

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/ 430 /2021

Date:06.01.2021

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

**Re: Minutes of the Special SLBC Sub-Committee meeting on Agriculture held on 31.12.2020.**

A special meeting of SLBC sub-committee on Agriculture was held on 31.12.2020 to review the progress made mainly in ongoing "KCC Saturation Programme" as well as to fix a roadmap for achieving Agriculture target against ACP 2020-21, as advised by Dr. Amit Mitra, Hon'ble Finance Minister, GoWB in the 150<sup>th</sup> SLBC meeting held on 29.12.2020. The meeting was participated through VC by Sri Sunil Kumar Gupta, Addl. Chief Secretary, Agriculture & Agricultural Marketing Department, GoWB, Sri P. Mazumdar, Agricultural Advisor to the Hon'ble Chief Minister, GoWB., Sri Subrata Gupta Additional Chief Secretary ( Horticulture), Dr Manoj Pant Principal Secretary (Finance), Sri ManasDhar, Special Secretary & Director, Institutional Finance, GoWB, Sri J. P. Tirkey, General Manager, Reserve Bank of India and Sri Partha Mandal, DGM, NABARD and other dignitaries of Line departments and representatives of major member Banks.

Sri S. G. Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and briefly narrated that Banks have sanctioned overall 13.78 lakh fresh KCCs as on 30.12.2020 against the given target of 20.00 lakh Cards to be achieved within stipulated time frame under KCC Saturation Programme.

The major points of discussions along with the action points emerged during the sub-committee meeting are as given below:-

- Dr Manoj Pant , Principal Secretary (Finance), while addressing the house stated that as advised by the Hon'ble Finance Minister Dr. Amit Mitra, Banks should focus on the sanctioning of KCC in camp mode for the current Rabi season to cover the residual KCC target of around 9 Lakhs. He urged the Banks to expedite the process of sanction and disbursement of KCC loan proposals and complete the exercise within the stipulated deadline of 15<sup>th</sup> January 2021. That would also facilitate achieving the annual credit target in Agriculture by the Banks.
- Sri Sunil Kumar Gupta expressed his disappointment by mentioning about disproportionately low sanction of KCC to the extent of 1.00 lakh only by the Banks during the quarter ending December, 2020 vis-à-vis sanction of 12.79 lakh fresh KCCs by the Banks in a span of little over 4 months during the Kharif season ending September, 2020. He exhorted all the member banks to come forward for strengthening the lending activity involving KCC as well as the Agri-allied schemes to achieve the annual target of FY 2020-21.

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

- Dr Manoj Pantraised the issue of long pendency in sanction and disbursement of KCC by some banks notably SBI, PNB, BOI, Indian Bank, Central Bank of India, Bank of Baroda and UBKGB and requested the Convener to firm up a strategy in consultation with the concerned member banks for early disposal of KCC proposals still lying with their branches.

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



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- Sri R.K. Mishra CGM SBI raised an issue regarding the discrepancies in the proposals received from ADA office like incomplete application form, land sown certificate issued without attestation of the concerned department official, mismatch in the name of the land owner with the available official record etc. and requested for rectification before the same could be considered for sanction. In this regard ACS, Agriculture informed that the officials in the field have already carried out necessary corrections and re-sponsored the applications a long back to the concerned branches. For any leftover cases, necessary direction would be conveyed to undertake the requisite correction in the KCC applications before re-sponsoring the same to the branches. He also added that as decided in the Special Meeting of SLBC held by the Hon'ble Chief Secretary on 3<sup>rd</sup> November, 2020, the "Area Sown Certificate" issued earlier in the Kharif season will remain valid in the current Rabi season also taking into account the said farmer is engaged in cultivation of crop on the same parcel of land and KCC limit is sanctioned by the Banks covering a period of 5 years.

Regarding, the mismatch occurring in respect of the name of the land owner as is available in the Area Sown Certificate with the official records, Dr Manoj Pant, Principal Secretary (Finance & Land and Land Records) explained that such instances are not so uncommon in the state as necessary mutation after the death of the land owner or after sale / purchase of agriculture land has not carried out in many cases. Although he advised the Institutional Finance Department to issue an advisory to SLBC in this regard, Dr. Pant emphasized that Area Sown Certificate has been issued to the farmers belonging to the segments of "Oral Lessee, Share Cropper and Tenant Farmers" only and in terms of RBI directive, KCC can be issued to them by the Banks relying on the Area Sown Certificate issued by the appropriate authority

Sri R.K. Mishra CGM SBI further added that some applications could not be considered because the branches where such applications were submitted were located more than 25 Km from the place of residence of the farmer applicant. Sri S.K.Gupta, ACS, Agriculture pointed out that wherever such discrepancies have been reported, BLBCs should immediately sort out such cases and ensure that the said applications are re-located to a branch near to the address of the farmer.

**(Action Point 3: Agriculture Department, Finance Department, LDMs)**

- Sri Pradip Mazumdar Advisor (Agriculture) to the Hon'ble CM mentioned that in course of the meeting taken by the Chief Secretary with bankers on 03.11.2020, the representatives of major Commercial Banks had sought 3 months' time to achieve the target. However, despite conducive weather conditions, only 90000 fresh KCC had been sanctioned so far since then, which was very disappointing. Sri Mazumdar urged the bankers to come forward and help this very vital sector of the economy which had managed to register growth even in the pandemic situation where all other sunrise sectors have scripted negative growth.

He further added that the agriculture allied sector viz Fisheries and A&H have a lot of prospect for opined that both these sectors had tremendous potential for growth but the banks in West Bengal have not reached out to the farmers to sanction KCC .

**(Action Point 4: Member Banks, All LDMs)**

- Sri S.K Gupta, ACS, Agriculture expressed his concern regarding the data feeding in the portal, where there is no provision for rejected proposals as well as the cause of rejection. So he requested the ACS, Finance to look into the matter and take some necessary steps to incorporate those inputs in the portal for better monitoring of the ongoing KCC campaign.

**(Action Point 5: Finance Department)**

- Sri S. G. Saha, GM-SLBC proposed to extend the date of KCC saturation campaign till 31<sup>st</sup> January 2021 and the house agreed to the suggestion. However, Sri S.K. Gupta, ACS, Agriculture very categorically stated that there would be no further extension of the deadline after 31.01.2021.

- Sri Subrata Gupta, ACS Food Processing and Horticulture mentioned about abundant scopes of lending in Food Processing as well as Horticulture segments. Sri P. Mondal from NABARD explained about the



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advantages of area based scheme in Agri food processing & other allied activities by way of financing individual farmer, SHG and JLG which would enable creation of more family based enterprises and improve the rural livelihood. He also suggested to convene another meeting for exploring modus-operandi of such schemes in the near future. Sri Subrata Gupta, ACS Food Processing and Horticulture requested NABARD to come out with an approach paper outlining the prospects and a roadmap for giving an impetus to agro-based activities in the State, particularly in Darjeeling district. NABARD was suggested to convene such meeting in co-ordination with Department of Food Processing Horticulture, GoWB.

**(Action Point 7: Line Department & NABARD)**

The meeting ended with vote of thanks to the chair & other participants.



**(Ashwini Kumar Jha)**  
Chief General Manager &  
Convener, SLBC West Bengal



**Dignitaries present in SLBC Sub-Committee meeting on Agriculture held on  
31.12.2020**

S No.	Name	Designation	Institution
1	Dr. Monoj Pant	Additional Chief Secretary	Finance Dept., GoWB
2	Sri Sunil Kumar Gupta	Additional Chief Secretary	Department of Agriculture, GoWB
3	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, Finance Department GoWB
4	Mr. Pradip Mazumdar	Agriculture Advisor to the Hon'ble Chief Minister	Govt. of West Bengal
5	Dr. K P Mukherjee	Asst. Director	ARD Department
6	Dr. Uttam Kumar Panja	Joint Director	Fisheries Deptt. (IPU)
7	Sri J. P Tirkey	General Manager	RBI
8	Sri Partha Mitra	DGM	NABARD
9	Mr. P. K. DAS	DGM	Bank of Baroda
10	Mr. Abhijit Mondal	Sr Manager	Bank of India
11	Mr. Sushant Kumar Gupta	AGM	Bank of Maharastra
12	Mr. Santanu Banerjee	CM	Canara Bank
13	A.K Senapati	AGM	Central Bank of India
14	Mr. Subrata Roy	CM	Indian Bank
15	Mr. Alagar Sanoy	DGM	IOB
16	Mr. Ashwini Kumar Jha	CGM	PNB
17	Mr. Sagar Kumar Bahera	AGM	Punjab & Sind Bank
18	Mr. Ranjan Mishra	CGM	SBI
19	Mr. Archna Mishra	AGM	UCO
20	Mr. Binay Kumar Shreevastav	AGM	Union Bank of India
21	Mr. Srikanta Das	Sr Manager	Axis Bank
22	Mr. Prosenjeet Bhattacharya	RH	ICICI
23	Mr. Sudip Das	GM	BGVB (UBI)
24	Mr. Kisholoy Dutta	CM	PBGB (UCO)
25	Mr K.S. Soni	GM	UBKGB (CBI)
26	Mr. Prosenjit Maity	GM	WB State Co-Op Bank Ltd.

