

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

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Ref. No. SLBC/WB/Sub Committee Meeting/Agriculture/ 347 /2020

Date:16.12.2020

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

Re: Minutes of the SLBC Sub-Committee meeting on Agriculture held on 15.12.2020.

The quarterly meeting of SLBC sub-committee on Agriculture was held on 15.12.2020 to review the progress made in this sector upto September, 2020. The meeting was participated through VC by, Sri Ashok Kumar Das, Jt. Secretary, Agri Marketing Department, GoWB, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri Vivekananda Biswas, Banking Expert, Crop Insurance, Agriculture Department, GoWB, Sri Provash Chandra Chowdhury, AGM, Reserve Bank of India and other dignitaries of Line departments and representatives of major member Banks.

Sri S. G. Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and narrated the tough situation arising out of COVID-19 pandemic in implementing various Govt policies and schemes.

Sri D. Paul, Sr Manager SLBC placed the action taken report in respect of the major issues emerged in the last sub-committee meeting held on 24.08.2020. He apprised the house that the total disbursement under Agriculture by all the member banks substantially increased from 7158.51 crore as on 30.06.2020 to 16640.88 crore as on 30.09.2020, thus achieving 22% of ACP target under Agriculture for FY 2020-21.

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

- Sri M. Dhar stated that out of approx. 20 lakh loan applications sponsored under KCC, a total of 12.89 lakh proposals have been sanctioned till 30.09.2020 under Kharif-2020 season. After that, in the current Rabi 2020-21 season, during which the left out proposals were decided to be disposed of, the sanction figure reached to 13.54 lakh only as on 15.12.2020 indicating Banks' probable diversion of focus from financing KCCs under Rabi season.

He urged the Banks to expedite the process of sanction and disbursement of KCC loan proposals to complete the exercise by the time line of 15th of January 2021, as agreed upon in the meeting with Hon'ble Chief Secretary on 03.11.2020. That would also facilitate achieving the Annual Target by the Banks.

(Action Point 1: Member Banks)

- Sri S.G Saha informed the house about performance of the Banks in KCC financing under Fishery that Rs.37.95 Crore has been sanctioned by the member banks up to 30.09.2020 against Rs.301 Crore total sponsored cases, which was not up to the desired level. He requested the Fishery department to look for procedural solutions for the issues like (i) official permission/ certificate for lease hold ponds/ tanks to the applicants (ii) insurance of assets to be created out of loan etc. He also requested them to provide bank branch wise beneficiary data so that follow up could be done from the grassroots level. He proposed to arrange a meeting with the insurance company in presence of the Line department regarding the insurance issues branches are facing for long.

(Action Point 2: Fishery Department)



- Mr. M. Dhar stated his concern that despite of having plenty of water bodies in West Bengal and much scope of Fishery, the Banks are not coming forward to prove them in this particular category as desired. So he requested the Bank to seriously ponder over the sector to achieve at least 50% of the target by the financial year end.

(Action Point 3: Member Banks)

- Sri S. G. Saha stated that out of 85948 proposals under Dairy scheme around 39000 proposals were from Milk Unions and out of that only 7000 proposals having detailed information had already been shared with the member banks. He requested the ARD Department to share the Branch wise beneficiary details for proper monitoring in this regard.

(Action Point 4: ARD Department)

- Sri A. K Das informed the house that the residual stock of potato held, if any at the Cold Storages in the state of West Bengal, was scheduled to be vacated by 30.11.2020. Taking cue from this information, Director, Institutional Finance stressed upon the need for initiating timely appropriate steps by the banks towards maintaining their Cold Storage Loans, extended for seasonal limit, in regular shape.

(Action Point 5: Member Banks)

- Regarding correction of account details pertaining to BSB Kharif-2019 for claim settlement, Mr. Biswas informed that the list of loanee farmers for crediting insurance claim settled by AICIL & OICL have already been shared to the member banks by the Agriculture Department, GoWB. He requested the Bank to share the correct account details by 31.12.2020 for validation of data in order to settle the claim of kharif 2019.

(Action Point 6: Member Banks)

The meeting ended with vote of thanks to the chair & the participants by Mr. D. Paul.



(Sri Ashwini Kumar Jha)
Chief General Manager &
Convener, SLBC West Bengal

