राज्य स्तरीय बैंकर्स समिति , पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL

E-mail: slbc.westbengal@pnb.co.in

United Tower, 8th Floor 11, Hemanta Basu Sarani Kolkata- 700 001

Telephone: 033-2262-7365, 033-2231-1716

Ref. No: SLBC/WB/Special Meeting on AIF / \$5572022

Date: 24.02.2022

The Member Banks under SLBC, West Bengal/ Agriculture Deptt.GoWB

Re: Minutes of the special meeting on Agriculture Infrastructure Fund held on 23.02.2022.

A special meeting was held on 23.02.2022 at 12.00 noon through video conference to review the progress of financing under Agriculture Infrastructure Fund (AIF) Scheme launched by the Department of Agriculture & Farmers Welfare (DAC&FW), Govt. of India. The meeting was participated by Sri Jitendra Roy, Special Secretary, Dept. of Agriculture, GoWB, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri Sakshi Gopal Saha, General Manager, SLBC, West Bengal, representatives from Agriculture Department, GoWB, and representatives from SPMU & representatives of member banks.

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting & requested Sri Jitendra Roy to preside over the meeting. Sri Roy briefed the house about the salient features of the benefits under AIF-

- a) 3% interest subvention on outstanding upto Rs. 2 crore for a period of 7 years
- b) Credit guarantee for loan upto Rs. 2 crore under CGTMSE. CGTMSE fee to be borne by GOI.
- c) Benefits under AIF can be combined with other government subsidies.

Sri Saha apprised the house about the cumulative progress status (as mentioned below) as per the AIF portal (https://agriinfra.dac.gov.in) data as on 19.02.2022.

| Bank Name | No. of appl. submitted to Bank | Sanction (No.) | Total Sanction Amount (Rs. in Crore) | Rejected (No.) | Pending (No.) |
|----------------------------------|--------------------------------------|-------------------|--|-------------------|------------------|
| Bank Of Baroda | 9 | 3 | 0.68 | 3 | 3 |
| Bank Of India | 36 | 22 | 6.78 | 8 | 6 |
| Bank of Maharashtra | 2 | 0 | 0 | 0 | 2 |
| Canara Bank | 18 | 5 | 34.42 | 0 | 13 |
| Central Bank Of India | 10 | 0 | 0 | 3 | 7 |
| Indian Bank | 8 | 2 | 4.29 | 2 | 4 |
| Indian Overseas Bank | 1 | 0 | 0 | 0 | 1 |
| Punjab National Bank | 95 | 35 | 41.04 | 2 | 58 |
| STATE BANK OF INDIA | 75 | 17 | 7.44 | 3 | 55 |
| UCO Bank | 9 | 0 | 0 | 4 | 5 |
| Union Bank of India | 12 | 3 | 6.2 | 0 | 9 |
| Sub Total of PSU Banks | 275 | 87 | 100.85 | 25 | 163 |
| Axis Bank | 5 | 0 | 0 | 1 | 4 |
| HDFC Bank | 3 | 0 | 0 | 1 | 2 |
| IDBI BANK LTD | 3 | 1 | 1.89 | 0 | 2 |
| NABKISAN Finance Ltd | 3 | 0 | 0 | 0 | 3 |
| Sub Total of PVT Banks | 14 | 1 | 1.89 | 2 | 11 |
| Bangiya Gramin Vikash Bank | 4 | 0 | 0 | 2 | 2 |
| Paschim Banga Gramin Bank | 1 | 0 | 0 | 0 | 1 |
| Uttarbanga Kshetriya Gramin Bank | 2 | 0 | 0 | 0 | 2 |
| Sub Total of RRBs | 7 | 0 | 0 | 2 | 5 |
| THE WBSCB LTD. | 47 | 0 | 0 | 0 | 47 |
| Sub Total of Co-Op Banks | 47 | 0 | 0 | 0 | 47 |
| State Totals : | 343 | 88 | 102.74 | 29 | 226 |



As desired by Sri Roy, Individual Bank wise progress was reviewed with all the participating Bank members. While emphasizing the importance of clearing the pendency, Sri Roy urged the representing officials of PNB, SBI and WBSCB Ltd. in particular having maximum number of pending proposals to keep special focused attention in clearing the pendency in a time bound manner and to explore all best possible means to ensure NIL pendency latest by 28th Feb,20222. Sri Roy also advised the member banks to clear all the pending proposals latest by 28th Feb,2022 to reap the benefit in improving the performance of each bank and state as well during the ongoing campaign launched for financing under Agriculture Infrastructure Fund (AIF) Scheme the ages of Department of Agriculture & Farmers Welfare (DAC&FW), Govt. of India which will end on 28th Feb,2022. All the participating banks responded well and have assured to accord priority in sanctioning all pending proposals well within the campaign period & necessary updating in the AIF portal. Representative of WBSCB has informed that they are facing some technical issues regarding necessary marking of updated status in the AIF portal. Sri Roy requested the representative of CPMU to look after the issue & taking up the matter with NABARD and SLBC.

Sri Saha also requested the member banks to attach importance to update the sanction status in the AIF portal, so that bank wise the actual progress is reflected.

Sri Roy, informed the house that the state of West Bengal is presently standing at 11th position in the ongoing campaign & all the member banks must accord maximum number of sanctions to achieve our position within the top five on PAN India basis. He also requested the member banks to continue the momentum in financing under AIF post campaign period also.

Sri Dhar appraised the house that the financing under AIF will increase the average ticket size of agriculture finance of the member banks and thereby helping to achieve the targeted ACP under Agriculture portfolio and will also help to improve the CD ratio of the state of West Bengal which is far behind the national average. He requested SLBC to review the progress with the other banks, private banks who were having pending proposals under AIF for necessary disposal within the campaign period.

There being no other points of discussion, the meeting ended with exchange of thanks to the participants by Sri S. G. Saha.

(Sri Nabin Kumar Dash)

Convener

| List of participants in special meeting on AIF held on 23.02.2022 Organisation Organisation Organisation | | | | | | |
|---|------------------------|------------------------------|-------------------------------|--|--|--|
| | List of participants | Designation Designation | Organisation COMB | | | |
| SI No. | Name | Special Secretary | Agriculture Department, Govvb | | | |
| 1 | Sri Jitendra Roy | Special Secretary & Director | Institutional Finance, GoWB | | | |
| | Sri Manas Dhar | Special Secretary & Director | SLBC, West Bengal | | | |
| 3 | Sri Sakshi Gopal Saha | General Manager | Agriculture Department, GoWB | | | |
| 4 | Sri Bibekananda Biswas | Banking Expert | State Bank of India | | | |
| 5 | Sri Barun Kumar Dutta | Assistant General Manager | UCO Bank | | | |
| 6 | Sri Aseem Kumar Mishra | Assistant General Manager | WB State Co-Op Bank Ltd. | | | |
| 7 | Sri Kalyan Kumar Kar | Assistant General Manager | Indian Bank | | | |
| 8 | Sri Subrata Roy | Chief Manager | Canara Bank | | | |
| 9 | Sri Santanu Banerjee | Chief Manager | Union Bank of India | | | |
| | Sri Mukesh Ranjan | Chief Manager | Punjab National Bank | | | |
| 10 | Sri Sourav Saha | Senior Manager | Bank of Baroda | | | |
| 11 | Sri Debasis Manna | Senior Manager | Bank of India | | | |
| 12 | Sri Palash Kumar Ghosh | Senior Manager | Central Bank of India | | | |
| 13 | | Senior Manager | SLBC, West Bengal | | | |
| 14 | Smt Binoti | Senior Manager | SLBC, West Bengal | | | |
| 15 | Sri Niloy Roy | Manager | SPMU, NABCONS | | | |
| 16 | Smt Moumita Singha | Consultant | SPMU, NABCONS | | | |
| 17 | Sri Subrata Gupta | Consultant | SPMU, NABCONS | | | |
| 18 | Sri Sanjoy Ghorui | | | | | |

