

राज्यस्तरीयबैंकर्ससमिति , पश्चिमबंगाल : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL

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Ref. No: SLBC/WB/Sub Committee Meeting of ARD & Fishery / 780 /2025 Date: 07.03.2025

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

Sub: Minutes of the meeting of SLBC Sub-Committee on Animal Husbandry & Fishery held on 07.03.2025.

Meeting of SLBC Sub-Committee on Animal Husbandry & Fishery was held on 07.03.2025 at 2.30 P.M. through VC to review the performance of banks in Animal Husbandry and Fishery sectors as on 31.12.2024. The meeting was graced by Sri Vivek Kumar, Additional Chief Secretary to the GoWB, ARD Department, Smt Roshni Sen, Additional Chief Secretary to the GoWB, Fisheries Department, Sri Kumarjib Chakraborty, Senior Special Secretary to the GoWB, ARD Department, Sri Atanu Kumar Roy, Senior Special Secretary to the GoWB, Fisheries Department, Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB, Sri Yograj Tamang, Director of AH & VS, ARD Department, Sri Smruti Ranjan Pradhan, Director, Fisheries Department, Sri Lakshman Soy, Deputy General Manager, NABARD, Sri Prosenjit Bhattacharya, Assistant General Manager, RBI and other dignitaries of the Line Departments of GoWB, all LDMs, senior officials and representatives of the member banks.

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

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

Progress under KCC Animal Husbandry as on 31.12.2024

Sri Vivek Kumar said that during the current FY 2024-25 (as on 31.01.2025 total 19,883 applications amounting to Rs 277 Crore have been sanctioned as compared to 25,364 in the previous year and 96 % of the sanctioned cases have been disbursed by the banks. He informed that during recently held DS 9th Edition total 20,806 applications have been sourced by ARDD and after scrutiny 20,336 applications have been submitted to the concerned Bank branches, out of which as on 02.03.2025 bank sanction accorded and service delivered to 243 applications. Sri Kumar



presented a power point presentation and highlighted the District-wise, Bank-wise progress under KCC-AH (ARD) over the last three financial years. While analysing the bank wise performance he pointed out that PNB, HDFC, BOB and BOI are showing positive growth in 2024-25 against 2023-24 and all other banks are showing negative growth in 2024-25. He congratulated the HDFC bank for doing self-sourcing of KCC-AH applications and sanctioning 3,320 applications amounting to Rs.24.66 Crore in 2024-25. However, the performance of SBI, Indian Bank, UBKGB etc has decreased sharply. He mentioned the points of attraction the the Bankers in disbursing KCC-AH loans as well as highlighted AH activity-wise scope for the Bankers for lending under KCC-AH.

He expressed his concern that as per of KCC-IMS(AH) portal report, out of 34,218 KCC-AH applications submitted by ARDD, the banks have disposed of only 4,766 (14%) applications (i.e. Sanctioned: 1,206 and Rejected: 3,560) and 29,552 (86%) applications are pending with the Banks. He requested all the member banks for speedy disposal of all the pending cases. He requested the member banks have to ensure updation of entire data into KCC-IMS (AH) portal for actual reflection of the status of KCC-AH through portal. He also said that the rejection rate of KCC-AH applications has picked up and there was still continual rejection of proposals under frivolous ground. KCC-IMS(ARD) portal shows that overall rejection rate of the Banks is 75%. Banks have rejected 3,560 applications out of 4,766 disposed so far. He highlighted the fact that KCC-AH being a Working Capital finance, bank should not ask about the land holding criteria. Field level Bank personnel should be made adequately sensitized by the respective banks about the basic nature of operations in KCC-AH accounts to avoid rejection of proposals under frivolous ground.

After analysing bank wise performance position of KCC-AH proposals, Sri Vivek Kumar requested member banks to follow the below mentioned instructions/ action points in this regard:

- 1) All Banks will take the initiative for own sourcing of KCC AH applications, especially from existing KCC Agriculture and/or other account holders (Ready Client Base).
- 2) Each rural and semi urban Bank branch across the state will explore sanction and disbursement of at least 25 KCC AH cases during the current FY 2024- 25 and will continue the same also for the next FY 2025- 26.
- 3) For sanctity of data and effective monitoring, the use of KCC IMS (AH) portal is a must by all the Banks and other stakeholders. Bank branches must ensure real-time data updating in the KCC IMS Portal and should be monitored from their controlling offices.
- 4) All pending applications to be disposed of by Banks within 15.03.2025 and the LDMs, DCOs of concerned Banks to ensure.



- 5) All Banks will circulate written communication from their controlling offices to their branches for own sourcing of KCC AH applications by the banks, along with the processing of ARDD sourced applications to achieve the yearly target.
- 6) The Banks will take the initiatives for orientation of their field level officials and branches for disbursing more credit under KCC AH scheme. The major Banks may organize webinar/ meetings from their HQ level, where ARDD officials may also join.
- 7) The Banks may coordinate with the ARD department to explore potential leads for different bankable schemes, especially KCCAH scheme from the beneficiaries of various departmental activities.
- 8) The Lead Bank and its Lead District Manager (to take intent responsibility for extending KCC AH for the concerned district Performance review of the Lead District Managers (may be done from the next review meeting.

In this respect, Sri Manas Dhar, echoed the same and apprised the house that an advisory would be issued regarding the above-mentioned discussion points immediately.

(Action Point 1: All Member Banks)

Furthermore, Sri Vivek Kumar appraised 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.

Progress under MatsyaJeebi Credit Card (MJCC) as on 31.12.2024

Smt. Roshni Sen, Additional Chief Secretary to the GoWB, Fisheries Department, highlighted banks' overall performance under MJCC. A power point presentation on progress under MJCC in West Bengal was displayed. The District-wise, Bank-wise - wise progress under MJCC were reviewed in the meeting. She informed the house that as per SLBC report since inception i.e. 03.12.2021 to 31.12.2024 total 81,885 nos. of MJCC proposals have been sponsored out of which total 23,670 number of MJCC applications amounting Rs.151.53 Crore have been sanctioned, and 57,197 proposals have been rejected by all member banks. But as per Fishery department report total 92,986 nos. of MJCC proposals have been sponsored out of which total 9,743 number

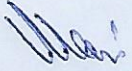


of MJCC applications amounting Rs.88.14 Crore have been sanctioned, and 43,305 proposals have been rejected which mismatch with report received from SLBC. She said for reconciliation of data bank wise district wise reports need to be shared with fishery department. Further, she requested all member banks to submit bank wise as well a district wise monthly progress reports of MJCC applications to the fishery department. She also expressed her dissatisfaction on high rate of rejection of MJCC proposals by the bank branches.

Shri Balbir 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. He also requested the Fishery Department is requested to provide bank branch wise updated MJCC sponsored data of current financial year for better monitoring of the scheme.

(Action Point 2: All Member Banks)

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



(Balbir Singh)

Convenor & General Manager
SLBC, West Bengal



List of participants in the Meeting of SLBC Sub-Committee on Animal Husbandry & Fishery held on 07.03.2025 at 2.30 p.m. through VC			
SN	Name	Designation	Organization
1	Sri Vivek Kumar, IAS	Additional Chief Secretary to GoWB	ARD Department
2	Smt Roshni Sen, IAS	Additional Chief Secretary to GoWB	Fisheries Department
3	Sri Kumarjib Chakraborty, IAS	OSD & Senior Special Secretary to GoWB	ARD Department
4	Sri Atanu Kumar Roy	Senior Special Secretary to GoWB	Fisheries Department
5	Sri Manas Dhar	Director & Special Secretary to GoWB	Institutional Finance-Finance Department
6	Dr. Yograj Tamang	Director of Animal Husbandry & Veterinary Services of WB	ARD Department
7	Sri Balbir Singh	General Manager	SLBC, West Bengal
8	Sri Lakshman Soy	Deputy General Manager	NABARD
9	Sri Prosenjit Bhattacharya	Assistant General Manager	RBI
10	Dr. Prabir Roy	Assistant Director, ARD (Vety.)	ARD Department
11	Shri Subhabrata Datta	Chief Manager	SLBC, West Bengal
12	Additional Directors, Joint Directors, Deputy Directors, BLDOs, MDs of Milk Unions and other senior officials of ARDD - Online		ARD Department
13	Senior officials of Fisheries Department- Online		Fisheries Department
14	Lead District Managers - Online		Concerned Banks
15	Senior Officials and Nodal Officers of Banks- Online		All Member Banks

