

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 / 114 /2022

Date: 02.07.2022

- 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 30.06.2022.**

The SLBC Sub-Committee meeting on SHG & SE was held through virtual mode on 30.06.2022. The meeting was participated by Dr. M.V.Rao, OSD in the rank of ACS, Panchayat & Rural Development Dept & Cooperation, GoWB; Sri Vibhu Goel, SMD & CEO, WBSRLM; Sri Partha Sarathi Dutta, Deputy Director, Institutional Finance, GoWB; Sri Joly Chowdhury, Addl. Secretary, SUDA, GoWB; Sri Arindam Roy, Joint Secretary, SHG & SE Department, GoWB; Sri A.K. Sarkar, Deputy General Manager, NABARD; Sri P.C. Choudhury, AGM, RBI 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 Dr. M.V.Rao to preside over the meeting. The key issues were discussed along with the action points emerged in the meeting as enumerated below:

**1. Review of progress under NRLM:**

Sri Shio Shankar Singh praised all member banks for their wholehearted participation in SHG movement despite difficulties faced on account of COVID-19 pandemic situation. All the member banks have disbursed Rs.14455 cr in 727262 no of accounts thus achieving 124% & 96% of the target in number of SHGs disbursed and disbursement amount respectively by 31.03.2022 during the FY 2021-22. Again the average ticket size has simultaneously increased to Rs.1.99 lakh as on 31.03.2022. He requested UCO Bank, Canara Bank, Indian Bank and Bank of Baroda to increase the average ticket size of SHGs in current FY.

Dr. M.V.Rao acclaimed all the member banks of SLBC, West Bengal for their cumulative effort and excellent performance during last financial year. However, he expressed his concern regarding the following issues:

- i) The performance of Banks in SHG till 31.05.2022 during current financial year is somehow slow. Banks to take care of that in coming days.
- ii) Average ticket size to be increased to national level.
- iii) Undrawn/ unavailed balance in NRLM SHG accounts to be disbursed.
- iv) SHG Savings bank accounts, as and when received, to be opened by branches in a timely manner.
- v) Banks to take necessary action for implementation of Dual Authentication process in SHG accounts by which SHG or SHG Federation can withdraw or transfer money from their Bank account at BC Customer Service Point through Biometric Authentication of any two of the three office bearers, who are authorised signatories in Bank account. For this activity, seeding of Aadhaar number of the authorised signatories is to be completed in Bank's CBS System and mapped with BC Point.

Sri Vibhu Goel, SMD & CEO, WBSRLM also echoed the same. He narrated that the department was thinking for appreciation programme for bankers not only in the State but also in Districts to recognize good



performing bankers, by which other bankers would also be motivated & encouraged to be more enthusiastic in SHG mission.

Sri S.S. Singh noted the suggestions for compliance. He was very much optimistic that this year Banks would again excel in SHG performance in coming days. He requested all member banks to kindly upload monthly progress of SHG-NRLM in the designated portal in time for proper reflection of performance of that bank and the state as well. He requested all member banks to explore the possibility of implementation of Dual Authentication in SHG accounts not only to support the SHG members by allowing them to withdraw/ transfer of funds at any time in BC point but also to reduce the footfall of SHG customers at bank branch & to ease the recovery of loan by BC agents simultaneously. He also shared that SHG loan accounts were remain unavailed/ undrawn by the members for not being engaged in any income generating activity at that point of time. He requested line department to take care of that so that necessary hand holding support can be provided to these members for creating some activities. Smt. Sayori Mitra, CM, SBI requested WBSRLM to continue SHG loan application submission in offline mode also until or unless the online portal operation is being streamlined fully.

Sri P.C. Choudhury, AGM, RBI requested member banks for conduction of Financial Literacy Camps with SHG members.

**(Action point 1: Member Banks & WBSRLM)**

### **2. Review of progress under NULM:**

Sri S.S. Singh informed the house that against the allotted disbursement target of 13700 SHGs, 3780 SEP-I loans, 310 SEP-G loans for the FY 2021-22, banks had disbursed Rs. 119.41 cr to 7330 SHGs, Rs. 16.55 crore to 1351 SEP-I, Rs. 2.21 crore to 105 SEP-G as on 31.03.2022 in FY 2021-22. He requested member banks to kindly dispose of all pending SHG-NULM loan proposals at the earliest for betterment of performance in the current FY.

Sri Sandip Bairagi, SMM, SUDA informed the house that the overall performance of banks in NULM was satisfactory for the last FY. He requested SBI to ease the process of sanctioning SHG-NULM loan proposals at their branches. He also requested UCO Bank for ensuring disbursement of Rs.1.50 lakh as first dose in NULM SHG accounts by all branches.

**(Action point 2: SBI, UCO Bank & other Member Banks)**

### **3.SHG NRLM & NULM Target for FY 2022-23:**

Sri S.S. Singh apprised the house that WBSRLM had fixed a total target of Rs.17828.30 cr disbursement in 669638 SHG accounts for FY 2022-23, which had already been shared to member banks. Again, SUDA has also fixed a target of disbursement of Rs.209.75 cr in 14604 SHGs, Rs.57.28 cr in 3758 SEP-I proposals and Rs.7.43 cr in 360 SEP-G proposals for the FY 2022-23 and the same had already been shared with member banks.

Sri A.K. Sarkar, DGM, NABARD informed that they had fixed a target of financing around 3.95 lakh JLGs for FY 2022-23. Sri S.S. Singh requested him to share it with SLBC.

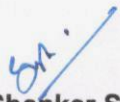
**(Action point 3: Member Banks & NABARD)**

### **4. 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.26.51 cr subsidy is now pending for disbursement in 3848 no of accounts as on 31.03.2022. He requested member banks to disburse the pending subsidy at the earliest and to contact the concerned department for any requirement.

**(Action point 4: Member Banks)**

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 SLBC Sub-Committee meeting on SHG & SE held on 30.06.2022**

SI No	Name	Designation	Organisation
1	Dr. M.V.Rao	OSD in the rank of Additional Chief Secretary	Panchayat & Rural Development Deptt & Cooperation, GoWB
2	Sri. Vibhu Goel	State Mission Director & Chief Executive Officer	West Bengal State Rural Livelihood Mission
3	Sri Narayan Chandra Sarkar	Managing Director	West Bengal Swarojgar Corporation Limited
4	Sri. Partha Sarathi Datta	Dy Director	Institutional Finance, GoWB
5	Sri Joly Chowdhuri	Addl. Secretary	SUDA, GoWB
6	Sri Arindam Roy	Joint Secretary	SHG & SE Deptt, GoWB
7	Sri Tulshi Lal Bhaduri	Consultant (Banking & FI)	West Bengal State Rural Livelihood Mission
8	Sri Arabinda Kumar Sarkar	Dy General Manager	NABARD
9	Sri Timir Baran Saha	Assistant General Manager	NABARD
10	Sri P.C. Chowdhury	Assistant General Manager	RBI, Kolkata RO
11	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
12	Sri D N Ghosal	OSD (Banking)	West Bengal Swarojgar Corporation Limited
13	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
14	Sri Prosenjit Maity	General Manager	WB State Co-Op Bank Ltd.
15	Sri Krishna Prasanta Samantray	General Manager	BGVB
16	Sri Sanjay Kumar Vishwas	Assistant General Manager	State Bank of India
17	Sri Vikash Kumar Bagachi	Assistant General Manager	State Bank of India
18	Sri Nijhar Kumar Lakra	Assistant General Manager	State Bank of India
19	Sri Aseem Kumar Mishra	Assistant General Manager	UCO Bank
20	Sri Subrata Roy	Chief Manager	Indian Bank
21	Sri Sanjay Kumar	Divisional Manager	Canara Bank
22	Smt Sayori Mitra	Chief Manager	State Bank of India
23	Smt Binoti	Senior Manager	Central Bank of India
24	Sri Argha Mukherjee	Senior Manager	PBGB
25	Sri Debasish Manna	Senior Manager	Bank of Baroda
26	Sri Subir Kundu	Senior Manager	Bank of India
27	Smt Anwasha Baidya	Senior Manager	Bank of India
28	Sri Sourav Saha	Senior Manager	PNB
29	Sri Debojyoti Paul	Senior Manager	SLBC, West Bengal

