

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 / 106 /2022

Date: 15.06.2022

- 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 13.06.2022.

As advised by Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt of West Bengal in course of the 156th SLBC meeting held on 07.06.2022 a meeting of SLBC Sub-committee on Agriculture was held on 13.06.2022 at Nabanna, Howrah. The meeting was presided over by Dr. Manoj Pant, Additional Chief Secretary, Finance Department, GoWB; Sri Onkar Singh Meena, Principal Secretary, Agriculture Department, GoWB, Sri Jayanta Kumar Aikat, Director, Horticulture dept., GoWB; Sri Manas Dhar, Special Secretary & Director, IF, Finance Dept., GoWB; ,Sri Sajal Ghose, Director of Agriculture, GoWB; Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal ; Sri Samrat Mukherjee, DGM, NABARD; Sri Amit Das, AGM RBI, Sri Subrata Gupta, SPMU, AIF; and other officials of the Line Departments and representatives of major member Banks.

The following are the excerpts of observations made during the meeting along with action points:

1. Progress in financing under AIF (including CHC):

Sri O. S. Meena, Principal Secretary, Agriculture Department acknowledged the cumulative effort of member Banks in financing Agriculture Infrastructure Fund (AIF) proposals, though the scheme was implemented in the state later.

He praised overall performance of banks on this score within a very short span of time. But he also highlighted following issues and expressed serious concern:

- i) A number of AIF proposals have been sanctioned as per portal but awaiting disbursement.
- ii) Large number of proposals are lying pending for disposal, even though the proposals have been verified by SPMU.

He advised the Banks to undertake appropriate action to reduce the turnaround time for proposals under AIF.

Director-IF, requested member banks to take all possible efforts towards disbursement of the sanctioned AIF proposals in a time bound manner. He mentioned that with higher amount of lending possible under AIF, the coveted target for fresh credit deployment in Agriculture under ACP for 2022-23 could be achieved by the Banks and at the same time it would enable the Banks in reaching the national target for credit deployment to agriculture to the extent of 18% of previous years ANBC.

After analysing bank wise performance & pendency position of AIF proposals, Sri O.S. Meena, Principal Secretary, Agriculture Department requested member banks to follow the instructions/ action points in this regard as follows:

- i) AIF proposals received at Banks' end by 30.05.2022, must be sanctioned and disbursed by 30.06.2022.
- ii) AIF proposals received by 10.06.2022 must be sanctioned in the portal by 30.06.2022, if not disbursed.
- iii) Line Department and SPMU would extend all necessary help to member banks, in this regard.
- iv) Rejection reasons must be justified. No proposal should be rejected on flimsy ground.
- v) AIF proposals pending at RRBs for want of Credit Guarantee coverage, may be redirected to the respective sponsor banks of RRBs for immediate disposal.



GM SLBC noted the instructions and requested member banks to ensure meticulous compliance in this regard. He also highlighted that sometimes duplicate proposals i.e. same proposal of same person is being uploaded for more than one occasion and is also being verified by SPMU, resulting in increase of the sponsored cases.. He requested SPMU to eliminate duplicate proposals. Sri Subrata Gupta, SPMU, AIF noted the same and provided email id (aifwbspm@gmail.com) for any assistance in this regard.

(Action Point 1: Member banks, SPMU & Line department)

Director- Agriculture informed the house that issuance of Delivery Order is pending in case of 13 CHC proposals at different bank branches though necessary formalities have already been completed. He requested member banks to complete the issuance of DO at the earliest and not later than 30.06.2022.. He also highlighted that few banks are calculating EMI taking into account the subsidy amount, which should be rectified immediately. Sri O. S. Meena, Principal Secretary, Agriculture instructed all member banks to calculate EMI only on bank loan portion, -not on subsidy amount.

(Action Point 2: Member banks)

Dr. Manoj Pant, ACS-Finance advised Horticulture department for sponsoring good quality Food Processing proposals to the banks, as this particular sector has ample scope to flourish in coming days.

(Action Point 3: Horticulture Department)

2. KCC Performance & Target fixation:

Sri O. S. Meena, Principal Secretary, Agriculture observed that though Banks posted a more than satisfactory performance by disbursing 29.11 lakh KCCs against the target of 35 lakh KCCs with 46% Y-o-Y growth in total disbursement amount, but still lower ticket size per KCC remained an issue. He requested member banks to meticulously follow the instructions mentioned below:

- i) Target for KCC (Fresh + Renewal) for the FY 2022-23 will be 35 lakh in number.
- ii) KCC ticket size to be increased to Rs.62000/- by end of 31.03.2023. Banks should strictly follow updated scale of finance as approved by respective DLTC.
- iii) Banks are to share detail list of "**Dormant KCCs**" to respective ADA offices. Line department will help banks for activation of these Dormant KCCs during Kharif 2022. Special BLBC meetings are to be convened in this regard at the earliest.
- iv) Bank branches to mandatorily update KCC status in KCC IMS portal.
- v) All member banks should invariably attend each and every BLBC meetings.

(Action Point 4: Member Banks)

Director-IF requested member banks to strictly adhere to the instructions given by Sri O.S. Meena, Principal Secretary, Agriculture and to percolate the message to the ground level for proper implementation. He also requested member banks to update the disposal position in the KCC IMS Agriculture portal for actual reflection of performance. He also requested to upload the data in the existing BLBC portal by LDMs to monitor the Bank(s) remaining absent in the BLBC meetings.

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 Sakshi Gopal Saha)
General Manager,
SLBC West Bengal



List of participants in Agriculture Sub-Committee Meeting held on 13.06.2022 at 3rd Floor, Room No-310, Nabanna

SI No.	Name	Designation	Organisation
1	Dr. Manoj Pant	Additional Chief Secretary	Finance Dept, GoWB
2	Sri Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
3	Sri Hrishikes Mudi	Special Secretary	Agriculture Department, GoWB
4	Sri Sajal Ghose	Director of Agriculture	Directorate of Agriculture, GoWB
5	Sri Subha Mukherjee	Addl. Secretary	Agriculture Department, GoWB
6	Sri Jayanta Kumar Aikat	Director	Horticulture Department, Gowb
7	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
8	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
9	Sri Bibekananda Biswas	Banking Expert	Agriculture Department, GoWB
10	Sri Samrat Mukherjee	Dy. General Manager	NABARD
11	Sri Amit Das	Assistant General Manager	RBI
12	Sri Gopal Ch. Das	Dy Da (FC) & SNO	AIF
13	Sri Subrata Gupta	SPMU	AIF
14	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
15	Sri Amid Kumar Murmu	General Manager	PBGB
16	Sri Manasij Mukhopadhyay	Managing Director	WB State Co-Op Bank Ltd.
17	Sri Sandipan Chakraborty	Dy. General Manager	WB State Co-Op Bank Ltd.
18	Sri Alok Kumar Sinha	Dy. General Manager	Bank of Baroda
19	Sri Rabindranath Sarkar	Dy. General Manager	BOI
20	Sri Sanjay Kumar	Dy. General Manager	Union Bank
21	Sri Aseem Kumar Mishra	Assistant General Manager	UCO Bank
22	Sri Vikas Kumar	Assistant General Manager	CBI
23	Sri Gangaram Meena	Assistant General Manager	Indian Bank
24	Sri Siddhartha Kumar Halder	Assistant General Manager	State Bank of India
25	Sri Barun Kumar Dutta	Assistant General Manager	State Bank of India
26	Sri Ram babu Mishra	Assistant General Manager	Canara bank
27	Sri Subrata Roy	Chief Manager	Indian Bank
28	Sri Shyamal Kr. Biswas	Regional Manager	BGVB
29	Sri Subir Kundu	Senior Manager	BOI
30	Sri Debojyoti Paul	Senior Manager	SLBC, West Bengal
31	Sri Manik Verma	Senior Vice President	HDFC Bank
32	Sri Dipesh Chakraborty	State Nodal Head	Axis Bank
33	Smt. Sonali Gan Biswas	Regional Head	ICICI Bank

