



युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India

अग्रणी बैंक प्रभाग : Lead Bank Division

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Ref : SLBC-WB/Agri-AH & F/ 819 /2020

Dated, the 10th January, 2020

Member Banks under SLBC, West Bengal

Re : Minutes of the Special Meeting on Agriculture advances on 07-01-2020.

During the 147th SLBC meeting held on 20-12-2019, Dr Amit Mitra , Hon'ble Finance Minister of West Bengal advised SLBC for holding a special meeting for accelerating the credit flow in Agri & Allied activities ,Fisheries as well as Food processing sectors. Accordingly the special meeting was held on 07-01-2020 with participation from the 18 major banks, RBI, NABARD, Agriculture Deptt, Food Processing & Horticulture Deptt, Animal Resource Development Deptt & Fishery Deptt.

The points of discussion and action points thereof as emerged during the meeting, graced by Sri Sunil Kr Gupta, Addl Chief Secretary (Agri) are appended hereunder. The meeting co-ordinated by Sri M R Ray, General Manager & Convener of SLBC was actively participated by the member banks along with valuable inputs from Sri M Dhar, Advisor (Institutional Finance), Sri J Roy, Jt Secretary (Agri), Sri J K Aikar, Commissioner (FPI), Sri P. Chakraborty , AGM (RBI), Sri S Mukherjee, DGM (NABARD), Dr S Biswas, Dy Director (Fisheries), Dr A Samanta (ARDD) ,etc

- Achievement of Agriculture target: It was reiterated that the realistically set annual target of Rs.55000 crore for 2019-20 must be treated as sacrosanct and should be achieved by all the banks. Necessary support would be provided by the line Departments. Cluster approach is to be adopted in identified areas for credit a time bound manner. (Action Point 1 : Member Banks)
- KCC Saturation campaign : Expressing concern at the low rate of 1.59 lac new farmers under KCC Scheme, Sri Gupta exhorted the banks to focus on covering the leftout farmers in the next 2 crop seasons . It was also opined that the banks should also strive for increasing the ticket size of KCC loans (particularly State Co-Op Banks) and arrange for reaching out to the farmers for timely renewal of the limit in accounts dormant for more than a year. The process of sending the list of non-loanee farmers (from the BSBS data base) to the LDMs and ADAs may also be completed for their necessary action. (Action Point 2 : Member Banks & Agri Deptt)
- Food Processing Industries : It was informed by the Department that West Bengal being the major producer of fruits and vegetables in the country , the banks should proactively explore the possibilities for extending credits in profitable ventures like processing units (dairy, fish & meat products), edible oils, beverages , bakery & confectionery products. The Department informed that they will provide the list of entrepreneurs as available with them to the banks interested in credit for setting up of projects in these sub sectors which have a short break- even period besides a low failure rate. NABARD support is also available for units located in 3 Food Parks.

Sri Gupta also advised that area wise list for potential products may be prepared while it was informed by NABARD that their subsidiary, NABCONS may be approached for assisting the new entrepreneurs in preparing the project reports.

It was also informed by RBI that the list of Dist level FPI officials should be shared with SLBC for onward information of the LDOs. As proposed by Sri Dhar, the House approved that FPI Deptt will be part of the DCC forum henceforth. (Action Point 3 : SLBC, FPI Deptt & LDMs)



(Handwritten signature)

- Animal Husbandry schemes: Cluster Approach should be adopted for the Dairy, Poultry, Goat-Pig rearing pockets as ratified by ARD Deptt. The member banks have been advised to extend loans under KCC to the eligible farmers associated in these activities and already covered under KCC-Crop Loan scheme with separate provision for sub-limits. The data base available with the banks and BSBS portal may also be shared with Block Livestock Development Officers for scouting of proposals by the Department. (Action Point 4 : Member banks & ARD Deptt)

In view of the reported disparity in Scale of Finance for animal husbandry schemes as prepared by DLTCs, it was requested that NABARD may prepare the Unit Cost for working capital loan under KCC with necessary provisions for localized input cost. It has also been advised that DLTCs may fix the Scale of Finance twice in a year, before beginning of Kharif & Rabi crops in March & September respectively. (Action point 5 : NABARD & LDMs)

- Fishery schemes : The Department informed of around 17 ongoing schemes and requested the banks to come forward for assisting the fish farmers. Banks may also finance the oral lease-holders as applicable under KCC scheme. It was also opined that working capital component for the water-bodies belonging to the majority of the fragmented SF/MF beneficiaries would not be a substantial one and can be accommodated under the prescribed collateral free amount of Rs.1.60 lac for KCC scheme. (Action Point 6 : Member Banks)

It was also informed by the Department that 2 more districts will be added to the 5 districts identified by SLBC and the Department is in process for sponsoring around 50000 loan proposals under KCC to the bank branches shortly. The banks are to dispose of the proposals expeditiously before the Monsoon season. (Action Point 7 : Member Banks & Fishery Deptt)

- Bangla Shasya Bima Scheme : Sri Gupta advised that the banks must ensure uploading of the portal data as per Notification for Rabi 2019-20 season and requested the banks for greater coverage of farmers under the scheme. (Action Point 8 : Member Banks)

Sri Gupta also informed about the non-furnishing of the Utilization Certificates by many banks despite being repeatedly followed up by Agri Department and discussed in SLBC forum. The House agreed that the pending UCs for the year upto 1916-17 and 17-18 must be submitted by 31-03-2020 for closure of Audit. The Nodal Officers present in the meeting must ensure submission of the same. (Action Point 9 : Member Banks)

ARD Deptt requested that the banks must upload sanction/disbursement data & subsidy claim for the NLM-EDGE & DEDS scheme within due date. (Action Point 10 : Member Banks)

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

General Manager
Prisec-Agri & Convener of SLBC.



List of the participants in the Special Meeting on Agriculture conveyed by SLBC, West Bengal on 07.01.2020 at "Board Room" (3rd Floor), Head Office

Government Department			
S. No.	Name	Designation	Organisation
1	Sri S.K. Gupta	Additional Chief Secretary	Agriculture, GoWB
2	Sri J. Roy	Joint Secretary	Agriculture, GoWB
3	Sri M. Dhar	Advisor	Institutional Finance, GoWB
4	Sri S. Mukherjee	Deputy General Manager	NABARD
5	Sri P. Chakraborty	Assistant General Manager	Reserve Bank of India
6	Sri J.K.Aikat	Commissioner	Food Processing Industries
7	Dr. S. Biswas	Dy. Director	Fisheries (GoWB)
8	Sri P. Datta	Dy. Director (IF)	Finance Dept.
9	Sri B. Biswas	Banking Consultant	Agriculture Dept.
10	Dr. A. Samanta	Asstt. Director	Animal Resource Deptt.
11	Sri U.S. Aich	Consultant	Dept. of Agriculture
Banks			
11	Sri M.R. Ray	General Manager & Convener SLBC	United Bank of India
12	Sri K. Shorey	Deputy General Manager (Prisec)	United Bank of India
13	Sri A. Jha	Deputy General Manager	UCO Bank
14	Sri R.K. Singh	Assistant General Manager	Allahabad Bank
15	Sri M.S. Bhattacharya	Assistant General Manager	State Bank of India
16	Sri S.K.Das	Assistant General Manager	Canara Bank
17	Sri A.K. Senapati	Assistant General Manager	Central Bank of India
18	Sri R. Parameswaram	Assistant General Manager	Indian Overseas Bank
19	Sri J.L. Sahoo	Chief Manager	Punjab National Bank
20	Sri P.K. Sahoo	Chief Manager	Indian Bank
21	Sri S. Mondal	Chief Manager	Union Bank of India
22	Dr. H.M. Thakur	Senior Manager	Bank of Baroda
23	Sri A. Mondal	Senior Manager	Bank of India
24	Sri Imran Siddiqui	Agriculture Development Officer	Syndicate Bank
25	Sri B. Kumar	Regional Manager	BGVB
26	Sri T.C. Poonia	General Manager	PBGB
27	Sri S. Chakraborty	Deputy General Manager	WBSCB Ltd.
28	Sri S. Chatterjee	Vice President & Regional Head	Bandhan Bank
29	Sri R. Dubey	Regional Head	ICICI Bank
30	Ms. S. Roy	Regional Manager	ICICI Bank
31	Sri B. Francis	AVP- RB & FI	Axis Bank
32	Sri S. Chakraborty	Senior Manager	Axis Bank

N.B : As per attendance sheet entries

