



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

E-mail: slbc.westbengal@pnb.co.in

United Tower, 8th Floor

11, Hemanta Basu Sarani

Kolkata- 700 001

Telephone: 033-2262-7365, 033-2231-1716

Ref. No: SLBC/WB/Sub Committee Meeting on SHG & SE /17 /2023

Date: 31.05.2023

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 29.05.2023

The SLBC Sub-Committee meeting on SHG & SE was held through virtual mode on 29.05.2023 to review the performance of member Banks under SHG & SE as on 31.03.2023. The meeting was chaired by Sri Vibhu Goel , SMD & CEO, WBSRLM and participated by Sri Narayan Ch. Sarkar, MD, WBSCL; Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB; Sri Arindam Roy, Joint Secretary, SHG & SE Department, GoWB; Sri Argha Ghosh, Dy. Director, SUDA, GoWB; Sri Ravi Shankar Choudhary, Manager, RBI; Sri Sanjeev Kumar, Asst. General Manager, NABARD and 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:

1. Review of progress under SHG-NRLM:

Sri Shio Shankar Singh apprised the house that the state of West Bengal had disbursed Rs.19150.63 crore (95.72 % of financial target) covering 898283 no of groups (134.14 % of physical target) as on 31.03.2023 for FY 2022-23 thus achieving Q-o-Q growth of 26.77% and 41.89% in number and amount respectively. Average ticket size increased to Rs.2.13 lakh per SHG as on 31.03.2023. He congratulated the member banks for overall performance in NRLM-SHG.

Sri Vibhu Goel, SMD & CEO, WBSRLM highlighted that there was a phenomenal growth in terms of disbursement in SHG in the FY 2022-2023. He informed the house that the credit infusion crossed. Rs. 20,000 crores in FY 2022-2023 and hence the target had been increased to Rs. 25,000 crores for the FY 2023-2024. The disaggregated target, bank wise and district wise, has already been shared with SLBC. He requested SLBC to adopt the revised target and also to disseminate the disaggregated target to banks and LDMs. Further, he requested all member banks to review all existing SHG loan accounts and to enhance the limit for increasing the drawing power and expedite disbursement to achieve the new target. He also highlighted that with the increased credit linkage, the NPA had increased. The NPA figure can come down through effective follow up and conducting CBRM Meetings on a regular basis. He requested the member banks to issue appropriate instructions to the branches under their jurisdiction for holding of CBRM Committee Meeting on 7th of every month and also to observe 'SHG Diwas' every Thursday of the week in true spirit.



Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB expressed his satisfaction over the performance of the member banks upto 31.03.2023. He pointed out that there was a delay in uploading of SHG credit linkage data in the MoRD portal by the banks and as a result of which the actual position of the state was not being reflected. He requested the member banks to upload the data in a time bound manner. He also emphasized on conducting CBRM Committee Meetings on regular basis and requested member banks to issue an advisory to the branches, LDMs and DCOs so that CBRM Meetings get operationalized across the districts.

Sri Sanjeev Kumar, AGM, NABARD expressed his concern about the ticket size of SHGs in the state. He requested the member banks to achieve the target with bigger ticket size in the ensuing year. He further suggested that all SHG members should be motivated to get themselves enrolled under social security schemes like PMJJBY, PMSBY and APY.

While discussing the issue of deployment of BC Sakhis, Sri. V. Goel highlighted that though a comprehensive plan was adopted in the recent meeting held on 10.05.2023 with the banks and LDMs, yet many banks failed to attain the same. He requested all the banks who are in default, to allocate location to Corporate BCs immediately and to push their Corporate BCs to complete the documentation and issue appointment letters positively by 15.06.2023. He emphasized on getting all the BC Sakhis to be commissioned by 30.06.2023.

(Action Point 1: Member banks)

2. Review of progress under NULM:

Sri S.S. Singh informed the house that against the allotted disbursement target of 14604 no of SHGs, 3758 no of SEP-I loans and 360 no of SEP-G loans for the FY 2022-23, banks had disbursed Rs.155.52 cr in 9110 NULM-SHG proposals; Rs.21.42 cr in 1792 SEP-I proposals and Rs.3.48 cr in 150 SEP-G proposals during FY 2022-2023. Further he highlighted that total disbursement in SHG, SEP-I & SEP-G category had posted a Q-o-Q growth of 27.42% and 27.07% in number and amount respectively. He urged member banks to exert equal importance in both DAY-NULM and DAY-NRLM and to kindly dispose of all pending SHG-NULM loan proposals for achievement of target allotted in the coming Financial Year.

Sri. Sandip Bairagi, SMM (FI & ME), SUDA, GoWB apprised that target for FY 2023-2024 of Rs. 216 crores had been circulated to the member banks through SLBC. He pointed out that only 50% of the loans disbursed had received interest subvention due to insertion of wrong code in CBS by branches at the time of disbursement. He requested the banks to incorporate NULM code instead of NRLM code in the SHG loan accounts. He had also highlighted that some ULBs had raised the issue about Canara Bank as it had imposed service charges to the SHGs for change of signatories which was against the RBI guidelines. Sri M. Dhar instructed Canara Bank to return such charges to the respective SHGs.

Sri Ravi Shankar Choudhary, Manager, RBI apprised the house that the Indian Bank was not releasing interest subvention since the FY 2019-2020. He requested Indian Bank to take up the matter.

(Action point 2: Canara Bank, Indian Bank and all other Member Banks)



3. Review of progress under SVSKP:

Sri S.S.Singh apprised the house that out of Rs.86.37 cr subsidy pendency in 12285 no of accounts for disbursement, as reported by WBSCL, only Rs.24.76 cr subsidy was now pending for disbursement in 3624 no of accounts as on 31.03.2023. Sri Narayan Sarkar, MD, WBSCL requested member banks to take immediate action for disbursement or return of pending subsidy at the earliest.

(Action point 3: Member Banks)

4. Adoption of Male SHG:

Sri S.S.Singh informed the house that Male SHG was adopted in Sep 2022 Qtr. SLBC meeting but as discussed in the last sub-committee meeting there was a variation regarding the minimum number of member requirement for formation of Male SHG which was clarified by WBSCL vide letter NO. 386/WBSCL/2023 Dated 27.02.2023. He requested member banks to open such SHG accounts for successfully implementation of the scheme. Sri Narayan Sarkar, MD, WBSCL highlighted that though few branches were opening Male SHG accounts yet there was some confusion in grass root level. He requested member banks to share the guidelines with the branches for eradicating their doubts and confusion.

(Action point 4: Member bank)


5. Miscellaneous:

Sri. V. Goel highlighted that out of 19 RSETIs only 3 were functioning in their own buildings. He stated that the training in RSETIs was getting hampered due to land allotment issues and lack of buildings. He requested the respective banks to take up the land allotment issues with the state government for quick resolution.

Sri. G. Murli Rao, SDR, RSETI informed the house that the 3 RSETIs viz. PNB Bankura, PNB Howrah and PNB South 24 Parganas and 1 RUDSETI namely RUDSETI Berhampore were operational. The construction work of 5 RSETIs namely Jalpaiguri, Darjeeling, Uttar Dinajpur, Purulia and Paschim Medinipur is either in progress or will start soon. He further added that for the remaining RSETIs land had been identified but approval was awaited from MoRD.

(Action point 5: Member bank)

There being no other points of discussion, 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 SHG & SE Sub Committee Meeting held on 29.05.2023

SI No	Name	Designation	Organisation
1	Sri Vibhu Goel	SMD & CEO	West Bengal State Rural Livelihood Mission
2	Sri Narayan Chandra Sarkar	Managing Director	West Bengal Swarojgar Corporation Limited
3	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
4	Sri Argha Ghosh	Dy Director	SUDA, GoWB
5	Sri Arindam Roy	Joint Secretary	SHG & SE Deptt, GoWB
6	Sri Ravi Shankar Choudhary	Manager	RBI, Kolkata RO
7	Sri Sanjeev Kumar	Assistant General Manager	NABARD
8	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
9	Sri Ratikanta Tudu	General Manager	BGVB
10	Sri G Murli Rao	SDR	RSETI
11	Sri Birajman Kerketta	Deputy General Manager	Punjab National Bank
12	Sri Sudhartha Dash	Deputy General Manager	State Bank of India
13	Sri Alok Kumar	Deputy General Manager	UCO Bank
14	Sri Subrata Biswas	Chief Manager	PBGB
15	Sri Navnit Kumar	Chief Manager	Punjab National Bank
16	Sri Deepak Sahoo	Chief Manager	Bank of Baroda
17	Sri Parayni Saren	Chief Manager	Punjab National Bank
18	Sri Sourav Saha	Senior Manager	Punjab National Bank
19	Sri Manash Roy	Senior Manager	Canara Bank
20	Smt Anwasha Baidya	Senior Manager	Bank of India
21	Smt Sayori Mitra	Manager	State Bank of India
22	Sri Sreeparna Banerjee	Manager	SLBC, West Bengal
23	Sri Asutosh Sarangi	Manager	Central Bank of India
24	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
25	Sri Ranjit Roy	SPM (MF & FI)	WBSRLM
26	Sri Pradip Pal	Resource Person	WBSRLM

