

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

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Ref. No: SLBC/WB/Sub Committee Meeting of ARD & Fishery / 679/2024

Date: 10.12.2024

- 1) Member Banks of SLBC, West Bengal
- 2) Line Departments, GoWB

**Sub: Minutes of the SLBC Sub-Committee Meeting on Animal Husbandry & Fishery held on 10.12.2024.**

Meeting of SLBC Sub-Committee on Animal Husbandry & Fishery was held on 10.12.2024 at 3.30 P.M. through VC to review the performance of banks in Animal Husbandry and Fishery sectors as on 30.09.2024. The meeting was graced by Shri Vivek Kumar, Additional Chief Secretary, ARD Department, GoWB, Smt Roshni Sen, Additional Chief Secretary, Fisheries Department, GoWB, Shri Kumarjib Chakraborty, Senior Special Secretary, ARD Department, GoWB, Shri Atanu Kumar Roy, Senior Special Secretary, Fisheries Department, GoWB, Shri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB, Dr. Yograj Tamang, Director of Animal Husbandry & Veterinary Services, West Bengal, ARD Department, Shri Smruti Ranjan Pradhan, Director, Fisheries Department, GoWB, Shri Lakshman Soy, Deputy General Manager, NABARD, Shri Anupam Mukherjee, Manager, RBI and other dignitaries of the Line Departments of GoWB, senior officials and representatives of the member banks.

At the outset, Shri Balbir Singh, General Manager & Convenor, SLBC, West Bengal, welcomed all the participants in the meeting, delivered opening remarks and requested Shri Vivek Kumar, Additional Chief Secretary, ARD Department, GoWB, to preside over the meeting.

Agenda wise discussion and the action points emerged thereof are appended below: -

Shri Vivek Kumar, Additional Chief Secretary, ARD Department, GoWB, said that ARDD's main focus is sustainable increase in the production of milk, meat, egg etc. in this State and, for this purpose, flow of adequate, timely and low-cost-credit from the banks to the animal husbandry farmers is very essential. He called to mind that as per the State Focus Paper (SFP) of West Bengal published by NABARD, total Bank Credit Potentiality of Rs.12,201 Crore has been estimated under animal husbandry sectors for the current FY 2024-25. Further, he presented a power point presentation and apprised the house about various contours of ARD Department in general and potentiality of extending bank credit to the animal husbandry segments.

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**Progress under KCC- AH scheme as on 30.09.2024:**

Shri Vivek Kumar, Additional Chief Secretary, ARD Department, GoWB, said that Kisan Credit Card – Animal Husbandry (KCC-AH) is an important bank-driven scheme for ensuring continuous credit support directly to the animal husbandry farmers to meet-up their recurring expenditure for doing animal husbandry activities as standalone basis as well as with agriculture activities. KCC-AH may be treated as a basic benefit scheme for the animal husbandry farmers. KCC-AH is given mostly to the marginal & small farmers. Therefore, financing under KCC-AH also benefits the banks to achieve banks' own mandatory targets for PSL (*Priority Sector Lending*) and SMF (*Small and Marginal Farmers*) as well as for Weaker Sections. The current priority is to provide KCC-AH to all such eligible farmers within a short period.

Referring to SLBC's report, it was discussed that altogether 74,403 cases amounting to Rs.678 Crore have been extended under KCC-AH since 2021-22. Shri Kumar expressed his pleasure and said that more than 96% of the sanctioned cases have also been disbursed by the banks and the recovery percentage of KCC-AH is more than 95%. He also mentioned that more than 98% sourcing is done by ARDD, however, the banks' own sourcing is negligible.

Shri Vivek Kumar highlighted the bank-wise as well as district-wise progress under KCC-AH scheme over the last three financial years. He stated that the member banks have sanctioned only 13,894 KCC-AH cases during the current FY 2024-25 (as on 30.09.2024) whereas the number of sanctions was 25,364 during the previous FY 2023-24. He pointed out that the performances of most of the major banks are consistently poor. At the same time, he appreciated BGVB for its consistent performance over the last two years. Having the highest number of KCC-Crop loans (about 15 Lakh) and SHG credit (about 25 Lakh), the Cooperative Banks have the greater scope for improvement in this segment. HDFC Bank are, once again, requested to go onboard the KCC IMS (AH) portal immediately. Further, as per the SLBC report, HDFC Bank had sanctioned 2,630 cases, but not yet disbursed. Hence, HDFC Bank are requested to revisit the KCC (AH) disbursement figures.

Shri Vivek Kumar reviewed the KCC-AH status under the KCC-IMS (AH) portal launched on 01.07.2024. As shown in the portal, ARDD's sourcing was 11,816 applications, banks' sourcing was only 20 applications, sanctioned cases were 478 cases, rejection was 798 cases and pending for credit decision was 10,560 cases. It was observed that only a few banks in a limited number of districts had contributed to the overall achievement. Considering the branch network vis-a-vis potentialities, few banks have greater scope of performance in this segment.

After analysing bank wise performance, Shri Vivek Kumar, once again, requested the member banks to categorically follow the below mentioned action points already emerged during the previous meetings:



- Each rural and semi-urban bank branch to disburse at least 25 KCC-AH cases during the current FY 2024-25.
- All banks to do own-sourcing of KCC-AH applications; especially from their existing good KCC-Crop Loan customers willing to undertake animal husbandry activity and/or other account holders (Ready Client) to provide KCC-AH simultaneously.
- All banks to circulate written communication from their controlling offices to their branches for sanctioning and disbursing at least 25 KCC-AH cases during the current FY 2024-25 and own-sourcing of KCC-AH applications by the branches.
- Use of KCC-IMS (AH) portal is a must for the banks. The member banks have to ensure updation of entire data into KCC-IMS (AH) portal on real time basis for actual reflection of the status of KCC-AH through portal.
- Banks must dispose of all applications within 14 days from receiving the complete application, in compliance with the RBI guidelines.

Apart from the above, following action points had also been emerged in the meeting:

- ✓ The Lead Bank and its Lead District Manager (LDM) to take intent responsibility for extending KCC-AH for the concerned district. Performance review of the Lead District Managers (LDMs) may be done from the next review meeting.
- ✓ All pending applications to be disposed by the banks very urgently.
- ✓ The Controlling Offices of each bank may please take proactive actions towards the achievement of disbursement target and reflection of data in KCC IMS (AH) portal.

Furthermore, Shri Vivek Kumar apprised the house regarding the benefits, progress, and scope of bank-credit expansion under ARD's other schemes, such as, National Livestock Mission (NLM), Animal Husbandry Infrastructure Development Fund (AHIDF), West Bengal Incentive Scheme 2017 for Layer Birds and West Bengal Incentive Scheme 2023 for Broiler Birds. He also pointed out the pending applications of NLM lying at different bank branches and directed for speedy disposal of the said applications.

Shri Manas Dhar, Director & Special Secretary, Institutional Finance, Govt. of West Bengal, while highlighting the suggestions/ directions conveyed by Shri Vivek Kumar during the meeting, summarised the actions plans before the house for more participation of the banking channels. Referring to his LDMs' meeting held on 28.11.2023, once again he directed the LDMs to take proactive actions regarding above mentioned matters. He also informed the house about the recently released RBI circular on enhancement of the limit of collateral-free bank loan from Rs.1.60 lakh to Rs.,2.00 Lakh, which would expand the scope of lending under KCC-AH scheme.

**(Action Point 1: All Member Banks)**



## **Progress under Matsya Jeebi Credit Card (MJCC) as on 30.09.2024**

Smt. Roshni Sen, Additional Chief Secretary, Fisheries Department, Govt. of West Bengal, displayed a power point presentation and highlighted banks' overall performance under MJCC. Simultaneously, she expressed her discontent on high rate of rejection of MJCC proposals by the bank branches and pointed out towards the mismatch of MJCC progress data between Line Department and SLBC. Shri Vivek Kumar suggested the Fisheries Department to revive the online portal in line with KCC-IMS (AH) Portal which could help to streamline the reporting structure and, also, for better monitoring. Smt. Sen informed the house regarding 18,000 plus pending cases lying with the bank branches for months whereas SLBC report is showing total pending MJCC cases as 1164 as on 30-09-2024. Shri Vivek Kumar stated that ARD Department, initially, experienced similar type of difficulties regarding the mismatch of data between ARD Department and SLBC report and suggested to conduct a separate meeting with Fishery department, SLBC, Institutional Finance to analyse the data reconciliation issue. He also suggested that representative from ARD Department may be invited to get input on the strategies, adopted by ARD Department regarding the data reconciliation and other related issues. However, all member banks are requested to ensure disposal of all pending cases of MJCC on very urgent basis.

Shri Balbir Singh, General Manager & Convenor of SLBC, WB requested the Fisheries Department to share bank branch wise updated MJCC sponsored data of current financial year for reconciliation of mismatch of data, as flagged by Smt. Sen, and to have better monitoring of implementation of the scheme.

### **(Action Point 2: All Member Banks, Fishery Department)**

Shri Singh requested the member banks to strictly adhere to the instructions given by Shri Vivek Kumar and Smt. Roshni Sen and, also, to percolate the message to the ground level for proper implementation. There being no other points of discussion, the meeting ended with exchange of thanks to the chair & the participants by Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal.



(Balbir Singh)  
General Manager & Convenor,  
SLBC, West Bengal



**List of participants in the Meeting of SLBC Sub-Committee on Animal Husbandry & Fishery held on 10.12.2024 at 3.30 p.m. through VC**

SN	Name	Designation	Organization
1	Shri Vivek Kumar, IAS	Additional Chief Secretary	ARD Department, GoWB
2	Smt. Roshni Sen, IAS	Additional Chief Secretary	Fisheries Department, GoWB
3	Shri Kumarjib Chakraborty, IAS	OSD & Senior Special Secretary	ARD Department, GoWB
4	Shri Atanu Kumar Roy	Senior Special Secretary	Fisheries Department, GoWB
5	Shri Manas Dhar	Director & Special Secretary	Institutional Finance, Finance Department, GoWB
6	Dr. Yograj Tamang	Director of Animal Husbandry & Veterinary Services of WB	ARD Department, GoWB
7	Shri Balbir Singh	General Manager & Convenor	SLBC, West Bengal
8	Dr. Prabir Roy	Assistant Director, ARD (Vety.), HQ	ARD Department, GoWB
9	Shri Lakshman Soy	Deputy General Manager	NABARD
10	Shri Subhabrata Datta	Chief Manager	SLBC, West Bengal
11	Shri Anupam Mukherjee	Manager	RBI
12	DD, ARD & Pos (All Districts) - Online		ARD Department
13	Nodal Officers of ARDD- Online		ARD Department
14	Senior Officials of Member Banks		Banks
15	Lead Bank Managers (All Districts)		Banks
16	Nodal Officers of Member Banks		Banks



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