

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 / 264 /2022

Date: 21.09.2022

- 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 Animal Husbandry & Fishery held on 21.09.2022.

Meeting of SLBC Sub-committee on Animal Husbandry and Fishery was held through virtual mode on 21.09.2022 to review the performance of member Banks under KCC Animal Husbandry and Fishery as on 30.06.2022. The meeting was participated by Smt. Joyoshi Dasgupta, Special Secretary, ARD Department, GoWB, Dr. Prabir Roy, Assistant Director, ARD Department, GoWB, Shri. Sudip Mukherjee, Additional Director, Fisheries Department, Dr. Kishore Dhara, Deputy Director, Fisheries Department, GoWB, Sri Amit Kumar Mandal, Assistant General Manager, RBI, Sri Budhadeb Roy Assistant General Manager, NABARD and other dignitaries of the Line Departments and representatives of major member Banks.

Sri Shio Shankar Singh, General Manager, SLBC (West Bengal) heartily welcomed all the participants in the meeting and briefly narrated the performance of Banks under different schemes till 30.06.2022.

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

Target and Progress under Animal Husbandry KCC:

Sri Shio Shankar Singh, General Manager, SLBC (West Bengal) briefly narrated the house that District wise target (No.) of Animal Husbandry under KCC for FY 2022-23 has been fixed as 60600 in Dairy, 7640 in Poultry, 13760 in Goatery & Piggery.

He also highlighted that out of total 110537 no of proposals sponsored by ARD department during FY 2021-22, Banks had received actually 102948 proposals and sanctioned 26720 no of proposals amounting total 195.42 Crore, keeping 54370 no of proposals as pending as on 30.06.2022. During this current financial year, banks have sanctioned 3616 no of proposals amounting 28.14 crore out of 7146 no of fresh sponsored cases and 4068 no of proposals are still pending as on 30.06.2022. Sri Singh urged upon all member banks to extend their wholehearted support in order to dispose of all the pending proposals at the earliest.

Smt. Joyoshi Dasgupta, Special Secretary, ARD Department, GoWB highlighted the following issues:

- i) There is huge scope in this sector. However, the extant performance of KCC-AH is disappointing. Therefore, there is an urgent need for knee-jerk afresh movement at all levels towards meaningful achievement.



- ii) She apprised the house that the line department should sponsor the KCC-AH proposals to the nearest Bank Branch or any Bank Branch (similar like KCC_Agri) instead of sending the proposals to few specified bank branches which are in many cases located at a distant place from the villages of the applicants.
- iii) She also informed the house that in spite of providing the animal health & shed certificate issued by ARD Department, a large no. of proposals were being rejected due to non-availability of land documents which was not justified for this particular scheme.
- iv) In many cases the Banks are asking land documents mandatorily in the name of the applicant, collateral security including land even for below Rs. 1.60 lakh loans and are not charging proper rate of interest, rather opening Non-KCC A/cs for KCC-AH cases and charging higher rates without any interest subvention.
- v) Therefore, she urged upon all member banks to sensitise the grass-root levels about the eligibility, collateral security, land documents, rate of interest and interest subvention, drawing power, repayment etc. according to the extant RBI guidelines (RBI/2018-19/112 dated 04.02.2019).
- vi) She also requested to open separate accounts for KCC-AH (for existing KCC- Agri borrower) according to the extant RBI guidelines (RBI/2018-19/112 dated 04.02.2019) and also to pay focus on the existing KCC-Agri borrowers (who have applied for KCC-AH also) to speed up disposal at low risk.
- vii) The following modifications in KCC-AH IMS portal are proposed to ensure better use of this portal by resolving the functional issues:
 - a) Change of mode of Bank's Log-In ID for KCC-AH similar to KCC--Agri which will not change on transfer of the office functionaries.
 - b) Inclusion of Amount column, Activity column (Dairy/ Poultry/ Goatery/ Piggery/ other) and Rejection with the Reasons for Rejection columns in KCC_AH portal.
 - c) To ensure appearance of the names of amalgamated entities (Banks) in the portal instead of that of the pre-merged entities (Bank) following the amalgamation in 2021.

Sri Singh agreed with Smt. Joyoshi Dasgupta, Special Secretary, ARD Department, GoWB and expressed his great concern regarding the portal issues and also the related updation in the designated portal for reflecting the actual figure of achievement. In this regard Shri Partha Sarathi Dutta, Deputy Director, Institutional Finance, GoWB confirmed to look into the matter for necessary development in KCC IMS ARD PORTAL.

(Action Point 1: ARD Department, IF Department & Member Banks)

Target and Progress under Matsya Jeebi Credit Card (MJCC):

Sri Shio Shankar Singh, General Manager, SLBC West Bengal apprised the house that District wise target (No.) of MJCC finance for FY 2022-23 had been fixed as 100000.

He expressed his dissatisfaction that the banks' overall performance in MJCC during FY 2021-22 was very poor. Out of 73730 fishery proposals sponsored by Fishery Department, banks received 42286 no of



proposals actually and out of that 5500 no of proposals had been sanctioned by the bank branches, 17881 no of proposals had been rejected, keeping 18905 no of proposals as pending as on 30.06.2022.

Sri. Sudip Mukherjee, Additional Director, Fisheries Department highlighted the following issues:

- i) In respect of a large no of pending cases, the member banks should instruct their field functionaries to exert more emphasize to dispose of all the pending proposals on priority basis for betterment of performance in the current FY.
- ii) Necessary development related to the MJCC IMS portal should also be taken care of by the concerned department.
- iii) He urged upon that the insurance coverage related matter was yet to be sorted out as early as possible so that no proposal should be rejected on the ground of insurance non coverage.

Sri Singh requested the Fishery Department to provide bank branch wise MJCC sponsored data for better monitoring. He also requested the member banks to ensure disposal of the pending MJCC proposals on urgent basis.

(Action Point 1: Fishery Department, IF Department & Member Banks)

Sri Amit Kumar Mondal, AGM, RBI also expressed his concern that total no. of pending in KCC-AH and Fishery should be cleared of as soon as possible.

There being no other points of discussion, the meeting ended with exchange of thanks to the chair & the participants by Shri S. S. Singh.


(Sri Shio Shankar Singh)
General Manager
SLBC West Bengal

**List of participants in Animal Husbandry & Fishery Sub-Committee Meeting held on 21.09.2022
through VC**

S No.	Name	Designation	Organisation
1	Smt. Joyoshi Dasgupta	Special Secretary	ARD Department, GoWB
2	Dr. Prabir Roy	Assistant Director	ARD Department, GoWB
3	Shri. Sudip Mukherjee	Additional Director	ARD Department, GoWB
4	Dr. Kishore Dhara	Deputy Director	Fisheries Department, GoWB
5	Sri Partha Sarathi Dutta	Deputy Director	Institutional Finance, GoWB
6	Sri Soumitra Dasgupta	Banking Consultant	Institutional Finance, GoWB
7	Sri Budhadeb Roy	Assistant General Manager	NABARD
8	Sri Amit Kumar Mandal	Assistant General Manager	Reserve Bank of India
9	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
10	Sri Sudeep Das	General Manager	BGVB
11	Sri A.K. Murmu	General Manager	PBGB
12	Sri N. K. Lakra	Assistant General Manager	State Bank of India
13	Smt. Srivani Baskey	Chief Manager	State Bank of India
14	Smt Ishita Sarkar	Dy General Manager	WB State Co-Op Bank Ltd.
15	Sri Aloke Kumar	Deputy General Manager	UCO Bank
16	Smt. Neha Kumari	Manager	Central Bank of India
17	Sri K.C.Tripathy	Assistant General Manager	Indian Bank
18	Sri Sanjay kumar	Divisional Manager	Canara Bank
19	Debprasad Singha Roy	Manager	BGVB
20	Smt. Anwasha Baidya	Senior Manager	Bank of India
21	Sri Sabyasachi Biswas	Deputy General Manager	Punjab National Bank
22	Sri Umakanta Misra	Chief Manager	Punjab National Bank
23	Sri Sumit Basu	Chief Manager	SLBC, West Bengal
24	Smt. Moumita Singha	Manager	SLBC, West Bengal
25	Sri Deepak Sahoo	Chief Manager	Bank of Baroda
26	Sri Vishal Sinha	Senior Manager	Union Bank of India
27	Sri Sunesh Singh	Senior Manager	Axis Bank
28	Smt. Gunjan Agarwal	Regional Head	ICICI Bank

