

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 / 782 /2021

Date: 29.11.2021

- 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 26.11.2021.

Meeting of the Sub-committee of SLBC on Agriculture was held through virtual mode on 26.11.2021. The meeting was participated by Sri Pradip Mazumdar, Advisor- Agriculture & Agril-Allied Departments, Govt. of West Bengal, Sri Onkar Singh Meena, Secretary, Agriculture Department, GoWB, Sri Jitendra Roy, Special Secretary, Agriculture Department, Sri Manas Dhar, Director, Institutional Finance, GoWB, Sri Samrat Mukherjee, Dy. 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. Departments for boosting up Agriculture & allied sector despite difficulties faced on account of 2nd wave of COVID-19 pandemic situation during FY 2021-22. He requested Sri O. S. Meena to preside over the meeting.

The agenda wise discussion and the action points emerging thereof are appended below:

1. Agriculture ACP 2021-22:

General Manager, SLBC West Bengal briefly narrated the house that banks have exerted their best effort in Agriculture sector and managed to disburse Rs. 27951.68 crore up to 30.09.2021 during this financial year against an ACP target of Rs.87603.12 Cr., thus achieving 31.91% of the target. He also apprised the house that Agriculture credit disbursement increased by 67.97% on Y-o-Y basis and 118.55% on Q-o-Q basis. Sri O.S. Meena, Secretary-Agriculture, GoWB praised all the member banks for a good growth in Farm credit, considering that such credit is availed by the farming community only. He requested the member banks to maintain this pace in coming days so that the farmers get their need based finance in time. Sri. P. Mazumdar, Advisor- Agriculture & Agril-Allied Departments, Govt. of West Bengal requested all the banks to sympathetically consider the needs of the farmers and to help them at their point of need. He also advised the member banks to increase number of loans under Farm Credit.

Sri Manas Dhar, Director, Institutional Finance, GoWB requested member banks to give thrust on Agriculture Infrastructure and Agriculture Ancillary Activities too. He requested member banks to provide Term loan details disbursed under Farm mechanisation to SLBC for necessary publication. He also informed the house about availability of potential proposals under Custom Hiring Centre scheme and to favourably consider said proposals for increasing credit deployment under Agriculture, which in turn would help in achieving their ACP target.

Sri S.G. Saha, General Manager, SLBC West Bengal requested member banks to consider financing of Tractor, Combined harvester, Power Tiller, large poultry farm, large dairy farm, dairy product processing unit, large fishery project, composite farming project etc. to give a boost to Agriculture credit.



He also requested the member banks to remain focused in financing of FPO/ FPC, as the achievement no. is only 34 up to 30.09.2021 out of the targeted figure of 165 for the FY 2021-22. A detail list of 287 no. of FPCs has already been shared with the member banks for their ready reference.

Sri Samrat Mukherjee, Dy.General Manager, NABARD requested the member banks to also consider financing to JLGs and projects under Watershed management etc.

(Action Point 1: Member Banks)

2. Achievement under KCC and KCC ticket size:

Sri S.G. Saha, General Manager, SLBC West Bengal informed the house that banks have cumulatively disbursed 1387026 no of KCCs (fresh+ renewal) against a target of 35 lakh KCCs, thus achieving 39.63% of KCC target as on 30.09.2021. Average ticket size per KCC has increased to Rs.47800/- as on 30.09.2021 against Rs.43839/- as on 30.06.2021. He stressed about the ample scope to increase KCC ticket size with onset of Rabi season and increasing the credit portfolio under agriculture simultaneously. He requested WB State Cooperative Bank to look into the KCC ticket size issue as they are one of the major players in KCC in the state of West Bengal. Having more than 50% share of state's KCC portfolio, ticket size of WBSCB stood at Rs.26785/- thereby pulling down the average KCC ticket size to below Rs.50000/-. Sri Prasenjit Maity, General Manager, WBSCB acknowledged the same and informed the house that most of their KCC holders being small and marginal farmers, KCC ticket size remains a crucial factor for all DCCBs. Sri Maity also informed that they are unable to check the BSB coverage status of all the applicants for Kharif 2021 in BSB portal and requested the Agriculture Dept. GoWB to resolve the issue.

Sri M. Dhar, Director-Institutional Finance highlighted the following issues:

- i) Pending proposals as per KCC IMS portal to be disposed of in a time bound manner. As sowing window for any crop is very limited, banks to take necessary actions for timely disposal of the cases in order to ensure that the crop cultivated is covered under Bangla Sashya Bima.
- ii) Full disbursement need to be completed for the sanctioned cases as per KCC IMS portal.
- iii) Rejected & returned cases, after making necessary rectification, to be re-sponsored by the concerned ADA offices to the respective branches.
- iv) "Progress in KCC" to be put up as a mandatory agenda in BLBC and DCC meetings.

Sri S.G. Saha, General Manager, SLBC West Bengal further envisaged that on few occasions, borrowers having sanctioned loan proposals are not turning up in spite of several communications made by the Branch for necessary documentation followed by disbursement. He requested for support of Agriculture Deptt in this regard so that necessary disbursement can take place concerning the sanctioned cases. Sri O.S. Meena, Secretary, Agriculture Department, GoWB advised member banks to send bulk SMS to such borrowers for making them aware. He also stated that in case an exhaustive list of such borrowers is provided by the branches to the concerned ADA offices, the matter will be definitely taken care of by the concerned department.

Sri O.S. Meena, Secretary, Agriculture Department, GoWB mentioned the following points and directed DDAs, LDMS and member banks to follow the same accordingly.

- i) DDAs to monitor where sponsoring of KCCs is less. More no. of KCC proposals to be scouted and to be sponsored to the bank branches.
- ii) Eligible returned cases after necessary rectification to be re-sponsored to the bank branches at the earliest, so that branches can get enough time to dispose of those cases within this Rabi season.
- iii) Banks should not reject any proposal on flimsy ground. Rather rejecting the proposals, effort should be given for rectification of minor mistakes at bank branch level.



- iv) WBSCB to take a note of small KCC ticket size. In the ensuing Rabi & Boro season, DCCBs to strive their best to increase the average KCC ticket size.
- v) LDMs to complete the BLBC meetings under their jurisdiction positively by 15.12.2021 and to put up the agenda of KCC pendency, renewal & disbursement in the said meetings.
- vi) Rejected proposals lying at bank branches to be revisited. All the pending proposals to be necessarily disposed of at the earliest and latest by **31.12.2021**.
- vii) New applications sponsored or the proposals which are already sanctioned, must be disbursed within **15.01.2022** or maximum up to **31.01.2022**. Banks may organize camps in this regard to achieve the allocated target.
- viii) Banks should strive their best to disburse **Rs. 50000 Cr. in Farm Credit sector by 31.12.2021**.
- ix) DDAs will sponsor proposals under Custom Hiring Centre, a subsidy linked project. Banks to take care of this proposals in order to increase their Agriculture credit outflow.
- x) SLBC may consider to have Weekly review of the above mentioned points involving Special Secretary, Agriculture Deptt; Director-Institutional Finance, GoWB; Addl Director of Agriculture (General) and General Manager, SLBC West Bengal.

(Action Point 2: Member Banks, LDMs, DDAs & Line Department)

There being no other points of discussion, the meeting ended with exchange of thanks to the chair & the participants by Sri S. G. Saha, General Manager, SLBC West Bengal.

(Sri Nabin Kumar Dash)
Chief General Manager &
Convener, SLBC West Bengal



List of participants in Agriculture Sub-Committee Meeting held on 26.11.2021

Sl No.	Name	Designation	Organisation
1	Sri Pradip Mazumder	Advisor Agriculture & Agri-Allied	Govt. of West Bengal
2	Sri Onkar Singh Meena	Secretary	Agriculture Department, GoWB
3	Sri Jitendra Roy	Joint Secretary	Agriculture Department, GoWB
4	Sri Bidhayak Mukherjee	ADA, Evaluation	Directorate of Agriculture, GoWB
5	Sri Sajal Ghosh	ADA, General	Directorate of Agriculture, GoWB
6	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
7	Sri Bibekananda Biswas	Banking Expert	Agriculture Department, GoWB
8	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
9	Sri Samrat Mukherjee	Dy. General Manager	NABARD
10	Sri P C Choudhury	Asstt. General Manager	RBI
11	Sri Prosenjit Maity	General Manager	WB State Co-Op Bank Ltd.
12	Sri Sandipan Chakraborty	Deputy General Manager	WB State Co-Op Bank Ltd.
13	Sri Ambikananda Jha	Deputy General Manager	UCO Bank
14	Sri Debashis Das	Assistant General Manager	State Bank of India
15	Sri Vikas Kumar	Assistant General Manager	Central Bank of India
16	MD A F M Nazmul Huq	Assistant General Manager	Union Bank of India
17	Sri Tuhin Bera	Chief Manager	PBGB
18	Sri Subrata Pal	Chief Manager	BGVB
19	Sri Santanu Banerjee	Divisional Manager	Canara Bank
20	Sri Abhijit Mandal	Senior Manager	Bank of India
21	Sri Niloy Roy	Senior Manager	SLBC, West Bengal
22	Sri Ranjan Manna	Senior Manager	Bank of Baroda
23	Sri Srikanto Das	Senior Manager	Axis Bank
24	Smt. Neha Kumari	Manager	Central Bank of India
25	Sri Sourav Rajguru	Regional Chief Manager	ICICI Bank
26	Sri Salan Bage	LDM, 24-Pgs (North)	Indian Bank
27	Sri Rajat Kumar Bala	LDM, 24-Pgs. (South)	Punjab National Bank
28	Sri Ashok Kumar	LDM, Alipurduar	Central Bank of India
29	Sri Tapan Mondal	LDM, Bankura	Punjab National Bank
30	Sri Prithwis Das	LDM, Birbhum	UCO Bank
31	Sri Prabir Kr Ganguly	LDM, Coochbehar	Central Bank of India
32	Sri Sayantan Tarafdar	LDM, Dakshin Dinajpur	Punjab National Bank
33	Sri Raushan Kumar	LDM, Darjeeling	Central Bank of India
34	Sri Bharat Chandra Tripathi	LDM, Hooghly	UCO Bank
35	Sri M.K.Soni	LDM, Howrah	UCO Bank
36	Sri Ajay Singh	LDM, Jalpaiguri	Central Bank of India
37	Sri Ranjit Dutta	LDM, Jhargram	Punjab National Bank
38	Sri Sherpa Tenzie	LDM, Kalimpong	State Bank of India
39	Sri Sudhir Kumar Rajak	LDM, Murshidabad	Punjab National Bank
40	Sri Sushanta Kumar Halder	LDM, Malda	Punjab National Bank
41	Sri Tapu Dutta	LDM, Nadia	Punjab National Bank
42	Sri Dwijendra Kumar Debnath	LDM, Paschim Burdwan	State Bank of India
43	Sri Subhankar Mahata	LDM, Paschim Medinipur	Punjab National Bank
44	Sri Sumit Sharma	LDM, Purba Burdwan	UCO Bank
45	Sri Sudip Maity	LDM, Purba Medinipur	Punjab National Bank
46	Sri Tapan Mondal	LDM, Purulia	Punjab National Bank
47	Sri Sourav Saha	LDM, Uttar Dinajpur	Punjab National Bank
48	DDA (Admn)	24-Pgs (North)	Govt. of West Bengal
49	DDA (Admn)	24-Pgs. (South)	Govt. of West Bengal
50	DDA (Admn)	Alipurduar	Govt. of West Bengal
51	DDA (Admn)	Bankura	Govt. of West Bengal
52	DDA (Admn)	Birbhum	Govt. of West Bengal
53	DDA (Admn)	Coochbehar	Govt. of West Bengal
54	DDA (Admn)	Dakshin Dinajpur	Govt. of West Bengal
55	DDA (Admn)	Darjeeling	Govt. of West Bengal
56	DDA (Admn)	Hooghly	Govt. of West Bengal
57	DDA (Admn)	Howrah	Govt. of West Bengal
58	DDA (Admn)	Jalpaiguri	Govt. of West Bengal
59	DDA (Admn)	Jhargram	Govt. of West Bengal
60	DDA (Admn)	Kalimpong	Govt. of West Bengal
61	DDA (Admn)	Murshidabad	Govt. of West Bengal
62	DDA (Admn)	Malda	Govt. of West Bengal
63	DDA (Admn)	Nadia	Govt. of West Bengal
64	DDA (Admn)	Paschim Burdwan	Govt. of West Bengal
65	DDA (Admn)	Paschim Medinipur	Govt. of West Bengal
66	DDA (Admn)	Purba Burdwan	Govt. of West Bengal
67	DDA (Admn)	Purba Medinipur	Govt. of West Bengal
68	DDA (Admn)	Purulia	Govt. of West Bengal
69	DDA (Admn)	Uttar Dinajpur	Govt. of West Bengal

