. Crore)	
	NABARD PLP	ACP for FY 2017-18
Agriculture	59097	59097
MSME	24999	31000
OPS	11193	11193
Total Prisec	95289	101290
Non Prisec	0	11250
Total	95289	112540

Shri Dhar requested the LDMS to take a note of the revised Annual Credit Plan as approved by the SLBC and get the desegregated data at DCC level latest by 07th April, 2017 for initiating early action for FY 2017-18.





Mudra & Stand up India:

SLBC Convener told that the banks performance under the Mudra & Stand Up India in the state has been closely monitored by the Department of Financial Services, Government of India. He requested the Bankers to achieve the target given to them under Mudra & Stand Up India.

SHG:

Shri Manas Dhar, SLBC Convener mentioned that as advised by the Hon'ble Finance Minister, GoWB, one sub-committee meeting of SHG would be held shortly to reassess the target set for the SHG financing for FY 2017-18. Shri Anil Verma, Principal Secretary, SHG & SE, GoWB requested the Convener to provide some desegregated data from the Banks regarding the extent to which they can lend under SHG. Shri Verma also requested the Bankers to give all out effort to promote SHG financing in the State. Shri Dhar also requested the LDMs to play an active role in sensitizing the branches under their jurisdiction in respect of prompt sanction of new and pending SHG loan proposals.

Financial Inclusion:

Shri Dhar, Convener, SLBC West Bengal reminded the bankers about the recent directives given by the Government of India on seeding of Aadhaar number and Mobile number apart from delivery and activation of Rupay Card in all operative Savings Bank accounts including PMJDY accounts by 27th March, 2017. Simultaneously, Rupay KCC cards are required to be given to all eligible farmers with standard KCC accounts. The Pin is to be simultaneously delivered to ensure activation of the Rupay card with immediate effect. Shri Dhar requested the Bankers to take necessary steps to complete the task well in time.

Online Land Verification & Registration of Charges:

Shri Manas Dhar, Convener, SLBC West Bengal once again raised the issue of digitization of land records in the State of West Bengal and requested Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, GoWB to kindly look into the matter. He mentioned that once the system of online land verification and online registration of bank's charges are put in place, bankers would feel comfortable while extending finance to the farmers.

Pradhan Mantri Awas Yojana:

Representatives from National Housing Bank informed the house about some new amendments made in Pradhan Mantri Awas Yojana.

- Pradhan Mantri Awas Yojana with credit linked subsidy scheme for EWS (Economically Weaker Section) and LIG (Low Income Group), under which housing loan of Rs.6.00lac is sanctioned with a tenure of 15 years at interest subsidy of 6.5%, has now been extended for a tenure of 20 years from 1st January, 2017.
- A new scheme CLSS-MIG for middle income group will be launched from 1st June, 2017. Under this scheme, housing loan of Rs.9lac will be sanctioned to eligible customers with





annual income of Rs.12 lac at an interest subsidy of 4% and housing loan of Rs.12lac will be sanctioned to eligible customers with annual income of Rs.18 lac at an interest subsidy of 3%.

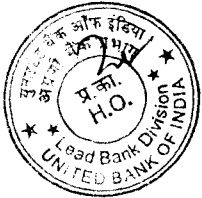
Shri Dhar, Convener SLBC requested the bankers and LDMS to take note of the new scheme and promote the same to increase the housing loan portfolio of the state as well as to fulfill the target under Pradhan Matri Awas Yojana.

RSETI:

So far 19 RSETIs are operating in the state of West Bengal covering 20 Districts. Shri Dhar stated that from 1st April, 2017, RSETI training programmes would undergo a sea change. Banks are awaiting for the direction from MoRD in this regard. He requested the RSETI directors to be ready to accept the changes.

Summing up the discussion, Shri Manas Dhar, Convener, SLBC, West Bengal profusely thanked Dr. Amit Mitra for sparing his valuable time and guiding the SLBC on the right path. He also thanked Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, Government of West Bengal, Shri Anil Verma, Principal Secretary, SHG & SE, Government of West Bengal, Shri Pawan Bajaj, MD & CEO, United Bank of India, Shri Ashok Kumar Pradhan, Executive Director, United Bank of India, Shri A K Ray Barman, CGM, NABARD and Shri Partha Pratim Sengupta, CGM, SBI for their kind presence and active participation.

The meeting ended with a vote of thanks to the chair.



**List of participants of 136th SLBC Meeting of West Bengal held on 15.03.2017 at
Hotel Hindusthan International, Kolkata**

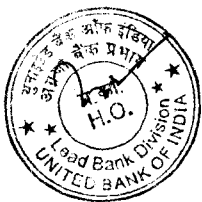
SI No.	Names	Designation & Name of the Organisation
CHAired BY		
1	Dr. Amit Mitra	Hon'ble Finance Minister, Government of West Bengal
2	Sri Pawan Bajaj	Managing Director & CEO, United Bank of India
3	Sri Ashok Kumar Pradhan	Executive Director, United Bank of India
4	Sri Sanjeev Chopra	Add. Chief Secretary, Agriculture Department, GoWB
5	Sri Anil Verma	Principal Secretary, SHG & SE, GoWB
6	Sri A.K. Raybarman	Chief General Manager, NABARD
7	Ms. Dimple Bhandia	General Manager, Reserve Bank of India
8	Sri Partha Pratim Sengupta,	Chief General Manager, State Bank of India
GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES		
9	Sri Vijay Bharti	Director, MSME, GoWB
10	Ms. Nilanjana Dasgupta	Joint Secretary and ACEO, WBSRLM, GoWB
11	Sri Shakil Ahmed	Joint Secretary, MA & ME Dept., GoWB
12	Sri A. Bharati	Director, Agriculture Marketing, GoWB
13	Sri D. Ghosh	Director, Textile Dept., GoWB
14	Ms. Mahua Banerjee	Special Secretary, Industries, GoWB
15	Sri R.K. Middy	Jt. Director, MSME, GoWB
16	Sri Partha Sarathi Dutta	Dy. Director, Institutional Finance, GoWB
17	Sri A.K. Bhattacharya	OSD & PS to MD, Directorate of Institutional Finance, GoWB
18	Sri Tushar Kumar Sinha	Assistant General Manager (IT), HUDCO
19	Sri M. Biswas	Managing Director, WBMDFC and MA& ME Department, GoWB
20	Sri K.B. Nath	AAO, Department of Posts
21	Sri B. Pattanayak	Sr. AO, Department of Posts
22	Sri S. Pattanayak	Asst. Director, KVIC
23	Sri Swapan Biswas	WBKVIB, MSME & T Department, GoWB
24	Sri M. Biswas	M.D. WBIDFC, MA&ME Department
25	Sri Ranjit Roy	Consultant, WBSRLM, GoWB
26	Sri Dilip Kumar Mitra	SPM, WBSRLM
27	Sri Swapan Kumar Ghosh	SHG & SE Dept., GoWB



RBI and NABARD		
28	Sri M.K. Mandal	General Manager, NABARD
29	Sri Sudhir Sharma	Deputy General Manager, NABARD
30	Sri Amit Das	Assistant General Manager, RBI
Commercial Banks		
31	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
32	Sri Umesh Kumar Singh	Field General Manager, Central Bank of India
33	Sri Imran A. Siddiqui	Field General Manager, Allahabad Bank
34	Sri S.P. Singh	General Manager, UCO Bank
35	Sri J.K. Aggarwal	General Manager, Bank of India
36	Sri Uday B. Reddy	General Manager, Indian Bank
37	Sri J. Suryanarayana	General Manager, Indian Overseas Bank
38	Sri Sankar Gope	Deputy General Manager (Outreach), State Bank of India
39	Sri S. Chowdhury	Deputy General Manager, Bank of Baroda
40	Sri J.B. Nag	Deputy General Manager, Punjab National Bank
41	Sri C.R. Patra	Deputy General Manager, Union Bank of India
42	Sri N. Raghavendran	Deputy General Manager, Dena Bank
43	Sri S.H. Rahman	Deputy General Manager, IDBI Bank
44	Sri B. Bhattacharjee	Assistant General Manager, State Bank of India
45	Sri Shakil Akhtar	Assistant General Manager, Canara Bank
46	Sri P.C. Pati	Assistant General Manager, Syndicate Bank
47	Sri Renji Alex	Assistant General Manager, Federal Bank
48	Sri B. Kr. Baruah	Assistant General Manager, Vijaya Bank
49	Sri Shrikant M. Abooj	Chief Manager, Andhra Bank
50	Sri Anil Kumar Mishra	Chief Manager, Oriental Bank of Commerce



51	Sri Amit Kumar	Chief Manager, Corporation Bank
52	Sri Shyamapada Biswas	Senior Manager, Bank of India
53	Sri P.K. De Sarkar	Senior Manager, Punjab & Sind Bank
54	Sri R. Mitra	Senior Manager, UCO Bank
55	Sri A.K. Seth	Senior Manager, Punjab National Bank
56	Sri P. Baidya	Senior Manager, Union Bank of India
57	Sri D.J. Bhowmik	Senior Manager, Syndicate Bank
58	Ms. Chitrani Majumdar	Senior Manager, Indian Bank
59	Sri Bhaskar Dutta	Senior Manager, Bhartiya Mahila Bank
60	Dr. H.M. Tahkur	Senior Manager, Bank of Baroda
61	Sri Dinesh Kumar	Manager, Central Bank of India
62	Sri Sanjay Das Gupta	VP, HDFC Bank
63	Sri Kaustav Dey	Regional Manager, Indusind Bank
64	Ms. Samita Roy	Regional Manager, ICICI Bank Ltd.
65	Sri Bernard Francis	Senior Manager, Axis Bank
66	Sri Sandip Kumar	Senior Manager, Federal Bank
67	Ms. Arpita Sen	DVP, Bandhan Bank
68	Sri Abhishek Ghosh	AVP, Indusind Bank
69	Sri Atul Barve	EVP, HDFC Bank Ltd.
70	Sri Biplab Kr. Das	Manager, IDBI Bank
71	Sri S. Mukherjee	Manager, Indusind Bank
72	Sri Subhranshu Chakraborty	Manager, South Indian Bank
73	Sri Kundan Kumar	Officer, Vijaya Bank
RRBs, Co-operative Banks, SIDBI, National Housing Bank and RSETI		
74	Sri Umesh Chandra	Chairman, BGVV
75	Sri A. Bhattacharya	General Manager, WBSCB Ltd.
76	Sri K.M. Deka	Deputy General Manager, SIDBI
77	Sri S.S. Negi	General Manager, PBGB
78	Sri J. Sinha	Manager, WBSCARD Bank
79	Sri S.K. Bhattacharjee	OSD (CBPC & RMD), WBFC
80	Sri Niladri Bose	RRR, National Housing Bank
81	Swami Shivakarananda	Principal, RSETI, Belurmath
82	Sri Abhimanyu Mondal	Director, RSETI, Nadia
83	Sri Santanu Mukherjee	Director, UCO, RSETI
84	Sri Partha Sarathi Mukherjee	Director, RSETI, UCO Bank, Burdwan
85	Sri Supriyo Ghosh	Director, RSETI, Barasat
86	Sri Joydev Mandal	Director, RUDSETI, Berhampore
87	Sri Gautam Mukherjee	Director, RSETI, UCO Bank, Hooghly
88	Sri Umapada Kole	Director, UBSM, RUDSETI Bankura



Lead District Manager		
89	Sri R.K. Prasad	LDM, 24 Parganas, North
90	Sri Jyotirmoy Mondal	LDM, Kolkata
91	Sri Gour Chatterjee	LDM, Jalpaiguir
92	Sri S.S.P. Gupta	LDM, Burdwan
93	Sri Lucky Bhabnani	LDM, Howrah
94	Sri B.K. Swain	LDM, Darjeeling
95	Sri Amit Kumar Sinha	LDM, Murshidabad
96	Sri Shaktipada Paria	LDM, Paschim Medinipur
97	Sri Sanjay Kumar	LDM, Coochbehar
98	Sri Sugata Lahiri	LDM, Nadia
99	Sri T.K. Roy	LDM, Alipurduar
100	Sri Manabendra Saha	LDM, Hooghly
101	Sri Rabindranath Sharma	LDM, Malda
102	Sri Srikanta Mohan Mahato	LDM, Purulia
103	Sri N.C. Saha	LDM, 24 Parganas, South
104	Sri Ashim Kumar Pandit	LDM, Purba Medinipur
105	Sri Subir Kumar Dey	LDM, Uttar Dinajpur
106	Sri D.N. Thakur	LDM, Birbhum

