

राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

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Ref: SLBC(WB)/Sub Committee Meeting on SHG & SE /268 /2023-24

Date: 21.12.2023

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

Re: Minutes of the SLBC Sub-Committee meeting on SHG & SE held on 07.12.2023

The SLBC Sub-Committee meeting on SHG & SE was held through virtual mode on 07.12.2023 to review the performance of member Banks under SHG & SE as on 30.09.2023. The meeting was chaired by Sri Vibhu Goel, SMD & CEO, WBSRLM and participated by Sri Argha Ghosh, Dy. Director, SUDA, Sri Partha Sarathi Datta, Dy. Director, Institutional Finance, GoWB, Sri Debasish Maity, Banking Consultant, Institutional Finance, GoWB, Sri Amit Kumar Mandal, Assistant General Manager, RBI, Sri Sanjeev Kumar, Assistant General Manager, NABARD, Smt. Susmita Biswas, General Manager (Finance), West Bengal Swarojgar Corporation Limited, other dignitaries of line departments and representatives of major member Banks.

Sri Shio Shankar Singh, General Manager, SLBC West Bengal, heartily welcomed all the participants in the meeting and requested Sri Vibhu Goel to preside over the meeting. The key issues discussed along with the action points emerged in the meeting are enumerated below:

A. Review of progress under SHG-NRLM:

Sri S.S. Singh informed the house that Member banks had disbursed Rs.11709.71 crore (39.03% of financial target) covering 600715 no of groups (79.93% of physical target) as on 30.09.2023 for FY 2023-24. Average disbursement stands at Rs.1.95 lakh per SHG as on 30.09.2023. Total outstanding stands at Rs.22519.58 cr. SHG disbursement posted a Y-o-Y growth of 15.96% and 34.34% in number and amount respectively. Member banks are also requested to exert special focus to increase the average disbursement per SHG.

He further requested SHG financing Banks as under:

1. for opening of SHG Savings bank accounts by bank branches in a timely manner.
2. to increase average ticket size per SHG,
3. to update SHG sanction & disbursement data in the designated portal within stipulated timeline,

It is desired that Member banks may observe "SHG Day" on a fixed day of a week, preferably on Thursday, in all the rural branches to facilitate SHG bank & credit linkage.

Sri Vibhu Goel, SMD & CEO, WBSRLM, informed the house that all field functionaries (PDs) from the state were attending the meeting, so that their field functionaries could also be sensitized and ensure the budget achievement of Rs. 30,000 crores for the FY 2023-2024. He urged upon that all the members to give sincere efforts in December 2023 & January 2024 and to achieve allocated targets because the same might get hampered due to probable imposition of Model Code of Conduct



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from February'2024, for coming General Election. He informed that as on date Rs.13000.00 Crores was disbursed by the member Banks which was much below the desirable level.

He further informed the house that some of the member like UCO Bank (21% of the allocated Budget), PNB (34.5% of the allocated Budget), BGVB (38% of the allocated Budget), WBSCCB (33% of the allocated Budget) were far away from the given target although approx. nine months over. He also informed that non-achievement of SHG targets by the major contributors like PNB and BGVB would severely hamper the State to achieve the overall target as these two banks collectively bore the target of Rs.11000 Crores.

Representative from PNB informed that CSPs had been contacted for fetching the proposals for enhancement of limit to Bank Branches. Although the target is much higher side but PNB is confident to achieve the allocated target.

Sri Goel apprised SBI for their performance, SBI already achieved 60% of their annual Budget and requested to achieve rest of the budget within timeline.

Sri Goel suggested that a strategic meeting with major contributing Banks having significant gap between their target and achievement so far to be organised. He also suggested to work on improvement of average ticket size of loan per SHG although the same has increased slightly in the current financial year.

Representative from UCO Bank informed that there was huge pendency in renewal cases in SHG, the bank is sensitizing their field functionaries for achievement of the budget for the FY2023-24.

Representative from BGVB informed the house that as of November 2023 budget achievement percentage increased from 38 to 44.44%. He also informed that bank was sensitizing their field functionaries to increase average ticket size of loan per SHG although the utilization of fund by SHGs was not at per desirable level. Bank had launched special campaign on SHG financing and hopeful to achieve the budget although it is on much higher side considering their limited operational areas.

Representative from SBI informed that the bank was conducting regular SHG camp, following up in field functionaries to achieve the desirable target. She also informed that all the standard eligible SHG accounts were monitored from the central office and branch were empowered with the granular information regarding new credit linkage and timely renewal of the SHG proposal. She requested that whole hearted support was required from the block level so that when Bank Sakhi approaching to bank no case should be left for the reason whether the same proposal uploaded in the NRLM portal or not, the same will be uploaded in due course.



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Representative from the Canara Banks informed that bank intended to provide higher limit to SHG. However, it was observed that a few SHGs did not show any interest to avail higher limit. Sri Goel informed that a lot of initiatives were being taken by the state government to sensitize in this issue. Workshops were also being organized by the line department periodically.

Further, the committee decided that application against all loans eligible for enhancement in the last quarter will be received by the banks by December'2023 along with the applications under Duare Sarkar camps. Service delivery may be ensured by January'2024. Enterprise Finance loan to individual SHG member will be taken up with full spirit and all member banks will receive Enterprise Finance loan application from SHGs to sanction in due course.

(Action Point 1: Member banks)

B. Review of progress under NULM:

Sri S.S. Singh informed the house that Member banks disbursed **Rs.7096.27** lakh in **3596** SHG-NULM Credit Linkage proposals, **Rs.731.19** lakh in **626** SEP-I proposals and **Rs.116.10** lakh in **56** SEP-G proposals during this Financial Year 2023-24 up to **30.09.2023**.

Disbursement in SHG, SEP-I & SEP-G category posted a Y-o-Y growth of **72.82%** and **113.23%** in number and amount respectively.

Sri. Sandip Bairagi, SMM (FI & ME), SUDA, Govt. WB apprised that there was no such issue regarding the disbursement of loan. It was observed that, in few cases, without prior communication from Bank side, loan was disbursed to the operative account of SHGs resulting unwanted interest charge and subsequently creating major problems in field. He also informed the house that Indian Bank was charging service charge in SHG account on half Yearly basis without any communication to the group members resulting confusion in the field. Representative from Indian Bank assured that he would examine the issue till a logical solution in shortest possible time.

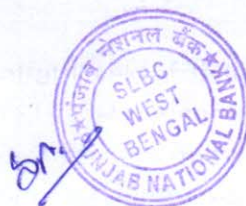
(Action Point 2: Indian Bank)

Sri Bairagi informed that Central Bank of India asked for Uddam Aadhar registration from SHG before sanctioning the loan to SHG. Representative from the Central Bank of India informed that as per their bank's policy, Uddam Aadhar is mandatory. However, she also informed that if the major Banks were sanctioning without the Uddam Aadhar registration, the matter would be escalated to their central office for relaxation of this criteria for sanctioning of loan to SHG. Sri. S. S. Singh suggested her to mail the issue to SLBC department for resolution.

(Action Point 3: Central Bank of India)

2. Review of progress under SVSKP:

Out of Rs.86.37 crore subsidy pendency in 12285 no of accounts for disbursement, as reported by WBSCL, only Rs.24.35 crore subsidy was pending for disbursement in 3563 no of accounts as on



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30.09.2023. Member banks were once again requested to disburse the pending subsidy at the earliest.

At present the interest subvention under WBSSP is claimed by eligible banks through a portal and the data file is uploaded in the portal by the Nodal officer of the respective Bank. As per letter No. 1308/WBSCL/3W-633/2017 dated 13.10.2023, it is mentioned that, as pointed out by CAG auditors, **date of loan** is to be captured in the data field for better monitoring. Accordingly, we have been requested to the matter of incorporation of **date of loan** as an additional field in the data format for discussion with member banks.

Smt. Susmita Biswas, General Manager (Finance), West Bengal Swarojgar Corporation Limited, informed the house that Rs. 24.35 crore subsidy was pending for disbursement in 3563 no of accounts as on 30.09.2023. Out of Rs. 24.35 crore, almost Rs. 20 crore pertained to 4 Banks (SBI: Rs. 10.78 crore, Indian Bank: Rs. 6.88 crore, PNB: Rs. 1.39 crore, UBKGB: Rs. 0.84 crore). She requested all the concerned banks to make it convenient to return the subsidy at earliest.

She further requested all the member Banks to incorporate the date of Loan as an addition fields in the data format during interest subvention under WBSSP.

(Action point 3: Member Banks)

3. Miscellaneous:

Smt. Susmita Biswas informed the house that department issued letter to all member Banks for opening of accounts of Male SHG, which needed to be expedited.

She further highlighted that grading format was shared with the member Banks which required for credit linkage of the Male SHG.

Sri Sanjeev Kumar, AGM, NABARD, urged upon all the member banks to extend credit linkage facilities to all the SHG members who had completed the capacity building training through micro credit development programme. He appraised the house regarding budget achievement of RRBs.

Sri Amit Kumar Mandal, AGM, RBI, requested all the member Banks to achieve their respective budget.

(Action point 4: Member Banks)

The meeting ended with vote of thanks to the chair & the participants by Sri S.S. Singh.

(Shio Shankar Singh)

General Manager
SLBC, West Bengal



List of participants in SLBC Sub Committee Meeting on SHG & SE held on 07.12.2023

SI No	Name	Designation	Organisation
1	Sri Vibhu Goel	SMD & CEO	West Bengal State Rural Livelihood Mission
2	Sri Argha Ghosh	Dy Director	SUDA, GoWB
3	Sri Amit Kr. Mondal	Assistant General Manager	RBI
4	Sri. Sanjeev Kumar	Assistant General Manager	NABARD
5	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
6	Smt. Susmita Biswas	General Manager (Finance)	West Bengal Swarojgar Corporation Limited
7	Sri Sidharta Das	Deputy General Manager	State Bank of India
8	Sri Manoranjan Satpathy	Assistant General Manager	Punjab National Bank
9	Sri Praksh Kumar	Chief Manager	BGVB
10	Sri Subhabrata Datta	Chief Manager	SLBC, West Bengal
11	Sri Navnit Kumar	Chief Manager	Punjab National Bank
12	Smt Purobi Das Mehera	Chief Manager	UCO Bank
13	Sri Suvadip Chaterjee	Chief Manager	Bank of Baroda
14	Smt Parayni Saren	Chief Manager	Punjab National Bank
15	Sri Manash Roy	Senior Manager	Canara Bank
16	Sri Chanchal Nayan	Senior Manager	Indian Bank
17	Sri Argha Mukherjee	Senior Manager	PBGB
18	Smt Anwasha Baidya	Senior Manager	Bank of India
19	Smt Sayori Mitra	Manager	State Bank of India
20	Smt Neha Kumari	Manager	Central Bank of India
21	Sri Arunava Chakraborty	Assistant Manager	PBGB
22	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
23	Sri Ranjit Roy	SPM (MF & FI)	WBSRLM

