



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

Ref : SLBC-WB/MSME/Minutes/ 992/2019

Dated, the 29<sup>th</sup> May, 2019

**Re : Minutes of the Sub-Committee Meeting on Agriculture on 27-05-2019**

The quarterly meeting of SLBC Sub-Committee on Agriculture was held on 27-05-2019 to review progress in credit deployment under Agri loans, KCC, BSBS, Land Records for Krishak Bandhu scheme, Finance in Fishery & Allied activities, FPO linkage, etc .The point of discussion and the action points that have emerged are given hereunder,

The meeting started with the Action Taken Report for the Action Points marked in the last Sub-Committee meeting dt 04-02-2019 and SLBC meeting dated 12-03-2019 which are summarized below

- SLBC shared the operational guidelines on Agri Marketing Infrastructure Scheme , NLM-EDGE & DEES with member banks on 08-02-2019.
- Latest position on Krishak Bandhu a/c details submission is 5.17 lacs .
- Agri Marketing Deptt/NABARD to share relevant information on FPOs with SLBC for credit linkage initiatives.
- Area Development Scheme of NABARD is to be followed by the member banks for intensive credit off-take in Agri credit.

Thereafter the agenda-wise discussion was initiated.

A) Farm Credit : It was informed by SLBC that in the year 2018-19 the deployment of the banks in Agri sector was 45585.80 crore against the target of Rs.64071.01 crore registering an achievement of 71.15% . It was observed that the achievement has remained static at around 70% for last several years. It is opined that in view of the fragmented land holding and a high percentage of 95% Small & Marginal Farmers base, the banks should look beyond crop loans to increase the credit portfolio.

The Convener, Sri M R Roy urged the banks to cover all the left out farmers under KCC Saturation Campaign. Sri M Dhar, Advisor on Institutional Finance insisted that banks should focus equally on Animal Husbandry schemes, particularly Dairy, Poultry and Fishery loans. Sri J Roy, Jt Secretary, Agriculture referred to the 3 Farm Mechanization schemes where subsidy is also available. (Action Point 1 : Member Banks)

B) Fishery loan :Dr. S Basu, Dy Director, Fishery Deptt spoke at length about the various issues regarding development of pisciculture. It was informed that the Department has various schemes to suit the requirement of individual farmers with availability of vast water bodies across the State. He suggested that camp mode should be adopted for accelerated advance with involvement of District level agencies/nodal officials. It was also opined that insurance coverage is a issue faced by the banks/department and requested SLBC for inviting insurance companies for further deliberation. (Action Point 2 : Member Banks & SLBC )

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Sri B Sinha, DGM of NABARD queried on the formation of Special Committee for Animal Husbandry & Fishery Loans. It was informed that the formation of the Committee comprising representative of Fishery Deptt, Animal Resources Deptt, SBI and the 3 Banks having Head Quarters at Kolkata, UBI, UCO, Allahabad Bank and WBSCBL is on the anvil and the 1<sup>st</sup> meeting of the Committee will be held in June, 19 for preparing the roadmap. (Action Point 3 : SLBC )

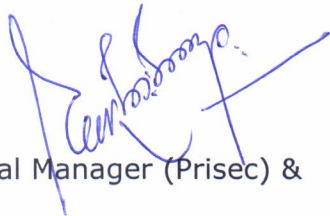
C)KCC Loans : It was opined that with forecast of a regular monsoon the ongoing kharif crop should be good one and the banks should be proactively pursue the goal of covering the existing farmers for renewal with enhanced limit as per norms besides bringing the leftout farmers for inclusive growth. SLBC also requested the member banks which are yet to comply to submit the Statement (Part A) of KCC loans as required for reporting the position on 31-03-2019 and arrange for the Weekly Reports (Part B) as the KCC Saturation program is expected to gain momentum after completion of the poll process. ( Action Point 4 : Member Banks)

D) Bangla Shasya Bima Scheme : Sri J Roy informed the House about the new BSBS for which Notification was issued on 24-05-2019. It was also confirmed by SLBC that the details of the Scheme/Notification was shared with all the member banks on 24-05-2019 itself. It was also informed by Sri Roy that the Department has already conducted one workshop and another workshop may be undertaken through SLBC for handholding support to the bankers on the new Portal related issues, if required. ( Action Point 5 : Member Banks)

E) Krishak Bandhu Scheme : It has been gathered that only 5.17 lac loanee details out of 35.52 lacs loanees have been furnished by the banks so far. While SLBC requested the banks to complete the exercise on urgent basis considering it one time exercise providing the banks with the opportunity for tracing the left out farmers and covering them in this Kharif season itself ,Sri M Dhar also highlighted the advantage of verifying the land related records for creation of charges .(Action Point 6 : Member Banks )

F)FPO: It was already decided to accelerate the flow of fund to FPO/FPC in view of the both forward & backward linkage facilities. It was informed by Agri Marketing Department that 134 FPOs are functioning and the details would be shared with SLBC as requested for necessary initiatives in this regard. SBI also informed that they have adopted 12 FPOs , out of which 3 are already credit linked. (Action Point 7: Agri Marketing Dept & SLBC)

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



General Manager (Prisec) &

The Convener of SLBC, West Bengal

