

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 / 655 /2021

Date: 06.07.2021

- 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 05.07.2021.

In accordance with the advice of Dr. Amit Mitra, Hon'ble Finance Minister, GoWB in course of the 152nd SLBC meeting held on 22.06.2021, a meeting of the SLBC sub-committee on SHG & SE was held through virtual mode on 05.07.2021. The meeting was participated by Dr. M.V. Rao, ACS, Panchayat & Rural Development Deptt & Cooperation, GoWB, Sri Vivek Kumar, SMD & CEO, WBSRLM, Smt. Pritha Sarkar, Secretary, SHG & SE Deptt, GoWB, Sri Narayan Chandra Sarkar, Managing Director, West Bengal Swarojgar Corporation Limited, Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB, Smt. Shaon Sen, Addl. Director, SUDA, GoWB, Sri Kamalesh Kumar, General Manager, NABARD, Sri P C Choudhury, AGM, RBI and other dignitaries of line departments and representatives of major member Banks.

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and he acknowledged the tremendous efforts of all member banks including the extended support received from the Govt. Department for boosting up SHG sector despite difficulties faced on account of COVID-19 pandemic situation, thus achieving 100% in all parameters namely number of SHGs disbursed, disbursement amount & outstanding amount for FY 2020-21 by 31.03.2021.

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 congratulated the member banks of SLBC, West Bengal for their cumulative outstanding performance during last financial year despite adverse impact due to pandemic situation. However he expressed his serious concern regarding the following issues:

- i) SB account opening for 27000 number of NRLM-SHG's are lying pending at different bank branches since long.
- ii) Applications of 73000 number of NRLM-SHG's are lying pending at different bank branch level for Credit Linkage.
- iii) An amount of Rs.5800 Crore is lying undrawn/ undisbursed in different NRLM-SHG loan accounts maintained in different bank branches. Out of that, major undrawn portion is lying with BGVB, PNB, PBGB & SBI.
- iv) Average ticket size to be increased to Rs.2.50 lakh per SHG.
- v) Implementation of common SHG loan application form by all member bank branches.

Citing remarkable performance achieved by SBI by disbursing Rs.250 crore in more than 2500 fresh SHG loan accounts through camp mode during last June' 2021 quarter, Dr. M.V.Rao advised all other member banks to hold camps in order to clear the pendency and to disburse the undrawn portion as well at the earliest and latest by July' 2021. He advised SLBC to circulate the IBA devised new common SHG loan application form to all member banks again for its meticulous implementation. He also suggested SLBC to convene Sub-Committee meeting in a monthly interval to access the progress in SHG movement in a better way.



Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal urged upon all the member banks to rise to the occasion in order to clear the pendency and to disburse the undrawn portion in all eligible NRLM-SHG accounts as well through camp mode. He also informed that SLBC will be in continuous touch with member banks to increase the average SHG ticket size to Rs.2.50 lakh.

Sri Kamalesh Kumar, General Manager, NABARD suggested the house for a higher Credit Linkage of 648000 SHGs during FY 2021-22 in view of the huge potential available in the state. He also suggested for financing 395000 JLGs during the current Financial Year 2021-22.

Sri S.G. Saha requested WBSRLM for submission of bank branch wise pending details in respect of account opening and credit linkage of SHGs to SLBC for taking up with the member banks for better monitoring & follow up as well.

Citing allotment of SHG NRLM target to some private banks namely Axis Bank, HDFC Bank, ICICI Bank, Bandhan Bank in some states, Sri S.G. Saha suggested the house for inclusion of these private banks in SHG mission and allotment of fresh target to them in order to achieve a better figure in the state of West Bengal. Dr. M.V.Rao confirmed the house that same will be discussed with his department officials to explore a positive outcome.

(Action point 1: Member Banks, SLBC & WBSRLM)

2. Review of progress under NULM:

Smt. Shaon Sen, Addl. Director, SUDA, GoWB informed the house that banks have been allotted a target of disbursement of 13700 SHGs, 3780 SEP-I loans, 310 SEP-G loans for the FY 2021-22, out of which banks have disbursed Rs. 719.16 Lakh to 470 SHGs, Rs. 69 lakh to 55 SEP-I, Rs. 6.50 lakh to 3 SEP-G in the June quarter of FY 2021-22. She informed the house that 1978 NULM-SHG loan proposals have been resubmitted to different bank branches thus total 4166 no of proposals are pending. She also highlighted the following points:

- i) 635 no of SHGs' Savings Bank account opening are pending at different bank branch level.
- ii) Some bank branches are misreporting about fresh sanction of NULM SHGs.
- iii) Arrangement of sitting facility for the CSPs in the branch premises for providing support to the SHGs and their members.
- iv) Organizing Credit camp for Credit linkage of SHGs in phased manner in order to achieve target in coordination with ULBs.

Sri S.G. Saha noted the issues highlighted by Smt. Sen and requested SUDA to provide detailed list for further taking up the matter with member banks. He also requested SUDA to re-look / reconsider the ACP target under DAY-NULM for the FY 2021-22 as the distribution of bank wise target against their branch network are uneven. Smt. Sen assured to discuss the matter with her departmental officials for early resolution of the issues.

(Action point 2: Member Banks & SUDA)

3. Review of progress under SVSKP:

Sri S.G. Saha informed the house that out of Rs.88.33 cr subsidy pendency in 12463 no of accounts for disbursement, as reported by WBSCL, only Rs.29.74 cr is pending for disbursement in 4234 no of accounts as on 31.05.2021. Smt. Pritha Sarkar, Secretary, SHG & SE Deptt, GoWB requested banks to clear the backlog at the earliest.

(Action point 3: Member Banks)

The meeting ended with vote of thanks to the chair & the participants by Sri S. G. Saha.


(Sri Sakshi Gopal Saha)
General Manager,
SLBC West Bengal.



List of participants in SHG & SE Sub Committee Meeting held on 05.07.2021 through VC

Sl No.	Name	Designation	Organisation
1	Dr. M.V.Rao	Additional Chief Secretary	Panchayat & Rural Development Deptt & Cooperation, GoWB
2	Sri Vivek Kumar	Chief Executive Officer & State Mission Director	West Bengal State Rural Livelihood Mission
3	Smt. Pritha Sarkar	Secretary	SHG & SE Deptt, GoWB
4	Sri Narayan Chandra Sarkar	Managing Director	West Bengal Swarojgar Corporation Limited
5	Sri Manas Dhar	Director & Special Secretary	Institutional Finance, GoWB
6	Smt. Shaon Sen	Addl. Director	SUDA, GoWB
7	Sri Kamalesh Kumar	General Manager	NABARD
8	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
9	Sri Sudeep Das	General Manager	BGVB
10	Sri P C Choudhury	Asstt. General Manager	RBI
11	Sri Sandipan Chakraborty	Deputy General Manager	WBSCB
12	Sri Sinku Paridha	Asstt. General Manager	State Bank of India
13	Sri A. K. Mishra	Asstt. General Manager	UCO Bank
14	Sri A. K.Senapati	Asstt. General Manager	Central Bank of India
15	Sri Sumit Basu	Chief Manager	SLBC, West Bengal
16	Sri Subrata Roy	Chief Manager	Indian Bank
17	Sri Dinesh Kumar	Chief Manager	Central Bank of India
18	Sri Abhijit Mandal	Senior Manager	Bank of India
19	Sri Dhruvajyoti Deb	Senior Manager	Punjab National Bank
20	Sri Debasis Manna	Senior Manager	Bank of Baroda
21	Sri Suvan Kundu	Senior Manager	Canara Bank
22	Sri Arghya Mukherjee	Senior Manager	PBGB
23	Sri Sayori Mitra	Manager	State Bank of India
24	Sri Ranjit Roy	State Project Manager	West Bengal State Rural Livelihood Mission
25	Sri Tulshi Lal Bhaduri	Consultant (Banking & FI)	West Bengal State Rural Livelihood Mission
26	Sri D N Ghosal	OSD (Banking)	West Bengal Swarojgar Corporation Limited
27	Sri Sabyasachi Sana	JSA	West Bengal Swarojgar Corporation Limited
28	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB

