

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 / 406/2023

Date: 08.03.2023

- 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 Agriculture held on 06.03.2023.

A meeting of SLBC Sub-Committee on Agriculture was held at Nabanna on 06.03.2023 to review the performance of banks under Agriculture as on 31.12.2022. The meeting was participated by Sri Onkar Singh Meena, Principal Secretary, Agriculture Department, GoWB; Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Finance Dept., GoWB; Sri Dibyanarayan Chatterjee, Joint Secretary of Agriculture, GoWB; Sri Aurobinda Kumar Sarkar, GM, NABARD, Sri Debobrata Das, AGM, NABARD and other dignitaries of the Line Departments, representatives of major member Banks. DDA Admin along with LDMs of each district were also present virtually in the meeting.

At the onset, Sri Shio Shankar Singh, General Manager, SLBC West Bengal, welcomed all the participants and requested Sri Onkar Singh Meena, Principal Secretary, Agriculture Department, GoWB to preside over the meeting.

Followings are the excerpt of observations made during the meeting along with responses from the dignitaries where asked for:

1. Agriculture ACP 2022-23 vis-à-vis achievement as on 31.12.2022.

Sri Shio Shankar Singh, General Manager, SLBC, West Bengal narrated that all member banks had cumulatively disbursed Rs.59817.64 Cr up to 31.12.2022 during the current financial year 2022-23, thus achieving 61.50% of the ACP target of Rs.97261.02 Cr. Out of that, total disbursement under Farm Credit stood at Rs.46657.54 Cr. (78% of total agriculture disbursement) as on 31.12.2022. He also highlighted that Farm credit disbursement had increased by Rs.6361.15 Cr on Y-o-Y basis with a positive growth of 15.79%. Accordingly, disbursement under total agriculture had also increased by Rs.8646.36 Cr, showing a positive growth of 16.90% on Y-o-Y basis.

While appreciating the overall performance of member banks in Agriculture sector, Sri O. S. Meena, Principal Secretary, Agriculture Department, GoWB pointed out that several banks had performed below the par namely UCO bank, Bank of Maharashtra, Central Bank of India, Punjab & Sind Bank, Union Bank of India and also RRBs like BGVB, and PBGB. He requested all member banks to remain focused in this sector in the remaining days of the quarter and thrive best to achieve the ACP target by 31.03.2023.

(Action Point 1: Member banks)



2. Achievement under KCC as on 31.12.2022.

Sri S.S. Singh apprised that the member banks had disbursed 22.23 lakh KCCs (Fresh + Renewal) amounting Rs.9956.72 cr, thus achieving 63.51% of the annual target of 35.00 lakh of KCC disbursement. Total KCC outstanding (including NPA) stood at Rs.21084.38 cr in 45.16 lakh KCCs with average ticket size of Rs.46687/- per KCC.

Sri O. S. Meena noted the performance of banks and he expressed his concern about the following things:

- i) Negative growth in disbursement amount under KCC, though the number increased in Y-o-Y basis.
- ii) A large number of KCC renewal is pending. Member Banks should focus on KCC renewal preferably in a camp mode.
- iii) KCC disbursement ticket size has declined in Y-o-Y basis.
- iv) Ticket size of West Bengal State Co-Operative Bank to be improved, as they had almost 45.18% of overall KCC accounts and their low ticket size in KCC (to the tune of Rs.27414/-) is affecting the overall figure of the state.

Sri Manas Dhar also echoed the same and advised member banks to focus on KCC renewal and to maximize the disbursement figure simultaneously to achieve ACP target by 31.03.2023. Apart from that, Member Banks should also follow updated scale of finance during fixation of KCC limit to improve the KCC ticket size, since the Scale of Finance gets escalated every year. Banks should utilise their BC agents for renewal as well as recovery of Dormant/ NPA KCCs.

(Action Point 2: Member banks)

3. Progress made under AIF and FPO/FPC as on 31.12.2022.

Sri S.S. Singh narrated that, member banks had cumulatively sanctioned 633 no of AIF proposals amounting 480.73 cr. and 570 no of proposals had been disbursed amounting to Rs.336.62 cr. as on 31.12.2022. However, as on 04.03.2023 no of sanction figure again rose to 890 amounting to Rs.694.28 Cr, while the disbursement figure stood at 743 accounts amounting Rs.463.97 Cr.

Sri O. S. Meena acknowledged the cumulative effort of member Banks in financing Agriculture Infrastructure Fund (AIF) proposals and praised overall performance of banks in this score. But he noted with concern that 159 cases were pending at various bank branch level as on 28.02.2023. He requested member banks to follow the below mentioned instructions/ action points meticulously:

- i) Turn Around Time (TAT) in disposal of AIF proposals should strictly be followed by member banks and special focus is to be given in pending disbursement cases.
- ii) AIF proposals pending for more than 60 days, are to be disposed of immediately with top priority.
- iii) Again, AIF cases having merit should not be rejected just to follow the TAT. Shortcomings towards sanction process must be reported to DDAs (Admin) for their intervention.
- iv) There should not be any rejection of AIF proposals on frivolous ground.



- v) Progress to be updated in the portal in a timely manner so that actual performance could be fetched from portal at any time.
- vi) Hand-holding support/ guidance is needed for banker as well as District Coordinators to create effective awareness on AIF at field level. DDAs (Admin) to take care of that.
- vii) DDAs (Admin) to intervene in the matters like land conversion, DPR etc and to get it resolved at the earliest. Any long persistent issues may be escalated to Agriculture Department, GoWB.

(Action Point 3: Member banks & DDA (Admin) of districts)

Sri S.S. Singh narrated that member banks had since received a list of 258 FPOs from NABARD, out of which 116 FPOs have so far been financed by Member Banks as on 31.12.2022. Sri O.S. Meena narrated that training programme will be conducted by GoWB in a phase-wise manner, in which all the FPOs will be imparted training. He requested member banks to focus in FPO/ FPC financing to increase their agriculture disbursement and to achieve the target. He advised NABARD to look into the issue of not having any credit guarantee fund of WBSCB and RRBs in FPO financing, since these banks having large rural network could not finance FPO/FPCs only due to non-availability of CGF. Sri Aurobinda Kumar Sarkar, GM, NABARD affirmed the same.

(Action Point 4: Member bank, NABARD)

4. Miscellaneous:

i) Progress under Custom Hiring Centre:

It was apprised in the house that out of 146 Custom Hiring Centre proposals (for groups only), 56 cases were sanctioned and 90 cases were still pending. Sri O.S. Meena requested Member Banks to dispose of the pending cases at the earliest and latest by 20.03.2023. Sri S.S. Singh requested the department to send the detailed list of such pending CHCs so that the same could be shared with all member banks for necessary follow up and disposal of cases within the stipulated timeframe.

(Action Point 4: Member banks & Line Department)

ii) It was highlighted by WBSCB that in many cases insurance claim is being credited by the insurance company in some other bank account of that beneficiary-farmer, instead of the source loan account from where the insurance premium was deducted. Sri O.S. Meena instructed all DDA-Admins to look into the matter so that the insurance claim is being credited to the source account in order to minimise the NPA %.

(Action Point 5: DDA (Admin) of districts)

iii) Sri Manas Dhar advised Member Banks to take the opportunity of financing in potato procurement scheme 2023, so that the ACP Target can be achieved in Agriculture.

(Action Point 5: Member banks)

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

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



List of participants in Agriculture Sub-Committee Meeting held on 06.03.2023

SI No.	Name	Designation	Organisation
1	Sri Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
2	Sri Dibyanarayan Chatterjee	Jt Secretary	Agriculture Department, GoWB
5	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
7	Sri Aurobindo Sarkar	General Manager	NABARD
8	Sri Debabrata Das	Asst General Manager	NABARD
9	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
10	Sri Subrata Biswas	Chief Manager	PBGB
11	Sri Rtikanta Tudu	General Manager	BGVB
12	Sri Debprasad Singha Roy	Manager	BGVB
13	Smt Ishita Sarkar	Dy General Manager (IDD)	WB State Co-Op Bank Ltd.
14	Sri Aseem Kr Mishra	Asst General Manager	UCO Bank
15	Sri K.C.Tripathi	Assistant General Manager	Indian Bank
16	Si Nazimul Haque	Asst General Manager	Union Bank of India
17	Sri Vishal Sinha	Senior Manager	Union Bank of India
18	Sri Sujay Kr Yadav	General Manager	State Bank of India
19	Sri Alok Kr Pattnaik	Dy General Manager	State Bank of India
20	Sri Sanjay Kumar	Divisional Manager	Canara Bank
21	Sri Banibrata Biswas	Asst General Manager	Bank of Baroda
22	Sri Debasish Manna	Senior Manager	Bank of Baroda
23	Sri Manoj Kr Pandey	Chief Manager	Bank of India
24	Smt Anwesha Baidya	Senior Manager	Bank of India
25	Sri Sampath Kumaran P	Dy General Manager	Central Bank Of India
26	Sri Joyjeet Pal	Chief Manager	Central Bank Of India
27	Smt Gunjan Agarwal	Regional Manager, SLBC	ICICI Bank
28	DDA (Admn) (Virtually)	24-Pgs (North)	Govt. of West Bengal
29	DDA (Admn) (Virtually)	24-Pgs. (South)	Govt. of West Bengal
30	DDA (Admn) (Virtually)	Alipurduar	Govt. of West Bengal
31	DDA (Admn) (Virtually)	Bankura	Govt. of West Bengal
32	DDA (Admn) (Virtually)	Birbhum	Govt. of West Bengal
33	DDA (Admn) (Virtually)	Coochbehar	Govt. of West Bengal
34	DDA (Admn) (Virtually)	Dakshin Dinajpur	Govt. of West Bengal
35	DDA (Admn) (Virtually)	Darjeeling	Govt. of West Bengal
36	DDA (Admn) (Virtually)	Hooghly	Govt. of West Bengal
37	DDA (Admn) (Virtually)	Howrah	Govt. of West Bengal
38	DDA (Admn) (Virtually)	Jalpaiguri	Govt. of West Bengal
39	DDA (Admn) (Virtually)	Jhargram	Govt. of West Bengal
40	DDA (Admn) (Virtually)	Kalimpong	Govt. of West Bengal
41	DDA (Admn) (Virtually)	Murshidabad	Govt. of West Bengal
42	DDA (Admn) (Virtually)	Malda	Govt. of West Bengal
43	DDA (Admn) (Virtually)	Nadia	Govt. of West Bengal
44	DDA (Admn) (Virtually)	Paschim Burdwan	Govt. of West Bengal
45	DDA (Admn) (Virtually)	Paschim Medinipur	Govt. of West Bengal
46	DDA (Admn) (Virtually)	Purba Burdwan	Govt. of West Bengal
47	DDA (Admn) (Virtually)	Purba Medinipur	Govt. of West Bengal
48	DDA (Admn) (Virtually)	Purulia	Govt. of West Bengal
49	DDA (Admn) (Virtually)	Uttar Dinajpur	Govt. of West Bengal

