

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

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

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

United Tower, 8th Floor
11, Hemanta Basu Sarani
Kolkata- 700 001

Ref. No: SLBC/WB/Sub Committee Meeting on SHG & SE / 534 /2021

Date: 04.03.2021

- 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 SHG & SE held on 02.03.2021.

As advised by Dr. M.V. Rao, ACS, Panchayat & Rural Development in the 151st SLBC meeting held on 24.02.2021 a special meeting of SLBC Sub-Committee on SHG & SE was convened on 02.03.2021 through virtual mode to review the progress made under SHG thoroughly as well as to fix a road map towards achieving ACP target under SHG-SE for the FY 2020-21. The meeting was participated by Dr. M.V. Rao, ACS, PRD, Smt. Barnali Biswas, Secretary, SHG & SE, Smt. Kuhuk Bhusan, SMD & CEO, WBSRLM, Mr. Narayan Sarkar, MD, WBSCL, Sri Manas Dhar, Director, Institutional Finance, GoWB; Sri M.D. Debnath, AGM, RBI and other dignitaries of line departments and representatives of major member Banks.

The Meeting started with a warm welcome note delivered by Sri S. G. Saha, General Manager, SLBC West Bengal. The major points of discussions along with the action points emerged during the sub-committee meeting are as given below:-

➤ Dr. M.V. Rao highlighted the following issues with serious concern-

- i) 119234 no of SHG loan applications involving Rs.3041.48 Crore is pending at different bank branch level.
- ii) Against a total sanction amount of Rs.15846.38 Crore in 747967 no of SHG accounts, Rs.4877.96 cr (i.e 31% of total drawing power) is undrawn/unavailed.
- iii) Many Banks failed to update their current SHG NRLM position in NRLM portal.

He requested all the member Banks to take necessary action to complete the process of sanctioning as well as disbursement of pending loan applications, to disburse undrawn portion to SHGs and to update the current SHG position on NRLM portal by **15.03.2021** positively.

(Action point 1: Member Banks)

➤ Sri S. G. Saha informed the house that currently 43928 no of SHG-NRLM proposals involving Rs.1322.04 Crore are pending at different bank branch level and assured that all member Banks will take appropriate action to dispose of the proposals in a time bound manner and latest by 15.03.2021.

Sri S. G. Saha also narrated that, most of the SHG loans are revolving in nature, i.e once the total limit is disbursed, SHG members used to repay in every month in their accounts covering interest as well as principle. As a result, outstanding amount of a loan account is always get reduced in each



[Handwritten signature]

month and creates a vacancy between sanctioned amount/Drawing power and outstanding amount, which is not actually the undrawn portion in that account. However, he requested all the member Banks to explore the possibility of disbursing undrawn portion in SHG accounts and to complete the task within 15.03.2021.

Sri S. G. Saha expressed his dissatisfaction over non updation of current SHG position by member Banks in spite of several reminders. He also appraised that the actual position of the state in SHG financing displaying through SHG NRLM Portal has remained under performed only due to under reporting /not updating the data for the corresponding period by Banks, though a considerable amount of loan has been sanctioned and disbursed by all member Banks. He requested all member Banks to update the latest position of SGH as on February' 2021 in the NRLM portal by 15.03.2021.

(Action point 2: Member Banks)

- Smt. B. Biswas raised that some member Banks still have not returned SVSKP subsidy amount pertaining to FY 2002-03 to 2016-17.

Sri S. G. Saha informed the house that Rs.1.09 Core amount of subsidy in 190 no of SVSKP beneficiaries pertaining to FY 2002-03 to 2016-17 could not be returned mainly by e-Allahabad Bank, SBI, e-UBI etc due to non availability of beneficiary details in some branch level. He also requested the line department for reconciliation of the latest position in this regard.

Sri S. G. Saha further requested the member Banks to dispose of all pending sponsored cases under SVSKP from the year 2018 to 2020 on priority basis.

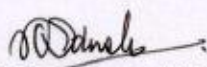
(Action point 3: Member Banks)

- Sri Sandip Bairagi, SUDA informed that many NULM loan proposals are pending at different branch level since long, some bank branches are not using common loan application forms.

Sri S. G. Saha replied that out of 5351 no of proposals involving Rs.145.32 Crore (as reported by SUDA), Bank branches have physically received 4075 no of proposals amounting Rs.60.01 Crore. And out of that 2174 no of proposals involving Rs.31.77 Crore is pending at branch level as on 25.02.2021. Sri S. G. Saha also requested the member Banks to expedite the process of disposing of NULM proposals in a time bound manner. Sri Saha also requested SUDA to take up with their ULBs for reconciliation of mismatching figure of sponsored cases reported by SUDA vis-à-vis the actual cases received by the Banks.

(Action point 4: Line Department & Member Banks)

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


(Sri Nabhin Kumar Dash)
Chief General Manager &
Convener, SLBC West Bengal

