

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

E-mail: slbc.westbengal@pnb.co.in

United Tower, 8th Floor
11, Hemanta Basu Sarani
Kolkata- 700 001

Telephone: 033-2262-7365, 033-2231-1716

Ref. No: SLBC/WB/Sub Committee Meeting of Agriculture / 66572024

Date: 11/12/2024

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

Reg: Minutes of the SLBC Sub-Committee meeting on Agriculture held on 11.12.2024.

Meeting of SLBC Sub-Committee on Agriculture was held on 11.12.2024 at 3.00 PM. at Nabanna, 3rd floor Conference Hall (Room No. 310) to review the performance in Agriculture Sector as on 30.09.2024. The meeting was chaired by Shri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal, and participated by Shri Vivek Kumar, Joint Secretary, Agriculture Department, Govt. of West Bengal, Shri Manas Dhar, Director & Special Secretary, Institutional Finance, Govt. of West Bengal, Smt. Kuhuk Bhushan, State Mission Director & CEO, WBSRLM, Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal, Shri Dharmendra Kr Beuria, DGM, NABARD, Shri Prosenjit Bhattacharya, AGM, RBI, and representatives of major member banks & other officials.

At the outset, Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal, welcomed all the participants, delivered opening remarks and requested Shri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal to preside over the meeting. Thereafter, the agenda items were taken up for deliberation. The key issues discussed along with the action points emerged in the meeting are enumerated below:

1.Agriculture ACP 2024-25 vis-à-vis achievement as on 30.09.2024.

Shri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal appreciated the overall performance of member banks in agriculture sector for achieving 46.83% of the ACP target as on 30.09.2024. However, he expressed his concern regarding the low performing banks in respect of ACP target. He pointed out several banks, viz., Bank of India, Punjab National Bank, Indian Bank, Canara Bank and West Bengal State Cooperative Bank whose achievement percentage was less than 30% of yearly target under ACP as on 30.09.2024. He requested the low performing banks to devise a strategy by revisiting their district wise branch wise targets vis-à-vis their potentiality and by reassigning their branch wise agriculture target accordingly. He also suggested member banks to percolate the decisions, adopted in a meeting, and necessary awareness down the level for actual reflection of the performance.

Shri Meena, further, expressed his expectation that the lead bank in its respective district to undertake bigger responsibility to achieve the district's agriculture target in the coming quarters.

Shri Manas Dhar, Special Secretary & Director, Institutional Finance, Finance Department, Govt. of West Bengal, also echoed the same and requested those member banks to prepare a strategy for achieving their target. He also mentioned about RBI circular vide which the limit for collateral free agricultural loans including loans for allied activities has been increased from the existing level of ₹1.6 lakh to ₹2 lakh per borrower. He requested the SLBC to share the said circular with all the member banks and to ensure to circulate from each Member Banks's controlling offices to all branches under their jurisdiction



Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal confirmed that RBI had issued the said circular on 06-12-2024 and assured that SLBC would circulate the same to all member banks with instruction to percolate the same to their field functionaries.

Shri Meena requested all member banks to submit the compliance of circulation of the said RBI circular to their field functionaries to SLBC West Bengal.

Shri Meena, further, expressed that there could have been significant improvement in disbursement of Agriculture sector in the intervening period after the Q.E. September'2024 and suggested that SLBC to collect provisional Agriculture disbursement data along with KCC disbursement & Outstanding data as on 30-11-2024 so that better position may be reported in upcoming SLBC meeting. All member banks mutually agreed to submit the said data to SLBC by 16-12-2024.

Representative of the state Cooperative sector flagged the issue of targets fixed by SLBC for Current Financial Year which is disproportionately very high compared to last year and it is unrealistic for West Bengal State Cooperative Bank to achieve. It was pointed out that as per the approval of targets for priority sector including agriculture and allied sectors before the commencement of current FY, there was no objection raised by West Bengal State Co-operative Bank and even during the last Quarterly SLBC review, no such issues were flagged by the concerned member bank. Similar issue was raised by Canara bank with respect to achievement figure as placed by SLBC in their agenda notes. The house noted down the issue and requested the concerned member banks to formally take up with the SLBC convenor for suitable action as this is beyond the power of this subcommittee.

Shri Meena suggested NABARD to analyse their PLP projection for Agriculture Sector in West Bengal as Agriculture lending by the member banks is continuously falling short w.r.t. PLP projections for the last few years.

(Action Point 1: SLBC, Member Banks & NABARD)

2. Achievement under KCC as on 30.09.2024.

Shri Meena analysed the district wise as well as bank wise number of KCC accounts and mentioned the name of some banks viz. State Bank of India, Indian Bank, Punjab National Bank, Bandhan Bank and West Bengal State Cooperative Bank whose achievement under KCC as on 30.09.2024 were very low.

After analysing bank wise performance & pendency position of KCC (Fresh & renewal) proposals, Shri Meena requested member banks to follow the below mentioned instructions/ action points in this regard:

1. Banks should strive their best in KCC renewal in the ongoing Rabi/ Boro season. Banks may organise camps for KCC renewal.
2. He instructed district wise lead bank to organise regular, periodic & effective BLBC/DCC based on agricultural data and to adopt suitable measures to improve the agricultural figure in their respective areas.
3. He also requested the member banks to identify the branches which have performed below par and to give special focus on those branches for achieving the agriculture target by taking proper strategy.



4. As the September Quarter is the potato sowing time, and premium for insurance coverage of potato to be borne by state Government, special focus to be given to provide KCC to small Potato growing farmers which would help in achieving the target of FY 2024-25 by 31.03.2025.
5. 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. Bank branches should strictly adhere to the prevalent "Scale of Finance" of the season-wise crops while fixing KCC limit for 5 years with 10% automatic increase in the limit each year during review as per the guidelines of RBI.

Shri Manas Dhar also agreed the same and requested member banks for ensuring timely renewal and disbursement of credit as and when required by farmers and suggested to identify those branches where large number of KCC are pending for renewal and follow up with those branches regularly.

Indian Bank and PNB informed that there could be under-reporting of their KCC data as on 30-09-2024 that have been submitted to SLBC. They assured that the revised KCC data would be submitted to SLBC shortly.

(Action Point 2: Member Banks)

3. Progress made under AIF and FPO/FPC as on 30.09.2024.

Shri Vivek Kumar, Joint Secretary, Agriculture Department, Govt. of West Bengal, highlighted the FY wise performance of AIF in West Bengal. A power point presentation on progress of AIF in West Bengal was also exhibited. He requested all the banks, especially the poor performing banks to expedite the process of sanction and disbursement with due priority for Overdue cases. He also highlighted about the convergence of the Agriculture Infrastructure Fund scheme with the Agricultural Marketing Infrastructure scheme and with any other government scheme and request the member banks, Line Department to create awareness among borrowers about it.

After analysing bank wise performance & pendency position of AIF proposals, Shri O S Meena instructed the member banks to explore other agricultural activities like seed processing, solar pump, onion storage structure and vehicles for transporting produce for marketing etc. as new scope for credit deployment under AIF scheme. He also advised to explore the higher amount of lending possibility under AIF so that the target for credit deployment in Agriculture for 2024-25 as well as amount wise target of AIF can be achieved.

Representative from SLBC informed that SLBC had received a list of 258 no. of FPOs from NABARD & 725 no. of registered FPOs from GoWB which have been shared with the member banks. He also informed that as on 30.09.2024 Rs.3689.42 Lac has been sanctioned to 181 number of FPOs. He requested NABARD and Agricultural Marketing Dept to provide detailed list of newly formed FPOs for monitoring the progress under this sector. Shri O. S. Meena stated that the performance of NABSanrakshan products in the state of West Bengal need more proactive role of NABARAD Officials in convergence with District officers. It was also requested to NABARD to review the performance of their scheme for the cooperative sector.

(Action Point 3: Member Banks, NABARD)

4. Miscellaneous

Smt Kuhuk Bhusan, State Mission Director & CEO, WBSRLM, Govt. of West Bengal, highlighted the performance of credit linkage of NRLM SHG during the ongoing MSME Camp. A power point presentation on the progress of sanction and disbursement of SHG applications sponsored through MSME Camp to



various member banks was also exhibited. Shri O. S. Meena acknowledged the cumulative effort of member banks in financing SHG proposals and requested member banks to follow the below mentioned instructions/ action points in this regard:

- i) Turn Around Time (TAT) in disposal of SHG proposals should strictly be followed by member banks and to give special attention to those proposals which are pending for more than TAT.
- ii) SHG proposals sourced during the ongoing MSME camp till date to be disposed of by 17.12.2024 and the remaining pending SHG applications to be disposed of by 24.12.2024.

(Action Point 4: Member Banks)

Shri Subha Mukherjee, Special Secretary, Agriculture Department, Govt. of West Bengal, informed that, during the FY 2024-25, State Government has sponsored total 248 number of CHC cases to different member banks, out of which 75 number of CHC cases have been sanctioned and 173 cases are pending at different bank's end. He also highlighted on bank wise progress of sanction CHC applications. Shri O. S. Meena informed the house about the Custom Hiring Centre (CHC) Scheme and instructed all member banks not to transfer the subsidy amount to borrower's account before the stipulated four years of lock in period. He also requested the member banks to route the CHC proposal through AIF scheme so that the borrower could get the benefits of interest subvention, as available for AIF.


(Action Point 5: Member Banks)

Shri O. S. Meena informed that state government has issued the Notification No 959-AG-11031(11)/3/2024-NAB) for Rabi-2024-25 crop coverage under Bangla Shasya Bima (BSB) on 24.10.2024 and shared accordingly with the member banks by SLBC. He also informed that as per notification no 212 -AG-11031(99)/1/2024-NAB dated 07th March 2024 premium on Potato and Sugarcane from 2024-25 onwards to be fully borne by State Government under BSB. So, banks need not to deduct premium as far as BSB enrolment is concern and the cut-off date for enrolment of potato insurance coverage has been extended to 31.01.2025.

(Action Point 6: Member Banks)

Shri Balbir Singh requested the member banks to strictly adhere to the instructions given by Shri O.S. Meena 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 Balbir Singh.


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



List of participants in SLBC Sub-Committee on Agriculture held on 11.12.2024 at 03.00 PM. at Nabanna, 3rd floor Conference Hall (Room No. 310) and through VC.

Sl No	Name	Designation	Organization
1	Sri Onkar Singh Meena	Principal Secretary,	Agriculture Department, GoWB
2	Sri Vivek Kumar	Joint Secretary	Agriculture Department, GoWB
3	Smt. Kuhuk Bhushan	State Mission Director & CEO	WBSRLM
4	Sri Manas Dhar	Director & Special Secretary	Institutional Finance, GoWB
5	Sri Subha Mukherjee	Special Secretary	Agriculture Directorate, GoWB
6	Sri Balbir Singh	General Manager	SLBC, West Bengal (VC)
7	Sri. Ratikanta Tudu,	General Manager	BGVB
8	Sri Sri Amit Raj	Zonal Head	UCO Bank
9	Sri Dharmendra Beuria	DGM	NABARD
10	Sri Prosenjit Bhattacharya	AGM	RBI
11	Smt Ishita Sarkar (through VC)	DRCS & DGM	WBSCB
12	Sri Alok Jain	DGM	SBI
13	Sri V V S Vangala	DGM	Punjab national bank
14	Shri Sanat Kumar Sathpathy	DGM	Bank of India
15	Smt Sukonya Ghosh Dastidar	AGM	Punjab national bank
16	Sri Samir Kumar Sain	AGM	Union Bank of India
17	Anupam Upadhyay	AGM	Central bank
18	Anupam Biswas	Divisional Manager	Canara Bank
19	Sri Ashok Kr Sit	DDA	HQ, Agriculture Department, GoWB
20	Sri S Paul	Asst Director of Agriculture(P)	HQ, Agriculture Department, GoWB
21	Ajay Kumar Gupta	AGM	Indian Baank
22	Yasho Ramgarhia	Regional Head	HDFC Bank (VC)
23	Sudipta Guha Neogi	Deputy Vice President	Bandhan Bank
24	SUBRATA BISWAS	CM	PBGB
25	Suvadip Chatterjee	CM	Bank of Baroda
27	David Rodingliana	CM	SBI
28	Saibal Jyoti	CM	Bank of India
29	Shruti Meherotra	CM	Indian Overseas Bank
30	Sri Subhabrata Datta	CM	SLBC
31	Sri Vishal Ch Sinha	SM	Union Bank of India
32	Sri Chanchal Nayan	SM	Bank of India
33	Sri Soumitra Banerjee	Manager	Indian Overseas Bank
34	Gunjan Agarwal	Nodal officer	ICICI Bank
35	Smt Neha Kumari	Nodal Officer	Central Bank
36	Dipesh Chakraborty	Nodal officer	Axis Bank
37	Sri Subhankar Paul	officer	ICICI Bank
38	Sri Kajal Kumar Chakraborty	Team Lead	SPMU-AIF, WB

