

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

E-mail: slbc.westbengal@unitedbank.co.in

United Tower, 8<sup>th</sup> Floor  
11, Hemanta Basu Sarani  
Kolkata- 700 001

Telephone: 033-2262-7365, 033-2231-1716

Ref. No: SLBC/WB/Sub Committee Meeting of ARD & Fishery / 159 /2021

Date: 09.07.2021

- 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 Animal Husbandry & Fishery Sub-Committee held on 08.07.2021.**

In accordance with the advice of Dr. Amit Mitra, Hon'ble Finance Minister, GoWB in course of the 152<sup>nd</sup> SLBC meeting held on 22.06.2021, a meeting of the SLBC sub-committee on Animal Husbandry & Fishery was held through virtual mode on 08.07.2021. The meeting was participated by Dr. Krishna Prasad Mukherjee, Assistant Director, ARD Department, GoWB, Sri Moley Halder, Additional Director, Fisheries Department, GoWB, Dr. Uttam Panja, Joint Director, Fisheries Department, GoWB, Dr. Kishore Dhara, Deputy Director, Fisheries Department, GoWB, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri Kamalesh Kumar, General Manager, NABARD, Sri Parameswar Saren, 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 FY 2020-21.

The agenda wise discussion and the action points emerging thereof are appended below:

**1. Target and Progress under Animal Husbandry:**

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal briefly narrated the house that both Bank wise & District wise target under Animal Husbandry for FY 2021-22 have been fixed at Rs. 3057 crore in Dairy, Rs. 4074 crore in Poultry, Rs. 1291 crore in Goatery & Piggery by the ARD Department in line with NABARD's State Focus Paper. Again district wise target (Number) of Animal Husbandry under KCC (working capital) finance for FY 2021-22 had also been set up by ARD Department. Sri Saha also highlighted that, out of total 112530 no of proposals sponsored by ARD department during FY 2020-21, Banks have received actually 83143 no of proposals and again banks have sanctioned 18523 no of proposals keeping 36971 no of proposals as pending as on 31.03.2021. During this current financial year, out of 36971 no of pending proposals as on 31.03.2021, banks have sanctioned 864 no of proposals amounting Rs.11.08 cr and still 32400 no of proposals are pending as on 31.05.2021. Sri Saha urged upon all member banks to extend their wholehearted support in order to dispose of all pending proposals at the earliest.

Dr. Krishna Prasad Mukherjee, Assistant Director, ARD Department, GoWB highlighted the following issues:

- i) Target for the financial year have already been fixed. Banks to strive for best to increase sanction percentage.
- ii) Out of 32400 pending proposals as on 31.03.2021, SBI have the maximum share.





- iii) ARD Department is going to conduct GP level KCC camps in 3342 no of GPs shortly where active participation of GP level bankers, LDMs & DCOs are needed.
- iv) KCC ARD IMS portal, in line with KCC IMS portal, is already been activated for better monitoring & follow up. Bank branches have been provided login id & password as same with KCC IMS portal. Bank branches may contact Block Livestock Development Officers at block level or Deputy Director at district level to resolve any issue about the portal.

Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB appraised the house that Govt. have already decided to raise the limit for collateral free agricultural loans from the existing level of Rs.1.00 lakh to Rs.1.60 lakh. Accordingly, banks may waive margin requirements for agricultural loans upto Rs.1.6 lakh. He also reminded that Interest subvention @ 2.00% can be claimed on a maximum limit of Rs. 2.00 lakh short term loan in animal husbandry and fisheries to farmers who are already possessing KCC (crop loan). However, the interest subvention and prompt repayment incentive benefit on short term loan (i.e. crop loan+ working capital loan for animal husbandry and fisheries) will be available only on an overall limit of Rs. 3.00 lakh per annum and subject to a maximum limit of Rs. 2.00 lakh per farmer involved in activities only related to animal husbandry and / or fisheries. He requested member banks to avail this opportunity in order to flourish their portfolio in animal husbandry and / or fisheries. He also suggested ARD Deptt for conducting such proposed GP level meetings under "Duare Sarkar" campaign and to keep this agenda in BLBC meetings.

Sri Saha agreed with Sri Dhar and requested all banks to rise to the occasion to make such campaign successful. Citing availability of insurance in animal husbandry proposals and having ample scope, Sri Saha again requested all member banks to give a focused attention in sanctioning of animal husbandry proposals.

**(Action Point 1: Line Department & Member Banks)**

## **2. Progress in Fishery:**

Sri Saha informed the house that banks' overall performance in Fishery during FY 2020-21 was very poor. Out of 34920 fishery proposals sponsored by Fishery Deptt, banks received 30777 no of proposals actually and out of that banks have sanctioned 6904 no of proposals amounting Rs.93.55 cr keeping 12014 no of proposals as pending as on 31.03.2021. Again during current FY, out of 12014 no of proposals, banks have sanctioned 910 no of proposals amounting Rs.10.09 cr and 10041 no of proposals are pending as on 31.05.2021. Target for fisheries for FY 2021-22 is yet to be set up by the concerned Deptt.

Dr. Uttam Panja, Joint Director, Fisheries Department, GoWB highlighted the following issues:

- i) Achievement during FY 2020-21 was very poor.
- ii) KCC Fisheries IMS portal, in line with KCC IMS portal, is already been in action for better monitoring & follow up.
- iii) Fisheries Department is also going to conduct GP level KCC camps, in line with ARD deptt., where active participation of GP level bankers, LDMs & DCOs are very much needed.
- iv) Fisheries target for FY 2021-22 will be set up very soon.

Sri Kamalesh Kumar, General Manager, NABARD highlighted that apart from KCC, KCC animal husbandry & fisheries working capital loan, banks has to explore the avenues for Investment credit in order to increase their Agriculture portfolio. He requested banks to strictly follow the revised KCC guidelines for fixation of KCC limit.

Sri Saha requested Fisheries Department to further look into the long pending issue of insurance for fisheries in order to minimize the losses of farmers and to protect the interest of banks as well. Sri Moloy Halder, Additional Director, Fisheries Department, GoWB informed the house that the aforesaid issue is





under active follow up by the department and once any positive outcome arrives, the same will be conveyed to bankers.

Sri Parameswar Saren, AGM, RBI informed the house that a number of fishery proposals are sent to banks where farmers are interested in fisheries in some lease land (pond), where no documentary proof is being attached & hence the proposals are being rejected by banks. He requested the Fisheries Department to take care of that in order to minimize the rejection.

**(Action Point 2: Line Department & Member Banks)**

### **3. KCC IMS ARD & Fishery Portal:**

Sri Saha informed the house that the process of operationalization of KCC-Issuance monitoring system-ARD & Fishery portal, as received from respective departments, have already been shared to all member banks for its effective implementation. He highlighted some issues on the aforementioned portals as follows:

- i) The names of some banks are still appearing in the portal though they have been amalgamated with some other banks w.e.f 01.04.2020.
- ii) ACP target for FY 2021-22, both bank & district wise have not been updated in the portal.
- iii) Rejection and Reason for rejection columns for reporting by the branches is not available in the portals.
- iv) Mismatch in data as per portal vis-à-vis data received from the Department.
- v) Under ARD portal, bifurcation of Dairy, Poultry, Goatery & Piggery is not available.

He requested both the departments to take care of that.

**(Action Point 3: Line Departments)**

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

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





**List of participants in Animal Husbandry & Fishery Sub-Committee Meeting held on 08.07.2021 through VC**

S No.	Name	Designation	Organisation
1	Dr. Krishna Prasad Mukherjee	Assistant Director	ARD Department, GoWB
2	Sri Moley Halder	Additional Director	Fisheries Department, GoWB
3	Dr. Uttam Panja	Joint Director	Fisheries Department, GoWB
4	Dr. Kishore Dhara	Deputy Director	Fisheries Department, GoWB
5	Sri Manas Dhar	Director & Special Secretary	Institutional Finance, GoWB
6	Sri Kamalesh Kumar	General Manager	NABARD
7	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
8	Sri Sudeep Das	General Manager	BGVB
9	Sri Sudyumna Pal	Deputy General Manager	NABARD
10	Sri Parameswar Saren	Assistant General Manager	Reserve Bank of India
11	Sri Sandipan Chakraborty	Deputy General Manager	WBSCB
12	Sri Sinku Paridha	Assistant General Manager	State Bank of India
13	Sri Aseem Kumar Mishra	Assistant General Manager	UCO Bank
14	Sri A. K. Senapati	Assistant General Manager	Central Bank of India
15	Sri Subrata Roy	Chief Manager	Indian Bank
16	Sri Dinesh Kumar	Chief Manager	Central Bank of India
17	Sri Abhisek Kumar Ambasta	Chief Manager	Canara Bank
18	Sri Tuhin Bera	Chief Manager	PBGB
19	Sri Subrata Pal	Chief Manager	BGVB
20	Sri Abhijit Mandal	Senior Manager	Bank of India
21	Sri Dhruvajyoti Deb	Senior Manager	SLBC, West Bengal
22	Sri Niloy Roy	Senior Manager	Punjab National Bank
23	Sri Debasis Manna	Senior Manager	Bank of Baroda
24	Sri Suvan Kundu	Senior Manager	Canara Bank
25	Sri Borno Bikash Sarkar	Manager	Union Bank of India
26	Dr. Daisy Saha	Manager	State Bank of India
27	Sri Dipesh Chakraborty	Asstt. Vice President	Axis Bank
28	Sri Prasenjit Bhattacharjee	Regional Head	ICICI Bank

