



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

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

United Tower, 8th Floor
11, Hemanta Basu Sarani
Kolkata- 700 001

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

Ref. No: SLBC/WB/Sub Committee Meeting of ARD & Fishery / 14 /2023

Date: 29.05.2023

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

Re: Minutes of the SLBC Sub-Committee Meeting on Animal Husbandry held on 24.05.2023.

Meeting of SLBC Sub-committee on Animal Husbandry was held on 24.05.2023 at 11.30 A.M. at Aranya Bhavan, Salt Lake, Kolkata to review the performance of Banks in Animal Husbandry as on 31.03.2023. The meeting was chaired by Hon'ble Additional Chief Secretary, Sri Vivek Kumar, ARD Department, GoWB, and participated by Smt Joyoshi Dasgupta, Sr Special Secretary, ARD Department, GoWB, Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB, Sri Laxman Soy, Deputy General Manager, NABARD, Sri Debajyoti Datta, Assistant General Manager, RBI, and other dignitaries of the Line Departments and representatives of major member Banks as mentioned above.

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, Additional Chief Secretary, ARD Department, GoWB requested Smt Joyoshi Dasgupta, Sr Special Secretary, ARD Department, GoWB, for the deliberation on Progress under KCC--Animal Husbandry. At the outset she enumerated the present status of KCC--Animal Husbandry in West Bengal. She highlighted the performance of KCC-AH(ARD) for FY 2023-24 from 01.04.2023 to 22.05.2023 under Duare Sarkar 6 campaign. She mentioned that out of 23,880 numbers of KCC- AH applications sponsored by ARDD to banks total 2665 application were sanctioned, total 2878 KCC- AH applications were rejected and total 18,337 numbers of application were pending. She also expressed her concern about the huge pendency of KCC AH applications.

She narrated that the target of KCC-AH Weekly Camps for FY 2023-24 was set at 1,00,000 for West Bengal. The District-wise Target is to be sub-divided/ sub-allocated among all the Rural/ Semi-urban/ Urban Bank Branches of respective Districts through DCC/ DLCC. Each Rural/ Semi-urban/ Urban Bank Branch shall be given a target to sanction at least 25 cases within next 6 months.




Sri Vivek Kumar enumerated the following issues to be redressed by the Members Banks.

- i) Disposal of about 36,909 pending KCC-AH applications (i.e. 18,572 of FY 2022- 23 and 18,337 of FY 2023-24 until 22.05.2023) by the Bank Branches invariably within 30th June, 2023. ARDD will support the Bank Branches for Joint Inspections, bringing applicants to Banks and in all other respects.
(Action Point 1 : Member Banks, Line Department)
- ii) Applications rejected on flimsy grounds will be re-examined and disposed within 30th June, 2023. ARD set-up- Deputy Director/ BLDO may coordinate with the branches and applicants.
(Action Point 2 : Member Banks, Line Department)
- iii) As per RBI guideline and as stated by NABARD representative, the KCC-AH application received by the Banks should be processed expeditiously within maximum period of two weeks.
(Action Point 3 : Member Banks)
- iv) Nationwide AHDF KCC Campaign [Campaign Period: 01.05.2023 to 31.03.2024] will be spearheaded by Banks (Ref: DFS letter No. F. No. 3/52/2022-AC dated 11.04.2023) to extend coverage of KCC-AH (ARD) to all eligible AH farmers and Campaign SOP to be followed. Camps will be organized once a week in every Block- either every Thursday or as found locally convenient. Monthly Schedule is as follows: -
Week- I : BGVB, PBGB, HDFC, IDBI
Week- II : PNB, BOB, Union Bank, Canara Bank
Week- III : SBI, BOI, UCO, Indian Bank
Week- IV : UBKGB, WB State Cooperative Bank, ICICI, Axis Other Banks - Week as decided by DCC/ DLCC.
Each Bank may introduce "KCC-AH Day" to conduct these activities in pulse mode. Camp Schedule for next three months will be prepared by LDMs/ BLBC Convenors in consultation with Deputy Directors, ARD and place to "KCC Coordination Committee" of each District under overall supervision of respective District Magistrates, by 15th June, 2023. Deputy Director, ARD shall co-ordinate this.
Reporting format for weekly KCC-AH Camps is enclosed and will be maintained by LDMs and DDARD & POs, Department will share this with DFS, Gol.
(Action Point 4 : Member Banks, LDMs & Line Department)
- v) For KCC-AH, all Banks to ensure charging the prescribed fixed Rate of Interest in their system, @ 7% at farmer' level and must allow the farmers to enjoy KCC-AH as a working capital limit. Separate KCC-AH account to be opened by the Banks. Banks must not open "Mudra Loan" and/ or any Term Loan against KCC-AH Applications.
(Action Point 5 : Member Banks)
- vi) Village to village awareness of KCC ARD (similar like carpet vaccination programme) is suggested. NABARD will also facilitate to create general awareness at the Districts' and Blocks' level. SHGs, FPOs, Lok Prasar Shilpi may be utilised in for the purpose.
(Action Point 5 : Member Banks, NABARD, Line Department)
- vii) ARDD may share the farmers list of its Milk Unions, Goatery FPCs and Clusters to the interested Banks to support animal husbandry activities. Investment may also be extended along with KCC-AH. Deputy Directors, ARD & MD, Milk Unions will be the points of contact for Banks for this.
(Action Point 6 : Line Department)
- viii) Review will be done by Department each month for District level and every two months at State level.
(Action Point 7 : Member Banks, LDMs)
- ix) Monthly reporting format should separately show fresh sanctions and renewals. Changed monthly reporting format will be shared by Line Department to SLBC West Bengal in due course.
(Action Point 7 : Line Department, SLBC WB)



In this respect, Sri Manas Dhar, Special Secretary & Director -Institutional Finance, Finance Department 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 agreed that there should be a performance review after every two months.

There being no other points of discussion, the meeting ended with vote of thanks by Sri S.S.Singh.


(Shio Sharikar Singh)
General Manager,
SLBC West Bengal.



List of participants in SLBC Sub-Committee Meeting on Animal Husbandry held on 24.05.2023.

SI No.	Name	Designation	Organisation
1	Sri Vivek Kumar	Additional Chief Secretary	ARD Department, GoWB
2	Smt Joyoshi Dasgupta	Sr Special Secretary	ARD Department, GoWB
3	Sri Manas Dhar	Director & Special Secretary	Institutional Finance, GoWB
4	Dr Yograj Tamang	Director	ARD & Veterinary Department, GoWB
5	Sri Debajyoti Datta	Assistant General Manager	RBI
6	Sri Laxman Soy	Deputy General Manager	NABARD
7	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
8	Dr Prabir Roy	Assistant Director	ARD & Veterinary Department, GoWB
9	Sri Birajaman Kerketta	Dy General Manager	PNB
10	Sri Manasjit Mukhopadhyay	Managing Director	WBSCARDB Ltd.
11	Sri Sidhartha S. Dash	Dy General Manager	State Bank of India
12	Sri Joseph Tubias	Chairman	BGVB
13	Sri Subrata Biswas	Chief Manager	PBGB
14	Other Member Banks(Virtually)	Various Designation	Member Banks
15	DDA (Admn) (Virtually)	24-Pgs (North)	Govt. of West Bengal
16	DDA (Admn) (Virtually)	24-Pgs. (South)	Govt. of West Bengal
17	DDA (Admn) (Virtually)	Alipurduar	Govt. of West Bengal
18	DDA (Admn) (Virtually)	Bankura	Govt. of West Bengal
19	DDA (Admn) (Virtually)	Birbhum	Govt. of West Bengal
20	DDA (Admn) (Virtually)	Coochbehar	Govt. of West Bengal
21	DDA (Admn) (Virtually)	Dakshin Dinajpur	Govt. of West Bengal
22	DDA (Admn) (Virtually)	Darjeeling	Govt. of West Bengal
23	DDA (Admn) (Virtually)	Hooghly	Govt. of West Bengal
24	DDA (Admn) (Virtually)	Howrah	Govt. of West Bengal
25	DDA (Admn) (Virtually)	Jalpaiguri	Govt. of West Bengal
26	DDA (Admn) (Virtually)	Jhargram	Govt. of West Bengal
27	DDA (Admn) (Virtually)	Kalimpong	Govt. of West Bengal
28	DDA (Admn) (Virtually)	Murshidabad	Govt. of West Bengal
29	DDA (Admn) (Virtually)	Malda	Govt. of West Bengal
30	DDA (Admn) (Virtually)	Nadia	Govt. of West Bengal
31	DDA (Admn) (Virtually)	Paschim Burdwan	Govt. of West Bengal
32	DDA (Admn) (Virtually)	Paschim Medinipur	Govt. of West Bengal
33	DDA (Admn) (Virtually)	Purba Burdwan	Govt. of West Bengal
34	DDA (Admn) (Virtually)	Purba Medinipur	Govt. of West Bengal
35	DDA (Admn) (Virtually)	Purulia	Govt. of West Bengal
36	DDA (Admn) (Virtually)	Uttar Dinajpur	Govt. of West Bengal
37	LDMs (Virtually)	LDM	Various Districts of West Bengal
38	All MDs of Milk Union(Virtually)	MD	Milk Union



DARAH-13011(98)/5/2021-SEC(DARAH)-DARAH

3427736/2023/SEC(DARAH)

Target of KCC-AH (ARD) for West Bengal for FY 2023 - 2024

Sl No	District	No. of Blocks	Household having Cattle & Buffaloes	Su-Target for Dairy Farming (A)	Household having Goat & Sheep	Su-Target for Goat/ Sheep Rearing (B)	Households having Pigs	Su-Target for Pig Farming (C)	Household having Poultry Birds	Su-Target for Poultry Farming (D)	Total Target for the District (A+B+C+D)
1	Darjeeling	5	24,883	256	25,571	100	13,465	580	96,573	140	1075
2	Siliguri (MP)	4	43,637	449	20,897	81	6,214	267	19,144	28	825
3	Alipurdwar	6	136,109	1,400	99,208	387	14,579	627	80,186	116	2530
4	Kalimpong	3	18,821	194	12,847	50	7,695	331	19,701	29	603
5	Jalpaiguri	9	152,335	1,567	82,636	322	12,049	519	91,429	133	2540
6	Coochbehar	12	338,435	3,481	171,242	667	7,283	313	219,398	319	4780
7	Uttar Dinajpur	9	287,855	2,960	191,579	747	8,609	371	173,403	252	4329
8	Dakshin Dinajpur	8	180,418	1,855	139,525	544	13,216	569	157,352	229	3197
9	Malda	15	341,783	3,515	327,396	1,276	18,611	801	325,057	472	6064
10	Birbhum	19	379,806	3,906	270,925	1,056	7,117	306	294,690	428	5696
11	Bankura	22	567,525	5,837	279,736	1,090	13,782	593	473,998	688	8208
12	Purulia	20	366,911	3,773	315,260	1,229	23,082	993	478,767	695	6691
13	Jhargram	8	150,202	1,545	89,464	349	8,554	368	115,957	168	2430
14	Purba Bardhaman	23	464,674	4,779	295,113	1,150	13,277	571	391,407	569	7069
15	Paschim Bardhaman	8	71,914	740	51,691	201	4,449	191	56,691	82	1215
16	Purba Medinipur	25	446,957	4,597	93,445	364	257	11	164,521	239	5211
17	Paschim Medinipur	21	604,559	6,218	208,671	813	11,869	511	267,004	388	7929
18	Murshidabad	26	421,315	4,333	391,710	1,527	2,606	112	370,618	538	6510
19	Nadia	18	352,672	3,627	226,735	884	3,258	140	218,780	318	4969
20	Hooghly	18	392,591	4,038	241,305	940	8,153	351	393,931	572	5901
21	Howrah	14	98,483	1,013	46,776	182	41	2	123,686	180	1377
22	North 24 Parganas	22	284,670	2,928	236,895	923	5,463	235	380,248	552	4638
23	South 24 Parganas	29	388,180	3,992	286,753	1,118	5,488	236	595,227	865	6211
	Total	344	6,514,735	67,000	4,105,380	16,000	209,117	9,000	5,507,768	8,000	100,000

Remarks:-

- I Referring to the Target of KCC-AH (ARD) indicated for W.B. under Nationwide DAHD KCC (ARD) Campaign which is now resumed by DAHD, GoI the same Total KCC-AH (ARD) Target of 1,00,000 (One Lakh) Numbers is set for FY 2023 - 2024 for West Bengal.
- II Animal husbandry activity-wise consideration/ break-up of the total Target of 1,00,000 Numbers are made according to the past trend for extending KCC-AH, that is, (1) Dairy Farming at 67% [i.e. 67,000 Numbers], (2) Goat/ Sheep Rearing at 16% [i.e. 16,000 Numbers], (3) Pig Farming at 9% [i.e. 9,000 Numbers] and (4) Poultry Farming at 8% [i.e. 8,000 Numbers].
- III The District-wise Target is divided at proportional basis by considering potentiality of animal husbandry activities for KCC-AH vis-a-vis Numbers of Households having Cattle & Buffalo/ Goat & Sheep/ Pig/ Poultry Birds as per latest Livestock Census data.
- IV KCC-AH (ARD) comes under Priority Sector Lending by the Banks. The Targets are primarily entrusted to the Banks. The ARDD will take co-ownership of the Targets and will extend support for achievement of the same. The District-wise Targets are to be sub-divided/ sub-allocated among the Bank Branches of respective Districts through concerned Forum(s) like DCC/ DLCC etc.
- V Applicant-wise and Bank Branch-wise data are to be maintained in designated formats at appropriate levels and timely reporting of the same from the concerned ends to be ensured.