



युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India
Convener of SLBC, West Bengal

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dated, the 22nd February, 2019

- 1) All Member banks under SLBC, West Bengal
- 2) All Lead District Managers in West Bengal
- 3) All the members of the SLBC Sub-Committee on SHG

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 March, 2019 quarter was held on 14-02-2019. The meeting was attended by Mr Anoop Kumar Agrawal, Principal Secretary, SHG & SE Deptt ; Ms Choten Dhendup Lama, SMD & CEO, SRLM; Ms. Debrati Datta Gupta, Director, SUDA ; Mr Bibhu Ranjan Pattanaik, Gen Manager, NABARD, Mr Partha Chakraborty, Asstt Gen Manager, RBI, Mr Manas Dhar, Advisor, Institutional Finance & other members of the Sub-Committee.

After the welcome address by the Convener, Mr M R Ray, the meeting commenced with brief outline of the schemes and initiatives taken by SRLM & SHS & SE Deptt. During the course of the meeting the Action Taken Report for the points noted in the last meeting dated 11-10-2018 was also tabled. We are appending herewith the major points of discussion and the Actions points emerged thereof.

- ☆ SHG & SE Deptt is in the final stage of developing the portal which would take care of converging the various verticals of the Department, namely, WBSSP subsidy, SVSKP loans, etc. The creation of the proposed master database of all the SHGs in the State which will enable the authorities to keep track of the various benefits /subsidies availed by them and push for inclusion of the left out families in the programs.
- ☆ As per NRLM portal data, disbursement has been made in 3.68 lacs SHG accounts in 2018-19 as on 31-01-2019 against the target of 4.09 lacs. However, overall disbursement position has no improvement with substantial amount still yet to be drawn by the groups. Also, renewal has not taken place in number of eligible cases for enhancement of limit.

It is reiterated that all the pending proposals are to be disposed off by the banks within 28-02-2019 to avoid complication arising out of probable poll notification in the first part of March, 19. Also all the SHGs are to be allowed to draw the funds as per requirement without any cap.

(Action : All the member banks)

- ☆ It was reported by SRLM that some of the banks are not adhering to the SLBC resolution regarding the base limit of Rs.1.50 lacs for credit linkage after 1st grading and subsequently Rs.2.50 lacs & 3.50 lacs on satisfactory performance.

SLBC clarified that the said enhancement was already passed by 138th SLBC Meeting and communicated to all concerned through LBD/SLBC(WB)/DAY-NRLM/1488/2017 dated 01-11-2017. The rationale for the benchmark is 6 times of the existing corpus with minimum of Rs.1.50 lacs with the corpus being the total of revolving fund, own savings of the SHG, interest earning by SHG from on lending to its members, income from other sources and fund from other sources in case of promotion by other institutes/NGOs.



(Action : All the member banks are to circulate the said SLBC stipulation of the minimum limit of Rs.1.50 lacs to their respective branches for necessary compliance)

- ☆ All member Banks should issue circular to the Branches with copy endorsed to WBSRLM, advising them to accept the Common Loan Application Forms, devised by IBA, and printed by WBSRLM (as decided in the meeting of Sub-Committee on SHG held on 07.02.2017).

(Action : All the member banks)

- ☆ All the Banks should ensure uploading of SHG data on monthly basis in correct format. Banks are also to look into the rejected files regularly for necessary correction and uploading accordingly. Claim for WBSSP Subsidy upto 31.03.2018 must be lodged by 28-02-2019 and for the half-year ending on Sept, 2018 by 31-03-2019.

(Action : All the member banks)

- ☆ Mr.M Dhar observed that the Banks and SRLM need to reconcile the data regarding the exact number of SHGs eligible for interest subvention. The number of SHGs for which interest subsidy has been claimed, is much on lower side than the number of SHGs reported by SRLM. It is observed that the reconciliation process should be initiated by individual bank branches through scrutiny /verification of SHG database as available in the system with the record available with SRLM. Left out SHGs are to be identified and provided with intt subsidy.

(Action : The member banks are to advise the respective branches suitably while SRLM is to advise Block & other field level functionaries for providing the inputs and necessary support to the branches. Left out SHGs are to be identified and provided with intt subsidy.)

- ☆ Ms Lama informed of the guidelines that in hilly and sparsely populated remote areas SHGs may be formed with minimum 5 members. Accordingly it has been decided that banks, particularly in Darjeeling & Kalimpong districts are to adopt and extend need based credit linkage to SHGs with 5 members.

(Action : All the member banks . SRLM to finalize the quantum of loan for 5 member groups)

- ☆ Ms Datta Gupta from SUDA stressed on early disposal of the 7000 odd pending NULM proposals.

(Action : All member banks to complete the disposal process at the earliest in view of the ensuing Poll)

- ☆ It was informed by SUDA that ULB Heads should be invited to DCC / DLRC meetings. SLBC has already advised the 23 LDMs in West Bengal to this effect vide mail dt 25-01-19.

(Action : All the LDMs in West Bengal)

- ☆ Mr A Agrawal opined that in view of the substantial exposure of WB Co-Op Bank Ltd in NRLM & SVSKP schemes, the Deptt of Cooperatives should be invited for this meeting.

(Action : SLBC)

- ☆ Regarding applicability of CGTSME guarantee for SVSKP loans it was informed by SLBC that the guarantee is available for Retail Trade category loans of Rs.10 lacs & above. In view of the uncertainty/confusion regarding loans below Rs.10 lacs under for Retail Trade activities, it was decided that SLBC would provide necessary information.

(Action : SLBC)





- ☆ Checklist for SVSKP loans, devised by SLBC has been ratified and will be used as part of the loan application/proposal disposal process by PICs/ Banks w.e.f. from next financial year.
- ☆ All the pending SVSKP proposals must be disposed of by 28-02-2019 and disbursement must commence immediately after receipt of Subsidy to avert probable Poll implications BGVB is reportedly not sanctioning any loans in Dakshin Dinajpur district.

(Action : All the member banks & BGVB)

- ☆ As suggested by UCO Bank & Canara Bank, the branch-wise & district/block-wise details of pending SVSKP loan applications are required for following up by controlling offices.

(Action : SHG & SE Deptt)

- ☆ w.r.t. the administration of WBSKP Subsidy ,it was opined that Department would release the Subsidy henceforth only after disbursement of the loan.

SLBC suggests that necessary Notification be issued by the Department for onward circulation by SLBC .It is also suggested that the lodgement of claim is to be made by banks after 1st phase of disbursement similar to the provisions of PMEGP scheme and be made effective for loans from the next program year to maintain uniformity for the current year .

(Action : SLBC and SHG & SE Deptt)

- ☆ All the branches must attend the BLBC meetings without fail and participate in PIC meetings whenever invited for screening the eligible SVSKP candidates. District Level Monitoring Committees are to be held regularly. Motivators may be invited to Project Implementation Committee meetings for sorting out the persisting issues.

(Action : LDMs are to take note. Member banks are to advise the respective branches)

- ☆ Mr Agrawal and Ms Lama also informed about monitoring the recovery process at Block & District level by the respective departments. The performance in NRLM with lowest rate of NPA at national level was applauded. Sri Agrawal urged upon the banks to extensively utilize the services of the Motivators engaged at Block Offices for recovery in SVSKP loans where NPA is perceived to be on higher side. These motivators are paid incentives as per their performance including recovery and can contribute to the recovery process.

(Action : Member banks are to advise the respective branches accordingly)

- ☆ Mr Agrawal elaborated on the various facets of the concept paper presented by the Deptt for improved implementation & monitoring the development of SVSKP schemes. Some of the points which need detailed deliberation like introduction of back ended subsidy, return of unutilised subsidy ,working capital component, training through RSETIs, vetting of model schemes by NABARD, etc, are flagged off for discussion & resolution in the SVSKP Committee meeting to be convened by the Department.


General Manager
Prisec-Agri & Convener,SLBC

