



युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India
अग्रणी बैंक प्रभाग : LEAD BANK DIVISION

Ref : SLBC-WB/Agri/Minutes/ 609 /2019

Dated, the 19th November, 2019

- 1) Member of the SLBC Sub-Committee on Agriculture
- 2) All member banks under SLBC, West Bengal

Re : Minutes of the Sub-Committee Meeting on Agriculture on 15-11-2019

The quarterly meeting of SLBC Sub-Committee on Agriculture was held on 15-11-2019 to review the progress in Agri loans for the half-year ended on Sept, 2019. The proceedings of the meeting and the action points that have emerged in the meeting w.r.t. KCC, Bangla Shasya Bima Scheme, Krishak Bandhu scheme, Finance to Fishery and Allied activities, etc are as noted below,

A) The LDMs of the States were also invited to participate in the meeting as a special case so as to sensitize them regarding the priorities areas marked by SLBC Sub Committee for implementation at district levels and also gather necessary inputs/feedbacks for enabling the Committee to formulate strategies accordingly.

B) Agriculture Credit: The deployment of credit for the half year was Rs.20553 crore against the modest target of Rs.55000 which was realistically set with 20% increase over last year's actual achievement. With revisit of MIS reports from the 3 major banks being made, it is expected that the achievement will be still below 40% of the target. The House opined that the position is not at all satisfactory and the yearly target must be attained with equal focus on Agri Infrastructure and Agri Ancillary loans. Emphasis should be on plantation & horticulture also. (Action Point 1. Member Banks)

B) KCC Loans : From the reports received from the banks , 1126573 farmers have been covered in the 1st half against the annual target of 35 lakh enrolment . Banks could enrol only 158832 new farmers which is also falling short of the anticipated 16 lakh new farmers targeted as per ACP.

In the special meeting dt 25-09-2019 it was decided to identify the leftout farmers through Webel generated District/ Block level list of non-loanee farmers from BSBE data base. After segregation of Block-wise data by LDMs and subsequent sponsoring by Asstt Directors of Agricultures, the branches will dispose of the proposals in camp mode. Apart from LDMs, the DCO/Nodal Officers are to play an active part for full saturation by Rabi, 19-20 season. (Action Point 2. LDMs, Agri Deptt, Member Banks)

C) Bangla Shasya Bima Scheme : It informed the House that around 13.53 lakh loanee farmers and 32.93 lakh non-loanee farmers details have been uploaded in the BSBS portal. However the UTR related data uploading process has not been completed and must be complied within the extended cut-off date without fail. (Action Point 3. Member Banks)

D) Utilization Certificate : It was also gathered that the Insurance Companies are yet to receive the Utilization Certificates from majority of the banks for the claims settled and remitted from 2014 crop season onwards. SLBC has also been highlighting the same on several occasions. The Nodal Officers have been supplied with the status report of pendency related to AICL during the meeting for advising the branches to submit the same to the ICs. (Action Point 4. Nodal Officers & Member Banks)

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D) Krishak Bandhu Scheme: It was informed by the authorities that more than 39 lakh farmers have enrolled by GoWB under the Scheme were issued financial support by way of cheques drawn on WBSCBL. However over 3.50 lakh cheques were not collected in time requiring further revalidation/re-issue which has resulted in hardships to the farmers and inconvenience to the issuing authorities. Some of the branches are reportedly refusing to accept the cheques for collection and insisting on NEFT remittance. Purba Medinipur alone accounted for more than 1.50 lakh such Stale cheques. Strong exceptions have been taken by the authorities regarding the aforesaid matters and the House advises the Banks to accord top priority in timely collection of the cheques. SLBC has also taken up the matter with State Heads for necessary action in this regard. (Action Point 5 . Member Banks)


E) Natural Calamity & Notification: It was informed by SLBC that none of the banks have reported any restructuring of farmer's loans during the last quarter though Notifications were issued in 9 districts regarding damage to crops due to natural calamity. The House advises the banks to act proactively to the needs of the affected farmers in notified areas and extend requisite financial reliefs under the provisions of RBI Master Direction. (Action Point 6 . Member Banks)

The LDMs have stated that they have shared the Notification Orders with the DCOs/Nodal Officers under DCC in time. However, it has been advised by the House that whenever notifications are issued henceforth, the concerned DCCs should convene a meeting of the member banks and initiate measures for extending need-based reliefs to the affected farmers. (Action Point 7 . LDMs)

F) Animal Husbandry & Fishery loans under KCC : While some progress has been made in loans to Animal Husbandry & Fishery loans , enrolment of farmers under KCC for these activities has not progressed as yet. The position of PSU banks is not at all satisfactory. LDMs also shared the district-wise Scale of Finance to the member banks under respective DCCs. Clusters for Animal Husbandry loans have also been identified by Animal Husbandry Resources Department and shared by SLBC with the banks while Fishery Department is yet to send the approved list of fishery clusters. Banks must target the dairy,poultry, goat & pig rearing farmers for immediate enrolment under KCC with support from respective line departments. (Action point 8. Member banks & Govt Deptts)

G) BLBC meetings : Both RBI & NABARD stressed on proper functioning of BLBC forum with holding of meeting as per agenda stipulated in RBI Master Circular on Lead Bank Scheme and attendance of all the member banks and line departments. The LDMs have also been advised to follow the calendar of meetings and upload the necessary details/feedbacks in the GoWB portal on BLBC meeting for tracking and follow up measures by the authorities. (Action Point 9 . LDMs)

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


Asstt General Manager
Lead Bank & SLBC



List of the participants in the Sub- Committee Meeting on Agriculture conveyed by SLBC, West Bengal on 15.11.2019 at "SUCHINTAN" (4th Floor), Head Office

Government Department and Insurance Company

S. No.	Name	Designation	Organisation
1	Sri J. Roy	Joint Secretary, Agriculture	GoWB
2	Sri M. Dhar	Advisor	Institutional Finance, GoWB
3	Sri P. Chakraborty	Assistant General Manager	Reserve Bank of India
4	Sri B. K. Sinha	Deputy General Manager	NABARD
5	Sri P. Datta	Dy. Director (IF)	Finance Dept., GoWB
6	Sri S. Modak	UDA, Dept. of Agriculture	GoWB
7	Sri U.S. Aich	Consultant, Dept. of Agriculture	GoWB
8	Sri N. Pramanik	Assistant Officer	AIC
9	Sri B.W. Bage	Assistant Officer	AIC

Banks

10	Sri M.R. Ray	General Manager & Convener SLBC	United Bank of India
11	Sri K. Shorey	Deputy General Manager (Prisee)	United Bank of India
12	Sri N. Roy	Senior Manager	United Bank of India
13	Sri J. Singh	Deputy General Manager	Punjab National Bank
14	Sri G. Kumar	Manager	Punjab National Bank
15	Sri B. Mishra	Deputy General Manager	Allahabad Bank
16	Sri G. Sengupta	Assistant General Manager	State Bank of India
17	Sri S. Roy	Chief Manager	State Bank of India
18	Sri Partha P. Roy	Assistant General Manager	Canara Bank
19	Sri S. Dey	Chief Manager	Central Bank of India
20	Dr. H.M. Thakur	Senior Manager	Bank of Baroda
21	Sri B. Kundu	Regional Manager	BGVB
22	Sri P. Maity	General Manager	WBSCB Ltd.
23	Ms. S. Roy	Regional Manager	ICICI Bank
24	Sri S. Sureha	Officer	ICICI Bank
25	Sri S. Gupta	Officer	ICICI Bank

Lead District Managers of West Bengal

26	Sri S.K. Nandi	Bankura	United Bank of India
27	Sri S.K. Halder	Malda	United Bank of India
28	Sri L.D. Bhutia	Uttar Dinajpur	United Bank of India
29	Sri D. Bhattacharyya	Dakshin Dinajpur	United Bank of India
30	Sri A. K. Pandit	Purba Medinipur	United Bank of India
31	Sri D. Sarkar	Paschim Medinipur	United Bank of India
32	Sri D. K. Manna	Jhargram	United Bank of India
33	Sri B. K. Bhattacharya	Nadia	United Bank of India
34	Sri S. K. Ghosh	24-Pgs. (South)	United Bank of India
35	Sri D. Som	Murshidabad	United Bank of India
36	Sri R. Kundu	Birbhum	UCO Bank
37	Sri R. K. Guha	Purba Burdwan	UCO Bank
38	Sri P. K. Thakur	Howrah	UCO Bank
39	Sri B.C. Tripathi	Hooghly	UCO Bank
40	Sri A. Aditya	LDM representative 24-Pgs (North)	Allahabad Bank
41	Sri S. Chowdhury	Kolkata	State Bank of India
42	Sri T. Sherpa	Kalimpong	State Bank of India

