

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

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Ref. No: SLBC/WB/Sub Committee Meeting on SHG & SE / 345 /2020

Date: 14.12.2020

- 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 08.12.2020.

The quarterly meeting of SLBC sub-committee on SHG & SE was held on 08.12.2020 to review the progress made in this sector upto September, 2020. The meeting was participated through VC by Dr. M.V. Rao, ACS, Panchayat & Rural Development and Co-operation, Smt. Roshni Sen, Pr. Secy. SHG & SE, Mr. Narayan Sarkar, MD, WBSCL, Mrs. Shaon Sen, Addl. Director, SUDA and Sri Provash Chandra Chowdhury, AGM, RBI and other dignitaries of line departments and representatives of major member Banks.

The Meeting began with a warm welcome note delivered by Sri S. G. Saha, General Manager, SLBC West Bengal and he appreciated the cumulative effort of banks along with the extended support of Line Department of GoWB in implementing various schemes under this prevailing pandemic due to COVID-19.

Sri D.Paul, Sr Manager SLBC briefly described the action taken report in respect of the major issues emerged in the last sub-committee meeting held on 28.08.2020. He also narrated that Bank wise performance of Credit Linkage under SHG-NRLM during this September' 2020 quarter is not up to the mark citing achievement of only 24.18% in fresh disbursement against the Target for 2020-21.

The major points of discussions along with the action points emerged during the sub-committee meeting are appended below.

- Sri S. G. Saha expressed his concern about the poor performance of some Banks in SHG in this sector which always acts growth engine of our rural economy contributing a major role in strengthening our state credit portfolio. Though there is also some remarkable performance by few of the member banks like BOI, UCO and PBGB in sanctioning fresh SHGs' under NRLM.
- Sri M.V. Rao highlighted that in spite of continuous follow up, member Banks failed to achieve at least 50% of the yearly disbursement target at end of the current half year. He requested SLBC to give instruction to all member Banks to direct their branches to dispose of all pending cases by organising SHG Camps at regular interval followed by weekly monitoring of the progress.
(Action point 1: Member Banks)
- Smt. R. Sen expressed her concern about meagre average ticket size of loans to SHG, which had marginally increased from Rs. 0.81 lakh to Rs.0.99 lakh against the prescribed limit of Rs.1.50 lakh at 1st dose with major contribution from RRB's only. She informed that approx 9 lakh SHGs have received Rs. 5000/- contribution from GoWB under "JAGO" scheme enhancing their creditworthiness which should get due weightage from the banks in sanctioning more SHG loans under NRLM. She also emphasised that since delinquency in SHG sector was lowest among all with NPA percentage of only 1.13% as on 30.09.2020, member banks should give more impetus on this sector.
(Action point 2: Member Banks)



➤ Mrs. S Sen spoke on the initiatives taken by SUDA in promoting the self-employment avenues in urban localities and requested the Banks to dispose of the pending proposals for the SHGs and the individuals under NULM on an urgent basis. **(Action point 3: Member Banks)**

➤ Mrs. S. Sen also requested for follow up from SLBC for immediate resolution of the following long persisting issues with different bank branches:-

- a) e -Vijaya Bank Batanagar : 33 CC loan proposals pending since 2017.
- b) SBI Anandapuri : reluctant in disbursing loan without any valid reason.
- c) SBI Panchur : 4 CC loan proposals pending for sanction.
- d) e-UBI Batanagar : 7 CC loan proposals pending for sanction for a long period.
- e) Canara Bank Santoshpur: 5 CC loan pending for sanction.
- f) UCO Bank Uttarpara : debiting servicing charges for renewal of CC.
- g) IDBI Arambagh : 14 fresh SHG loan proposals pending for sanction.
- h) e-OBC Arambagh & Bankura : Saving A/C as well as CC pending.
- i) e- Allahabad Bank Shantipur: transferring amount from CC to savings account without customer consent.
- j) PNB Diamond Harbour: fresh SHG loan proposals pending for sanction.

(Action point 4: Member Banks)

➤ Sri R. Roy, WBSRLM raised the issue of banks' not accepting the IBA approved common loan application form for SHG despite several instructions conveyed by SLBC time to time which was causing hardships to the SHGs.

He also apprised the house that due to wrong uploading of the SHG data by the member banks, proper reflection of disbursement was not there in the MoRD portal. Showing various charges applied in the CC accounts as disbursement had also inflated the data to that extent in the portal. These anomalies need to be rectified immediately.

(Action point 5: Member Banks)

➤ Sri S. G. Saha requested WBSRLM to share the bank branch wise beneficiary details under SHG NRLM for better monitoring & follow up and he also requested to attach Micro Credit Plan (MCP) along with the SHG application before sending it to the respective bank branches for quick disposal of the applications. **(Action point 6: WBSRLM)**

➤ Sri N Sarkar requested the Banks to arrange for immediate disbursement of the SVSKP loans along with subsidy and also informed that all the Bank branches have to register themselves in the SVSKP portal, otherwise, online loan applications cannot be assigned to the designated branches by State & RO/ZO officials.

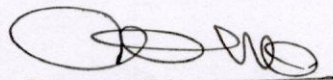
(Action point 7: Member Banks)

➤ Sri S.G.Saha informed the house that out of 88 crore pending subsidy reported by WBSCL, member Banks have already disbursed 38.78 Cr. And the rest 49.55 Cr. Subsidy would be cleared off by 31.01.2021. **(Action point 8: Member Banks)**

➤ Smt. R. Sen also requested all the member banks to follow the deadline of 31.01.2021 for bank branch wise reconciliation of pending SVSKP subsidy for strict compliance.

(Action point 9: Member Banks)

The meeting ended with vote of thanks to the chair & the participants by Mr. D. Paul.



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

