



United Bank of India : Convener of SLBC, West Bengal

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Ref : SLBC/KCC/ 414 /2019

Dated, the 26th September, 2019

- 1) All member banks under SLBC, West Bengal
- 2) All LDMs under SLBC, West Bengal

Re : Minutes of the Special Meeting on KCC & Bangla Shasya Bima Scheme

As per resolution adopted in the 146th SLBC meeting dt 17-09-2019, a special meeting was convened by SLBC to discuss & prepare the roadmap for saturation under KCC scheme along with timely implementation of Bangla Shasya Bima Scheme. The meeting was attended by senior executives/officials from Agriculture Deptt, Animal Resources Dev Deptt, Institutional Finance Deptt, Crop Insurance Deptt, RBI, NABARD, member banks & insurance companies.

Initiating the discussion, Sri M R Ray, Convener of SLBC pointed out the low level of enrolment at 6.52 lakh KCC loanees as on 30-06-2019 which marginally increased to 8.53 lakh on 31-08-2019 as per interim report furnished by the banks. He expected that the banks would be able to improve the position substantially in Sept, 19 by covering the farmers engaged with cultivation of Aman paddy. The prime task before the banks remains the coverage of the non-loanee farmers in coordinated manner with support from Agri Department.

Sri M Dhar, Advisor of Institutional Finance highlighted the initiatives taken by GoWB for promoting the interest of the farmer community of the State which has helped in doubling of the farmers income well within the target year of 2022. He requested the banks to come forward with action plan for extending KCC loans to all the eligible farmers. He informed in this regard that the number of non-loanee farmers enrolled under BSBS has already crossed 33 lakh and these farmers must be the target group for success of the campaign.

➤ After a threadbare discussion the following Action Plan has been adopted with acceptance by all the banks for Saturation of KCC loans. **(Action Point 1: LDMs/ADAs/Member Banks)**

i)The authorities with support from Webel generate District & Block-wise list of non-loanees from the BSBS data base and forward it to respective LDMs under intimation to SLBC.

ii)LDMs will segregate the data (with support from Dist authorities) and forward the Block wise lists to respective Asstt Directors of Agriculture.

iii)ADAs will arrange for collection of KCC applications from the eligible borrowers and will forward the same with requisite documents / certificates to the nearest bank branches of the applicants.

iv)Bank branches will arrange for timely disposal of the proposals, preferably through camp mode in lots.

v)The status of sanction & disbursement is to be informed by DCOs/Nodal Officers on monthly basis to LDMs who will in turn submit the consolidated reports to SLBC.



vi)The progress made during the Campaign is be reviewed in BLCC/DCC forum also.

vii)Nodal Officers of the participating banks are to suitably instruct the branches regarding this GoWB & SLBC guidelines for covering the non-loanee farmers & monitor the development.

viii)The land record related data for the new farmers will be mapped with Krishak Bandhu data base accordingly.

- Regarding Bangla Shasya Bima Scheme, it was informed by Sri J Roy,Jt Secy (Agri) that close to 13 lakh loanee farmers have already been enrolled which is assessed to be below the number of active farmers involved with Kharif crops. Both Sri Roy and Sri Dhar emphasised on full enrolment of the loanee farmers within stipulated time as the left out farmers will not be eligible for any claim for damages in the unforeseen circumstances of natural calamity and the concerned branches will have to deal with the consequences arising thereof accordingly. **(Action Point 2 :Member banks must cover all loanee farmers)**

Regarding the token debit of Re.1/- from individual farmers' accounts for ascertaining the correctness of accounts, IFSC codes, etc and remittance to ICs through bulk NEFT, the following course of action has been adopted.**(Action Point 3: Member banks & Insurance Cos)**

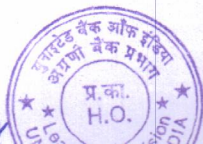
Loanee farmers : Branches will debit the accounts in bulk and affect the NEFT remittance through single remittance .The requisite borrower & account information with UTR number for the NEFT is to be furnished also

Non Loanee farmers : Insurance Companies will generate the District & Branch-wise list of non-loanee farmers and send the same to the State Administrators as registered under BSBS who will forward the list to the respective branches under their jurisdiction. Branches will scrutinize the records and debit the accounts in bulk for the remittance to ICs along with the UTR number for the NEFT.

If any of the branches are not enabled for affecting bulk debit for single remittance, RO/ZO/HO of the banks will arrange for the same. The above SOP and timeline is to be strictly followed.

- Sri Dhar informed the House about the Notifications issued by District authorities for Natural Calamities in 7 districts for Rabi 2018-19 and 9 districts for Kharif 2019-20 seasons. Concerned LDMs are to share the information to the member banks immediately, if not done already, so as to enable the banks to undertake necessary relief measures to the affected farmers under the provisions of RBI Master Direction. Advisor, Institutional Finance is requested to share the details with SLBC. **(Action Point 4: LDMs and Member Banks,)**
- Insurance Companies are also to look into the insurance claim & settlement in time as applicable for the farmers covered under Crop Insurance schemes. Regarding the pendency on the part of the banks for the claims received from ICs but Utilization Certificate not furnished by banks the following resolution has been adopted.

Insurance Companies will send the bank & branch-wise list of the pending UCs to the State Nodal Officers of the Bank who will forward the same to the respective branches for furnishing the UCs in a time bound manner. The process is to be completed by 31-10-19 without fail as it is inviting adverse audit comments.**(Action points 5:Member Banks & ICs)**



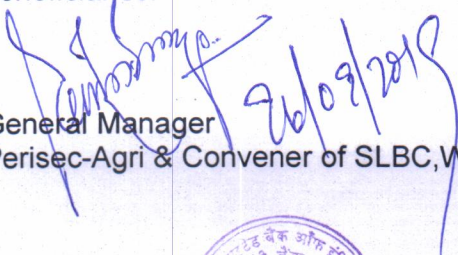
- On Animal Husbandry Schemes, Sri A Samanta from ARD Deptt informed about the areas identified by SLBC and suitably ratified by the Deptt for adoption by the banks for focussed credit growth. While quality livestock and transportation are issues faced by banks, there is huge scope for credit in poultry sector (layers & broilers), especially in Purulia, Bankura & Paschim Medinipur. Similarly Shrimp and Prawn culture may be adopted in brackish water areas in view of the export potential as well as Goat rearing in North Bengal areas.

Sri K Kumar, Dy Gen Manager, NABARD advocated taking up the AH & F Schemes under KCC and also about various schemes for Dairy, Poultry, Fishery activities with availability of subsidy. He also cited the present requirement of license for certain schemes necessary for finance under KCC loans. Sri Ray, Convener of SLBC also opined that the licensing system, wherever required for undertaking allied activities should be relaxed for encouraging the rural entrepreneurs.

It was also informed by SLBC that the Scale of Finance for AH & Fishery schemes have been completed for all districts except Kalimpong and the same have been shared by the LDMs to the DCOs & District Nodal Officers of respective banks under DCC for circulation to their branches.

Insurances Companies, namely National Insurance Co Ltd & Oriental Ins Co Ltd were also informed about the issues faced by the branches in arranging insurance coverage for AH & F schemes. They were requested by the stakeholders to look into the matter in view of the thrust given to these allied activities by Govt authorities and to take up the matter with their authorities for resolution so as to ensure proper coverage facilities to the eligible beneficiaries.

(Action points 6: Member Banks & ICs)


General Manager
Perisec-Agri & Convener of SLBC, West Bengal

