

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

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Ref. No: SLBC/WB/Sub Committee Meeting of Agriculture /269 /2023

Date: 14/12/2023

- 1) The Member Banks under SLBC, West Bengal
- 2) Line Departments, GoWB

**REG: Minutes of the SLBC Sub-Committee meeting on Agriculture held on 14.12.2023**

Meeting of SLBC Sub-Committee on Agriculture was held on 14.12.2023 at 01:00 PM. at Nabanna, 3rd floor Conference Hall (Room No. 310) and also through VC with some member banks to review the performance of Banks in Agriculture sector as on 30.09.2023. The meeting was chaired by Sri Onkar Singh Meena, Principal Secretary, Agriculture Department and participated by, GoWB; Sri Dibya Narayan Chatterjee, Joint Secretary of Agriculture, GoWB; Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB, Sri Tirumalasetti Phanindra , Manager, RBI; Sri Subrata Dutta, AGM, NABARD and representatives of major Member Banks.

At the outset, Sri Shio Shankar Singh, General Manager, SLBC West Bengal, welcomed all the participants in the meeting. He requested Sri O. S. Meena to preside over the meeting.

Thereafter, the agenda items were taken up for deliberation.

**1.Agriculture ACP 2023-24 vis-à-vis achievement as on 30.09.2023.**

Sri Shio Shankar Singh, General Manager, SLBC, West Bengal narrated that all member banks have cumulatively disbursed Rs.36606.88 cr. up to 30.09.2023 during the current financial year 2023-24, achieving 34.21% of the ACP target of Rs.106996.44 cr. Out of that, total disbursement under Farm Credit stood at Rs.26006.02 cr. (71.40% of total agriculture disbursement) as on 30.09.2023 which was Rs.17058.46 Cr. as on 30.06.2023 and Rs.29344.70 Cr as on 30.09.2022.

Sri, O. S. Meena appreciated the overall performance of member banks in this sector and advised the Member Banks to continue their efforts. Further he mentioned the following issues for noting by the all member banks.

- i) He requested all member banks to ensure the insurance coverage of loanee farmers as the irregular rainfall is likely to add adverse effect on just showing crop.
- ii) He requested to consider rescheduling the repayment of crop loan as the harvested Kharif paddy has been severely got damaged due to recent rainfall.
- iii) He also requested that all the pending KCC applications of the previous DS campaign to be disposed of at the earliest and the applications which will be received in the upcoming DS campaign 8 to be disposed of in a time bound manner.

**(Action Point 1 : Member Banks)**



## 2. Achievement under KCC as on 30.09.2023.

Sri S.S. Singh apprised the house that as on 30.09.2023 Member banks had disbursed 12.57 lakh KCCs (Fresh + Renewal) amounting Rs.5912.56 cr. thus achieving 35.92% of the annual target of 35.00 lakh of KCC disbursement Total KCC outstanding stands at Rs19081.40cr. in 41.58 lakh KCCs with average ticket size of Rs.45889/- per KCC.

Sri, O. S. Meena appraised the overall performance of the member banks and also added that to achieve the ACP target of agriculture credit for the FY 2023-24, member banks had to give special focus under term loan of agriculture, animal husbandry, infrastructure and investment credit.

In this regards Sri Manas Dhar apprised the member banks about the large no of complaints received through Sorasori Mukhyamantri Portal which are related to KCC applications and he again requested the member banks for timely disposal of KCC applications.

**(Action Point 2 : Member Banks)**

## 3. Progress made under AIF as on 30.09.2023.

Sri S.S. Singh apprised the house that total No of target under AIF for the FY 2022-23 & FY 2023-24 are 1400 & 1500 respectively. Sri S.S. Singh informed that the member banks had cumulatively sanctioned 1568 no of AIF proposals amounting 1061.39 cr. out of which 1328 no of proposals had been disbursed amounting to Rs.652.82 cr. as on 30.09.2023. He further mentioned that as on 05.12.2023, bank branches had cumulatively sanctioned 1906 no of AIF proposals amounting Rs.1152.13 cr. and 1605 no of proposals has been disbursed amounting to Rs.724.58 cr.

Sri O. S. Meena acknowledged the cumulative effort of member Banks in financing Agriculture Infrastructure Fund (AIF) proposals and analysed bank wise performance. Sri O. S. Meena pointed out the large no cases pending for disbursement by Indian Bank, PNB and SBI.

Further Sri O. S. Meena requested member banks to follow the below mentioned instructions/ action points in this regard:

- i) All the sanctioned cases must be disbursed within 15 days from the date of sanction. No AIF application to be updated as sanctioned in AIF Portal before obtaining the full documents.
- ii) All pending cases to be disposed of by 31<sup>st</sup> December and any deficiency/defect found in the application to be communicated to district level concerned officer and state level monitoring unit within 7 days.
- iii) In case of any issue related to land conversion or clearance from any Government department the matter to be escalated application ID wise to the concerned district level officer of State Govt and also to state level monitoring unit.
- iv) The status of AIF application in AIF portal to be updated on regular basis by all the member bank for actual reflection of progress under AIF

Sri Manas Dhar, Special Secretary & Director, IF, Finance Dept., GoWB requested to share the list of pending cases of AIF proposal with IF department for taking up the matter in this regard with SPMU, if any.





Sri S.S. Singh noted the directions and requested member banks for its scrupulous compliance. He also requested member banks to update progress report under AIF in the designated portal in a timely manner for proper reflection of the performance.

**(Action Point 3 : Member Banks)**

**4. Progress made under FPO/FPC as on 30.09.2023.**

Sri S.S. Singh informed the house that SLBC has received a list of 258 no. of FPOs from NABARD & 725 no. of registered FPOs from GoWB and shared the same with the member banks. As on 30.09.2023 Rs.2603.05 Lac was sanctioned to 150 number of FPOs. All the Member Banks are requested to explore the opportunities to finance more FPOs. NABARD and Agricultural Marketing Dept are requested to provide detailed list of newly formed FPOs so that we can further monitor the progress under this sector.


**(Action Point 4 : Member Banks)**

**5: Crop Insurance, Bangla Sasya Bima Yojana for Rabi-2023**

Sri O.S. Meena apprised the house that notification of Rabi -2023 season had been issued by department vide no. 1016-AG-11031(11) /1/2023-NAB dated 17.10.2023. This year the Bajaj Allianz General Insurance Company will undertake implementation of Rabi-2023 season and the insured will get the coverage since date of notification i.e 17.10.2023. Further he requested member bank to remit the insurance premium of potato well before the cut-off date so that no eligible farmer would be deprived from getting the benefit of crop insurance coverage.

**(Action Point 5 : Member Banks)**

There being no other points of discussion, the meeting ended with exchange of vote of thanks to the chair & the participants by Sri S.S. Singh.

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



**List of participants in SLBC Sub-Committee Meeting on Agriculture held on 14.12.2023 at 01.00 pm. through VC**

<b>Sl No</b>	<b>Name</b>	<b>Designation</b>	<b>Organization</b>
1	Sri Onkar Singh Meena	Principal Secretary,	Agriculture Department, GoWB
2	Sri Partha Sengupta	Director of Agriculture	Agriculture Department, GoWB
3	Sri Dibya Narayan Chatterjee	Joint Secretary	Agriculture Department, GoWB
4	Sri Manas Dhar	Director & Special Secretary	Institutional Finance, GoWB
5	Sri Subrata Dutta	Asst. General Manager	NABARD
6	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
7	Sri Tirumalasetti Phanindra	Manager, FIDD,	Reserve Bank of India
8	Nodal officer		All member Bank

