

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

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Ref. No: SLBC/WB/Sub Committee Meeting of Agriculture / 149 /2022

Date: 11.08.2022

- 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 10.08.2022.**

A meeting of SLBC Sub-Committee on Agriculture was held on 10.08.2022, to review the performance of Banks in Agriculture as on 30.06.2022. The meeting was participated by Sri Onkar Singh Meena, Principal Secretary, Agriculture Department, GoWB; Sri Ashoke Kumar Das, Special Secretary, Agricultural Marketing Department, GoWB; Sri Manas Dhar, Special Secretary & Director, IF, Finance Dept., GoWB; Sri Sajal Ghose, Director of Agriculture, GoWB; Sri Provash Chandra Chowdhury, AGM, RBI; Sri Ajit Singh, AGM, NABARD; Sri Debabrata Das, AGM, NABARD and other dignitaries of the Line Departments, representatives of major member Banks and LDMs.

At the outset, Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal, welcomed all the participants and requested Sri O. S. Meena, Principal Secretary, Agriculture Department, GoWB to preside over the meeting.

Followings are the excerpts of discussion held along with responses from the dignitaries during the meeting and decisions came out there of:

**1. Agriculture ACP 2022-23 vis-à-vis achievement as on 30.06.2022.**

Sri Shio Shankar Singh, General Manager, SLBC, West Bengal presented he performance of the Banks during the quarter mentioning cumulative disbursement as Rs.19360.18 cr up to 30.06.2022 of the current financial year 2022-23, thus achieving 19.91% of the ACP target of Rs.97261.02 cr. Out of that, total disbursement under Farm Credit stood at Rs.14482.56 crore (74.80% of total agriculture disbursement) as on 30.06.2022. He also highlighted that Farm credit disbursement had increased by Rs.4899.81 cr on Y-o-Y basis with a positive growth of 51.13%. Accordingly, disbursement under total agriculture had also increased by Rs.6570.32 cr on Y-o-Y basis with a positive growth of 51.37%.

Sri O. S. Meena noted the performance and requested member banks to remain focused in this sector to achieve the Agriculture ACP target for FY 2022-23 by 31.03.2023.

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

**2. Achievement under KCC as on 30.06.2022.**

Sri S.S. Singh mentioned that member banks have disbursed 9.24 lakh KCCs (Fresh & Renewal) amounting Rs.4001.63 cr, thus achieving 26.40% of the annual target of 35.00 lakh of KCC disbursement. Total KCC outstanding (including NPA) stood at Rs.21041.89 cr in 43.61 lakh KCCs with average ticket size of Rs.48253/- per KCC. He also highlighted that total disbursement under KCC increased by 209876 number on Y-o-Y basis, posting a growth of 29.40%. Again, average ticket size had posted a positive growth of 10.07% (Rs.43840 as on 30.06.2021 to Rs.48253 as on 30.06.2022). He apprised the house



that KCC ticket size would be better with increment in the same at West Bengal State Co-operative Bank Ltd, for which he WBSCB to take care on this issue.

Sri O.S. Meena noted the performance of banks and requested private banks to recheck their KCC portfolio as their KCC ticket size appeared to be on unusually higher side in comparison to the state's average figure and to confirm the same to SLBC.

He requested member banks to strictly follow the below mentioned instructions:

- i) All eligible KCC accounts should be renewed with simultaneous disbursement during Kharif 2022 season within 30.09.2022 going into Camp mode.
- ii) Banks to share the list of "Dormant KCCs" to respective ADA offices. Line department will help banks for activation of these Dormant KCCs during Kharif 2022.
- iii) KCC physical target of 35 lakh not only to be achieved but also to be surpassed by 31.03.2023.
- iv) KCC ticket size to be increased to desired level. Updated scale of finance, fixed for the districts, to be considered by all bank branches during fixation of KCC limit.
- v) Bank branches to mandatorily update data in KCC IMS portal.
- vi) Current rainfall deficit may prompt many farmers in different pockets to go for early sowing of Rabi season crops like pulses and oil seeds during early September. Banks should take a pragmatic approach to their prayer for releasing Rabi season loan limit bit early which usually starts from 1<sup>st</sup> October.

Sri Manas Dhar, Special Secretary & Director, IF, Finance Dept., GoWB also echoed the same views and requested member banks for ensuring disbursement of credit as and when required by farmers as timely sowing of a crop is very important to avoid risk of crop failure. Sri Sajal Ghose, Director of Agriculture, GoWB also opined the chance of occurring early credit requirement for Rabi season crops in September' 2022 itself.

Sri S. G Saha requested Agriculture Department to issue necessary notification regarding preponement of Rabi season credit requirement due to early sowing of Rabi Season crops for necessary guidance of the banks. He further informed the house that, due to change in bank branch incumbents owing to recently concluded transfer exercise in member banks during June 2022 quarter, branches are unable to login in KCC IMS portal and requested Sri M. Dhar for necessary assistance to modify the user ID & password from backend.

**(Action Point 2: Member banks, IF Dept & Line department)**

### **3. Progress made under AIF and FPO/FPC as on 30.06.2022.**

Sri S.S. Singh narrated that, Bank branches have cumulatively sanctioned 404 no of AIF proposals amounting 285.84 cr. and 345 no of proposals has been disbursed amounting to Rs.161.15 cr. as on 31.07.2022. This sanction and disbursement figure again rose to 417 and 354 respectively as on 08.08.2022.

Sri O. S. Meena acknowledged efforts of the Banks in financing Agriculture Infrastructure Fund (AIF) proposals and praised for overall performance of banks. He expressed concern over pendency in disbursement of sanctioned 60 cases and pendency in sanctioning of 143 cases verified by PMU as on 08.08.2022. He requested member banks to follow the below mentioned instructions/ action points in this regard:

- i) Turn Around Time (TAT) in disposal of AIF proposals should strictly be followed by member banks.
- ii) AIF proposals received at Banks' end by 08.08.2022, must be sanctioned by 31.08.2022 and to be disbursed simultaneously by 15.09.2022.



- iii) Sanctioned AIF proposals pending for disbursement as on 08.08.2022, must be disbursed by 31.08.2022 after completing pre-disbursement formalities.
- iv) Rejection reason must be justified. No proposal should be rejected on inappropriate ground.
- v) Proposals for fresh agriculture Term loan may be routed through AIF portal for proper reflection of funding volume under AIF.
- vi) The Cooperative Banks have to dispose of the 43 AIF proposals which are presently pending at their end.

Sri M. Dhar also requested the banks to examine the appropriateness of the reasons mentioned for rejection of AIF proposals. The same, if Banks consider valid may share with IF department for taking up the matter with SPMU.

**(Action Point 3: Member banks)**

Sri S.S. Singh narrated that member banks have financed 16 FPOs/FPCs during current FY and cumulatively 84 FPOs/FPCs as on 30.06.2022.

Sri O. S. Meena highlighted that total 585 list of FPOs/FPCs have been sent to districts for proper nurturing and necessary identification. Sri Ashoke Kumar Das, Special Secretary, Agricultural Marketing Department, GoWB narrated that 232 FPOs/FPCs are being identified by the department and their nurturing is under process. Sri Ajit Singh, AGM, NABARD apprised the house that they are also in the same process for formation of new FPOs/FPCs. Sri O. S. Meena requested NABARD, Agri Marketing Dept. and Line Department to complete the formation of FPOs/ FPCs at the earliest with area-tagging. Sri S.G. Saha requested line department for sharing list of registered FPOs/FPCs eligible for credit linkage.

Sri M. Dhar mentioned about delay at bank branches in opening of current accounts of FPOs/FPCs. Sri S.G. Saha informed that SOP for account opening of FPOs/FPCs was well within knowledge of all banks and requested Sri M Dhar to share the names of such FPOs/FPCs facing that issue with SLBC for necessary follow up.

**(Action Point 4: Member banks, NABARD, Line Department & IF Department)**

**4: Fixation of target of AIF and FPO/FPC financing for FY 2022-23.**

Sri S.G. Saha informed that Department of Agriculture had proposed for fixing target of sanctioning 1200 number of AIF proposals for this current FY 2022-23. Sri O. S. Meena narrated that this target is a minimum target and member banks have to achieve more than the assigned target by 31.03.2023.

**(Action Point 5: Member banks)**

Sri O. S. Meena requested NABARD for fixation of FPOs/FPCs target for this FY and to share the same with SLBC along with list of registered FPOs/FPCs eligible for credit linkage.

**(Action Point 6: NABARD)**

Before conclusion of the meeting, Sri O. S. Meena reiterated the following instructions for necessary compliance.

- **Bank branches to organise credit camps for renewal and simultaneous disbursement of KCCs.**
- **KCC renewal process to be completed by September 2022. Line department will help in activation of Dormant KCCs.**
- **Banks should prepone the Rabi Season Credit disbursement, if required.**



- Banks to achieve the target of sanctioning 1200 number of AIF proposals for this current FY 2022-23.
- AIF proposals received at Banks' end by 08.08.2022, must be sanctioned by 31.08.2022 and to be disbursed simultaneously by 15.09.2022.
- Sanctioned AIF proposals pending for disbursement as on 08.08.2022, must be disbursed by 31.08.2022 after completing pre-disbursement formalities.
- Eligible Agriculture Term Loan proposals may be routed through AIF portal.
- FPO/ FPC formation and area tagging will be done by NABARD with the help of Dist. Authority and the list will be shared to SLBC in due course.
- Instructions emerged during the meeting must be percolated to bank branch level for necessary implementation at their end.

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



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



**List of participants in Agriculture Sub-Committee Meeting held on 10.08.2022**

SI No.	Name	Designation	Organisation
1	Sri Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
2	Sri Ashoke Kumar Das	Special Secretary	Agricultural Marketing Department, GoWB
3	Sri Sajal Ghose	Director of Agriculture	Directorate of Agriculture, GoWB
4	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
5	Sri Provash Chandra Chowdhury	Assistant General Manager	RBI
6	Sri Ajit Singh	Assistant General Manager	NABARD
7	Sri Deabrata Das	Assistant General Manager	NABARD
8	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
9	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
10	Sri Amid Kumar Murmu	General Manager	PBGB
11	Smt Ishita Sarkar	Dy. General Manager	WB State Co-Op Bank Ltd.
12	Sri Siddhartha Dash	Dy. General Manager	State Bank of India
13	Sri Alok Kumar Sinha	Dy. General Manager	UCO Bank
14	Sri N.K. Lakra	Assistant General Manager	State Bank of India
15	Sri Subrata Roy	Chief Manager	Indian Bank
16	Sri Anjani Kumar Thakur	Chief Manager	PNB
17	Sri Umakanta Mishra	Chief Manager	PNB
18	Sri Amit Kumar	Chief Manager	Union Bank of India
19	Smt Srivani Baskey	Chief Manager	State Bank of India
20	Sri Sanjay Kumar	Divisional Manager	Canara Bank
21	Sri Debasish Manna	Senior Manager	Bank of Baroda
22	Smt Anwesha Baidya	Senior Manager	Bank of India
23	Smt. Neha Kumari	Manager	CBI
24	Sri Debprasad Singha Roy	Manager	BGVB
25	Sri Dipesh Chakraborty	State Nodal Head	Axis Bank
26	Smt Gunjan Agarwal	Regional Manager, SLBC	ICICI Bank
27	Sri Ripon Golder	Manager	ICICI Bank
28	Ms. Anannya Gupta	DDM, NABARD	Hooghly
29	Sri Tirthankar Biswas	DDM, NABARD	Dakshin Dinajpur & Malda
30	Sri Akash Kumar Sharma	DDM, NABARD	Paschim Medinipur and Jhargram
31	Sri Goutam Chakraborty	DDM, NABARD	Bankura
32	Sri Arnab Pramanik	DDM, NABARD	South 24 Pgs
33	Sri Sudip Kumar Das	DDM, NABARD	Burdwan
34	Sri Kaushal Kumar Singh	DDM, NABARD	Murshidabad
35	Dr. Amrita Chattopadhyay	DDM, NABARD	Nadia
36	Sri Laxman Chandra Sarkar	DDM, NABARD	Coochbehar & Alipurduar
37	Sri Soham Chatterjee	DDM, NABARD	Darjeelin & Kalimpong
38	Sri Salan Bage	Lead Dist Manager	24-Pgs (North)
39	Sri Rakesh Singha Roy	Lead Dist Manager	24-Pgs. (South)
40	Sri Ashok Kumar	Lead Dist Manager	Alipurduar
41	Sri Tapan Mondal	Lead Dist Manager	Bankura
42	Sri Prabir Kr Ganguly	Lead Dist Manager	Coochbehar
43	Sri Raushan Kumar	Lead Dist Manager	Darjeeling
44	Sri Bharat Chandra Tripathi	Lead Dist Manager	Hooghly
45	Sri Ranjit Dutta	Lead Dist Manager	Jhargram
46	Sri Sushanta Kumar Halder	Lead Dist Manager	Malda
47	Sri Tapu Dutta	Lead Dist Manager	Nadia
48	Sri Dwijendra Kumar Debnath	Lead Dist Manager	Paschim Burdwan
49	Sri Subhankar Mahata	Lead Dist Manager	Paschim Medinipur
50	Sri Sumit Sharma	Lead Dist Manager	Purba Burdwan
51	Sri Sudip Maity	Lead Dist Manager	Purba Medinipur
52	Sri Tapan Mondal	Lead Dist Manager	Purulia
53	DDA (Admn)	24-Pgs (North)	Govt. of West Bengal
54	DDA (Admn)	24-Pgs. (South)	Govt. of West Bengal
55	DDA (Admn)	Alipurduar	Govt. of West Bengal
56	DDA (Admn)	Bankura	Govt. of West Bengal
57	DDA (Admn)	Birbhum	Govt. of West Bengal
58	DDA (Admn)	Coochbehar	Govt. of West Bengal
59	DDA (Admn)	Dakshin Dinajpur	Govt. of West Bengal
60	DDA (Admn)	Darjeeling	Govt. of West Bengal
61	DDA (Admn)	Hooghly	Govt. of West Bengal
62	DDA (Admn)	Howrah	Govt. of West Bengal
63	DDA (Admn)	Jalpaiguri	Govt. of West Bengal
64	DDA (Admn)	Jhargram	Govt. of West Bengal
65	DDA (Admn)	Kalimpong	Govt. of West Bengal
66	DDA (Admn)	Murshidabad	Govt. of West Bengal
67	DDA (Admn)	Malda	Govt. of West Bengal
68	DDA (Admn)	Nadia	Govt. of West Bengal
69	DDA (Admn)	Paschim Burdwan	Govt. of West Bengal
70	DDA (Admn)	Paschim Medinipur	Govt. of West Bengal
71	DDA (Admn)	Purba Burdwan	Govt. of West Bengal
72	DDA (Admn)	Purba Medinipur	Govt. of West Bengal
73	DDA (Admn)	Purulia	Govt. of West Bengal
74	DDA (Admn)	Uttar Dinajpur	Govt. of West Bengal

