

राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL  
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Ref: SLBC(WB)/Sub Committee Meeting of ARD & Fishery / /2023 Date: 21.12.2023

- 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 14.12.2023.**

Meeting of SLBC Sub-committee on Animal Husbandry was held on 14.12.2023 at 03.00 P.M. through VC to review the performance of Banks in Animal Husbandry and Fishery sectors as on 30.09.2023. The meeting was graced by Sri Vivek Kumar, Hon'ble Additional Chief Secretary, ARD Department, Govt. of West Bengal, Smt Joyoshi Das Gupta, Senior Special Secretary, ARD Department, Govt. of West Bengal, Sri Yograj Tamang, Director of Directorate of Animal Resources & Animal Health, Sri Shantanu Saha, Senior Special Secretary, Fishery Department, Govt. of West Bengal, Sri Manas Dhar, Director & Special Secretary, Institutional Finance, Govt. of West Bengal, Sri Subrata Dutta, AGM, NABARD, Sri Tirumalasetti Phanindra, Manager, RBI, other dignitaries of the Line Departments, Govt. of West Bengal, and representatives of major member Banks.

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

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

**Progress under Kisan Credit Card – Animal Husbandry [KCC-AH (ARD)]:**

Smt. Joyoshi Das Gupta, Senior Special Secretary, ARD Department, Govt. of West Bengal, appraised overall performance of KCC-AH (ARD) in West Bengal over the last three financial years. A power point presentation on progress under KCC-AH (ARD) in West Bengal was also displayed. Smt. Joyoshi Das Gupta informed the house that total 46,255 number of KCC-AH (ARD) applications amounting to Rs.379 Crore were sanctioned in last three financial years and out of which, the member banks sanctioned 12,040 cases amounting to Rs.124 Crore during FY 2023-24 (as on 31.10.2023). The District-wise, Bank-wise as well as AH activity-wise progress under KCC-AH (ARD) were reviewed in the meeting. Sourcing of substantial numbers of KCC-AH applications by ARD Department from the doorsteps of eligible animal husbandry farmers through the platform of Duare Sarkar (DS), a flagship programme of Govt. of West Bengal, and timely submission of the same by ARD Department to various bank branches was utterly acknowledged and appreciated by the house.




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Sri Vivek Kumar, Additional Chief Secretary, ARD Department, Govt. of West Bengal, welcomed the member banks for extending support to AH farmers and positive growth on KCC-AH (ARD). However, Sri Vivek Kumar expressed his deep concern against delayed processing/ disposal of KCC-AH (ARD) applications by the bank branches and most importantly rejection of huge numbers of such KCC-AH (ARD) applications without mentioning acceptable/ appropriate reasons by the bank branches. He also informed the house that the rate of rejection by the banks mounted to 54% against the received applications during FY 2023-24, as compared to the same of previous two financial years. It was pointed out that many applications were rejected on non-tenable grounds such as lack of land documents, already having Agri-KCC, not having account in the branch, project not viable, PAN not available etc. and, in some cases, Mudra Term Loan, bearing much higher rate of interest than that of KCC-AH (ARD), had been sanctioned against KCC-AH (ARD) applications.

Therefore, the member banks once again were requested not to reject the KCC-AH applications mechanically without narrating appropriate/ acceptable reasons and to ensure disposal of all pending applications including the pending applications of DS - 6<sup>th</sup> & 7<sup>th</sup> editions and fresh applications of DS-8<sup>th</sup> edition, by 31.01.2024 positively.

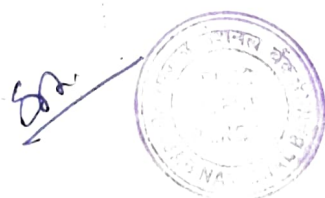
**(Action Point 1: All Member Banks)**

As decided, district wise Line department to do analysis of Bank-wise rejection list and to provide all non-tenable rejected cases of KCC-AH (ARD) to the member banks for reconsideration and to ensure complete disposal of all KCC-AH loan applications by 31.01.2024 positively. The member Banks were again requested to dispose of all KCC-AH loan proposals and to arrest delayed processing as well as reduction of high rate of rejections for KCC-AH (ARD) applications. The member Banks were requested to take proactive steps to increase self-sourcing of KCC-AH (ARD) applications in order to achieve the target of 1,00,000 KCC-AH (ARD) sanctioned cases in West Bengal well within time.

**(Action Point 2: All Member Banks, Line Department)**

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

Sri Shantanu Saha, Senior Special Secretary, Fishery Department, Govt. of West Bengal, highlighted banks' overall performance in MJCC during FY 2023-24. He informed the house that out of 79795 fishery proposals sponsored by Fishery Department, 19509 numbers of proposals had been sanctioned by the bank branches. He expressed his dissatisfaction on high rate of rejection of proposal and apprised that 80% application had been rejected during FY'2023-24 on 30.09.2023.



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Sri 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 KCC-AH and MJCC proposals on urgent basis.

**(Action Point 3: All Member Banks, Line Department)**

Sri Vivek Kumar suggested that the measures described under KCC-AH (ARD) to follow for MJCC also.

The meeting ended with vote of thanks by Sri S.S. Singh.

  
(Shio Shankar Singh)  
General Manager  
SLBC West Bengal



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**List of participants in the Meeting of SLBC Sub-Committee on Animal Husbandry & Fishery  
held on 14.12.2023 at 03.00 p.m. through VC**

Sl No	Name	Designation	Organization
1	Sri Vivek Kumar	Additional Chief Secretary to GoWB	ARD Department
2	Smt. Joyoshi Das Gupta	Senior Special Secretary to GoWB	ARD Department
3	Sri Shantanu Saha	Senior Special Secretary to GoWB	Fishery Department
4	Sri Manas Dhar	Director & Special Secretary, GoWB	Institutional Finance-Finance Department
5	Dr. Yograj Tamang	Director, Directorate of AR & AH	ARD Department
6	Dr. Prabir Roy	Assistant Director, ARD (Vety.)	ARD Department
7	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
8	Sri Tirumalasetti Phanindra	Manager	RBI
9	Sri Subrata Dutta	AGM	NABARD
10	DD, ARD & POs (All Districts)		ARD Department
11	MDs of Milk Unions (All Milk Unions)		ARD Department
12	Sri Birajaman Kerketta	Deputy General Manager	PNB
13	Sri Sidhartha S. Dash	Deputy General Manager	SBI
14	Nodal Officers		All Member Banks
15	Lead District Managers (All Districts)		Respective Banks

