

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 / 781/2021

Date: 26.11.2021

- 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 25.11.2021.

One meeting of the SLBC Sub-Committee on SHG & SE was held through virtual mode on 25.11.2021. The meeting was participated by Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation, GoWB; Smt. Smita Pandey, SMD & CEO, WBSRLM; Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB; Smt. Shaon Sen, Addl. Director, SUDA, GoWB; Sri Arindam Roy, Joint Secretary, SHG & SE Department, GoWB; Smt Anwita D. Surin, Dy. General Manager, NABARD; Sri P. Choudhury, AGM, RBI and other dignitaries of line departments and representatives of major member Banks.

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal, heartily welcomed all the participants in the meeting. He highlighted that the bank wise disbursement target of total Rs. 15018.65 Cr. to 588203 no of NRLM SHGs have already been set up by WBSRLM and the same has been disseminated amongst the member banks. He praised all member banks for their wholehearted participation for exhibition of encouraging performance during the period under review in SHG movement despite difficulties faced on account of COVID-19 pandemic situation. The member banks altogether have disbursed Rs.5430.26 Cr. in 369998 no of accounts thus achieving 62.90% & 36.16% of the target in number of SHGs disbursed and disbursement amount respectively during the said period of the current FY 2021-22.

The key issues discussed along with the action points emerged in the meeting are enumerated below:

1. Review of progress under NRLM:

At the outset Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation, GoWB praised all the member banks of SLBC, West Bengal for their cumulative effort during this financial year. However, he expressed his concern regarding the following issues:

- i) Banks have achieved 63% & 36% of the target in number of SHGs disbursed and disbursement amount respectively by 30.09.2021 during the current FY 2021-22. But, still 50139 no of SHGs amounting Rs.1258.44 Cr. are pending for disbursement in different bank branches till date. He stressed upon banks for disposal of all pending loan proposals at the earliest and latest by 15.12.2021.
- ii) An amount of Rs.6030.99 Crore is lying undrawn/ undisbursed in different NRLM-SHG loan accounts maintained in different bank branches. Member banks have been urged to ensure disbursement of the undrawn/ undisbursed amount in all eligible SHGs at the earliest.
- iii) Average ticket size to be increased to Rs.2.50 lakh per SHG.
- iv) Banks to accept the amended common SHG loan application format only.

Sri S. G. Saha appraised the house that the member banks have managed to disburse Rs.6191.93 Cr. in 403246 no of NRLM SHG accounts as on 31.10.2021 thus achieving 68.56% & 41.23% of the target in number of SHGs disbursed and disbursement amount respectively. While expressing his optimistic view in achieving the set target of FY 2021-22 by the member banks, Mr.Saha requested to WBSRLM for submission of bank branch wise pending details of 50139 no of SHGs for credit linkage to SLBC for onward submission to member banks and ensuring better follow up by SLBC. All member banks acknowledged that the pending loan applications will be disposed of by 15.12.2021.

Sri S.G. Saha informed that the Banks have been conducting SHG credit delivery camps on every Thursday starting from 15.07.2021 to the end of 30.09.2021 and reaped the benefit out of that. He mentioned that, average ticket size of SHG loans have increased to Rs.1.47 Cr. as on 30.09.2021 from Rs.1.11 Cr. as on 30.06.2021. He requested member banks to remain specially focused to ensure that the average ticket size of SHG accounts reaches to Rs.2.50 Lacs at the earliest and latest by 31.03.2022. He once again requested to all the member banks to ensure meticulous compliance of use of the amended common SHG loan application format which has already been adopted by member banks in the 152nd SLBC meeting held on 22.06.2021.

P.Choudhury, AGM, RBI highlighted that banks have achieved 62.90% of target in number of SHGs, but only 36% in disbursement amount. He expressed his concern over such dismal achievement in disbursement amount target. Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB also urged upon the member banks to take a note of that and requested for disbursing undrawn portion of SHG loan accounts to make good the shortfall of disbursement amount. Sri S.G. Saha highlighted that the target was set up by WBSRLM putting average ticket size of Rs. 2.50 lakh per SHG, but as in the first grading the maximum amount of Rs. 1.50 lakh is being disbursed, the achievement in disbursement amount is low in comparison to number of accounts. He also highlighted that after getting loan, SHGs are repaying some fixed amount to their loan accounts in each month to liquidate the total amount in one year and to be eligible for second grading on next year leaving the SHG accounts having some undrawn portion in each account. However, he requested member banks for exploring each and every avenue to disburse the undrawn portion.

Sri Sunil Goyal, General Manager, PNB and Sri Pravakar Sahoo, SBI informed the house that in many occasions, SHGs are not drawing their undrawn portion in spite of the repeated requests to the SHGs and the CSPs as well. Besides, sometime after availing the full disbursement and drawing the undrawn portion, SHG members are repaying the entire balance amount in one stroke within 2-3 days thus the very purpose of providing disbursement of undrawn portion remains frustrated. Sri S.G. Saha urged upon WBSRLM to take care of that. Smt. Smita Pandey, SMD & CEO, WBSRLM informed that District officers will be suitably instructed in this regard.

Sri Ranjit Roy, SPM (MF & FI), WBSRLM informed the house that, they are going to submit all the SHG loan proposals to the branches in advance by 31.12.2021, likely to be due for credit linkage (fresh+ renewal) during the period from 01.01.2022 to 31.03.2022. No further loan proposals will be sponsored in the last quarter of FY 2021-22, so branches will get ample time to dispose of at their convenient time. Appreciating this proposal, Sri S.G.Saha requested WBSRLM to submit the such proposals which are likely to be due for fresh credit linkage and renewal as well till 28.02.2022 since the proposals for credit linkage during the month of Mar,2022 might be hampered on account of preoccupation of the member banks for yearly closing works. The member banks have been requested to instruct the field functionaries suitably to ensure that all eligible loan applications are disposed of by 28.02.2022 without any exception. All member banks accepted this proposal.

Smt. S. Pandey informed the house that WBSRLM will choose “**SHG-Friendly Bank**” from this year and member banks will be awarded/felicitated with the certificate of recognition accordingly.

(Action point 1: Member Banks & WBSRLM)

2. Review of progress under NULM:

Smt. Shaon Sen, Addl. Director, SUDA, GoWB informed the house that against the allotted disbursement target of 13700 SHGs, 3780 SEP-I loans, 310 SEP-G laons for the FY 2021-22, banks have disbursed Rs. 27.89 Cr to 1936 SHGs, Rs. 3.59 crore to 288 SEP-I, Rs. 0.59 crore to 32 SEP-G as on 30.09.2021 in FY 2021-22. She appraised the house that 3945 no of SHGs are pending at different bank branches for credit linkage, again 755 number of NULM SHGs are pending for SB account opening. She requested the member banks to expedite the process of disposal of NULM SHG loan proposals and account opening of SB accounts at the earliest and latest by 15.12.2021. Sri S.G. Saha requested SUDA for providing bank branch wise list of SHGs whose SB account opening is pending for taking up the matter with member banks.

Smt S. Sen briefly narrated some branch specific problems which are being faced by NULM SHG borrowers related to SBI, Indian Bank, IDBI Bank, Punjab & Sind Bank & UCO Bank and requested the nodal officers of these banks to resolve the issues at the earliest.

(Action point 2: Member Banks, SBI, Indian Bank, IDBI Bank, Punjab & Sind Bank & UCO Bank)



3. Review of progress under SVSKP:

Sri S.G. Saha appraised the house that out of Rs.88.33 Cr subsidy pendency in 12463 no of accounts for disbursement, as reported by WBSCL, only Rs.27.48 Cr subsidy is now pending for disbursement in 3997 no of accounts as on 30.09.2021. He requested member banks to disburse the pending subsidy at the earliest.

(Action point 3: Member Banks)

There being no other points of discussion, the meeting ended with vote of thanks to the chair & the participants by Sri S. G. Saha.

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



List of participants in SLBC Sub-Committee meeting on SHG & SE held on 25.11.2021

| S No. | Name | Designation | Organisation |
|--------------|--------------------------|--------------------------------------------------|---------------------------------------------------------|
| 1 | Dr. M.V.Rao | Additional Chief Secretary | Panchayat & Rural Development Deptt & Cooperation, GoWB |
| 2 | Smt. Smita Pandey | Chief Executive Officer & State Mission Director | West Bengal State Rural Livelihood Mission |
| 3 | Sri Manas Dhar | Director & Special Secretary | Institutional Finance, GoWB |
| 4 | Smt. Shaon Sen | Addl. Director | SUDA, GoWB |
| 5 | Sri Arindam Roy | Joint Secretary | SHG & SE Deptt, GoWB |
| 6 | Sri Sakshi Gopal Saha | General Manager | SLBC, West Bengal |
| 7 | Smt Anwita D. Surin | Dy. General Manager | NABARD |
| 8 | Sri P.C. Chowdhury | Assistant General Manager | RBI, Kolkata RO |
| 9 | Sri Sunil Goyal | General Manager | Punjab National Bank |
| 10 | Sri Prosenjit Maity | General Manager | WB State Co-Op Bank Ltd. |
| 11 | Sri Sandipan Chakraborty | Dy. General Manager | WB State Co-Op Bank Ltd. |
| 12 | Sri Prabhakar Sahoo | Dy. General Manager | SBI |
| 13 | Sri Aseem Kumar Mishra | Assistant General Manager | UCO |
| 14 | Sri Subrata Roy | Chief Manager | Indian Bank |
| 15 | Sri Mukesh Ranjan | Chief Manager | Union Bank of India |
| 16 | Sri Subrata Pal | Chief Manager | BGVB |
| 17 | Sri Tuhin Bera | Chief Manager | PBGB |
| 18 | Sri Santanu Banerjee | Divisional Manager | Canara Bank |
| 19 | Sri Ranjan Manna | Senior Manager | Bank of Baroda |
| 20 | Sri Abhijit Mondal | Senior Manager | Bank of India |
| 21 | Smt. Sayori Mitra | Manager | SBI |
| 22 | Sri Arpan Saha | Assistant Manager | SLBC, West Bengal |
| 23 | Sri Ranjit Roy | State Project Manager | West Bengal State Rural Livelihood Mission |
| 24 | Sri Tulshi Lal Bhaduri | Consultant (Banking & FI) | West Bengal State Rural Livelihood Mission |
| 25 | Sri Arupendu Banerjee | Resource Person | West Bengal State Rural Livelihood Mission |
| 26 | Sri Ananta Lal Basuli | Resource Person | West Bengal State Rural Livelihood Mission |
| 27 | Sri D N Ghosal | OSD (Banking) | West Bengal Swarojgar Corporation Limited |
| 28 | Sri Sabyasachi Sana | JSA | West Bengal Swarojgar Corporation Limited |
| 29 | Sri Sandip Bairagi | SMM (FI & ME) | SUDA, GoWB |

