

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 / 1146 /2026

Date: 12.06.2026

- 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 02.06.2026

Meeting of the SLBC Sub-committee on Agriculture was held on 02.06.2026. The meeting was presided over by Shri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal and participated by Shri Surendra Kumar Meena, Senior Special Secretary, Agriculture Department, Govt. of West Bengal, Shri Supriya Das, Additional Secretary, DFPI & H Department, Govt. of West Bengal, Shri Lakshmi Kanta Jana, Director of Agriculture & EOS, Govt. of West Bengal, Dr. Ashok Kumar Patra, Vice Chancellor, Bidhan Chandra Krishi Vishwavidyalay, West Bengal, Shri Manas Dhar, Director, Institutional Finance, Govt. of West Bengal, Shri Pradipta Purkait, Assistant General Manager, Reserve Bank of India, Shri Buddhadeb Ray, AGM, NABARD 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 No. 1: Agriculture ACP Achievement during FY 2025-26:

Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal, stated that disbursement position under Agriculture as on 31.03.2026 stood at Rs.1,17,079.75 Crore, thus achieving 101.06% of Agriculture ACP for FY 2025-26.

Shri O.S. Meena, Principal Secretary of the Agriculture Department (Govt. of West Bengal), acknowledged the achievement and congratulated the member banks. He expressed optimism that banks would continue their dedicated efforts to meet current year's Annual Credit Plan (ACP) target in Agriculture.

(Action Point 1: All the Member Banks)

Agenda No. 2: Achievement under Kisan Credit Card (KCC-Crop) as on 31.03.2026

Kisan Credit Card (KCC-Crop) plays a pivotal role in West Bengal's credit dynamics. While the scheme boasts strong systemic penetration and active engagement, a massive 73% saturation gap between PM Kisan and MISS claim of KCC remains. Additionally, the NPA rate of 20.38% in KCC portfolio poses an alarming risk to the economy, while the highly compressed average loan size of ₹0.59 lakh remains a major challenge. While the average ticket size stands at ₹0.61 lakh for Public Sector banks and ₹0.59 lakh for private banks, this figure drops substantially to ₹0.33 lakh in case of Regional Rural Banks (Gramin

Banks) and State Cooperative Banks. Highlighting these sharp disparities, Shri Meena urged banking authorities to address these KCC anomalies in the current financial year.

Shri Meena congratulated the top five districts for their leading share in State MISS benefits: Purba Medinipur, Paschim Medinipur, South 24 Parganas, North 24 Parganas, and Murshidabad. Concurrently, he requested member banks to focus on and improve performance in the bottom five lagging districts, namely Alipurduar, Paschim Bardhaman, Darjeeling, Kalimpong, and Kolkata.

(Action Point 2: All the Member Banks)

Agenda No. 3: Progress made under Agriculture Infrastructure Fund (AIF) as on 31.03.2026

Reviewing the Agriculture Infrastructure Fund (AIF) scheme, Shri Meena noted that as of May 29, 2026, cumulative achievements stood at 19,261 applications received (₹7,128.71 Cr.), 8,995 loans sanctioned (₹3,310.10 Cr.), and 8,390 loans disbursed (₹2,487.66 Cr.). Notably, 7,372 geo-tagging projects (88%) have been completed, and 46% of the state's total ₹7,260 Cr. allocation has been successfully sanctioned.

Shri Meena congratulated member banks for exceeding the FY 2025-26 physical target of 3,000 accounts, achieving 3,184 sanctions (106.13%) and 3,196 disbursements (106.53%). Financial achievements for the same period reached ₹861.37 Cr. (57.42%) and ₹821.45 Cr. (54.76%) against their respective targets.

For the current financial year, he motivated the banks to achieve the new target of 3,500 sanctions. As of May 29, 2026, current-year achievements stand at 417 sanctions (11.90% of the physical target) amounting to ₹98.75 Cr. (7.05% of the financial target) and 352 disbursements (10.10%) amounting to ₹88.89 Cr. (6.35%).

Shri Meena directed all member banks to clear all applications pending for more than 21 days by June 15, 2026. For any cases facing operational issues, he advised banks to escalate the specific details directly to the department for resolution.

(Action Point 3: Member Banks & Agriculture Marketing Department)

Agenda No. 4: Progress made under Farmer Producer Organisation / Farmer Producer Company (FPO/FPC) as on 31.03.2026

As of March 31, 2026, ₹4,410.45 lakh had been sanctioned across 222 Farmer Producer Organization (FPO) and Farmer Producer Company (FPC) accounts. Citing several highly successful project stories under the FPO scheme, Shri Meena advised member banks to identify new avenues for high-value, large-ticket loans to further boost performance under this initiative.

(Action Point 4: Member Banks)

Agenda No. 5: PM Formalisation of Micro Food Processing Enterprises Scheme (PMFME Scheme):

Shri Supriya Das, Additional Secretary, DFPI & H Department, GoWB, informed the house that, as on date the member banks had cumulatively sanctioned 720 cases under PMFME, whereas the pendency is around 838. He requested all the member banks to put maximum effort to dispose of the pending applications at the earliest.

Shri Meena congratulated the member banks for their significant progress under the scheme; however, he simultaneously requested the member banks to dispose of the pending applications as soon as possible. He also requested the Horticulture Department, GoWB to provide handholding support to the banks, if



required, particularly for the cases where disbursement has been pending due to documentation or any other technical issues.

(Action Point 5: All the Member Banks & Horticulture Department)

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


(Balbir Singh)
General Manager & Convenor
SLBC West Bengal





List of Participants of SLBC Sub-committee meeting on Agriculture held on 02.06.2026 at 3.30 pm at Conference Room, 3rd Floor, Nabanna, Howrah

Sl No	Name	Institution	Designation
1	Shri Onkar Singh Meena	Agriculture Department, GoWB	Principal Secretary
2	Shri Surendra Kumar Meena	Agriculture Department, GoWB	Sr. Special Secretary
3	Shri Supriya Das	DFPI&H	Addl Secretary
4	Shri Lakshmi Kanta Jana	Agriculture & EOS	Director
5	Shri Manas Dhar	Institutional Finance, Govt. of West Bengal	Special Secretary & Director
6	Shri Koushik Chakrabarti	Horticulture Department	Joint Director
7	Shri Dipankar Saha	DA (FC)	Joint Director
8	Dr Prabir Kumar Pathak	ARD Department	Addl Director
9	Dr Prabir Roy	ARD Department	Addl Director
10	Shri Sandip Saha	DFPI & H	LPM SPMU (WB), PMFME
11	Shri Chinmoy Mandal	AIF SPMU	Project Consultant
12	Shri Kajal Kr Chakrabarty	AIF SPMU	Team Lead
13	Dr Ashok Kumar Patra	Bidhan Chandra Krishi Vishwavidyalay	Vice Chancellor
14	Prof Gautam Saha	Bidhan Chandra Krishi Vishwavidyalay	Director of Research
15	Dr Sumana Roy	Bidhan Chandra Krishi Vishwavidyalay	Jt. Director of Research
16	Shri Balbir Singh	SLBC, West Bengal, Punjab National Bank	General Manager & Convenor
17	Shri Pradipta Purkait	Reserve Bank of India	Asstt. General Manager
18	Shri Buddhadeb Ray	NABARD	Asstt. General Manager
19	Shri Rajesh Kumar Mishra	WBGB	General Manager
20	Shri Sanjeev Kumar	Punjab National Bank	Dy General Manager
21	Shri Alok Jain	State Bank of India	Dy General Manager
22	Shri S K Chaudhary	Bank of Baroda	Dy General Manager
23	Shri Sharad Kumar Mishra	Indian Overseas Bank	Dy General Manager
24	Shri Mithilesh Kumar	Indian Bank	Dy General Manager
25	Shri Ujjwal Kumar Chandra	Central Bank of India	Dy Zonal Head
26	Shri Dipen Das	IDBI Bank	Dy General Manager
27	Shri Narendra Kumar Das	Bank of India	Asst. General Manager
28	Shri Sanjay Kumar	Canara Bank	Asstt. General Manager
29	Ms Ismat Jahan	UCO Bank	Asst. General Manager
30	Shri Umesh Kumar Singh	Union Bank of India	Asst. General Manager
31	Shri Kalyan Kar	WBStCB	Asstt. General Manager
32	Shri Surajit Biswas	Bank of Baroda	Chief Manager
33	Shri Avik Basu	Indian Overseas Bank	Chief Manager
34	Shri Subhabrata Datta	Punjab National Bank	Chief Manager
35	Shri Biswajit Mondal	UCO Bank	Chief Manager
36	Ms Ranjulata Baghar	Union Bank of India	Chief Manager
37	Ms Daisy Saha	State Bank of India	FSTO
38	Shri Arkya Sen	Punjab National Bank	Sr Manager
39	Ms Monami Panja	Punjab National Bank	Sr Manager
40	Shri Chanchal Nayan	Indian Bank	State Nodal Officer
41	Ms Sima Chatterjee	UCO Bank	State Nodal Officer
42	Ms Sutirtha Das	Bank of India	Manager
43	Shri Saumitro Banerjee	Indian Overseas Bank	Manager
44	Shri Subrata Banerjee	IDBI Bank	Manager
45	Shri Dipesh Chakrabarty	Axis Bank	State Head - FI
46	Shri Nishant Kumar	HDFC Bank	Zonal Credit Head
47	Shri Vipin Tiwari	HDFC Bank	Dy Vice President
48	Shri Prasanta Chowdhury	HDFC Bank	AVP
49	Shri Rohit Goel	ICICI Bank	RIBG
50	Ms Payel Chatterjee	ICICI Bank	DCO

