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

E-mail: slbc.westbengal@unitedbank.co.in
Telephone: 033-2262-7365, 033-2231-1716

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

Ref. No. SLBC/WB/AGRI(Special Meeting)/ २११ /2020

Date: 10.09.2020

- 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 09.09.2020.

One special meeting of SLBC sub-committee on Agriculture was held on 09.09.2020 to review the progress made mainly in ongoing "KCC Saturation Programme" as advised by Dr. Amit Mitra, Honb'le Finance Minister, GoWB in the special meeting of the SLBC dated 03.09.2020. The meeting was participated through VC by Sri Sunil Kumar Gupta, Addl. Chief Secretary, Agriculture & Agricultural Marketing Department, GoWB, Sri Jitendra Roy, Jt. Secretary, Agri Department, Sri Ashok Kumar Das, Jt. Secretary, Agri Marketing Department, GoWB, Sri P. Mazumdar, Agricultural Advisor to the Honb'le Chief Minister, GoWB, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri J. P. Tirkey, General Manager, Reserve Bank of India and Sri Samrat Mukerjee, DGM, NABARD.

Sri S. G. Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and briefly narrated that Banks have sanctioned overall 11.69 lakh fresh KCCs as on 31.08.2020 against the given target of 20.00 lakh to be achieved within 15.09.2020 under KCC Saturation Programme.

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

Sri Gupta, ACS, Agri & Agri Marketing Deptt. requested the Banks not to reject any KCC proposals on flimsy ground and to revisit the pending/rejected proposals again to ensure that no proposals having merit for sanction are rejected. He also requested the DDAs/ADAs in Block/District level to take immediate action to responsor the rejected proposals to Bank branches as soon as possible. He stressed upon achievement of the target of fresh enrolment of 20 lakh farmers for Kharif 2020 by 15.09.2020 without fail. All the member Banks assured to exert their best for achieving the goal within the specified time frame.

(Action Point 1: Member Banks & Line Departments)

Mr. O. S. Meena, Secretary, Fisheries Dept., GoWB informed that more than 31000 loan proposals have been sponsored to different bank branches by the Dept. involving approx Rs.3011 cr., out of which only Rs.12.12 cr have been sanctioned in 1111 cases. He pointed out that Banks are reluctant to sanction fishery proposals citing non availability of Insurance thus creating a huge pendency.

Sri P. Mazumdar, Agricultural Advisor to the Honb'le Chief Minister, GoWB expressed his dissatisfaction over such reluctance and informed the house that Insurance should not be pre requisite criteria for sanctioning of Fishery loans. Sri J. P. Tirkey, GM, RBI reiterated the same and requested the member Banks not to reject fishery loan proposals absolutely for Insurance issue.

Mr. O. S. Meena also informed that separate portal has been formed for improving monitoring system. He also urged upon for immediate disposal of all pending loan proposals lying with different bank branches. The Department had sent bank branch wise pending fishery proposals with SLBC for further sharing to member Banks.



(Action Point 2: Member Banks & SLBC)

Mr. B.P. Gopalika, Addl. Chief Secretary (ARD) informed that the Dept has sponsored total 86158 loan proposals (Dairy, Poultry, Piggery & Goatery) involving total amount of Rs.12.55 cr. The ARD will send bank branch wise pending proposals to SLBC. SLBC will further share the same to member Banks. Mr. Gopalika requested all the member Banks to dispose of all pending cases by September, 2020.

(Action Point 3: Member Banks & SLBC)

Sri Gupta, ACS, Agri & Agri Marketing Deptt stressed upon disposal of all Agri & Agri allied loan proposals by 30.09.2020 and to disburse all the sanctioned cases positively by 30.09.2020 thus to achieve at least 50% of the ACP target of FY 2020-21 (Agriculture) by end of half year of current fiscal. He also urged upon not to reject fishery loan proposals for insurance issue.

(Action Point 4: Member Banks)

Sri M Dhar, Special Secretary & Director, Institutional Finance, GoWB suggested for observance of Special KCC Days on 14th & 15th September, 2020 for disposal of all pending KCC proposals including Agri-Allied sector. The house accepted the proposal unanimously.

(Action Point 5: Member Banks)

The meeting was ended with vote of thanks to the chair & other participants.



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

