

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 / 572/2024 Date: 20.09.2024

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

Sub: Minutes of the SLBC Sub-Committee Meeting on Animal Husbandry & Fishery held on 20.09.2024.

Meeting of SLBC Sub-Committee on Animal Husbandry & Fishery was held on 20.09.2024 at 3.00 P.M. through VC to review the performance of banks in Animal Husbandry and Fishery sectors as on 30.06.2024. The meeting was graced by Sri Vivek Kumar, Additional Chief Secretary, ARD Department, GoWB, Sri Kumarjib Chakraborty, Senior Special Secretary, ARD Department, GoWB, Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB, Dr. Yograj Tamang, Director of Animal Husbandry & Veterinary Services of West Bengal, ARD Department, GoWB, Sri Hirak Mondal, Senior Deputy Secretary, Dept. of Fisheries, GoWB, Sri Lakshman Soy, Deputy General Manager, NABARD, Sri Debajyoti Datta, Assistant General Manager, RBI and other dignitaries of the Line Departments of GoWB, LDMs, senior officials and representatives of the member banks.

At the outset, Sri Shio Shankar Singh, General Manager & Convenor, SLBC, West Bengal, welcomed all the participants in the meeting and requested Sri Vivek Kumar, Additional Chief Secretary, ARD Department, GoWB, to preside over the meeting.

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

Progress under KCC-AH (ARD), EDP-NLM, AHIDE, WBIS 2017 & WBIS 2023 and potentiality for extending Bank Credit under Animal Husbandry sectors in West Bengal

Sri Vivek Kumar, Additional Chief Secretary, ARD Department, GoWB, gracefully presented a power point presentation from ARD Department and apprised the House about various contours of ARD in general and potential of KCC-AH in bank credit where banking sectors play a direct role for sustainable development of Animal Husbandry segments. He informed that as per the State Focus Paper (SFP) published by NABARD, total credit potential of Rs.12201.88 crore had been estimated under Animal Husbandry segments for the current FY 2024-25. As of now, there is a credit gap of Rs.6133.38 Crore. The district-wise as well as activity-wise Potential Linked Plan (PLP) projection for bank credit for the current FY 2024-25 were also displayed.

Sri Kumar also highlighted that lending under agriculture and allied advances had been registered at only 11% as on 31.03.2024, against the regulatory benchmark of 18%. The CD Ratio of the State improved to 70% as on 31.03.2024 from 63% as on 31.03.2023. However, as per SLBC's report for FY



2023-24, the physical achievement under agriculture & allied sectors had been reduced to 67% (Rs.71,901 crore) in comparison to its previous year's achievement of 71% (Rs.80,470 crore). Hence, proactive steps are needed from the banks during current FY 2024-25 to cover up the credit gap.

Sri Kumar highlighted the report of SLBC, WB and praised all stakeholders for achieving total 66,595 number of KCC-AH sanctioned cases amounting to Rs.577.57 crore during the period from its initiation in FY 2021-22 till FY 2024-25 (as on 30.06.2024), out of which, 7,016 cases amounting to Rs.96.61 crore are in the current FY (i.e. from 01.04.2024 to 30.06.2024). In accordance with the decisions taken during the previous meeting of SLBC Sub-committee on Animal Husbandry & Fishery held on 20.06.2024, the re-designed Kisan Credit Card Issuance Monitoring System [KCC-IMS] (ARD) Portal had been launched on 01.07.2024 to streamline the monitoring & reporting mechanism. Sri Kumar gracefully acknowledged the contribution of Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB and NIC Team of Finance Department, GoWB for successfully making and launching the KCC-IMS Portal. The bank-wise as well as district-wise physical performance, progress on implementing KCC-IMS Portal etc. had been reviewed and following observations were made: -

- KCC-AH had been extended mostly to the marginal and small categories of farmers.
- More than 96% of the sanctioned cases had also been disbursed by the banks.
- The recovery percentage of KCC-AH was more than 95%.
- The flagship programme of GoWB- "Duare Sarkar" contributed significantly.
- Only few banks in a limited number of districts had contributed for the overall achievement. However, many other banks & districts had not performed well against the branch network vis-a-vis potentialities.
- It was decided during previous meeting that activation of bank branch related Log-In IDs to be completed through banks' channel and/or from concerned LDMs within 01.07.2024. However, the Log-In IDs had not been activated for many Branches.

Sri Vivek Kumar made various suggestions and the house agreed the same. Accordingly, the following resolutions and action points have been emerged for implementation:

- 1) Each and every rural and semi-urban bank branch across the State to sanction and disburse at least 25 KCC-AH cases during the current FY 2024-25 to achieve the overall State target of 1,00,000.
- 2) All banks to circulate a written communication from their controlling offices to their rural & semi-urban branches for achieving the target of sanctioning & disbursement of at least 25 KCC-AH cases during the current FY 2024-25.
- 3) The lead banks of respective districts and its LDMs should undertake responsibility for extending KCC-AH in concerned districts in coordination with ARD Department and the Regional Managers/ Divisional Managers/ DCOs/ Branch Managers of the Banks.
- 4) All banks to focus on self-sourcing of KCC-AH applications. Branches to be encouraged to generate KCC-AH applications from their existing potential KCC-Agriculture account.
- 5) Use of KCC-IMS (ARD) portal and real-time updating of portal data to be ensured by the concerned branches and other stakeholders. Activation of Log-In IDs for KCC-IMS (ARD) portal



to be completed through banks' channel and/or from concerned LDMs end invariably within 30.09.2024.

- 6) Banks to ensure disposal of entire pending applications invariably within two weeks. Rejection of applications without narrating appropriate/ acceptable reasons and intending to de-load the pendency, will be viewed seriously.
- 7) Aligning to the decision made during the previous meeting held on 20.06.2024, all the districts/ blocks, may constitute a committee by involving the officials of block & district Administrations, ARD Departments, LDMs and banks to quickly resolve the local issues to way forward.

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

Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB, while highlighting the suggestions/ directions conveyed by Sri Vivek Kumar during the meeting, summarised the action plans before the house for more activation of the banking channels to ensure increased inflow of bank credit towards sustainable and equitable development under Animal Husbandry sectors.

(Action Point 1: All Member Banks)

Progress under MatsyaJeebi Credit Card (MJCC):

Sri Hirak Mondal, Senior Deputy Secretary to GoWB, Fisheries Department, highlighted banks' overall performance under MJCC. Simultaneously, he expressed his discontent on high rate of rejection of MJCC proposals by the bank branches and pointed out towards mismatch of MJCC progress data which had been surfaced from line departments. Sri Vivek Kumar advised the Fisheries Department to explore setting-up an online portal similar as KCC-AH (ARD) to resolve the matter and for better monitoring. He also requested the member banks to ensure disposal of pending cases of MJCC on urgent basis.

Shri S.S. Singh requested member banks to strictly adhere to the instructions given by Sri Vivek Kumar and 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 S.S. Singh.


(Shio Shankar Singh)

General Manager & Convenor,
SLBC, West Bengal.



List of participants in the Meeting of SLBC Sub-Committee on Animal Husbandry & Fishery held on 20.09.2024 at 3.00 p.m. through VC

SN	Name	Designation	Organization
1	Sri Vivek Kumar, IAS	Additional Chief Secretary to GoWB	ARD Department
2	Sri Kumarjib Chakraborty, IAS	OSD & Senior Special Secretary to GoWB	ARD Department
3	Sri Manas Dhar	Director & Special Secretary, GoWB	Institutional Finance-Finance Department
4	Sri Hirak Mondal	Senior Deputy Secretary to GoWB	Dept. of Fisheries
5	Dr. Yograj Tamang	Director of Animal Husbandry & Veterinary Services of WB	ARD Department
6	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
7	Sri Lakshman Soy	Deputy General Manager	NABARD
8	Sri Debajyoti Datta	Assistant General Manager	RBI
9	Dr. Prabir Roy	Assistant Director, ARD (Vety.)	ARD Department
10	DD, ARD & POs (All Districts)- Online		ARD Department
11	Nodal Officers of ARDD- Online		ARD Department
12	MDs of Milk Unions (All Milk Unions)- Online		ARD Department
13	Lead District Managers - Online		All Banks
14	Senior Officials and Nodal Officers of Banks- Online		All Member Banks

