

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

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Ref. No: SLBC/WB/Sub Committee Meeting of ARD & Fishery / 399 / 2023

Date: 18.02.2023

- 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 Animal Husbandry & Fishery held on 16.02.2023.

Meeting of SLBC Sub-committee on Animal Husbandry and Fishery was held on 16.02.2023, through VC to review the performance of Banks in Animal Husbandry and Fishery sectors as on 31.12.2022. The meeting was graced by Hon'ble Additional Chief Secretary, Sri Vivek Kumar, ARD Department, GoWB, Sri Avanindra Singh, Secretary, Fisheries Department, GoWB, Smt Joyoshi Dasgupta, Sr Special Secretary, ARD Department, GoWB, Sri Shantanu Saha, Sr Special Secretary, Fisheries Department, GoWB, Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB, Sri Partha Mondal, General Manager, NABARD, Sri Amit Das, Assistant General Manager, RBI, and other dignitaries of the Line Departments and representatives of major member Banks.

Sri Shio Shankar Singh, General Manager, SLBC, West Bengal, welcomed all the participants in the meeting and requested Sri Vivek Kumar, ACS, ARD Dept, to preside over the meeting.

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

Progress under KCC--Animal Husbandry:

At the outset, Sri Vivek Kumar, Additional Chief Secretary, ARD Department, GoWB, congratulated all the member banks for the overall performance in this sector, especially for the improvement of sanction figure in last two months. He also appreciated the member banks for adopting the new reporting model provided by ARD Department so smoothly with the intervention of SLBC department.

At the same time, he expressed his concern about the following issues:

- i) He expressed his concern regarding the under reporting and data mismatch between the bank reports and IMS reports particularly in some districts which needs to be improved by proper handholding and coordination between respective Bank Nodal and nominated District Nodal Officers.
- ii) He requested all the member banks for speedy disposal of all the pending cases and simultaneously disposal of fresh cases also by holding regular weekly camps till 15.03.2023



keeping a goal of reaching sanctioned figure at 30000 at least as at 31st March 2023. and stressed on WB state co-operative bank to focus on improving their figure.

- iii) He stated that the sanction of KCC-AH had picked up but there was still continual rejection of proposals under frivolous ground.
- iv) He highlighted the fact that KCC-AH being a Working Capital finance, bank should not ask the borrower for monthly repayment of the loan. So, Field level Bank personnel should be made adequately sensitized by the respective banks about the basic nature of operations in KCC-AH accounts to avoid any operational hardship of the borrowers.
- v) Banks should desist from cross selling of insurance products while considering a loan proposal under KCC-AH.
- vi) He pointed out that few LDMs (viz. Nadia, Alipurduar, Bankura, Malda, Kalimpong, Jalpaiguri, Purba Medinipur etc.) were not organizing KCC-Weekly campaign for Animal Husbandry and Fishery. So he advised all the LDMs to participate in the ongoing AHDF campaign and give their best effort.
- vii) He also advised the banks with unsatisfactory performance to adopt adequate strategy for betterment of performance and achieving the ACP target of FY 2022-23.

(Action Point 1: Member Banks & LDMs)

In this respect, Sri Manas Dhar, echoed the same and apprised the house that an advisory would be issued regarding the above mentioned discussion points immediately. He also suggested that SLBC may coordinate with the four PSU GIC companies to conduct a special meeting for operationalisation of a common insurance policy under intimation to all concerned.

Progress under Fishery:

Sri Avanindra Singh, Secretary, Fisheries Department, GoWB, expressed his concern that total 15599 no of proposals had been sanctioned by Member Banks out of 105000 sponsored cases and he also added that the disbursal rate was very poor.

He further envisaged few issues regarding lending in Fishery sector which are enumerated below:

- i) Due to lack of uniform insurance policy to cover the associated risks in financing Fishery sector by the bank, intending fishermen are facing acute hardships in obtaining institutional finance for their projects. In this regard, he requested the forum that insurance should not be made the prerequisite to the loan.
- ii) He requested all the member banks to provide disbursement figure as well as the sector wise credit report like export sector, Inland Fisheries, Brackish water fisheries, cold storage etc. for proper planning of credit infusion in Fisheries sector of the state.
- iii) He apprised the house regarding the new scheme of Banga Matsya Yojana under PMMSY (Pradhan Mantri Matsya Sampada Yojana) scheme, where our state had got total 137 Cr of beneficiary scheme for around 5000 beneficiaries, so he requested all the member banks to come forward for financing short term credit to these beneficiaries. He also assured the member banks



that subsidy would be released immediately once the project was completed with the help of finance provided by the member banks.

(Action Point 2: Member Banks)

Miscellaneous:

Sri Shio Shankar Singh, GM SLBC, informed the house regarding the re-oriented/ re-designed Application Forms of KCC-AH (i.e. Bengali version and English version) provided by ARD Department for adoption and with the permission of chair it was approved by all the member of the committee.

There being no other points of discussion, the meeting ended with vote of thanks by Sri Shio Shankar Singh, General Manager, SLBC, West Bengal.



(Shio Shankar Singh)
General Manager,
SLBC West Bengal.

List of participants in Animal Husbandry-Fishery Sub-Committee Meeting held on 16.02.2023

SI No.	Name	Designation	Organisation
1	Honble Sri Vivek Kumar	Additional Chief Secretary	A.R.D. Department, GoWB
2	Sri Avanindra Singh	Secretary	Fishery Department, GoWB
3	Smt Joyoshi Dasgupta	Sr Special Secretary	A.R.D.Department, GoWB
4	Dr. Yograj Tamang	Director	A.R.D.Department, GoWB
5	Sri Sudip Mukherjee	Additional Director	Fishery Department, GoWB
6	Sri Kishore Dhara	Deputy Director	Fishery Department, GoWB
7	Dr. Prabir Roy	Assistant Director	A.R.D.Department, GoWB
8	Sri Manas Dhar	Director & Sp Secretary	Institutional Finance, GoWB
9	Sri Amit Das	Assistant General Manager	RBI
10	Sri Partha Mondal	General Manager	NABARD
11	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
12	Sri Amid Kumar Murmu	General Manager	PBGB
13	Sri Rtikanta Tudu	General Manager	BGVB
14	Sri Debprasad Singha Roy	Manager	BGVB
15	Sri Nilanjan Sinha	Managing Director	WB State Co-Op Bank Ltd.
16	Sri Kalyan Kar	Assistant General Manager	WB State Co-Op Bank Ltd.
17	Sri Alok Kumar	Dy. General Manager	UCO Bank
18	Smt Sagorika Maity	Manager	UCO Bank
19	Sri K.C.Tripathi	Assistant General Manager	Indian Bank
20	Pranay Sinha	Sr Manager	Indian Bank
21	Sri Anjani Kumar Thakur	Chief Manager	PNB
22	Sri Umakant Mishra	Chief Manager	PNB
23	Sri Suvajit Ghosh	Manager	PNB
24	Santosh Kumar	Chief Manager	Union Bank of India
25	Sri Vishal Sinha	Senior Manager	Union Bank of India
26	Smt Sidharth Sankar Dash	Dy General Manager	State Bank of India
27	Varun Kumar Dutta	Assistant General Manager	State Bank of India
28	Sri Rambabu Mishra	Dy General Manager	Canara Bank
29	Sri Suvan Kundu	Sr Manager	Canara Bank
30	Sri Debasish Manna	Senior Manager	Bank of Baroda
31	Smt Anwasha Baidya	Senior Manager	Bank of India
32	Sri Pinaki Chatterjee	Asst Manager	Indian Overseas Bank
33	Smt. Neha Kumari	Manager	Central Bank Of India
34	Sri Dipesh Chakraborty	State Nodal Head	Axis Bank
35	Smt Gunjan Agarwal	Regional Manager, SLBC	ICICI Bank
36	Sri Ripon Golder	Manager	ICICI Bank

