



पंजाब नैशनल बैंक



punjab national bank

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

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Ref. No. SLBC/WB/MSME/ 240 /2020

Date: 24.08.2020

- 1) The Member Banks under SLBC, West Bengal
- 2) The LDMs in West Bengal

Re: Minutes of the SLBC Sub-Committee meeting on Agriculture held on 19.08.2020.

The quarterly meeting of SLBC sub-committee on Agriculture was held on 19.08.2020 to review the progress made in this sector upto June, 2020. The meeting was held through VC and chaired by Sri Sunil Kumar Gupta, Addl. Chief Secretary, Agriculture Department, GoWB. Among others, Sri Jitendra Roy, Jt. Secretary, Agri Department, Sri Ashok Kumar Das, Jt. Secretary, Agri Marketing Department, 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 had also participated in the virtual meeting.

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

Sri A. K. Jha, CGM & Convener, SLBC, West Bengal expressed his concern regarding low disbursement % in Agriculture sector and suggested that Bank should maximize disbursement in this sector in order to achieve at least 50% of Annual Target by 2nd quarter of FY 2020-21.

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

(Action Point 1: Member Banks)

Sri J. Roy, Jt. Secretary, Agriculture, highlighted the performance of the Banks in KCC saturation campaign in the ongoing Kharif-2020 season. While appreciating the performance of the State Coop Bank, he requested the PSU Banks having large presence in the state to improve their performance to the maximum possible extent during the campaign period.

Sri J. Roy, Jt. Secretary-Agriculture emphasised for maximum achievement considering that Kharif is accepted as the prime season for paddy cultivation in the state.

Sri S. G. Saha, GM-SLBC assured the house to monitor the activities of the Banks to increase the sanction & disburse status before the concluding day of the campaign i.e. 31.08.2020.

ACS, Agriculture opined that by achieving ACP target under Agriculture, the Banks will be able to achieve National goal fixed by the RBI as Kharif is treated as the main cropping season in West Bengal and Banks should consider to have their main focus on lending to Agriculture in the ongoing Kharif season.

(Action point 2: Member Banks, SLBC)



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Sri M. Dhar, Dir-IF has suggested that the rejected proposals under KCC should be re-sponsored to Bank branches after carrying out necessary rectification by the concerned officials of the Agriculture Department at respective Block Office for disposal of the same by the Banks.

(Action point 3: Asst. Director of Agriculture, Member Banks)

Sri J. Roy, Jt. Secretary-Agriculture apprised the house that the cut-off date of BSB coverage has been extended upto 15.09.2020 and appealed to the Banks to cover all the loanee & Non-loanee farmers under the scheme extensively.

(Action point 4: member Banks)

Sri A. K. Das, Jt. Secretary, has raised the issue that only 2500 proposals have been sanctioned by the Banks against 96000 sponsored application under the Dairy scheme. He suggested to make a separate portal for monitoring of sponsor, sanctioned details of proposals and proper follow up to achieve target.

Sri S. G. Saha, GM-SLBC requested Sri A. K. Das, Jt. Secretary for undertaking necessary measures for preparation of the requisite portal by the ARD Department. He also requested the ARD Department for sharing the Bank wise sponsored details of applications to SLBC Desk for proper monitoring in this regard. ACS Agriculture also suggested to sensitize the branches not to insist for collateral securities against norms of RBI on this score.

(Action Point 5: ARD Department, Member Banks)

SLBC has been monitoring Banking progress on quarterly basis as per RBI guideline. However, the ACS Agriculture advised the member Banks to share data on monthly basis with SLBC to ensure proper and more effective monitoring.

Sri J. P. Tirkey, GM RBI mentioned that the reporting by Banks to RBI regarding sanction & disbursement of KCC varies in number and amount in case of State Bank of India & Bank of India and requested these two Banks to reconcile the same at the earliest.

(Action point 6: State bank of India & Bank of India)

Sri S. Mukherjee suggested to furnish District wise data on sponsored proposals for better monitoring. SLBC responded that the said data has been drilled down to the Block level and was readily available in the designated portal on real time basis

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



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

