

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 /377 /2022

Date: 14.12.2022

- 1) The Member Banks under SLBC, West Bengal
- 2) The LDMs in West Bengal
- 3) Line Departments, GoWB

**Rè: Minutes of the SLBC Sub-Committee meeting on Agriculture held on 13.12.2022.**

A meeting of SLBC Sub-Committee on Agriculture was held on 13.12.2022, through VC to review the performance of Banks in Agriculture as on 30.09.2022. The meeting was participated by Sri Onkar Singh Meena, Principal Secretary, Agriculture Department, GoWB; Sri Ashoke Kumar Das, Special Secretary, Agricultural Marketing Department, GoWB; Sri Manas Dhar, Special Secretary & Director, IF, Finance Dept., GoWB; Sri Dibyendu Das, Director of Agriculture, GoWB; Sri Ansar Sekh Jt Secretary of Agriculture, GoWB; Sri Provash Chandra Chowdhury, AGM, RBI; Sri Aurobinda Sarkar, DGM, NABARD and other dignitaries of the Line Departments, representatives of major member Banks and LDMs.

At the outset, 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 30.09.2022.**

Sri Shio Shankar Singh, General Manager, SLBC, West Bengal narrated that all member banks had cumulatively disbursed Rs.39195.64 Cr up to 30.09.2022 during the current financial year 2022-23, thus achieving 40.30% of the ACP target of Rs.97261.02 Cr. Out of that, total disbursement under Farm Credit stood at Rs.29344.70 Cr. (74.87% of total agriculture disbursement) as on 30.09.2022. He also highlighted that Farm credit disbursement had increased by Rs.6913.84 Cr on Y-o-Y basis with a positive growth of 30.82%. Accordingly, disbursement under total agriculture had also increased by Rs.11243.96 Cr on Y-o-Y basis with a positive growth of 40.23%.

Sri, O. S. Meena, Principal Secretary, Agriculture Department, GoWB appreciated the overall performance of member banks in this sector, though he expressed his concern regarding the slight growth in Agri-Infra sector in respect of ACP target. He pointed out several banks viz. UCO bank, Bank of Maharashtra, Indian Overseas bank and also RRBs' whose achievement percentage was less than 30% of yearly target under ACP.

Sri Manas Dhar, Special Secretary & Director, IF, Finance Dept., GoWB also echoed the same and requested the below par performing banks to prepare a strategy immediately for achieving their target and share the same to SLBC for information.

Sri O. S. Meena also advised them to organize special camps from January'23 onwards to remain focused in this sector in order to achieve the Agriculture ACP target for FY 2022-23 by 31.03.2023. He also



suggested member banks to percolate the decisions and necessary awareness down the level for actual reflection of the performance and requested district nodal officers for necessary hand holding in this regard.

**(Action Point 1: Member banks & Line department)**

**2. Achievement under KCC as on 30.09.2022.**

Sri S.S. Singh apprised that the member banks had disbursed 15.33 lakh KCCs (Fresh + Renewal) amounting Rs.6404.55 cr, thus achieving 43.81% of the annual target of 35.00 lakh of KCC disbursement. Total KCC outstanding (including NPA) stood at Rs.19925.93 cr in 43.11 lakh KCCs with average ticket size of Rs.46223/- per KCC. He also highlighted that total disbursement under KCC increased by 146216 number on Y-o-Y basis, posting a growth of 10.54%.

Sri O. S. Meena noted the performance of banks and requested member banks to strictly follow the below mentioned instructions:

- i) As there is hardly scope of fresh sanction in KCC due to saturation, member bank needs to focus on KCC renewal and maximize the disbursement figure simultaneously to achieve ACP target by 31.03.2023.
- ii) KCC ticket size may be increased by use of updated scale of finance for Rabi season by all bank branches during fixation of KCC limit.

Sri Manas Dhar, Special Secretary & Director, IF, Finance Dept., GoWB also agreed the same and requested member banks for ensuring timely renewal and disbursement of credit as and when required by farmers and also suggested to identify those branches where large number of KCC are pending for renewal and follow up with those branches regularly.

**(Action Point 2: Member banks)**

**3. Progress made under AIF and FPO/FPC as on 30.09.2022.**

Sri S.S. Singh narrated that, member banks had cumulatively sanctioned 528 no of AIF proposals amounting 451.09 cr. and 439 no of proposals had been disbursed amounting to Rs.271.06 cr. as on 30.09.2022. This sanction and disbursement figure again rose to 617 and 538 respectively as on 12.12.2022.

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. He noted with concern that 79 sanctioned cases were yet to be disbursed and 307 PMU verified cases were pending at bank branch level as on 12.12.2022. He requested member banks to follow the below mentioned instructions/ action points in this regard:

- i) Turn Around Time (TAT) in disposal of AIF proposals should strictly be followed by member banks and dispose of the pending disbursement cases by 31.12.2022.
- ii) AIF proposals pending for more than 60 days, are to be disposed of immediately with top priority.
- iii) The already sanctioned cases under Agri-msme and Agri-business sector after June 2020, which are actually eligible under AIF should be identified by the member banks so that line department can facilitate those beneficiaries under AIF scheme.



- iv) Approx. 410 fresh AIF proposals have been received in DS Camp which will be forwarded to the concerned bank end after necessary verification from the concerned authority.
- v) A lot of hand-holding is needed for banker as well as District Coordinators to create effective awareness programme at field level by distributing leaflets/ brochures in vernacular language

Sri M. Dhar also voiced for same and requested member banks to share the beneficiary list by 20<sup>th</sup> December 2022 for further incorporation of the same under AIF scheme accordingly.

Representative from BGVV raised an issue regarding claim of Interest Subvention through online portal.

Sri O. S. Meena advised concerned department to resolve the issue immediately.

**(Action Point 3: Member banks, Line Department)**

Sri S.S. Singh narrated that member banks had financed 19 FPOs/FPCs during current FY and cumulatively 87 FPOs/FPCs as on 30.09.2022.

Sri O.S. Meena expressed his concern about high rejection level in FPO, so he requested Member banks to focus on this sector by credit linkage of the eligible FPOs'.

Sri P.C. Chowdhury, AGM, RBI stated that it would be easier to follow up with the member banks if the detail list of FPOs was being provided by the concerned department.

Sri A. Sarkar, DGM, NABARD suggested that despite of proper guidelines issued by NABARD regarding FPO financing, there was still some knowledge gap in the grass-root level. So all member banks are requested to ensure percolation of the SOP to their respective branches for smooth financing of the FPOs'.

**(Action Point 4: Member banks, Line Department)**

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 13.12.2022**

SI No.	Name	Designation	Organisation
1	Sri Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
2	Sri Ansar Sekh	Jt Secretary	Agriculture Department, GoWB
3	Sri Ashoke Kumar Das	Special Secretary	Agricultural Marketing Department, GoWB
4	Sri Dibyendu Das	Director	Directorate of Agriculture, GoWB
5	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
6	Sri Provash Chandra Chowdhury	Assistant General Manager	RBI
7	Sri Aurobindo Sarkar	Dy. General Manager	NABARD
8	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
9	Sri Amid Kumar Murmu	General Manager	PBGB
10	Sri Avik Neogi	Chief Manager	PBGB
11	Sri Rtikanta Tudu	General Manager	BGVB
12	Sri Debprasad Singha Roy	Manager	BGVB
13	Sri Prasenjit Maity	General Manager	WB State Co-Op Bank Ltd.
14	Sri Alok Kumar	Dy. General Manager	UCO Bank
15	Sri K.C.Tripathi	Assistant General Manager	Indian Bank
16	Sri Anjani Kumar Thakur	Chief Manager	PNB
17	Sri Vishal Sinha	Senior Manager	Union Bank of India
18	Smt Varun Dutta	Assistant General Manager	State Bank of India
19	Dazy Saha	Manager	State Bank of India
20	Sri Sanjay Kumar	Divisional Manager	Canara Bank
21	Sri Debasish Manna	Senior Manager	Bank of Baroda
22	Smt Anwasha Baidya	Senior Manager	Bank of India
23	Sri Sanjeev Roy Chowdhury	Senior Manager	Bank Of Maharashtra
24	Sri Pinaki Chatterjee	Asst Manager	Indian Overseas Bank
25	Smt. Neha Kumari	Manager	CBI
26	Sri Dipesh Chakraborty	State Nodal Head	Axis Bank
27	Smt Gunjan Agarwal	Regional Manager, SLBC	ICICI Bank
28	Sri Ripon Golder	Manager	ICICI Bank
29	DDA (Admn)	24-Pgs (North)	Govt. of West Bengal
30	DDA (Admn)	24-Pgs. (South)	Govt. of West Bengal
31	DDA (Admn)	Alipurduar	Govt. of West Bengal
32	DDA (Admn)	Bankura	Govt. of West Bengal
33	DDA (Admn)	Birbhum	Govt. of West Bengal
34	DDA (Admn)	Coochbehar	Govt. of West Bengal
35	DDA (Admn)	Dakshin Dinajpur	Govt. of West Bengal
36	DDA (Admn)	Darjeeling	Govt. of West Bengal
37	DDA (Admn)	Hooghly	Govt. of West Bengal
38	DDA (Admn)	Howrah	Govt. of West Bengal
39	DDA (Admn)	Jalpaiguri	Govt. of West Bengal
40	DDA (Admn)	Jhargram	Govt. of West Bengal
41	DDA (Admn)	Kalimpong	Govt. of West Bengal
42	DDA (Admn)	Murshidabad	Govt. of West Bengal
43	DDA (Admn)	Malda	Govt. of West Bengal
44	DDA (Admn)	Nadia	Govt. of West Bengal
45	DDA (Admn)	Paschim Burdwan	Govt. of West Bengal
46	DDA (Admn)	Paschim Medinipur	Govt. of West Bengal
47	DDA (Admn)	Purba Burdwan	Govt. of West Bengal
48	DDA (Admn)	Purba Medinipur	Govt. of West Bengal
49	DDA (Admn)	Purulia	Govt. of West Bengal
50	DDA (Admn)	Uttar Dinajpur	Govt. of West Bengal

