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Convener of SLBC, West Bengal

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Ref : SLBC/Minutes/SHG-SE/ 997/2019

dated, the 31st May, 2019

Re : Minutes of the meeting dated 14-02-2019 SLBC Sub-Committee on SHG meeting .

The meeting of the SLBC Sub Committee on SHG for the review of March, 2019 quarter was held on 28-05-2019. The meeting was attended by Mr A K Agrawal, Principal Secretary, SHG & SE Deptt ; Ms N Dasgupta, Addl CEO, SRLM ; Mr. J Choudhuri, Jt Secretary, SUDA ; Mr B Sinha ,DGM, NABARD ; Mr P Purkait , AGM, RBI ; and other members of the Sub-Committee.

The meeting commenced with Action Taken Report for the points noted in the last meeting held on 28-02-2019. The House expressed satisfaction on the performance of the Banks under NRLM and observed that momentum is picking up in disposal of NULM and SVSKP loan proposals. We are appending herewith the major points of discussion and the Actions Points that emerged during the course of the meeting.

☆ **NRLM** : As against the ACP target of 572874 SHGs , the achievement was to the tune of 91% at 523235 SHGs coverage. Disbursement target also stood at 87% of the sanctioned amount. Average ticket size has shown improvement at Rs.2.17 lacs per group.

Next, the discussion was centred on credit deployment for 2019-20. It was informed that the outlay for year is Rs.13679.01 crore targeting 578652 groups. Ms Dasgupta clarified that the financial target is related to Disbursement only. The estimated target (physical as well as financial) has been computed on the basis of disbursement to new groups after 1st grading and renewal of existing groups with enhanced limit as applicable after 2nd/3rd grading. The House opined that the same is achievable as per trend observed last year and the potential in this sector. The House decided accordingly to adopt the target as proposed by SRLM. SLBC also observed that it is in consonance with the PLP of NABARD. It is the suggestion of SLBC that SRLM may also segregate the district wise target for the outlay earmarked for WBSCB.

(Action Point 1 – The ACP as adopted is to be placed in the SLBC meeting for ratification)

With Interest Subvention & Incentive for prompt payment, it should be ensured that the claim is lodged in time to WBSCB so that the interest burden on all performing SHGs is only 2% p.a. For better clarity among the member banks it was suggested that the Department would prepare a brief write-up w.r.t. the provisions of Interest Subvention/Incentive Scheme.

(Action Point 2 – WBSCB is to send the write-up for circulation among the member banks.)

It was gathered from SRLM that despite regular follow-ups some of the bank branches are not opening the Savings Bank accounts for months together, sometimes extending to more than 6 months. The House took a serious view in this regard and opined that the same should hereafter be taken up directly with the controllers of such bank branches. It is gathered from the banks that while dual authentication system is enabled, opening of SHG/AOP type accounts are not yet feasible for BCs. SLBC opines that in such cases a/cs are to be opened in the base branch only.

(Action Point 3 – Banks' Controlling offices are to issue proper instructions for prompt opening of accounts with necessary guidance to the SHGs)



- ☆ Bank Sakhi : WBSRLM has arranged for IIBF Certificate course for 125 members of SHG Sanghas/ Federations with training at RSETIs. SLBC has shared the list with the member banks for consideration of probable engagement of these persons as Bank Mitras/ Bank Sakhis. The Convener of SLBC opined that most of the banks follow the Corporate BC Model and it is desirable that in case of opening of new Outlets manned by BCs/replacement of existing BCs, this pool of trained & certified group of women is tapped by the banks for engagement as BCs through proper registration with the Corporate BCs of respective banks which will definitely give a better result in providing better service & continuity in the local areas.

(Action Point 4 – Member Banks may initiate necessary steps)

- ☆ E-Shakti : Mr B Sinha highlighted the advantages of the E-Shakti portal which is expected to be rolled out to 10 more districts in addition to Paschim Midnapur district. Mr. A K.Agrawal, Principal Secretary suggested for possible convergence of E-Shakti portal with NRLM portal in future by the stakeholders to derive maximum benefit in strengthening the data base & MIS reports. He also advocated for engagement of SHG Federation members as Facilitators by NABARD for the E-Shakti program.

(Action Point 5 – NABARD may act accordingly)

- ☆ NULM : The House observed that the performance of the banks in NULM was not up to the mark with only 7655 sanctioned against the target of 22360. SLBC Convener advised that all the pending proposals which could not be sanctioned due to poll process, must be disposed off within June, 2019.

(Action Point 6 – Member Banks)

It has also been decided that in line with NRLM, all the participating banks will accept the standardised Common Loan Application Forms & related documents for NULM loans also.

(Action Point 6 - SLBC to circulate the same for member Banks to advise their branches)

Others : It was informed by Mr. J Choudhuri, Jt Secretary that the ACP target for NULM under 2019-2020 is being finalized and shared with the banks shortly. It was also suggested that banks should expeditiously open savings accounts and dispose of loan proposals. The Department also proposes for frequent interactions with bank branches through facilitators engaged by them.

SLBC also informed that necessary instructions have already been passed to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings.

- ☆ SVSKP Scheme : Sanction for the year stood at 44305 against 100684 sponsored proposals. About 8119 proposals are stated to be pending with banks which are to be disposed immediately

(Action Point 7 – Member Banks)

Regarding the return of subsidy claimed and kept unutilized without disbursement, the Department has started placing demands on individual banks for returning the subsidy with interest thereon. Some of the member banks reported that they have not received the detailed list in this regard. It has been decided that the Department would furnish the list with the beneficiary details.

(Action Point 8 – WBSCL)

The Convener of SLBC requested the Department to take a considerate view in this regard as the Subsidy claimed but not disbursed by banks must be because of unavoidable circumstances and the said fund is never utilized by the banks for any investment/business purpose. SLBC has already directed the banks to arrange for immediate disbursement in eligible cases where subsidy is claimed and return the subsidy for the rejected cases with valid reasons thereof at the earliest. It was also informed by UBI that the reconciliation process has commenced and it is observed that demand raised by the Department also includes proposals where Subsidy has either been refunded or adjusted against sanction /disbursement in 2018 .





(Action Point 9 : Member Banks – To reconcile the position of sanction & pendency of undisbursed loans with support from WBSCL and return the unutilized subsidy in applicable cases by 30-06-2019)

- ☆ NPA : While NPA in SHGs is as low as 2.18 % , it was 17.56 % in SVSKP Schemes on 30-09-2018. As informed earlier, the banks are to extensively utilize the services of the Motivators engaged by the Department. SBI has informed that there is some discrepancy in NPA reporting and the Corporate Data as received from the Central Office would be shared shortly. BGVP advocated for administrative actions by the authorities against delinquent borrowers for creating a conducive atmosphere of regular recovery mechanism .This will enable the banks to manage their loan portfolio in a desired manner.

It was decided that banks would share the list of NPA loans under SVSKP scheme with the Department for follow up at their end. SLBC is also to send the list of Banks' Nodal Officers to WBSCL for necessary co-ordination)

(Action Point 10 : Member Banks & SLBC)

The meeting ended with vote of thanks to the Chair and the participants.

General Manager
Prisec-Agri & Convener, SLBC



Sub-Committee meeting on SHG & SE convened by SLBC, West Bengal on 28.05.2019 at 11:30 A.M.
at Suchintan 4th Floor, Head Office

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