

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 / 537/2021

Date: 05.03.2021

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

Re: Minutes of the Special SLBC Sub-Committee meeting on Agriculture held on 02.03.2021.

As advised by Dr. Manoj Pant, Principal Secretary, Finance Department, GoWB in the 151st SLBC meeting held on 24.02.2021 a special meeting of SLBC sub-committee on Agriculture was held on 02.03.2021 to review the progress made in Agriculture lending as well as to fix a roadmap for achieving Agriculture target against ACP 2020-21. The meeting was participated through VC by Sri Onkar Singh Meena, Secretary, Deptt. of Agriculture, GoWB, Sri P. Mazumdar, Agricultural Advisor to the Hon'ble Chief Minister, GoWB, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri J. Roy, Jt. Director, Deptt. of Agriculture, GoWB, Sri M.D. Debnath, AGM, RBI, Sri Partha Mandal, DGM, NABARD and representatives of major member Banks.

Sri S. G. Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and briefly narrated the bank wise progress card pertaining to achievement of Agricultural Finance up to Dec, 2020. Sri Saha appraised the house that all member banks together have disbursed Rs.32479 Crore (42% of ACP) up to Dec, 2020 during this current FY against ACP target of Rs.77236 Crore.

The major points of discussions along with the action points emerged during the sub-committee meeting are as given below:-

- Sri P. Mazumdar voiced his concern over the following issues
 - i) Fresh sanction of KCC during Rabi 2020 under KCC saturation Campaign is very poor.
 - ii) Average ticket size of loan in KCC is significantly low.
 - iii) Progress in Fishery loan under KCC is very low.

He urged upon the member Banks to sanction more no. of KCCs to cover all left out eligible non loanee farmers as identified by GoWB so that the set target for providing KCCs to 20 lakh non loanee farmers be achieved and to focus on sanctioning the pending proposals under Dairy, Goatery, Piggery etc. and Fishery sponsored by ARD and Fishery Department respectively to ensure better livelihood of the farmers.

(Action Point 1: Member Banks)

- Sri S. G. Saha narrated that 14.39 lakh non loanee farmers have been sanctioned with fresh KCC during this KCC saturation programme involving a sanctioned amount of Rs.4042.06 Crore and out of total sanction amount Rs.2530 Crore have already been disbursed in 6.63 lakh of KCC accounts. Sri Saha requested all the member Banks to instruct their field functionaries suitably to disburse remaining Rs.1512 Crore under fresh KCC by 31.03.2021. Mentioning the average achievement



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level of 75% of ACP in this sector during the last 5 years, Sri Saha assured that Banks would sincerely strive for achieving at least 75% of the ACP target in this current FY also.

Sri Mazumder requested member Banks to achieve the annual target of lending under Agriculture segment.

(Action Point 2: Member Banks)

- Sri P. Mondal, NABARD urged upon in increasing average KCC ticket size. He also suggested that the member banks should focus for disbursing 20% of total outstanding loan as working capital to each KCC holders by way of sanctioning loans under Animal Husbandry Schemes or Fishery Schemes.

Sri S. G. Saha informed the house that average ticket size of disbursement figure has increased to Rs.44045/- per KCC account as on 31.12.2020 from Rs.42677/- as on 30.09.2020. He also appraised the house that Agriculture lending has substantially increased to Rs.32479 Crore as on 31.12.2020 from Rs.16641 Crore as on 30.09.2020 registering 95.17 % growth (almost double) during the quarter under review. Sri Saha assured the house that this trend of growth will continue in March quarter also on account of fresh lending to Cold storages, disbursement under Potato Procurement Policy 2021 and subsequent disbursement of already sanctioned KCC proposals.

Sri. S.G. Saha requested the entire member Banks to extend their wholehearted & proactive support to explore the available avenues and opportunities to increase disbursement in Agriculture to achieve their annual target.

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

Nabin Kumar Dash

(Sri Nabin Kumar Dash)
Chief General Manager &
Convener, SLBC West Bengal

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