

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 / 400 /2023

Date: 16.02.2023

- 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 15.02.2023.

The SLBC Sub-Committee meeting on SHG & SE was held through virtual mode on 15.02.2023 to review the performance of member Banks under SHG & SE programme as on 31.12.2023. The meeting was participated by Sri Sudiip Sarkar, Additional CEO & Jt. Secretary, WBSCL; 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 Amit Kumar Mandal, AGM, 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. The key issues discussed along with the action points emerged in the meeting are as 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.13496.68 crore (75.70 % of financial target) covering 708587 no of groups (105.82 % of target) as on 31.12.2022 for FY 2022-23 thus achieving Q-o-Q growth of 37% and 56% in number and amount respectively. He further updated the house that the achievement further increased to 113.89% and 86.27% of the annual target in terms of number and amount respectively as on 15.02.2023. Average ticket size increased to Rs.1.90 lakh per SHG as on 31.12.2022, which further increased to Rs.2.02 lakh as on 15.02.2023. He congratulated the member banks for overall performance in NRLM-SHG.

Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB expressed his satisfaction over the performance of the member banks upto 31.12.2022. Being credit linkage the main part towards SHG movement, he requested all member banks to remain focused in opening of SHG savings bank accounts in a timely manner, to disburse loan after necessary grading exercise, to increase average ticket size per SHG and to update the progress in the designated portal in due course of time. He apprised the house about the revised target provided by WBSRLM and asked the member banks to achieve the same by 31.03.2023.

Sri Sanjeev Kumar, AGM, NABARD expressed his concern over low- achievement of disbursement target in the districts namely Malda, Bankura, Jhargram, Birbhum, Nadia, Paschim Bardhaman, Dakshin Dinajpur, Purulia and Purba Bardhaman. He requested the banks in these districts for betterment of their performance in the ensuing quarter and advised to disburse loan preferably in camp mode. Sri S.S.



Singh requested WBSRLM to share the list of bank branch and beneficiary wise pending loan proposals. Sri Sudip Sarkar, Addl. CEO & Jt. Secretary, WBSRLM also requested low performing banks to rise to the occasion for better performance in March' 2023 quarter and emphasized on achieving the disbursement target by the end of the Financial Year. He highlighted that there were quite a number of account opening pendency at branch level of various banks. Sri S. S. Singh requested the department to share bank branch and beneficiary wise SB account opening pendency list also.

While discussing the issue of deployment of 2850 BC Sakhis, Sri M Dhar pointed out that only BGVB had communicated 380 locations for deployment of BC Sakhis and their Corporate BC had completed documentation of 336 SHG members. Out of these, 55 appointment letters for deployment of BC Sakhis had been issued on 31.01.2023. He requested all other member banks to take proactive step towards achieving the BC Sakhi deployment target in a time bound manner.

BGVB raised an issue that they were facing in Purba Mednipur District, due to digitalization process, on strict instruction of PDDRC the CSPs were not engaging themselves to the gradation of SHG. Hence the gradation process is getting hampered. Carana Bank highlighted that SHGs were not withdrawing money, as a result the disbursement figures were not rising particularly in the districts of Murshidabad and Bankura. They made an appeal to WBSRLM to ask CSPs to take a proactive role and make the SHGs withdraw the funds. WBSRLM affirmed that they would take up both the issues with the PDDRC.

(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 14604 SHGs, 3758 SEP-I loans, 360 SEP-G loans for the FY 2022-23, banks had disbursed Rs.123.18 cr in 7216 NULM-SHG proposals; Rs.15.97 cr in 1336 SEP-I proposals and Rs.2.83 cr in 122 SEP-G proposals during this Financial Year upto 31.12.2022. He also highlighted that total disbursement in SHG, SEP-I & SEP-G category had posted a Q-o-Q growth of 50.85% and 48.76% in number and amount respectively. He requested 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 further achievement of target in this Financial Year.

Sri A.Ghosh Dy Director, SUDA highlighted that urban branches of SBI were insisting on PAN for account opening, SBI apprised that the matter had already been taken up and shall be resolved shortly. He further highlighted that there were both savings account opening and loan proposals pending at bank branch level and requested member banks to dispose these of by the end of March quarter. Sri S.S.Singh requested the department to share bank branch and beneficiary wise pendency list of both loan application and savings account opening.

(Action point 2: Member Banks and SUDA)

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 31.12.2022. Sri Narayan Sarkar, MD, WBSCL requested member banks especially SBI to take immediate action for disbursement or return of pending subsidy at the earliest. Sri



S.S. Singh highlighted that SLBC had been continuously following up the issue with member banks and the figure had come down to Rs.24.76 crore as on 31.12.2022 from Rs.25.71 cr as on 30.09.2022. He further requested the department to sensitize Prakaipa Sahayaks and SHG-SE officials at block level to co-ordinate with the branches for guiding them regarding disbursement or returning of pending subsidy and also requested the department to allot some more time to member banks for reconciliation of pending amount, SBI asserted to these proposals. Sri S.S. Singh requested the department to engage nodal officer for each bank.

(Action point 3: WBSCL & Member Banks)

4. Adoption of Male SHG:

Sri N. Sarkar, MD, WBSCL enlightened the house about the objective of formation of Male SHG and how the scheme would develop the livelihood pattern of the member of the SHG through bank linkage and convergence with different development schemes of State Government. He further informed the house that Concept Paper on Male SHG, i.e., Guideline for Formation and operationalization of Male SHG had already been circulated to SLBC. Sri S.S.Singh pointed out that there was a variation regarding the minimum number of member requirement for formation of Male SHG in the guideline and concept paper shared. He requested WBSCL to clarify the same and provide SLBC and member banks with the definite Guidelines. Sri N. Sarkar confirmed the house to revert back on the issue. However, all member banks unanimously adopted the scheme of Male SHG for the time being and would seek necessary help from WBSCL if any further clarification needed.

(Action point 4: WBSCL)

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 15.02.2022

SI No	Name	Designation	Organisation
1	Sri Sudip Sarkar	Additional CEO & Joint Secretary	WBSRLM
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 Amit Kr. Mandal	Assistant General Manager	RBI, Kolkata RO
7	Sri Sanjeev Kumar	Assistant General Manager	NABARD
8	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
9	Sri A. K. Murmu	General Manager	PBGB
10	Sri Ratikanta Tudu	General Manager	BGVV
11	Sri Alok Kumar	Deputy General Manager	UCO Bank
12	Sri P. K. Das	Deputy General Manager	Bank of Baroda
13	Sri Rambabu Mishra	Deputy General Manager	Canara Bank
14	Smt Ishita Sarkar	Deputy General Manager	WB State Co-Op Bank Ltd.
15	Sri Subhasish Bose	Assistant General Manager	State Bank of India
16	Smt Sayori Mitra	Chief Manager	State Bank of India
17	Sri Anjani Thakur	Chief Manager	Punjab National Bank
18	Sri. Pranoy Sinha	Senior Manager	Indian Bank
19	Sri Sourav Saha	Senior Manager	Punjab National Bank
20	Sri Debojyoti Paul	Senior Manager	SLBC, West Bengal
21	Sri Suvon Kundu	Senior Manager	Canara Bank
22	Smt Anwesha Baidya	Senior Manager	Bank of India
23	Smt Sreeparna Banerjee	Manager	Punjab National Bank
24	Smt Neha Kumari	Manager	Central Bank of India
25	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
26	Sri Ranjit Roy	SPM (MF & FI)	WBSRLM
27	Sri Tulshi Lal Bhaduri	Consultant (Banking & FI)	WBSRLM
28	Sri Sabyasachi Sana	JSA	West Bengal Swarojgar Corporation Limited

