



युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India

अग्रणी बैंक प्रभाग : Lead Bank Division

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**All the member banks under SLBC, West Bengal**

**Re : Minutes of the Special Committee Meeting on Animal Husbandry & Fishery loans**

In terms of the resolution taken by SLBC, a Special Committee has been set up to explore the possibilities for accelerating growth in credit to farmers associated with Animal Husbandry & Fishery activities. The 1<sup>st</sup> meeting of the Committee was held on 08-07-2019 with participation of the members of Committee as well as the specially invited member banks under SLBC. The meeting was attended by Dr.S Biswas, Dy Director of Fishery Department and Dr A Samanta, Dy Director of Animal Resource Development Department, Sri P Chakraborty, Asstt Gen Manager of RBI & Sri P Dutta from Institutional Finance Deptt

At the outset, Sri M R Roy, General Manager & Convener of SLBC briefed the House regarding the need for forming the Special Committee vis a vis the deployment of credit in agriculture sector which has remained sluggish for several years in a row. He also urged upon the banks to play a major role in promoting the schemes falling under Agri Allied Activity segments which will boost the overall agriculture credit component.

Dr Samanta apprised the member banks regarding the prospect of finance in Animal Husbandry schemes and highlighted the features of subsidy linked schemes under DEDS, NLM-EDGE, etc. along with the facilities extended through Breeding Farms, Insemination Centres, He expressed concern over the lack of interest shown by PSU banks in taking up proposals under DEDS which has resulted in non-utilisation of the budgeted subsidy allocated for the State. He also informed that necessary directives have been sent to the District level officials to assist the banks and make the performance review of DEDS & NLM-EDGE an agenda item in DCC meetings.

In similar vein, Dr Biswas highlighted the various activities initiated by Fishery Department under Blue Revolution. He informed the banks of the various potential pockets and type of fishery activities that can be undertaken by the banks across the State. He also informed that the Department has around 15 schemes which are tailor made for implementation by the banks and urged upon the banks to utilize the support of the Fishery Development officers posted in the Block Offices. While emphasising on non-conventional Ornamental Fishery, Mud-Crab farming, Dr Biswas expressed concern over the lack of interest shown by Insurance Companies in providing insurance coverage.



Thereafter discussion took place on various aspects of the related issues with active participation from SBI, Canara Bank, Allahabad Bank, BGVP etc. In addition to the insurance issue, the bankers cited the lack of quality livestock and transportation thereof, land holding pattern/ownership of water-bodies, certification issues for aqua culture in coastal areas, growing incidence of NPA, etc as areas of concern for the banks. Sri Roy exhorted the banks to lend extensively to Dairy, Poultry and Fishery activities through KCC loans under the modified guidelines as most of the issues raised in this regard can be addressed through small ticket working capital loans with provision for financing indigenous breed of livestock, oral lease, etc.

SLBC on its part advocated the adoption of Cluster Approach with identification of potential areas in the State in consultation with Animal Resources Development Department and Fishery Department with district level co-ordination by the LDMS. It was also decided to monitor the progress made by the banks under KCC Saturation Campaign involving Animal Husbandry & Fishery schemes and DEDS/NLM-EDGE schemes so as to initiate necessary corrective measures, if required. SLBC also informed that other stake-holders, namely Insurance Companies would be involved in the next meeting.

The meeting ended with vote of thanks to the Chair and the participants.

  
General Manager  
Agri-Prisec & Convener of SLBC.



