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

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Date:28.08.2020

- 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 26.08.2020.

The quarterly meeting of SLBC sub-committee on SHG & SE was held on 26.08.2020 to review the progress made in this sector upto June, 2020. The meeting was participated through VC by Mr. M V Rao, ACS, Panchayat & Rural Development and Co-operation, Smt. Roshni Sen, Pr. Secy. SHG & SE, Mr. Narayan Sarkar, MD, WBSCL, Mr. Avik Chatterjee, Dy. Secy. SHG & SE, Mr. Saumyajit Das, CEO, WBSRLM, Mrs. Shaon Sen, Addl. Director, SUDA, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB and Sri Timir Saha, AGM, NABARD.

Sri S. G. Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and narrated the tough situation arising out of COVID-19 pandemic in implementing various Govt policies and schemes.

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

- Sri R. Nath, AGM, SLBC, West Bengal briefly described that Bank wise performance of Credit Linkage under SHG-NRLM during this June' 2020 quarter is not satisfactory citing achievement of only 6.77% in fresh disbursement against the Target for 2020-21.
- Smt. R. Sen expressed her concern that average fresh disbursement in SHG accounts is only Rs.0.81 lakh against prescribed limit of Rs.1.50 lakh of 1st dose. Citing NPA% is very low (only 2.00%) in SHG accounts, she opined that the Banks should come forward in sanctioning loans in eligible cases and to disburse immediately. **(Action point 1: Member Banks)**
- Sri Rao pointed that Banks usually take a longer period to disburse the sanctioned SHG loans. He requested SLBC to give instruction to all member Banks to direct their branches to disburse the sanctioned cases immediately. **(Action point 2: Member Banks & SLBC)**
- Sri Das referred to the following suggestions/ shortcomings/ irregularities still persisting in some of the Bank branches for immediate resolution by way of compliance to the laid-down guidelines:-
 - a) Online account opening under Covid-19 pandemic, if possible.
 - b) Passbook/ statement delivery to SHG in due course of time.
 - c) After amalgamation of some Banks, identification of Bank branches in portal becomes difficult. Proper mapping to be done. **(Action point 3: Member Banks)**
- Sri Dhar suggested for activation of Dual Authentication at BC points by all member banks to avoid gathering in bank branches. Sri S G Saha clarified that one format for " Dual Authentication Mapping Form" for CBO transactions at BC point have been formulated and to be shared with member Banks for implementation of the same.



(Action point 4: Member Banks & SLBC)

- Sri Das expressed his concern over non-engagement of IIBF certified SHG members as Bank Correspondents/ Bank Mitras by member Banks. Sri S. G. Saha clarified that the engagement of BCs are conducted through Corporate BCs centrally by the Banks' Corporate Offices.

As such, the nodal officers of the member Banks should take up the matter with their corporate offices for making necessary arrangements for engagement of the said group of IIBF certified SHG members in locations where new banking outlets are going to be opened or replacement of existing BCs is taking place. WBSRLM is being requested to share the latest list of IIBF trainees for sharing with the member Banks. **(Action point 5: Member Banks, WBSRLM & SLBC)**

- It was also requested to submit pending WBSSP claims upto March' 2020 immediately by member Banks to the concerned authority in order to extend the interest subsidy scheme to SHGs. **(Action point 6: Member Banks)**

- Mrs. S Sen briefly enumerated the initiatives taken by SUDA in promoting the self-employment scope 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 7: Member Banks)**

- It was also informed that many loan proposals under NULM are pending in the eUBI Halisahar, Bolepur & Jangipur branches since long; Bagmore Br. of UCO Bank is not opening SB accounts under NULM and Jangipara Br. of SBI is charging insurance premium & more ROI in loan accounts. **(Action Point 8: Controlling Heads are to instruct the branches for full compliance)**

- Sri S. G. Saha requested Mrs. S Sen to send list of some successful SHGs in order to extend CSR benefit to them in order to encourage them in future for promoting self employment scope. **(Action point 9: SUDA)**

- Sri N Sarkar informed that around Rs.88 Cr of undisbursed amount of SVSKP subsidy is lying pending with the Banks since long, with SBI and e-Allahabad Bank amounting more than Rs.12.00 Cr each. He requested the Banks to immediately arrange for disbursement of the loans along with subsidy. He 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 10: Member Banks)**

N.B. SLBC already shared the SOP for the portal registration with the member Banks.

- Sri Dhar informed the house that as per CAG report submitted to GoWB, member Banks have to return the undisbursed subsidy/ margin money received against sanctioned SVSKP proposals to WBSC **along with interest**. Being a very serious issue SLBC has been assigned to the job of preparation of bank & branch wise list of subsidy received but pending for disbursement within 15.09.2020. Member Banks are gain requested to arrange for disbursement of the sanctioned SVSKP loans along with subsidy. **(Action point 10: SLBC & Member Banks)**

The meeting ended with vote of thanks to the chair & other participants.



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

