

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

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Ref. No: SLBC/WB/Sub Committee Meeting of ARD & Fishery / /2023 Date: 07.09.2023

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

Sub: Minutes of the SLBC Sub-Committee Meeting on Animal Husbandry & Fishery held on 07.09.2023.

Meeting of SLBC Sub-committee on Animal Husbandry was held on 07.09.2023 at 11.30 A.M. through VC to review the performance of Banks in Animal Husbandry and Fishery sectors as on 30.06.2023. The meeting was graced by Hon'ble Additional Chief Secretary, Sri Vivek Kumar, ARD Department, Smt Joyoshi Dasgupta, Sr Special Secretary, ARD Department, Sri Shantanu Saha, Sr Special Secretary, Fishery Department, Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB, Desetti Sai Babu, Asst. Manager, NABARD, Shri Gora Roy, Manager (FIDD) RBI, and other dignitaries of the Line Departments, representatives of major member Banks.

At the outset, Shio Shankar Singh, GM, SLBC West Bengal, welcomed all the participants in the meeting and requested Sri Vivek Kumar, Additional Chief Secretary, ARD Department, GoWB to preside over the meeting.

The agenda wise discussion and the action points emerged thereof are appended below:

Progress under KCC--Animal Husbandry:

Sri Vivek Kumar congratulated all the member banks for the overall performance in this sector, especially for minimizing the rejection of proposal on flimsy ground in last two months. A power point presentation on Progress under KCC--Animal Husbandry in West Bengal was displayed. He expressed his concern on the difference in the progress report submitted by SLBC and LDMs in DFS Portal. As per data submitted by SLBC the total numbers of KCC-AH sanction are 42,113 from FY 2021-22 to FY 2023-24 whereas as per DFS Website as on 28.07.2023 total no of KCC-AH sanction case is 16,926. He requested all LDMs to ensure proper uploading of weekly camp data in DFS Portal for full reflection of achievement of West Bengal as the access for weekly online data uploading in DFS, GoI Portal is available only with LDMs.

Sri Vivek Kumar informed the house that out of total target of 1,00,000 for FY 2023-24 member banks had sanctioned total 6821 no of KCC-AH application of amounting Rs.79.52 cr as on 30.06.2023. He further added district wise sanction performance as Paschim Medinipur (599) had sanctioned maximum cases followed by Murshidabad (497), Darjeeling including Siliguri (486), Purba Bardhaman (473), Bankura (470). Further activity wise 51% of the total application sanctioned under dairy, 24% 15% & 9% under goatery, poultry and piggery respectively.



Sri Vivek Kumar mentioned that ARD Department would support in sourcing viable applications and at the same time he requested all member banks to undertake drive for sourcing/ sanction KCC-AH cases through Banks branches with the help of Business Correspondent - Business Facilitator Network, Bank Bandhu Network etc. to achieve the yearly Target of 1,00,000 sanctioned cases for FY 2023-24. He informed that till date near about 5261 KCC-AH application had been received through ongoing Duare Sarkar -7 campaign which must be disposed of by the Bank Branches within 30.09.2023 so that Subhechha Barta could be issued to the applicant of sanctioned cases within the timeline of DS-7 i.e. 30.09.2023.

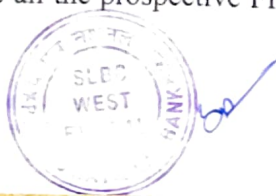
The following action points had specially been emerged during the meetings.

- ✓ As per the guidelines of RBI as well as DFS, GoI the KCC-AH applications to be disposed of by the Banks within two weeks. He urged upon all the member banks to keep their extra attention on this particular ground so that no eligible cases remained pending from the bank end beyond 30.09.2023 and thereby accelerating the disposal of all pending proposals at the earliest
- ✓ All the Bank Branches must communicate status of applications regularly to concerned authorities of ARDD, LDMs and DCC. The Regional Level and State Level wings of respective Banks may closely monitor activities.
- ✓ Justified reason for rejection of applications (if rejected by the Banks) to be communicated by the Banks. Adherence to RBI guidelines may be ensured.
- ✓ He suggested all the member banks to consider the borrower who are enjoying already a KCC limit from banks for raising crops and applied for KCC-AH as those borrowers are already well introduced to banks.
- ✓ The Banks may include KCC-AH under “Bank Sampark Diwas”, an initiative of State Government.
- ✓ As already decided in previous SLBC Meeting, all the Banks to provide Monthly Report to ARDD through SLBC within 10th of Next Month.

Sri Vivek Kumar expressed his concern on pending applications of Entrepreneurship Development Programme (EDP) under NLM at different Bank’s level. He apprised that the scheme of National Livestock Mission (NLM) aimed towards employment generation, entrepreneurship development, increase in per animal productivity and thus targeting increased production of meat, goat milk, egg and wool under the umbrella scheme Development Programme with 50% capital subsidy of the total project cost with maximum subsidy up to Rs. 25 lakhs for each unit which would be provided by SIDBI. He requested all the member banks for speedy disposal of all the pending cases and giving special focus on the scheme.

In this regard Sri Manas Dhar requested ARD Department to provide bank branch wise NLM sponsored data for better monitoring and ensured disposal of the pending NLM proposals by member banks at the earliest.

Sri Vivek Kumar informed the house that in order to strengthen the agriculture portfolio govt. of WB had started a cluster wise approach where all the prospective FPCs, Milk Unions and Federations should be



ties up with the clusters to give them better opportunity in respect of better marketability of their products and employment generation. The line department may approach the member banks in future for tie up with clusters. He also apprised the house about the district wise credit linkage status of Goatery FPCs & clusters in the State for speedy disposal of all the pending cases

(Action Point 1: All LDMs, Member Banks, Line Department)

Target and Progress under Matsya Jeebi Credit Card (MJCC):

Sri Shantanu Saha, Sr Special Secretary, Fishery Department, highlighted banks' overall performance in MJCC during FY 2023-24. He informed the house that out of 79676 fishery proposals sponsored by Fishery Department, 18668 no of proposals had been sanctioned by the bank branches, 55861 no of proposals had been rejected, keeping 5087 no of proposals as pending as on 30.06.2023. He expressed his dissatisfaction on high rate of rejection of proposal and apprised that 76% application had been rejected and only 16% cases had been sanctioned out of total application sponsored as on 30.06.2023 and further stated that due to the reason of lots of rejection farmers were losing interest in the scheme.

He highlighted the following issues:

- i) In respect of a long pending cases as some cases are pending for long time, the member banks should instruct their field functionaries to exert more emphasize to dispose of all the pending proposals on priority basis for betterment of performance in the current FY.
- ii) He stated that necessary development related to the MJCC IMS portal should also be taken care of by the concerned department.
- iii) He requested that the insurance coverage related matter has to be sorted out as early as possible so that no proposal should be rejected on the ground of non coverage of insurance.

Sri Vivek Kumar, Additional Chief Secretary, ARD Department, requested all the member banks to provide disbursement figure in number wise as well as amount wise for proper planning of credit infusion in Fisheries sector of the state.

Sri Vivek Kumar suggested that the fishery department should focus on this issues and sensitize the ground level officials to keep contact with the bank branches to improve the number of sanction.


In this respect, Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB echoed the same and apprised the house that an advisory would be issued regarding the above mentioned discussion points immediately. He also advised the banks with unsatisfactory performance to adopt adequate strategy for disposing of all pending application at a time bound manner. He also suggested that SLBC might coordinate all the member bank to provide the minimum amount of loan upto which insurance can be waived under the fishery loan.

(Action Point 2: SLBC, Member Banks & Line Department)



Shio Shankar Singh, GM, SLBC West Bengal, requested the Fishery Department to provide bank branch wise updated MJCC sponsored data for better monitoring. He also requested the member banks to ensure disposal of the pending MJCC proposals on urgent basis.

There being no other points of discussion, the meeting ended with vote of thanks 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 07.09.2023 at 11.30 am. through VC

Sl No	Name	Designation	Organization
1	Sri Vivek Kumar	Additional Chief Secretary, GoWB	ARD Department
2	Smt Joyoshi Dasgupta	Senior Special Secretary, , GoWB	ARD Department
3	Sri Shantanu Saha,	Senior Special Secretary,	Fishery Department,
4	Sri Manas Dhar	Director & Special Secretary, GoWB	Institutional Finance SLBC, West Bengal
5	Sri Shio Shankar Singh	General Manager	RBI
6	Shri Gora Roy	Manager (FIDD)	NABARD
7	Sri Desetti Sai Babu	Assistant Manager	ARD Department
8	All DD, ARD & PO (All District)		ARD Department
9	MD (All Milk Union)		PNB
10	Sri Birajaman Kerketta	Dy General Manager	SBI
11	Sri Sidhartha S. Dash	Dy General Manager	Member Bank
12	Nodal officer of all member banks	Nodal officer	Respective Banks
13	LDMs (All District)		

