

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

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Ref. No: SLBC/WB/Sub Committee Meeting of ARD & Fishery / 30 /2022

Date: 19.05.2022

- 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 Animal Husbandry & Fishery Sub-Committee held on 19.05.2022.**

One Special Sub Committee meeting on Animal Husbandry and Fishery was held on 19.05.2022 at Suchintan, United Tower, PNB Zonal Office. The meeting was graced by Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Finance Department, GoWB, Dr. Krishna Prasad Mukherjee, Assistant Director, ARD Department, GoWB, Dr. Sri Kishore Dhara, Deputy Director, Fisheries Department, GoWB, Sri Sudyumna Pal, Deputy General Manager, NABARD, Sri Amit Das, Assistant General Manager, RBI, Sri Nabin Kumar Dash, Chief General Manager & Convener of SLBC, West Bengal, Sri Sakshi Gopal Saha, General Manager, SLBC, West Bengal 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 appraised the house about sanction/ pending status of the sponsored proposals under both the schemes i.e Animal Husbandry and Fishery. Sri Saha requested the participants for having fruitful discussions in detail to sort out the different issues faced by the member banks. He acknowledged the cumulative efforts of all member banks including the support received from the Govt. Department for boosting up Agriculture & allied sector. Sri Saha requested Sri Manas Dhar to preside over the meeting.

Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB informed the house that Govt. of West Bengal has declared Animal Husbandry KCC and MJCC as flagship programme of our state. He appraised the member banks that though the sanction number is not reaching at desired level, the rejection number is getting higher. He requested the member banks to ensure that proposals be rejected only based on logical and justified reasons. He urged upon SLBC for sharing the reasons of rejection so that Line Department Officials may be made aware about the issues to ensure sponsoring quality proposals minimizing rejection in future. He stressed upon the need for collecting data from the respective line departments by the LDMs instead of individual Banks to minimize the data discrepancies.

District level official of the line department should coordinate the respective LDMs in this regard. He advised all the member banks to encourage the field functionaries by issuing guidelines, any kind of directives or creating awareness regarding these schemes from their respective controlling offices on frequent basis.

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





**Target and Progress under Animal Husbandry KCC):**

Sri Saha, General Manager, SLBC West Bengal briefly apprised the house about performance of the Banks during FY 2021-22, inter alia mentioning sanction figure of 19826 proposals involving loan amounting Rs.142.87 Cr. He also informed the house the following schematic target for FY 2022-23:

FY	Dairy	Poultry	Goatery	Total
2022-23	60600	7640	13760	82000

Underscoring the major reasons for rejection of the loan proposals, Sri Saha urged upon all the member banks to pay extra attention to ensure that rejections be made only on justifiable grounds and no eligible cases remain pending with the Banks for long.

Sri Dhar suggested all the member banks to pay focus on those borrowers who were already introduced to the banks through their existing KCC limits for raising crops and applied for KCC-AH to speed up disposal.

Dr. Mukherjee, Assistant Director, ARD Department, GoWB expressed his views on following areas with the request for suitable actions from Banks wherever required:

- i) Despite several Gram Panchayat level camps and District level review meetings, there was marginal increment in the sanctioned number in comparison to the sponsored applications.
- ii) Keeping in view the major reasons of rejection, ARD department had devised a certificate in respect of animal health and sheds under KCC-AH to be issued by the ARD officials post inspection of the live stocks and sheds which would henceforth be attached with each proposal.
- iii) He stressed upon the need of allowing block level Admin role to the BLDOs in KCC-IMS-ARD portal and real time data updation by the Banks therein for better monitoring of KCC-AH drive in the state.
- iv) He also stressed upon strengthening all the prospective FPCs, Milk Unions and Federations by extending credit support to ensure better marketability and value addition to their products for employment generation.

Sri Saha requested ARD department to share the list of prospective Clusters for exploring possibility of adoption of the same by the banks.

In this respect, Sri Dhar apprised the house that Animal Resources Development Department, Govt. of WB has already issued an advisory that land documents are not required for availing credit limit of up to Rs.1.60 lakh under KCC-AH vide their memo no. 1858/DARAH-13020(98)/1/2022, dated 06.05.2022.

Sri Dhar requested all the member banks to ensure disposal of the pending KCC animal husbandry proposals latest by 15<sup>th</sup> of June 2022.

**(Action Point 1: Member Banks)**

**Target and Progress under Matsya Jeebi Credit Card (MJCC):**

Sri Saha apprised the house that the banks' overall performance in MJCC during FY 2021-22 and also informed the house that target (No.) of Matsya Jeebi Credit Card (MJCC) finance for FY 2022-23:

FY	MJCC
2022-23	100000





He highlighted following pertinent issues of MJCC financing for proper redressal:

- As per revised SOP of MJCC no insurance is required up to Rs. 2 lakh, which is becoming a hindrance for the member bank to consider those fishery proposals, to protect the bank asset as well as to safeguard customer's interest in case of adverse condition and also to avoid adverse audit comments.
- As per the information received from some member banks and LDMs that many MJCC proposals were sponsored where the applicant's address is far distant from the bank branch & out of the service area of the branch.

Sri Dhar requested the fishery department to give their kind attention on this issues and sensitize the ground level officials to improve the quality of the proposals while sponsoring.

In response to a specific query from SBI, Sri Dhar informed that fish vending activity is not eligible to be covered under MJCC which line department should consider while sponsoring MJCC proposals.

Sri Dhar suggested that SLBC may coordinate with OIC and department of Fisheries, Govt. of WB to hold a special meeting for ironing out the glitches in the insurance scheme.

Dr. Dhara, Deputy Director, Fisheries Department, GoWB requested the member banks to clear the pending position at the earliest and latest by 15<sup>th</sup> of June 2022 either by sanctioning the eligible proposals or by rejecting the cases with proper rejection ground.

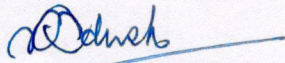
### **3. KCC IMS ARD & Fishery Portal:**

Sri Saha highlighted the following portal related issues for suitable measures which may be initiated by the Line Department of Institutional Finance, GoWB.

- Appearance of the names of amalgamated entities (Banks) in the portal instead of that of the merged entities.
- Non-availability of Rejection column for reporting by the branches.
- In the ARD portal, schematic information on Dairy, Poultry, Goatery & Piggery is not available.
- Putting in the system of prompt updation of login credentials of the bank officials.

**(Action Point 2: Line Departments)**

There being no other points of discussion, the meeting ended with vote of thanks by Sri Sumit Basu Chief Manager, SLBC, West Bengal.



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





**List of participants in Animal Husbandry & Fishery Sub-Committee Meeting held on 19.05.2022**

S No.	Name	Designation	Organisation
1	Dr. Krishna Prasad Mukherjee	Assistant Director	ARD Department
2	Dr. Kishore Dhara	Deputy Director	Fisheries Department
3	Sri Manas Dhar	Director & Special Secretary	Institutional Finance, GoWB
4	Sri Nabin Kumar Dash	Chief General Manager & Convener	SLBC West Bengal
6	Sri Sudyumna Pal	Deputy General Manager	NABARD
7	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
5	Sri Amit Das	Assistant General Manager	Reserve Bank of India
8	Sri Debashis Maiti	Banking Consultant	Institutional Finance, GoWB
15	Sri Srikanta Kumar Sahu	General Manager	PBGB
23	Sri Alok Kumar Sinha	Deputy General Manager	Bank of Baroda
9	Sri Sandipan Chakraborty	Deputy General Manager	WBSCB
10	Sri Barun Kumar Dutta	Assistant General Manager	State Bank of India
11	Sri Aseem Kumar Mishra	Deputy Zonal Head	UCO Bank
14	Sri Sanjay Kumar	Divisional Manager	Canara Bank
16	Sri Shyamal Kumar Biswas	Regional Manager	BGVB
28	Sri Dipesh Chakraborty	State Nodal Head	Axis Bank
31	Sri Prasenjit Bhattacharjee	Regional Head	ICICI
19	Sri Sumit Basu	Chief Manager	SLBC, West Bengal
20	Sri Niloy Roy	Chief Manager	SLBC, West Bengal
12	Sri Subrata Roy	Chief Manager	Indian Bank
26	Sri Mukesh Ranjan	Chief Manager	Union Bank of India
24	Sri Debasis Manna	Senior Manager	Bank of Baroda
17	Sri Anwasha Baidya	Senior Manager	Bank of India
18	Sri Subir Kundu	Senior Manager	Bank of India
25	Sri Suvan Kundu	Senior Manager	Canara Bank
21	Sri Dhruva Ghosh	Senior Manager	Punjab National Bank
29	Sri Sayantan Datta	Senior Manager	Axis Bank
22	Sri Suvajit Ghosh	Manager	Punjab National Bank
13	Smt. Neha Kumari	Manager	Central Bank of India
27	Dr. Daisy Saha	Specialist Officer	State Bank of India
30	Smt. Gunjan Agarwal	Regional SLBC Manager	ICICI





**Certificate in respect of animal-health and sheds under KCC-AH to be attached along with  
KCC-AH application forms**

Sl. No. (To be issued by sponsoring office) .....

Name of farmer:

GP: \_\_\_\_\_, Block- \_\_\_\_\_, Dist.- \_\_\_\_\_

Mobile No. \_\_\_\_\_, Aadhar No.- \_\_\_\_\_

Name of the Bank:

Name of the PACS (if applicable):

Name of the branch:

**This is to certify that the above person**

1. Is an applicant of KCC-AH ..... (Dairy / goat/ broiler/ duck /pig) during FY .....
2. Possess following animals &/ birds:

Sl	Type	Breed	Tag No. (if available in case of Dairy loan)	Number	Health condition (as revealed through visual examination) (Satisfactory/unsatisfactory)	Shed (exists / does not exist)	If shed exists whether owned /leased /rented (as reported by farmer)	Shed* address
1	Milch cattle							
2	Milch buffalo							
3	Goat (6 month or above)							
4	Pig (3 months or above)							
5	Broiler bird	NA						
6	Duck	Khaki Campbell						

*\*Shed indicates any structure (both kutcha and pucca) where animals are housed.*

Date:

Place:

Signature of ARD Official

Name in capital letters:

Designation: