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Ref. No: SLBC/WB/Sub Committee Meeting of Agriculture / 278 /2022

Date: 25.01.2022

- 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 24.01.2022.

Meeting of the SLBC Sub-committee on Agriculture was held through virtual mode on 24.01.2022. The meeting was participated by Sri Pradip Mazumdar, Advisor- Agriculture & Agri-Allied Departments, Govt. of West Bengal; Sri Onkar Singh Meena, Principal Secretary, Agriculture Department, GoWB, Sri Jitendra Roy, Special Secretary, Agriculture Department; Sri Ashoke Kumar Das, Special Secretary, Agricultural Marketing Department, GoWB; Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB; Sri Bidhayak Mukherjee, ADA-Evaluation, GoWB; Sri Sajal Ghosh, ADA-General, GoWB, Smt. Amrita Bose, Dy. General Manager, NABARD, Sri P C Choudhury, AGM, RBI and other dignitaries of the Line Departments and representatives of major member Banks.

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and he acknowledged the cumulative efforts of all member banks including the support received from the Govt. Department for boosting up Agriculture & allied sector despite difficulties faced on account of COVID-19 pandemic situation during first quarter of FY 2021-22. He requested Sri O. S. Meena to preside over the meeting.

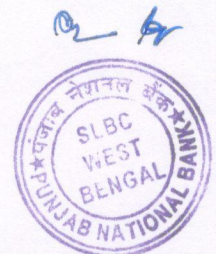
Followings are the excerpt of observations made during the meeting along with responses from the dignitaries where asked for:

1. Agriculture ACP 2021-22 & KCC:

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal briefly placed an estimate of probable disbursement position under Agriculture & KCC as on 31.12.2021 in absence of detail reports from majority of the member banks due to severe manpower constraint amid sudden rising of Covid-19 in January 2022. Analyzing the trend of available/ receipted data/ feedback from member banks, it is expected that the total agriculture disbursement as on 31.12.2021 would be in the range of 52-53% of the ACP target for FY 2021-22. Again, out of KCC physical target of 35.00 lakh, banks will cumulatively reach 61-62% of the target. After collating the actual data, the same will be shared with different stake holders.

Sri O.S. Meena, Principal Secretary, Agriculture Department, GoWB noted the same and requested all the member banks & DDAs present in the meeting for chalking out an implementable action plan to make good the shortfall and to achieve the target by 31.03.2022. He requested all member banks to take a note of the following points:

- i) Performance in agriculture financing is not at encouraging level which needs immediate boosting through appropriate and timely action by the banks.
- ii) Though ongoing adverse weather conditions have not much affected Kharif crop production, it is surely impacting standing Rabi season crops as the state has witnessed unprecedented rainfall, hailstorm etc in different parts affecting potato, oilseed, vegetable crops. In this situation more



- proactive response from the banks is utmost necessary to meet the urgent requirement of the farmers for carrying out various field operations including re-sowing/ re-planting of crops where necessary.
- iii) Pending KCC cases either lying at branches or re-sponsored by concerned department after due rectification to be cleared in a time bound manner and to be brought under the ambit of KCC during this financial year.
 - iv) Banks should strive their best in KCC renewal in the ongoing Rabi/ Boro season. Banks may organise camps for KCC renewal.
 - v) GoWB has rolled out different funds like Agriculture Infrastructure Fund (AIF), Financing FPO/ FPCs etc. Banks to take the benefit of these fund/ subsidy/ subvention to boost up term investment in agriculture sector.
 - vi) Bank wise review on progress may be conducted on fortnightly basis by the DDAs and LDMs stressing upon identification of operational problems and solutions there to.

Sri Jitendra Roy, Special Secretary, Agriculture Department, GoWB highlighted the following points:

- i) About 2.40 lakh fresh KCC proposals have been sponsored by line department during the current financial year which are waiting for disposal at bank end. Banks are required to speed up their process in this regard to clear this huge pendency.
- ii) Due to login related problems in the KCC-IMS portal, freshly sponsored proposals could not be entered in the portal by many DDAs/ ADAs.
- iii) Very often KCC proposals are being rejected by the banks on minor grounds which are rectifiable like spelling mistakes, age mismatch with KYC documents etc. The other very unjustified reason mentioned is maintaining SB account with other banks.

Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB requested all the DDAs to provide the bank branch wise list of pending KCC cases to IF which would be shared with SLBC for reconciliation of the status with member banks. He requested the Agriculture Department to share details of the DDAs facing login problems in KCC-IMS portal with IF, Finance Department for taking necessary action towards updation of user ID/ generation of new PIN. He also requested banks to ensure timely disbursement of KCC proposals in particular considering seasonality aspect and very short lending window.

All member banks assured to exert whole hearted effort in agriculture credit disbursement in the remaining two months in this financial year going through camp mode for intensive coverage.

(Action Point 1: Member banks & Line department)

2. Agriculture Infrastructure Fund and FPOs/FPCs:

Sri O.S. Meena, Principal Secretary briefly highlighted about rolling out of AIF and informed that process of identifying and selecting potential beneficiaries has been initiated. He also informed that NABCONS would be engaged as the consultant and facilitator for extending hand holding support to the beneficiaries from preparation of DPR to the stage of availing bank loans.

Sri Jitendra Roy, Special Secretary informed that so far 217 number of proposals under Agriculture Infrastructure Fund have been sponsored by GoWB. Out of that, 53 no of proposals have been approved and 43 cases out of the approved cases have been disbursed so far. Also, a good number of proposals under Custom Hiring Centre, Cold Storage etc are being sponsored from district authority. Banks to take proactive steps in this cases to augment the agriculture credit. Smt. Amrita Bose, Dy. General Manager, NABARD requested member banks to take help from NABCONS for necessary guidance on AIF proposals.

Sri Ashoke Kumar Das, Special Secretary, Agricultural Marketing Department, GoWB informed the house that list of FPOs/FPCs identified by the department have already been provided to banks for considering them to



bring under credit net. He also mentions that a few banks insist for collaterals through Fixed Deposit or lien on savings account balance while extending credit to FPOs/ FPCs. He urged the banks not to insist on collateral security as financing FPOs/ FPCs are eligible for CGTMSE coverage up to Rs.2.00 Cr.

Sri S.G. Saha appraised the house that out of a target of financing 165 number of FPOs, banks have so far sanctioned 48 proposals as on 31.12.2021. He requested member banks to focus in this sector specially in order to achieve the target by 31.03.2022.

Sri Sajal Ghosh, ADA, General, GoWB appraised the house that the subsidy related to Custom Hiring Centres will be provided by GoWB through PFMS. He requested SLBC to inform about modus operandi of the same, so that the amount can be credited in the name of borrower and the same amount can be kept aside for specific lock-in period.

Sri M Dhar, Special Secretary, requested Agricultural Marketing Department to provide the list of pending FPOs/FPCs to Agriculture Deptt & Institutional Finance and SLBC for further follow up. He requested SLBC to urgently update the member banks about launching of AF and sponsoring of generated proposals by the Agriculture Department proactively to the banks. He underscored the huge potential of these proposals, being capital intensive one, to create avenue for large and long term investment in agriculture sector by the banks. He also advised the banks to follow area approach while considering eligibility of KCC beneficiaries based on their location of farming land/ plots and not the bank branches with which they maintain SB accounts.

(Action Point 2: SLBC, Member banks & Agricultural Marketing Department)

Sri Pradip Majumdar, Advisor- Agriculture & Allied Sector, Govt. of West Bengal, in his deliberation insisted upon need of financing FPOs/FPCs, timely credit disbursement to meet the seasonality requirement of farmers, collateral free KCC loans up to Rs.1.60 lakh and coverage of farmers under BSBS etc.

Few DDAs shared their field experiences about the overall scenario of agriculture financing and the house noted the areas of convergence and divergence with the data/ feedback from banks for further necessary measures.

Sri O.S. Meena suggested following action points for member banks/ line department:

- i) Banks are to send plan for achieving ACP - agriculture target within a week
- ii) DDAs are to send bank branch wise above plan soon
- iii) Disbursement to be made in all the sanctioned cases at the earliest.
- iv) All pending proposals are to dispose of within January 2022.
- v) DDA login details for KCC-IMS portal are to be shared with Finance department for ID/PIN reset.

There being no other points of discussion, the meeting ended with exchange of thanks to the chair & the participants by Sri S. G. Saha.

(Signature)

(Sri Nabin Kumar Dash)
Chief General Manager &
Convener, SLBC West Bengal



List of participants in Agriculture Sub-Committee Meeting held on 24.01.2022

SI No.	Name	Designation	Organisation
1	Sri Pradip Mazumder	Advisor Agriculture & Agril-Allied	Govt. of West Bengal
2	Sri Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
3	Sri Jitendra Roy	Special Secretary	Agriculture Department, GoWB
4	Sri Ashoke Kumar Das	Special Secretary	Agricultural Marketing Department, GoWB
5	Sri Bidhayak Mukherjee	ADA, Evaluation	Directorate of Agriculture, GoWB
6	Sri Sajal Ghosh	ADA, General	Directorate of Agriculture, GoWB
7	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
8	Sri P C Choudhury	Assistant General Manager	RBI
9	Smt Amrita Bose	Deputy General Manager	NABARD
10	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
11	Sri Bibekananda Biswas	Banking Expert	Agriculture Department, GoWB
12	Sri Sudip Das	General Manager	BGVB
13	Sri Alok Kumar Sinha	Deputy General Manager	Bank of Baroda
14	Sri Sandipan Chakraborty	Deputy General Manager	WB State Co-Op Bank Ltd.
15	Sri Debashis Das	Assistant General Manager	State Bank of India
16	Sri Barun Kumar Dutta	Assistant General Manager	State Bank of India
17	MD A F M Nazmul Huq	Assistant General Manager	Union Bank of India
18	Sri Subrata Roy	Chief Manager	Indian Bank
19	Sri Santanu Ghosh	Chief Manager	PBGB
20	Sri Bibas Majumdar	Chief Manager	UCO Bank
21	Smt Binoti	Senior Manager	Central Bank of India
22	Sri Abhijit Mandal	Senior Manager	Bank of India
23	Sri Niloy Roy	Senior Manager	SLBC, West Bengal
24	Sri Debaprasad Singha Roy	Manager	BGVB
25	Sri Santanu Banerjee	Divisional Manager	Canara Bank
26	Sri Dipesh Chakraborty	State Nodal Head	Axis Bank
27	Sri Sourav Rajguru	Regional Chief Manager	ICICI Bank
28	DDA (Admn)	24-Pgs (North)	Govt. of West Bengal
29	DDA (Admn)	24-Pgs. (South)	Govt. of West Bengal
30	DDA (Admn)	Alipurduar	Govt. of West Bengal
31	DDA (Admn)	Bankura	Govt. of West Bengal
32	DDA (Admn)	Birbhum	Govt. of West Bengal
33	DDA (Admn)	Coochbehar	Govt. of West Bengal
34	DDA (Admn)	Dakshin Dinajpur	Govt. of West Bengal
35	DDA (Admn)	Darjeeling	Govt. of West Bengal
36	DDA (Admn)	Hooghly	Govt. of West Bengal
37	DDA (Admn)	Howrah	Govt. of West Bengal
38	DDA (Admn)	Jalpaiguri	Govt. of West Bengal
39	DDA (Admn)	Jhargram	Govt. of West Bengal
40	DDA (Admn)	Kalimpong	Govt. of West Bengal
41	DDA (Admn)	Murshidabad	Govt. of West Bengal
42	DDA (Admn)	Malda	Govt. of West Bengal
43	DDA (Admn)	Nadia	Govt. of West Bengal
44	DDA (Admn)	Paschim Burdwan	Govt. of West Bengal
45	DDA (Admn)	Paschim Medinipur	Govt. of West Bengal
46	DDA (Admn)	Purba Burdwan	Govt. of West Bengal
47	DDA (Admn)	Purba Medinipur	Govt. of West Bengal
48	DDA (Admn)	Purulia	Govt. of West Bengal
49	DDA (Admn)	Uttar Dinajpur	Govt. of West Bengal

