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Ref. No: SLBC/WB/Sub Committee Meeting of Agriculture / 1222/2026 Date: 24.07.2026

1) The Member Banks under SLBC, West Bengal
2) The LDMs in West Bengal
3) The Departments, Govt. of West Bengal

Reg: Minutes of the SLBC Sub-Committee meeting on Agriculture held on 24.07.2026

Meeting of the SLBC Sub-committee on Agriculture was held through hybrid mode on 24.07.2026.The meeting was presided over by Shri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal and participated by Shri Hrishikesh Mudi, Senior Special Secretary, Agriculture Marketing Department, Govt. of West Bengal, Smt Kasturi Sengupta, Director, Food Processing Industries and Horticulture, Govt. of West Bengal, Shri Lakshmi Kanta Jana, Director of Agriculture & EOS, Govt. of West Bengal, Shri Ram Prasad Ghosh, Additional Director of Agriculture, Govt. of West Bengal, Shri Walter Kujur, Dy. General Manager, NABARD, Shri Pravin Narayan Bhavsar, Dy. General Manager, RBI and other dignitaries of the Line Departments and representatives of major member Banks.

Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal, welcomed all the participants in the meeting and acknowledged the cumulative efforts of all member banks including the support received from the Govt. Departments for boosting up Agriculture & allied sector.

Followings are the excerpt of observations made during the meeting:

AGENDA ITEM NO. 1: Review of Achievements against the Agriculture ACP 2026-27 Targets as on 30.06.2026

During the current financial year up to June 30, 2026, member banks disbursed a total of ₹40,664.94 crore, achieving 33.11% of the overall ACP target of ₹1,22,827.00 crore. Key sector-wise achievements include ₹16,078.99 crore under Farm Credit across 16,06,991 sanctioned accounts, ₹629.73 crore for Agriculture Infrastructure across 11,583 accounts, and ₹15,288.60 crore for Agricultural Ancillary activities across 95,964 accounts.

While congratulating member banks on achieving one-third of the target within the first quarter, Shri O.S. Meena, Principal Secretary, Agriculture Department, Govt of West Bengal, noted that the state performance still lags behind the national average. Consequently, he instructed underperforming member banks to prepare action plans to address the shortfall, meet their targets, and place greater emphasis on evaluating the quality of ground-level credit flow.

(Action Point 1: Member Banks)

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AGENDA ITEM NO. 2: Achievement under Kishan Credit Card (KCC-Crop) as on 31.03.2026

Shri O.S. Meena highlighted that out of Approx. 39 lakh farmers in West Bengal, only around 12 lakh farmers were currently availing of the interest subvention under KCC, noting that overall KCC coverage remains inadequate relative to the state's agricultural scenario. He advised member banks to analyze this shortfall and formulate a targeted action plan to achieve 100% KCC saturation. To resolve long-pending portfolios, banks were instructed to expedite interest subvention claims for March 2026, conduct in-house analyses to their KCC Loan Portfolio and to ensure subvention claim of all eligible KCC holders. He further directed the State Level Bankers' Committee (SLBC) to include status of KCC interest subvention on the agenda for future Sub-Committee meetings.

To improve overall coverage, banks were requested to conduct a special two-to-three-month drive leading up to the pre-Rabi season. Specifically, banks should formulate a detailed roadmap after August 15, followed by special saturation initiatives starting 1st September, 2026, including workshops, seminars, Digital Financing Reports (DFR), and hands-on guidance for field staffs. Targets will be established for these drives to bring more farmers under the KCC fold. Shri Meena also noted that authentic land record verification and API integration are being facilitated by the department, and by December 2026, a centralized Farmer's ID system will be operational across all districts to streamline the processing.

Adding to the discussion, Shri Balbir Singh informed the committee that approximately 24 lakh out of 38 lakh KCC accounts are currently irregular or classified as NPAs, rendering them ineligible for interest subvention claims. Stressing the need to improve credit quality to maximize subvention benefits, he noted that nearly 7.50 lakh farmers remain outside the formal banking network. Member banks were urged to conduct deeper analyses and extend outreach to the most remote villages to ensure the KCC saturation drive succeeds.

(Action Point 2: Member Banks)

AGENDA ITEM NO. 3: Progress made under Agriculture Infrastructure Fund (AIF)

Shri O.S. Meena advised member banks to fully capitalize on the Agriculture Infrastructure Fund (AIF) scheme, noting that this is its final year. The concerned department assured complete support in preparing Detailed Project Reports (DPRs) and addressing infrastructural requirements, highlighting that both AIF and PMFME hold significant potential within the state. In turn, representatives from member banks requested the department to organize training sessions for branch-level staff and conduct district-level awareness campaigns, while also stressing the need to improve the quality of project sourcing.

Shri Meena requested member banks to expedite pending cases, directing that ready proposals be sanctioned by July 31, 2026, and that maximum sanctions be achieved before August 3, 2026, to highlight progress to state authorities. She stipulated a deadline of August 15, 2026, to clear all long-pending AIF applications. Furthermore, she assured that the department would manage scheme publicity and provide handholding support via Video Conferences (VC). Member banks were reminded to complete asset geo-tagging, update status records on the portal, and lodge all long-overdue interest subvention claims without delay.

(Action Point 3: Member Banks)

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AGENDA ITEM NO. 4: Progress made under Farmer Producer Organisation / Farmer Producer Company (FPO/FPC)

As of June 30, 2026, member banks have sanctioned credit facilities amounting to ₹4,416.95 lakh covering 222 FPO/FPC accounts. To expand institutional credit reach, the State Level Bankers' Committee (SLBC) received data detailing 258 FPOs from NABARD and 725 registered FPOs/FPCs from the Government of West Bengal, both of which have been shared with member banks for actionable follow-up. In light of these resources, Shri O.S. Meena advised member banks to proactively engage with these entities and explore all viable opportunities for financing. Expanding credit support to these producer collectives will be instrumental in strengthening local agricultural value chains, boosting rural credit flow, and driving collective economic growth for farmers across the state.

(Action Point 4: Member Banks)

AGENDA ITEM NO. 5: Progress in PM Formalisation of Micro Food Processing Enterprises Scheme (PMFME Scheme)

Shri O.S. Meena presented a comprehensive review of the PM Formalisation of Micro Food Processing Enterprises (PMFME) scheme as of June 30, 2026. Out of a total portfolio of 3,861 applications received, member banks have cumulatively sanctioned 800 proposals, with 780 accounts have been disbursed. While expressing appreciation for the progress made by the banking sector, Shri Meena emphasized the critical need to expedite turnaround times for the substantial volume of pending applications. He requested member banks to deploy dedicated efforts to dispose of backlogged cases and ensure seamless, immediate disbursement for all sanctioned proposals. Furthermore, to eliminate operational friction, he urged the Department of Horticulture, Government of West Bengal (GoWB), to extend proactive handholding assistance to member banks. This inter-departmental support will specifically resolve administrative, documentation, and portal-related technical bottlenecks currently hindering loan processing and disbursements at the field level.

(Action Point 5: Member Banks & Horticulture Department)

AGENDA ITEM NO. 6: Miscellaneous

The following topics were discussed under the miscellaneous agenda:

a) Pradhan Mantri Fasal Bima Yojna (PMFBY):

Under the miscellaneous agenda, the committee discussed the implementation of the Pradhan Mantri Fasal Bima Yojana (PMFBY). PMFBY offers comprehensive, affordable crop insurance against non-preventable natural risks from pre-sowing through post-harvest stages. The primary objectives of PMFBY are to safeguard agricultural sustainability by stabilizing farmer incomes during crop loss, fostering the adoption of modern practices, enhancing creditworthiness, encouraging crop diversification, and stimulating innovation within the agricultural insurance domain. Deliberating on its key benefits, Shri O S Meena urged all member banks to actively promote the scheme and ensure that all agricultural produce is fully brought under PMFBY coverage.

The meeting ended with exchange of thanks to the chair & the participants by Balbir Singh.

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