

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 / 474 /2024

Date: 20.06.2024

- 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 20.06.2024.

The meeting of SLBC Sub-Committee on Animal Husbandry was held on 20.06.2024 at 12.30 P.M. through VC to review the performance of banks in Animal Husbandry and Fishery sectors as on 31.03.2024. The meeting was graced by Shri Vivek Kumar, Hon'ble Additional Chief Secretary, ARD Department, Govt. of West Bengal, Shri Kumarjib Chakraborty, Senior Special Secretary, ARD Department, Govt. of West Bengal, Shri Shantanu Saha, Senior Special Secretary, Fishery Department, Govt. of West Bengal, Shri Manas Dhar, Director & Special Secretary, Institutional Finance, Govt. of West Bengal, Dr. Yograj Tamang, Director of Directorate of Animal Resources & Animal Health, ARD Department, Govt. of West Bengal, Smt Shaili Jamuar, General Manager, NABARD, Shri Amit Das, AGM, RBI, and other dignitaries of the Line Departments of Govt. of West Bengal, representatives of major member banks.

At the outset, Shri Shio Shankar Singh, General Manager, SLBC, West Bengal, welcomed all the participants in the meeting and expressed his pleasure for achieving the target of 25,000 number of KCC-AH by all member banks as on 31.03.2024. He requested Shri Vivek Kumar, Additional Chief Secretary, ARD Department, Govt. of West Bengal, to preside over the meeting.

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

Progress under Kisan Credit Card – Animal Husbandry [KCC-AH (ARD)]:

Shri Vivek Kumar welcomed the member banks for extending support to AH farmers and positive growth on KCC-AH (ARD) and also congratulated all member banks for achieving total 25,364 number of KCC-AH as on 31.03.2024. He informed that as per the State Focus Paper (SFP) for FY'2024-25, published by NABARD, total credit potential of Rs.12201.88 Crore had been projected under Animal Husbandry sectors for the financial year 2024-25. District-wise as well as activity-wise PLP Projection for Bank Credit for the FY 2024-25 were also provided by NABARD.

After that, he highlighted the bank-wise and district-wise performance of KCC-AH (ARD) in West Bengal over the last three financial years. A power point presentation on progress under KCC-AH (ARD) in West Bengal was also displayed. He informed the house that the total number of



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rejections by the banks appeared to 34,094 cases against the received applications of 64,260 cases during FY 2023-24, which was unmatched in comparison to the records of previous two financial years. In FY 2021-22, total rejection was 18,841 cases against total sponsoring of 67,743 cases and in FY 2022-23, total rejection was 7,909 cases against total sponsoring of 40,870 cases. Therefore, the member banks once again were requested not to reject the KCC-AH applications on flimsy grounds without mentioning appropriate/ acceptable reasons and to ensure disposal of all pending applications immediately. He suggested forming a committee for addressing the various issues regarding bulk rejection of KCC-AH applications. As decided, district-wise and bank-wise rejection list to come under fresh scrutiny by the committee and the member banks would do discrete analysis of those cases and reconsider all the rejected cases of KCC-AH found otherwise eligible post scrutiny exercise. The member banks were instructed to ensure strict compliance of RBI guidelines towards disposing all KCC-AH applications within two weeks.

Besides, Shri Vivek Kumar also expressed his concern about the mismatch of data on sanctioned number of KCC-AH application reported by SLBC and the report available in the DFS portal, uploaded by LDMs. He informed that, as per SLBC report, more than 60,000 KCC-AH cases had been sanctioned during the past three years, whereas as per the DFS portal, as on 03.05.2024, only 19,006 number of KCC-AH had been sanctioned. Therefore, all the LDMs were, once again, advised to upload KCC-AH data in the DFS portal on actual basis.

Further, Shri Vivek Kumar, informed the house about the re-designed Kisan Credit Card Issuance Monitoring System [KCC-IMS] (ARD) Portal which would tentatively be activated from 01.07.2024 and would streamline the monitoring & reporting mechanism. As this portal is hosted by the Finance Department, Govt. of West Bengal in its official website, he requested Sri M. Dhar, Director, Institutional Finance to monitor the preparatory works before activation of the portal so that it functions properly with active participation of all the Users to be involved in the portal. He further mentioned that there would be three User levels, viz. (1) Level-1 which would be for the block level officers (BDO, BLDO, Bank Branch Manager), (2) Level-2 which would be for district level officers (DM-Admin, DDARD&PO, LDM, Regional/ Divisional Manager of Bank) and (3) Level-3 which would be for state level officers (ARDD-HQ, Finance Department, SLBC, State Nodal Officer of member banks), its process-flow, various steps, MIS provision etc. It was also directed that the exercise of "User Directory Updation" and Log-In IDs & Passwords generation for all stakeholders to be completed by 01.07.2024. As decided, activation of bank branch related Log-In IDs to be made through banks' channel and/or from concerned LDMs' end and close coordination to be ensured among the LDMs, DCO/ DNO of banks & other resources to complete the said exercise by 01.07.2024.

Further, Shri Vivek Kumar apprised the house about schemes under National Livestock Mission (NLM) aimed towards employment generation, entrepreneurship development, increase in per animal productivity and thus targeting increased production of meat, goat milk, egg and wool under the umbrella scheme; and the scheme Entrepreneurship Development Programme (EDP) under NLM has maximum subsidy provision of 50% of the capital cost of the project and the ceiling for different components varies from Rs. 25 Lakh to Rs. 50 Lakh depending on the scheme activities. However, he expressed his concern on pending applications of EDP-NLM at



different Banks' level. He requested all the member banks for focusing and coming forward to lend under NLM-EDP and for speedy disposal of all applications.

In this regard, Shri Manas Dhar, Director & Special Secretary, Institutional Finance, Govt. of West Bengal, requested ARD Department to provide bank branch wise NLM sponsored data for better monitoring and ensured disposal of the pending NLM proposals by member banks at the earliest.

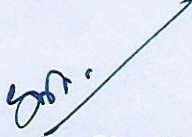
(Action Point 1: All Member Banks, SLBC)

Target and Progress under Matsya Jeebi Credit Card (MJCC):

Shri Shantanu Saha, Senior Special Secretary, Fishery Department, Govt. of West Bengal, highlighted banks' overall performance in MJCC during FY 2023-24. He informed the house that out of 80,254 fishery proposals sponsored by Fishery Department, 22,078 number of proposals had been sanctioned by the member banks. He expressed his dissatisfaction on high rate of rejection of proposal and apprised the house that 80% application had been rejected during FY' 2023-24.

Shri Vivek Kumar requested the Fishery Department to provide bank branch wise updated MJCC sponsored data for better monitoring. He also requested the member banks to ensure disposal of the pending KCC-AH and MJCC proposals on urgent basis.

There being no other points of discussion, the meeting ended with vote of thanks by Shri S.S. Singh.


(Shio Shankar Singh)
General Manager
SLBC West Bengal



List of participants in the Meeting of SLBC Sub-Committee on Animal Husbandry & Fishery, held on 20.06.2024 at 12.30 p.m. through VC			
SI No	Name	Designation	Organization
1	Shri Vivek Kumar	Additional Chief Secretary to GoWB	ARD Department
2	Shri Kumarjib Chakraborty	Senior Special Secretary to GoWB	ARD Department
3	Shri Shantanu Saha	Senior Special Secretary to GoWB	Fishery Department
4	Shri Manas Dhar	Director & Special Secretary, GoWB	Institutional Finance- Finance Department
5	Dr. Yograj Tamang	Director, Directorate of AR & AH	ARD Department
6	Shri Shio Shankar Singh	General Manager	SLBC, West Bengal
7	Smt. Shaili Jamuar	General Manager	NABARD
8	Shri Amit Das	AGM	RBI
9	Dr. Prabir Roy	Assistant Director, ARD (Vety.)	ARD Department
10	DD, ARD & POs (All Districts)		ARD Department
11	MDs of Milk Unions (All Milk Unions)		ARD Department
12	Nodal Officers		All Member Banks