

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 / 510/2024

Date: 10/09/2024

- 1) The Member Banks under SLBC, West Bengal
- 2) Line Departments, GoWB
- 3) LDMs & DDMs

**Reg: Minutes of the SLBC Sub-Committee meeting on Agriculture held on 10.09.2024.**

Meeting of SLBC Sub-Committee on Agriculture was held on 10.09.2024 at 02:30 PM. at Nabanna, 3rd floor Conference Hall (Room No. 310) and through VC with all LDMs, DDAs, to review the performance in Agriculture Sector as on 30.06.2024. 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, Shri Shio Shankar Singh, General Manager, SLBC West Bengal, Shri Dharmendra Kr Beuria, DGM, NABARD, Shri Debajyoti Datta, AGM, RBI, and representatives of major member banks, LDMs, DDAs & other officials.

At the outset, Shri Onkar Singh Meena, Principal Secretary, Agriculture Department, GoWB, welcomed all the participants. 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 30.06.2024.**

Shri Shio Shankar Singh, General Manager, SLBC, West Bengal, narrated that all member banks had cumulatively disbursed Rs.33356.10 cr. up to 30.06.2024 during the current financial year 2024-25, thus achieving 28.79% of the ACP target of Rs.115852.20 cr. Out of that, total disbursement under Farm Credit stands at Rs.13465.80 cr. (40.36% of total agriculture disbursement) as on 30.06.2024.

Shri O. S. Meena congratulated all member banks for achieving 28.79% of the ACP target as on 30.06.2024 and requested the below par performing banks to devise a strategy by revisiting their agriculture portfolio immediately for achieving their targets.

### **2. Achievement under KCC as on 30.06.2024.**

Shri S.S. Singh apprised that member banks had disbursed 8.01 lakh number of KCCs (Fresh + Renewal) amounting Rs.3897.00 crore, thus achieving 22.89% of the annual target of 35.00 lakh number of KCC disbursement. Total KCC outstanding stands at Rs.21103.30 crore in 43.35 lakh KCCs with average ticket size of Rs. 48,674/- per KCC.

Shri O. S. Meena expressed his displeasure over the decline in achievement under KCC both amount and account wise. He also analysed the bank wise number of KCC accounts and mentioned the name of two banks i.e. Bank of India and UCO Bank whose achievement under KCC as on 30.06.2024 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. Disbursement in Fresh / Renewed KCC should be completed positively by 30<sup>th</sup> September 2024.
2. If required, such disbursement may be undertaken in camp mode with due information of holding the camps to the ADA of the concerned Block and the LDM for keeping record.
3. All dormant KCCs are to be identified and converted into active KCC by 30<sup>th</sup> September 2024.
4. Bank branches should strictly adhere to the prevalent "Scale of Finance" of the season-wise crops while fixing KCC limit for 5 years as per the guidelines of RBI.
5. As the September Quarter is the potato sowing time, special focus to be given to provide KCC to Potato growing farmers which would help in achieving of significant portion of ACP target of FY 2024-25 by 30.09.2024.

Sri Manas Dhar also echoed the same and requested those member banks having below par performance to prepare a strategy for achieving their target and suggested member banks to percolate the decisions and necessary awareness to the field functionaries for actual reflection of the performance. He also requested RRBs to mobilize more credit in agriculture sector.

**(Action Point 1: Member Banks)**

### **3. Progress made under AIF and FPO/FPC as on 30.06.2024.**

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 informed the house that as on 05.09.2024 member banks had cumulatively sanctioned 3494 number of AIF proposals amounting Rs.1780.63 crore, out of which 3048 number of proposals had been disbursed amounting to Rs.1159.91 crore. The Bank-wise as well as activity-wise progress under AIF were also reviewed in the meeting.

After analysing bank wise performance & pendency position of AIF proposals, Shri Meena instructed the member banks to follow the below mentioned instructions/ action points in this regard:

1. The 446 number of sanctioned cases under AIF, which are pending for disbursement as on 05.09.2024, to be disbursed by 30<sup>th</sup> September 2024.
2. Special attention to be given to those proposals pending for more than 60 days in the portal and dispose the same immediately.
3. Bank should furnish the list of the applicants under AIF, who are reportedly not inclined to avail disbursement after sanction, to the concerned DDA and SPMU to undertake the necessary follow up by the Agriculture Department, Govt. West Bengal.
4. Member banks should intimate SPMU, AIF regarding any difficulties faced during the processing of loan applications such as statutory clearances for land conversion, fire NOC, pollution permission etc. so that SPMU could take up the matters with the concerned Departments of the districts for necessary action and early resolution.
5. Banks should update the sanction and disbursement details in the AIF portal in timely manner to ensure true reflection of the progress made under the scheme.
6. To create awareness among borrowers under AIF regarding the available benefit of interest subvention, banks should explore the possibility of issuance of "Sanction Cover Letter" like WBSCC / WBBCC along with the sanction letter mentioning the actual interest payable on the part of the borrowers after application of interest subvention under AIF.
7. He requested 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.



8. All the member banks should take necessary actions for Geo tagging of sanctioned AIF cases and to ensure uploading of proper photo of their units in the portal during Geo tagging
9. To assess the present status regarding pendency in receipt of AIF interest subvention amount against reimbursement claims submitted by the banks, a report needs to be submitted by the concerned banks at the end of each quarter to SLBC.

Shri Manas Dhar requested member banks to rise to the occasion and take all possible efforts towards disbursement of these AIF proposals by 30th September 2024. 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.

**(Action Point 2: Member Banks)**


#### **4. Miscellaneous**

Shri Ashutosh Mondal, Director and EOS, Agriculture Directorate, GoWB informed that, during the FY 2023-24, State Government had released subsidy for total number of 191 CHC cases to member banks, out of which 182 number of CHC cases had been established. In 9 numbers of CHC cases, subsidy had been returned by member banks and, in 36 number of CHC proposals, the utilization certificate was yet to receive. Shri O. S. Meena instructed all member banks to submit the utilization certificate at the earliest to concerned Department.

Further, Shri Meena informed that the Notification No 727-AG-11031(11)/3/2/2024-NAB) for Kharif-2024 crop coverage under Bangla Shasya Bima (BSB) Scheme had been issued on 02.08.2024 and shared accordingly with the member banks by SLBC. The Bajaj Allianz General Insurance Company will undertake implementation of BSB for Kharif-2024 season. As per notification no 212 -AG-11031(99)/1/2024-NAB dated 07<sup>th</sup> March 2024, decision had been conveyed that, from 2024-25 onwards, the State Government will bear 100% of the premium amount for all the field crops, including sugarcane & potato, notified under BSB scheme. Accordingly, w.e.f 01.04.2024, the banks should ensure non-realization of premium for all field crops including Potato and Sugarcane from the KCC borrowers.

Shri S.S. Singh requested 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 S.S. Singh.

  
(Shio Shankar Singh)  
General Manager  
SLBC West Bengal



**List of participants in SLBC Sub-Committee on Agriculture held on 11.09.2024 at 02:30 PM. at Nabanna,  
3rd floor Conference Hall (Room No. 310) and through VC.**

SI No	Name	Designation	Organization
1	Sri Onkar Singh Meena	Principal Secretary,	Agriculture Department, GoWB
2	Sri Vivek Kumar	Joint Secretary	Agriculture Department, GoWB
3	Sri Manas Dhar	Director & Special Secretary	Institutional Finance, GoWB
4	Sri Ashutosh Mondal,	Director and EOS,	Agriculture Directorate, GoWB
5	Sri P C Khurana	Zonal Head	Central Bank
6	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
7	Sri Kailash Soni (through VC)	GM	UBKGB
8	Sri Dharmendra Beuria	DGM	NABARD
9	Sri Alok Jain	Deputy General Manager	SBI
10	Sri P K Das	Dy ZM	Bank of India
11	Sri V V S Vangala	DGM	Punjab national bank
12	Sri Sanjay Chowdhury	DGM	Bank of Baroda
13	Sri Amrit Ghosh	DGM	Canara Bank
14	Sri Kunal Biswas	Dy Vice President:	Bandhan Bank
15	Smt Ishita Sarkar (through VC)	DRCS & DGM	WBSCB
16	Sri Debajyoti Datta (through VC)	AGM	Reserve Bank of India
17	Sri Ubesh Kumar Singh	AGM	Union Bank of India
18	Sri K L Gupta	AGM	Indian Bank
19	Sri Shyamal Kr Biswas	AGM	BGVB
20	Sri Dinesh Kumar Bhardwaj	AGM	SBI
21	Sri Anirudhha Saha	Asst Vice President:	Bandhan Bank
22	Sri B Mukherjee	ADA(EV)	Agriculture Department, GoWB
23	Sri Ashok Kr Sit	DDA, HQ, WB	Agriculture Department, GoWB
24	Sri Debashis Maiti	Banking Consultant	Institutional Finance, GoWB
25	Sri Prasenjit Bhattacharya	CM	ICICI BANK
26	Sri Bharat Chandra Tripathy	CM	UCO Bank
27	Subhadip Chatterjee	CM	Bank of Baroda
28	Ms Parayani Soren	CM	PNB
29	Sri Vishal Ch Sinha	SM	Union Bank of India
30	Sri Ajay Kr Singh	SM	Indian Overseas Bank
31	Sri Soumitra Banerjee	Manager	Indian Overseas Bank
32	Sri Arunava Chakraborty	Nodal Officer	PBGB
33	Sri Kajal Kumar Chakraborty	Team Lead	SPMU-AIF, WB
34	Dr S Dutta	Project Consultant	SPMU-AIF, WB
35	Smt Neha Kumari	Nodal Officer	Central Bank
36	Kiranmala Angom	Nodal Officer	Bank of India
	All DDA (Admin)		Through VC
	All LDMs		Through VC

