

Minutes of the meeting of Steering Committee of J&K SLBC to monitor flow of credit to agriculture held on 13th December 2011 at Jammu

A meeting of the Steering Committee of J&K SLBC to monitor flow of credit to agriculture was held today, the 13th December 2011 at 3.00 p.m. at J&K Bank, Zonal Office (Central) Jammu. Main objective of the meeting was to decide and accord approval to the common format for crop loan/ KCC prepared by the SLBC Secretariat on the basis of the inputs received from various banks operating in the State and also the common format adopted by the Bank of Baroda, Convenors of SLBC in UP, its centralized printing, its distribution amongst the farming community of the State and various other action points included in the Action Plan forwarded by Government of India, Ministry of Finance and duly approved by the J&K SLBC in its 82nd meeting held on 5th September 2011.

The meeting was chaired by the Principal Secretary to Government, Agriculture Production Department Mr.M.I.Khanday and was attended by the Executive President, J&K Bank Mr. G. M. Sahibzada. The representatives of Reserve Bank of India, NABARD, Agriculture Production Department, J&K Govt. J&K SLBC, senior representatives of the major banks operating in the State, viz. J&K Bank, State Bank of India, Punjab National Bank, J&K Grameen Bank and Ellaquai Dehati Bank attended and participated in the meeting. The detailed list of participants is enclosed as Annexure-A.

After thorough deliberations the following the decisions/ recommendations made by the forum are summarized as under:

1. The common format of application form for crop loan so prepared for the purpose shall be further reviewed and simplified as far as possible and be finalized by the J&K Bank by the end of this month.
2. Printing of the said common format of application be undertaken by the J&K Bank on behalf of other banks operating in the state and the expenses to be incurred on that account shall be shared by other concerned banks on pro-rata/ proportionate basis.
3. Distribution of forms amongst the farming community shall be undertaken by the Agriculture Production Department, J&K Government through its field agencies/ functionaries.
4. Collection of the forms from the farmers for being presented to concerned banks within the service area shall be done through the medium of Panchayats Raj Institutions in coordination with DCC.
5. Workshops be organized at DCC level by the lead banks for sensitization of all the concerned quarters/ agencies involved in the process in order to ensure that the programme is implemented successfully and in a result oriented order.

Commenting on the Government of India circular dated 7th September 2011 that the list of farmers in each village is available with the local census office on a CED and the land records are online, it was given to understand by the Principal Secretary, Agriculture Production Department that this was not true in case of the J&K State as no land records are online here yet to avail the indicated advantages. Hence the forum decided to refer back this deficiency for exploring suitable alternative solution to the State-specific peculiar problem.

The meeting ended with a vote of thanks to the Chair.

Annexure-A

**Minutes of the meeting of Steering Sub-Committee of J&K SLBC
to monitor flow of credit to Agriculture Sector held on 13.12.2011 at Jammu**

<u>S. No.</u>	<u>Name of the participant</u>	<u>...</u>	<u>Designation / Organization</u>
1.	Mr. M. I. Khanday	...	Principal Secretary, Agriculture Production Department,
2.	Mr. G. M. Sahibzada	...	Executive President, J&K Bank
3.	Mr. M. S. Wani	...	Vice President (LBD/SLBC), J&K Bank
4.	Mr. Baldev Raj	...	AGM, Reserve Bank of India, R.O. Jammu
5.	Mr. D. S. Jamwal	...	Joint Director, Agriculture Extension, Jammu
6.	Dr. Mohinder Kumar	...	AGM, NABARD, Jammu
7.	Mr. R. V. Sharma	...	DGM, NABARD, Jammu
8.	Mr. Shafat A. Bandy	...	General Manager (A&AP), J&K Bank
9.	Mr. Ashok Gupta	...	DGM, Punjab National Bank, C.O. Jammu
10.	Mr. R. C. Sharma	...	Chief Manager, State Bank of India, Z.O. Jammu
11.	Mr. Raja Abdul Lateef	...	Chairman, J&K Grameen Bank
12.	Mr. A. K. Razdan	...	Chairman, Ellaquai Dehati Bank
13.	Mr. G. R. Bhat	...	Sr. Executive Manager, LBD/SLBC, J&K Bank

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