

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 / 660 /2021

Date: 12.07.2021

- 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 Agriculture held on 09.07.2021.

In accordance with the advice of Dr. Amit Mitra, Hon'ble Finance Minister, GoWB in course of the 152nd SLBC meeting held on 22.06.2021, a meeting of the SLBC sub-committee on Agriculture was held through virtual mode on 09.07.2021. The meeting was participated by Sri Onkar Singh Meena, Secretary, Agriculture Department, GoWB, Sri Jitendra Roy, Joint Secretary, Agriculture Department, GoWB, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri Kamalesh Kumar, General Manager, NABARD, Sri P C Choudhury, 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. Agriculture ACP 2021-22:

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal briefly narrated the house that banks have disbursed Rs.57008 cr against a target of Rs.77236 cr, thus achieving 74% during last FY 2020-21. He also informed the house that Rs.87603 cr have been fixed as ACP target in Agriculture for the FY 2021-22, which have already been adopted in the last 152nd SLBC meeting. Sri Saha was very much optimistic over achievement of this year's target as West Bengal is an agriculture concentrated state with more than 72% rural population & having ample availability of agricultural resources. He urged upon all the member banks to extend their wholehearted support in the current financial year in order to achieve the annual target positively.

Sri Onkar Singh Meena, Secretary, Agriculture Department, GoWB highlighted the following issues:

- i) Each bank has to distribute the Agriculture target to their branches based on the ACP target fixed by SLBC. Branch people at micro level are to be motivated in order to achieve the target.
- ii) During Covid 19 pandemic, Agriculture was one of the least affected sectors. And agriculture is that sector, where more people can be absorbed for employment generation.
- iii) Banks to strive their best in farm mechanisation, minor & drip irrigation etc. Different project details are available with Govt. field/ extension officers and they can help the bankers.
- iv) 2.29 lakh of pending KCC cases for the previous FY to be disposed of by banks at the earliest and latest by 15.08.2021. Again KCC proposals freshly sponsored during this FY, are to be disposed of by 31.08.2021 positively. Banks to take utmost care so that no KCC proposals are being rejected on some flimsy ground.



- v) 5.89 lakh of KCC proposals have been rejected by bank branches in FY 2020-21. Re-sponsoring of eligible loans to bank branches and updation of the same in the fresh sanction column of KCC-IMS portal will be done by respective Govt. departments.
- vi) The decisions emerging from the meeting must be percolated to the branch level without any exception.

Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB accepted the proposals raised by Sri O.S.Meena. He suggested all the banks to explore financing proposals of farm mechanisation, custom hiring centres, etc, identified & vetted by GoWB.

Sri Saha requested the Agriculture Deptt for issuance BSBS Kharif 2021 notification, as already 3 months have been passed in the present Kharif season.

(Action Point 1: Line Department & Member Banks)

2. KCC Target as well as KCC ticket size enhancement:

Sri Saha informed the house that bank wise target of 35 lakh KCC (Fresh+Renewal) for FY 2021-22 have been set up. Sri Dhar also voiced for the same target for this FY. All Banks unanimously accepted the target.

Sri Saha requested all the member banks to increase the average KCC ticket size to Rs.62000/- by 31.03.2022 from the present ticket size of Rs.43000/- as on 31.03.2021. Sri Dhar 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.1.60 lakh. Sri Dhar urged upon all the banks to instruct their KCC disbursing branches to follow the DLTC approved updated scale of finance meticulously apart from revised guideline on KCC scheme prescribed by RBI at the time of processing of KCC. It will definitely help the banks to increase the KCC ticket size from the existing level.

(Action Point 2: Member Banks)

3. Financing to FPOs/FPCs:

Sri Saha informed that 12 FPOs have so far been adopted by different banks amongst a list of 65 FPOs sponsored by Agriculture Marketing Deptt. Bank wise target for financing total 165 FPOs, as shared by NABARD, have been fixed for this FY 2021-22 depending upon their branch network. He requested all the member banks for adoption & extension of credit to FPOs for increasing the Agri portfolio.

(Action Point 3: Member Banks)

4. Relief measures extended by banks on account of Yaas cyclone:

Sri Saha informed the house that the State was devastated by the super cyclone Yaas and District Magistrates in Eight (8) districts have so far issued Notifications for incident of natural calamity. He requested all member Banks to come forward for extending relief measures guided by RBI circular in the affected Mouzas/ Blocks of the notified districts.

Sri O.S.Meena reminded the house that Banks have to provide relief measure through rescheduling of existing loans and sanctioning fresh loans as per the emerging requirement of the borrowers on account of super cyclone Yaas, within 3 months of DM notification. He advised the banks to share their circular/ instruction passed to their branches for providing relief measures to the affected borrowers. He also advised all the member banks to send a report to SLBC on number & amount of loans restructured & freshly sanctioned on account of Yaas cyclone in the affected districts. He instructed SLBC to collect the data from member banks and to share the consolidated report to the Department.

(Action Point 4: Member Banks & SLBC)



5. Miscellaneous:

Sri O.S.Meena advised SLBC to instruct the LDMs to convene a Special DCC Meeting in each District soon to discuss on the following agendas:

- i) In many districts, poor sanction & high rejection and non disbursement in eligible KCC cases with reference to coverage of Non-loanee farmers during KCC Saturation Drive in FY 2020-21 leading to dismal performance in Agriculture sector inspite of immense potential in the sector in the state of West Bengal.
- ii) Disposal of all pending KCC proposals still lying at branches with respect to coverage of Non-loanee farmers, latest by 15.08.2021 without any exception.
- iii) Increase of KCC ticket size to Rs.62000/- in the FY 2021-22.
- iv) Low achievement percentage in many of the district regarding issuance of KCC (both renewal & fresh) during the FY 2020-21.
- v) Dismal performance in Animal Husbandry & Fishery sector during the FY 2020-21.
- vi) Relief measures extended by banks on account of Yaash cyclone in the 8 (eight) affected districts.

He also advised that all such Special DCC Meetings should be convened in presence of the senior most official of the Lead Bank & the senior most officials of other banks operating in the district as well and the DM or Collector will chair the meeting.

(Action Point 5: LDMs, Member Banks & SLBC)

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 Agriculture Sub-Committee Meeting held on 09.07.2021 through VC

S No.	Name	Designation	Organisation
1	Sri Onkar Singh Meena	Secretary	Agriculture Department, GoWB
2	Sri Jitendra Roy	Joint Secretary	Agriculture Department, GoWB
3	Sri Bidhayak Mukherjee	ADA, Evaluation	Directorate of Agriculture, GoWB
4	Sri Sajal Ghosh	ADA, Admin	Directorate of Agriculture, GoWB
5	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
6	Sri Bibekananda Biswas	Banking Expert	Agriculture Department, GoWB
7	Sri Kamalesh Kumar	General Manager	NABARD
8	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
9	Sri Sudeep Das	General Manager	BGVB
10	Sri P C Choudhury	Asstt. General Manager	RBI
11	Sri Sandipan Chakraborty	Deputy General Manager	WBSCB
12	Sri Valerian Castelino	Deputy Zonal Head	Union Bank of India
13	Sri Debashis Das	Assistant General Manager	State Bank of India
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 Sumit Basu	Chief Manager	SLBC, West Bengal
18	Sri Santanu Banerjee	Divisional Manager	Canara Bank
19	Sri Tuhin Bera	Chief Manager	PBGB
20	Sri Dibash Majumder	Chief Manager	UCO Bank
21	Sri Subrata Pal	Chief Manager	BGVB
22	Sri Abhijit Mandal	Senior Manager	Bank of India
23	Sri Dhruvajyoti Deb	Senior Manager	SLBC, West Bengal
24	Sri Debasis Manna	Senior Manager	Bank of Baroda
25	Sri Suvan Kundu	Senior Manager	Canara Bank
26	Sri Borno Bikash Sarkar	Manager	Union Bank of India
27	Sri Dipesh Chakraborty	Asstt. Vice President	Axis Bank
28	Sri Prasenjit Bhattacharjee	Regional Head	ICICI
29	Sri Srikanta Das	Senior Manager	Axis Bank

