

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

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Ref : SLBC/WB/AH & F/ 49 /2020

Dated, the 15th May, 2020

- 1) Member banks under SLBC, West Bengal
- 2) Lead District Managers in West Bengal

Re : Minutes of the SLBC Sub Committee meeting on Animal Husbandry & Fishery dated 13-05-2020.

During the special SLBC Sub Committee meeting held on 04-05-2020 under the Chairmanship of Dr Amit Mitra, Hon'ble Finance Minister of GoWB, SLBC was advised for holding a special meeting at the earliest for preparation of a target oriented roadmap for accelerated lending in fishery and animal husbandry activities. SLBC accordingly convened the meeting on 13-05-2020.

The meeting was chaired by Mr.S Kishore, Addl Chief Secretary of Fisheries along with Ms S Pandey, Addl Secretary and Dr.S Biswas, Director through VC. The other participants at the meeting included Dr. Arindam Samanta, Nodal officer, Animal Resources Dept, Sri Partha Dutta, Dy. Director, Institutional Finance, GoWB, officials of RBI & NABARD and the major banks operating in the State. At the outset Mr M R Ray, Convener of SLBC informed on Fishery and the thrust given by the Authorities in promoting fish farming in the State which has an enormous potential. It was also informed that as advised by Hon'ble Finance Minister, the target for 1 lakh fishery loans for Rs.500 crore has been fixed for KCC in FY 20-21.

The gist of the discussions & action points emerging thereof is appended below.

(A) Fishery Department

- Mr Kishore informed that the Department is adopting a 2 pronged strategy covering the members of the Fish Co-Operative Societies to be financed through the Co-Op Banks and the individual farmers to be financed through scheduled Commercial Banks. In all 2 lakh fish farmers will be tapped for linkage under Pisciculture enhanced from the target of 1.00 lakh farmers as set in the special SLBC meet dated 04.05.2020. Out of the said target, 1.00 lakh farmers will be financed by the Co-Op banks and the remaining 1.00 lakh by the scheduled commercial banks. It is expected by the Department that a proactive role by WBSCBL & other banks would result in achievement of the target.

It was informed by Dr Biswas that there are 670 Fish Co-Operative Societies with average of 100 members per Society and WBSCBL will have to play a pivotal role in this regard. He also informed that the Department has 12 fishery schemes and the same will be shared with LDMs & banks. He also informed that the Department has launched a scheme for marine fishery for which bank finance is also required.

(Action Point 1. Member Banks)

- Sri M R Ray emphasized on covering of maximum number of prospective fishery farmers under KCC as applicable for Animal Husbandry & fishery.
- Responding to the banks' plea regarding reluctance on the part of the Insurance Companies for insurance coverage under fishery schemes, the Department requested the banks to consider sanction of fishery KCC loans without insisting on insurance in view of the non-occurrence of diseases in last 3-4 years and adoption of better farming practices by the fish farmers.
- Mr M R Ray informed that while SLBC is not in a position to issue directive in this regard as individual banks have their own Credit & Risk Assessment Policies, he called upon the member banks to pursue the matter with their Controllers for adopting a policy for exemption of insurance clause for a specified limit, say Rs.1lakh. The representatives of the member banks also requested the Department to explore a possibility of tie-up arrangement with select Insurance Companies as done in case of crop insurance under Bangla Shasya Bima Scheme.

(Action Point 2. Member Banks & Fishery Department)



- NABARD has also informed that the DLTCs as per revised guidelines may also be constituted at an early date, district wise target be fixed for onward vetting with the SLBC before final implementation.
- It was informed by the Department that a major portion of the fish farmers are engaged in fish farming in leased land and bankers should extend credit to this group of farmers on the basis of oral lease. SLBC opined that there is option for Oral Lease in case of crop loans under KCC and the same principle may also be implemented by the banks for sanction of fishery loans under KCC scheme.

(Action Point 3. Member Banks)

- It was informed that the sponsoring would commence shortly and the Department would assist the banks in motoring the implementation and recovery of the loans. It was requested by SLBC that the sponsoring and disposal of the proposals may be undertaken by the banks in camp mode in a time bound manner. The development will also be reviewed by Authorities regularly in DCC/BLBC meetings.

(Action Point 4. Member Banks, Fishery Department & LDMs)

(B) Animal Resources Development Department

- Dr A Samanta, Director of ARD Deptt informed that the Department has targeted 1.25 lakh KCC loans covering the following 3 main animal husbandry activities.

Dairy : 100000 (Out of which 70000 individuals are members of Dairy Co Operative Societies)

Poultry: 10000

Goat & Pig rearing: 15000

It is opined that the Department Officials at District level would sponsor the proposals targeting mainly the clusters already adopted by SLBC.

(Action Point 1. Member Banks & ARD Deptt)

- The ARD Department has been requested to prepare model scheme for Dairy, Poultry, Goat/ Pig rearing, etc and vetted accordingly for fixing the outlay on uniform basis. The banks may also adhere to the Scale of Finances adopted by the respective DLTCs in this regard.
 - The Department also opined that a common application format may be devised for animal husbandry schemes. Pending finalisation of the same the Department & Banks will use the current KCC application forms.
- (Action Point 2. SLBC/Member Banks & ARD Deptt)
- NABARD has also informed that the DLTCs as per revised guidelines may also be constituted at an early date, district wise target be fixed for onward vetting with the SLBC before final implementation. It was informed that the following is the target under PLP against various sub-sectors set by NABARD in the State for 2020-2021.

Sub-Sectors	Target	Subsidy
Dairy	2428 Crore	Yet to be allocated
Poultry	3840 Crore	
Goatery	1122 Crore	

(Action Point.3 . SLBC & WBSCBL)

- As decided, the District officials will take a stock of the development in coordination with the LDMs on regular basis and report to the Department/SLBC regarding the status on sponsoring & sanction/disbursement accordingly. This is also to be reviewed in DCC meetings.

(Action Point 4. LDMs & District Officers under ARD Department)

The meeting ended with vote of thanks to the participants.

MuktiRanjan Ray
General Manager &
Converer of SLBC



List of Participants in Special SLBC Sub-Committee meeting on AH & F dated 13.05.2020

Sr.	Name	Designation	Organization
1	Shri P. Dutta	Dy. Director (IF)	Govt of West Bengal
2	Dr. A. Samanta	Dy. Director, ARD Deptt	Govt of West Bengal
3	Shri J. P. Tirkey	General Manager	Reserve Bank of India
4	Shri S. Mukherjee	Dy General Manager	NABARD
5	Shri M. R. Ray	General Manager	Punjab National Bank
6	Shri K. J. Shorey	Dy General Manager	Punjab National Bank
7	Dr. S. Chidambaram	Dy General Manager	Bank of Baroda
8	Shri S. Pradhan	Dy. Regional Head	Union Bank of India
9	Shri T. Kannathasan	Divisional Manager	Canara Bank
10	Shri B. Kundu	Regional Manager	BGVB
11	Shri R. Dubey	Regional Head - PSL	ICICI Bank
12	Shri M. S. Bhattacharya	Asst General Manager	State Bank of India
13	Shri A. K. Senapati	Asst General Manager	Central Bank of India
14	Shri D. Majumder	Chief Manager	UCO Bank
15	Shri P. K. Sahoo	Chief Manager	Indian Bank
16	Shri A. Mandal	Senior Manager	Bank of India