



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 Agriculture / 13 /2023

Date: 29/05/2023

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

Re: Minutes of the SLBC Sub-Committee meeting on Agriculture held on 23.05.2023

A meeting of SLBC Sub-Committee on Agriculture was held on **23.05.2023 (Tuesday) at 02:00 PM.** at **Nabanna, 3rd floor Conference Hall (Room No. 310)** to review the performance of Banks in Agriculture sector as on 31.03.2023

The meeting was chaired by Sri Onkar Singh Meena, Principal Secretary, Agriculture Department and participated by Sri Partha Sengupta, Director of Agriculture ,GoWB ; Sri Sekh Ansar Ahmed, Jt Secretary of Agriculture, GoWB ; Sri Subha Mukherjee; Additional Secretary, Department of Agriculture, GoWB ; Sri Dibya Narayan Chatterjee, Jt Secretary of Agriculture, GoWB; Sri Rajarshi Adhikari, Manager, RBI; Sri Dharmendra Beuria, DGM, NABARD , other dignitaries of the Line Departments and representatives of Major Member Banks.

At the outset, Sri Onkar Singh Meena, Principal Secretary, Agriculture Department, GoWB, welcomed all the participants.

Thereafter, the agenda items were taken up for deliberation.

1. Agriculture ACP 2022-23 vis-à-vis achievement as on 31.03.2023.

Sri Shio Shankar Singh, General Manager, SLBC, West Bengal informed the house that all member banks had cumulatively disbursed Rs. 78,524.67 cr as on 31.03.2023 thus achieving 80.74% of the ACP target of Rs.97261.02 cr for the FY 2022-23. Out of that, total disbursement under Farm Credit stood at Rs. 60,457.19 crores (77% of total agriculture disbursement) as on 31.03.2023.

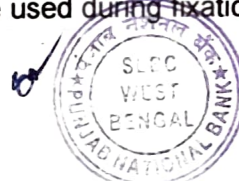
He also highlighted that Farm credit disbursement had increased by Rs. 2,243.59 cr on Y-o-Y basis with a positive growth of 3.85%. Overall disbursement under total agriculture have increased by Rs 3834.49 cr. showing a positive growth of 5.13 % on Y-o-Y basis.

Sri, O. S. Meena, Principal Secretary, Agriculture Department, GoWB appreciated the overall performance of member banks in this sector. However, he advised the Member Banks to improve their performance further in coming year.

2. Achievement under KCC as on 31.03.2023

Sri S.S. Singh apprised the house that Member banks have disbursed 27.29 lakh KCCs (Fresh + Renewal) amounting Rs. 13211.58 cr, thus achieving 78% of the annual target of 35.00 lakh of KCC disbursement. Total KCC outstanding stood at Rs.21345.28 cr in 43.31 lakh KCCs with average ticket size of Rs. 49,277/- per KCC.

Lower KCC ticket size (Rs. 26,955/-) of WB State Co-operative Bank remained an issue. If their ticket size can be increased, state figure will simultaneously increase, as they have 40.58% of KCC accounts of total state figure. Updated scale of finance to be used during fixation of KCC limit. It will increase the



KCC ticket size accordingly. All the Member Banks are requested to visit branches frequently where large number of fresh as well as renewal cases of KCC are lying pending, for quick disposal of the cases.

Sri O. S. Meena noted the performance of banks and expressed his concern regarding large number of KCC accounts pending for renewal. He suggested that

- i) The Member Banks should identify the poor performing branches and those branches where the large number of KCC renewal is pending. They should follow up those branches by taking appropriate measures to improve the status of pending KCC renewal cases as well as to increase number of fresh sanction.
- ii) He further suggested that as we are close to next crop season i.e. Kharif Season a mega credit camp might be organised by the individual Member Banks in order to achieve ACP target. He also requested the member bank to envisage the credit delivery for cultivation of maize crop during the Kharif season and mustard crop during rabi season which are being nowadays highly adopted by farmers in West Bengal due to high demand in agricultural market.

(Action Point 1: Member Banks)

- i) Sri O. S. Meena also advised Institutional Finance Department to take care of KCC-IMS Portal as some Member Banks reported various portal related issues.

(Action Point 2: Institutional Finance, Finance Department, GoWB)

3. Progress made under AIF as on 31.03.2023.

Sri Shio Shankar Singh, General Manager, SLBC, West Bengal appraised that as on 20.05.2023 the member Banks have cumulatively sanctioned 1,131 number of AIF proposals amounting Rs.771 Crore out of which disbursement has been done in 988 number of accounts amounting Rs.552 Crore.

Sri O. S. Meena acknowledged the cumulative effort of member Banks in financing Agriculture Infrastructure Fund (AIF) proposals and acclaimed overall performance of banks in this score. As on 23.05. 2023 the total sanctioned projects under the Agriculture Infrastructure has reached 1141 numbers having project cost of Rs.1453.86. Major projects were from the field of cold storage, Oil mills, Dal mills, Rice mills, Cashew processing unit, Seed processing unit, Packaging and Grading facilities, Ware houses, Farm Machinery hubs etc. Various reasons of rejection of AIF Application were also discussed. A target of 1500 AIF proposal has been given to all member banks for the FY 2023-24.

Further Sri O. S. Meena envisaged few issues which are enumerated below:

- i) The proposal which are eligible under the AIF scheme should be sanctioned under AIF scheme so that the farmer could get the benefit of interest subvention @ 3% per annum and the facility of guarantee coverage under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for loans up to 2 crores.

(Action Point 3 : Member Banks)

- ii) In case of any issue related to land conversion or clearance from any Government department handholding support to be provided by Line Department.

(Action Point 4 : Line Department)



- iii) The Turn Around Time (TAT) in disposal of AIF proposals is to be strictly followed and also to ensure that all the sanctioned cases must be disbursed by 15th June and all the pending cases must be disposed of by end of June 2023. The status of AIF application in AIF portal to be updated on regular basis by all the member bank for actual reflection of progress under AIF.

(Action Point 5 : Member Banks)

4. Progress made under FPO/FPC as on 31.03.2023.

Sri S.S. Singh informed the house that member banks that SLBC had since received the list of 258 FPOs from NABARD and shared the same with member banks. Out of which as on 31.03.2023, 126 number of FPOs' have been financed by member banks. However, this number further have increased to 131 as on 20.05.2023. He also requested NABARD and Agricultural Marketing Department to provide list of newly formed FPOs for monitoring of the progress under this sector.

Sri O.S. Meena advised Line Department to share the detailed list of 800 FPOs already formed to various Member Banks.

(Action Point 6 : Line Department)

Sri D. Beuria, DGM, NABARD requested the Member Banks to improve ground level supervision of the FPO /FPC scheme. He expressed his concern that FPOs were being mostly sanctioned by Co-operative banks and the rate of sanction was very low for PSU Banks.

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 Agriculture Sub-Committee Meeting held on 23.05.2023

SI No.	Name	Designation	Organisation
1	Sri Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
2	Sri Sekh Ansar Ahmed	Jt Secretary	Agriculture Department, GoWB
3	Sri Partha Sengupta	Director of Agriculture	Agriculture Department, GoWB
4	Sri Dibya Narayan Chatterjee	Jt Secretary	Agriculture Department, GoWB
5	Sri Subha Mukherjee	Additional Secretary	Agriculture Department, GoWB
6	Sri Rajarshi Adhikari	Manager	RBI
7	Sri Dharmendra Beuria	Dy General Manager	NABARD
8	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
9	Sri Partha Sarathi Dutta	Dy Director	Institutional Finance,GoWB
10	Sri Debasis Maiti	Banking Consultant	Institutional Finance,GoWB
11	Sri Birajaman Kerketta	Dy General Manager	PNB
12	Sri Sidhartha S. Dash	Dy General Manager	State Bank of India
13	Sri Satyajit Mohanty	Dy Zonal Head	Union Bank of India
14	Samir Kr Chattopadhyay	Dy General Manager	Bank of India
15	Sri Rajesh Kujur	Asst General Manager	Bank of Baroda
16	Sri Sampath Kumaran P	Dy General Manager	Central Bank Of India
17	Sri Joseph Tubias	Chairman	BGVB
18	Sri Vikash Kumar	Asst General Manager	Central Bank Of India
19	Sri Harsh Bajaj	Dy General Manager	Canara Bank
20	Smt Ishita Sarkar	Dy General Manager (IDD)	WB State Co-Op Bank Ltd.
21	Sri Kalyan Kar	Asst General Manager (IDD)	WB State Co-Op Bank Ltd.
22	Sri Subrata Biswas	Chief Manager	PBGB
23	Sri Kiril kunal	Senior Manager	Indian Bank
24	Sri Srikanta Das	AVP	AXIS BANK
25	Sri Abhijit Kumar	Senior Manager	HDFC
26	Sri Debasish Manna	Senior Manager	Bank of Baroda

