

ਰਾਜ ਯ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ , ਪਸ਼ਚਿਮ ਬੰਗਾਲ : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL

E-mail: slbc.westbengal@pnb.co.in

Telephone: 033-2262-7365, 033-2231-1716

United Tower, 8<sup>th</sup> Floor  
11, Hemanta Basu Sarani  
Kolkata- 700 001

Ref. No: SLBC/WB/Sub Committee Meeting of Agriculture / 156/2023

Date: 15/09/2023

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

**REG: Minutes of the SLBC Sub-Committee meeting on Agriculture held on 15.09.2023**

Meeting of SLBC Sub-Committee on Agriculture was held on 15.09.2023 at 04:00 PM. through VC to review the performance of Banks in Agriculture sector as on 30.06. 2023. The meeting was chaired by Sri Onkar Singh Meena, Principal Secretary, Agriculture Department and participated by Sri Partha Sengupta, Director of Agriculture, GoWB; Sri Dibya Narayan Chatterjee, Joint Secretary of Agriculture, GoWB; Sri Gora Roy, Manager, RBI; Smt Bhawna Paul, 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, Principal Secretary, Agriculture Department, GoWB 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 30.06.2023.**

Sri Shio Shankar Singh, informed the house that during the current financial year 2023-24 all member banks had cumulatively disbursed Rs.23239.24 cr. up to 30.06.2023 thus achieving 21.72% of the ACP target of Rs.106996.44 cr. Total disbursement under Farm Credit stood at Rs.17058.46 cr. (73.40% of total agriculture disbursement) as on 30.06.2023.

He also mentioned that Farm credit disbursement had increased by Rs. 2,562.57 cr on Y-o-Y basis with a positive growth of 17.68% and overall disbursement under total agriculture had increased by Rs 3865.73 cr. showing a positive growth of 19.95 % on Y-o-Y basis.

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 pointed out that several banks had performed below the average state figure namely SBI, UCO, PNB, Central Bank of India and Canara Bank. He also mentioned that Bandhan bank having largest no. of branches achieved less than 5% of total target and in case of rural bank, he appreciated the achievement of agriculture credit of UBKGB, PBGB but advised State Co-operative bank to improve its figure. He apprised 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 through credit linkage to FPO/FPC etc.

Representative from BGVB expressed that due to non eligibility for getting the credit guarantee coverage from CGTMSE they were not able to sanction investment credit under AIF without collateral security. In this regard

*Signature*



Sri O. S. Meena, instructed SLBC to approach NABARD for taking up the matter with CGTMSE regarding providing guarantee coverage to AIF loan sanctioned by Regional Rural bank and at the same time he also instructed the NABARD to take up the matter regarding providing guarantee coverage of NABSanrakshan for individual applicant in addition to FPO/FPC also.

**(Action Point 1: SLBC, NABARD & Member Banks)**

**2. Achievement under KCC as on 30.06.2023.**

Sri S.S. Singh apprised the house that as on 30.06.2023 Member banks had disbursed 7.63 lakh KCCs (Fresh + Renewal) amounting Rs.3017.61 cr. thus achieving 21.82% of the annual target of 35.00 lakh of KCC disbursement and total KCC outstanding stood at Rs19338.64 cr. in 42.44 lakh KCCs with average ticket size of Rs.45566/- per KCC. Further he highlighted that the lower KCC ticket size (Rs.28186/-) of WB State Co-operative Bank remained an issue and if their ticket size could be increased, state figure would simultaneously increase, as they had 46.56% of KCC accounts of total state figure. In this regard he also suggested that updated scale of finance to be used during fixation of KCC limit to increase the KCC ticket size.

Sri O.S. Meena also echoed the same and expressed his concern about the pendency of large number of KCC renewal. He advised member banks to focus on KCC renewal and to maximize the disbursement figure simultaneously to achieve ACP. Further he advised the Member Banks to sensitize the KCC borrower about the scheme and make them aware about the necessity to regularize their KCC account for availing the benefits of interest subvention.

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

**3. Progress made under AIF as on 30.06.2023.**

Sri S.S. Singh apprised the house that target under AIF for the FY 2022-23 & FY 2023-24 were 1400 no.& 1500 no. respectively. Member banks have cumulatively sanctioned 1229 no of AIF proposals amounting 807.34 cr. out of which 1101 no of proposals have been disbursed amounting to Rs.575.35 cr. as on 30.06.2023. He also mentioned that as on as on 08.09.2023, Bank branches have cumulatively sanctioned 1489 no of AIF proposals amounting Rs.1011.92 cr. and 1212 no of proposals have been disbursed amounting to Rs.619.51 cr.

Sri Dibya Narayan Chatterjee, Joint Secretary, Agriculture Department, GoWB mentioned a few issues which are enumerated below:

- i) Total 990 no. new AIF application submitted in the portal since August, 2023 in Shilper Samadhane Campaign and Duare Sarkar Camp in September, 2023.
- ii) Total pending AIF Applications at bank end are 945 no. which include approved but not disbursed 272 no. (Overdue 115) and verified but not sanctioned 673 no. (Overdue 73)
- iii) Due to delay in Portal Updation of Disbursed and Sanctioned cases the actual status of AIF in WB is not properly reflected.



In this regards Sri O. S. Meena enumerated the following action points:

- i) The Turn Around Time (TAT) in disposal of AIF proposals to be strictly followed. All the sanctioned cases must be disbursed by 30<sup>th</sup> September, 2023. All the pending cases must be disposed of by end of September 2023.
- ii) The status of AIF application in AIF portal must be updated on regular basis by all the member banks for actual reflection of AIF progress and timely reimbursement of the benefit of interest subvention @ 3% per annum to the farmers.
- iii) He advised WBSPMU to provide handholding support for issue related to land conversion, clearance from Government department and any other project related issues

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: All Member Banks, Line Department & WBSPMU)**

#### **4. Progress made under FPO/FPC as on 30.06.2023.**

Sri S.S. Singh informed the house that SLBC had received a list of 258 no. of FPOs from NABARD & 725 no. of registered FPOs from GoWB and which was shared with the member banks. He mentioned that total 135 number of FPOs' have so far been financed by member banks as on 30.06.2023.

Sri O.S. Meena apprised that the updated list of registered FPOs with details are available at state Govt portal and which could be used for exploring possibilities of financial linkage.

Smt Bhawna Paul, AGM, NABARD requested the Member Banks to improve ground level supervision of the FPO /FPC scheme. She expressed her concern about the matter that NABSanrakshan was not getting expected number of eligible proposal under FPO for providing credit guarantee coverage.

Further Sri O.S. Meena requested SLBC to convene a meeting to discuss on FPO financing and utilization of credit guarantee available under NABSanrakshan in co-ordination with Line Department, NABARD and all member banks.

**(Action Point 4: SLBC, NABARD & Member Banks)**

#### **5: Crop Insurance, Bangla Sasya Bima Yojona for Kharif-2023**

Sri O.S. Meena apprised the house that notification of Kharif -2023 season had been issued by department vide no. 663-AG-11031(11) /1/2023-NAB dated 17.07.2023. This year the Bajaj Allianz General Insurance Company will undertake implementation of Kharif -2023 season. Further he requested member bank to remit the insurance premium of potato well before the cut-off date so that no farmer would deprive from getting the benefit of crop insurance coverage

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 Animal Husbandry held on 15.09.2023 at 11.30 am. 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	Smt Bhabna Paul	Asst. General Manager	NABARD
6	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
7	Shri Gora Roy,	Manager, FIDD,	Reserve Bank of India
8	Nodal officer		All member Bank

