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Ref. No: SLBC/WB/Sub Committee Meeting on SHG & SE / 162 /2022

Date: 15.09.2022

- 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 15.09.2022.

The SLBC Sub-Committee meeting on SHG & SE was held through virtual mode on 15.09.2022 to review the performance of member Banks under SHG & SE programme as on 30.06.2022. The meeting was participated by Dr. P. Ulganathan, Secretary, Panchayat & Rural Development Deptt, GoWB; Sri Vibhu Goel, SMD & CEO, WBSRLM; Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB; Sri Narayan Chandra Sarkar, MD, WBSCL; Sri Argha Ghosh, Dy. Director, SUDA, GoWB; Sri Arindam Roy, Joint Secretary, SHG & SE Department, GoWB; Sri P.C. Choudhury, AGM, RBI; Sri Sudyamana Pal, DGM, NABARD; Sri Timir Baran Saha, AGM, 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 and requested Dr. P. Ulganathan to preside over the meeting. The key issues were discussed along with the action points emerged in the meeting as enumerated below:

1. Review of progress under NRLM:

Dr. P. Ulganathan, Secretary, Panchayat & Rural Development Deptt, GoWB highlighted that after the review meeting on SHG with banks held on 02.09.2022, a remarkable performance had been shown by member banks till 14.09.2022. He thanked all member banks for their cumulative effort and dedicated focus towards SHG movement. But, he also expressed his concern over following issues:

- i) Credit delivery camps were organized by member banks but at a low pace.
- ii) Documentation issues were being noticed at different bank branches hampering SHG growth.
- iii) Uploading of SHG progress data by member banks in the designated portal was irregular. Even after making sufficient disbursement, banks were often being shown as underperformed only due to non-updation of monthly data in the designated portal.
- iv) Participation of bank officials in every BLBC/ DCC meeting was very low, thus the very purpose of conducting these meetings was being frustrated.
- v) Banks to respond well in the SHG performance and progress should be incremental.

Sri Shio Shankar Singh noted the same. He apprised the house that member banks had disbursed Rs.3041.93 crore (17.06 % of financial target) covering 212370 no of groups (31.71 % of physical target) as on 30.06.2022 for FY 2022-23. However, the progress further improved to disbursement of Rs. Rs.5880.94 cr (33 % of financial target) covering 3955450 no of SHGs (59.07 % of physical target) as on 14.09.2022 for FY 2022-23. SHG average ticket size increased from Rs.1.43 lakh as on 30.06.2022 to Rs.1.49 lakh as on 14.09.2022.



Noting the progress under NRLM-SHG, Sri Vibhu Goel, SMD & CEO, WBSRLM also thanked all member banks for their sincere effort in SHG movement. However, he requested member banks to follow/ comply some points/ issues, which are mentioned below:

- i) Out of total disbursement target of Rs.17823 cr for FY 2022-23, member banks must achieve half of the target to the tune of Rs.8500 cr by end of September'2022 quarter.
- ii) A few banks namely Bank of India, Bank of Baroda, UCO Bank & Bangiya Gramin Vikash Bank have not uploaded their latest SHG performance in the designated portal. The process to be completed by next week positively. Again, all banks should ensure timely uploading of SHG performance in portal.
- iii) Sometimes bank branches are denying to extend loans to SHG members having age of more than 60 years. Bank branches should be advised accordingly to stop such practices.
- iv) GoWB had planned to form 6000 elderly SHGs. Necessary cooperation from bank branches is very much needed in this regard.
- v) SHG-financing Bank branches should invariably observe every Thursday as "SHG Day in true spirit to facilitate SHG credit linkage and SHG SB account opening as well.
- vi) DCC/ BLBC meetings are to be attended by all member banks without any exception. Nodal offices of member banks should monitor the attendance.
- vii) Member banks to sensitize their branch people for organizing credit delivery camps in coming days. Necessary calendar of conducting such camps are to be shared with district authorities well ahead of the scheduled date.
- viii) CBRM Sub-Committee meeting to be conducted on or before 7th of every month by SHG financing branches.

Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB also echoed the same. He advised BOI, BOB, UCO Bank and BGVB to upload their latest SHG performance in the portal by next week. He apprised the house that one designated portal was already there to capture BLBC meeting details. LDMs should scrupulously update the same. He requested SLBC for conducting one VC with LDMs and DCOs in presence of IF department, so that they can be sensitized accordingly. He requested member banks to disburse undrawn/ unavailed balance in NRLM SHG accounts not only to increase the SHG portfolio but also to achieve Priority sector advance target. SHG members, may be having age of more than 60 years, to be entertained by bank branches in true spirit to avoid any complaint.

Sri S.S. Singh noted the same for compliance. He requested all member banks to exert their whole hearted effort in SHG not only to achieve the allocated target rather to surpass the same. He requested WBSRLM for taking up necessary action for uploading of SHG performance made by Co-operative banks in the portal. He also requested WBSRLM to provide bank branch wise SHG details pending for credit linkage to SLBC for proper monitoring and data reconciliation.

Sri P.C. Choudhury, AGM, RBI noted that the performance of BGVB and Canara Bank was very meagre with respect to state performance as on 30.06.2022. Sri S.S. Singh apprised the house that these two banks had uploaded the progress in the portal and performance had improved subsequently.

(Action point 1: Member Banks, LDMs, SLBC & 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. 18.68 cr to 1245 SHGs,



Rs. 3.84 crore to 273 SEP-I, Rs. 0.30 crore to 20 SEP-G as on 30.06.2022 in FY 2022-23. He requested member banks to exert equal importance in DAY-NULM as shown in DAY-NRLM and to kindly dispose of all pending SHG-NULM loan proposals at the earliest for betterment of performance in the current FY.

Sri Argha Ghosh, Dy. Director, SUDA, GoWB informed the house that the overall performance of banks in NULM was satisfactory for this FY. However, he highlighted that 2500 no of loan proposals and 472 number of SHG SB account opening were lying pending at different branches as on date. Sri S.S. Singh requested him to kindly share the bank branch wise SHG list for effective follow up.

Sri A. Ghosh also highlighted that, SBI branches were seeking PAN card of SHG for extending loan. Sri M. Dhar requested SBI to be guided by the latest circular of RBI and to avoid such practice.

(Action point 2: SUDA, SBI & other Member Banks)

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.26.51 cr subsidy is now pending for disbursement in 3848 no of accounts as on 30.06.2022. Sri Narayan Chandra Sarkar, MD, WBSCL highlighted that major pendency was with SBI, Indian Bank and PNB. He requested member banks to disburse the pending subsidy at the earliest. Sri M. Dhar made all the banks aware that keeping the subsidy amount without disbursing attract interest and comment from CAG. So, member banks should take utmost care in disbursement of subsidy at the earliest to avoid unpleasant circumstances in coming future.

(Action point 3: Member Banks)

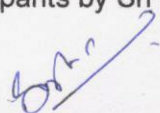
4.Sanction Limit for SHGs under NRLM & NULM

Sri S.S. Singh highlighted that as per recent Master Circular of RBI bearing no RBI/2022-23/92 FIDD.GSSD.CP.BC.No.09/09.01.003/2022-23 dated 20.07.2022, Banks had been advised for sanctioning a minimum loan of Rs. 6 lakh to each eligible SHG for a period of 3 years with a yearly drawing power (DP). And the minimum drawing power have been fixed as Rs.1.50 lakh, Rs.3.00 lakh, Rs.6.00 lakh and above Rs.6.00 lakh for first dose, second dose, third dose and fourth dose onwards respectively. NABARD had also issued circular no 195/MCID-02/2022 dated 26.08.2022 depicting same features. In line with that, he requested member banks for following the latest NRLM circular in assessing SHG loan amount henceforth. Again, SUDA had also requested for adopting same credit limit for DAY-NULM proposals henceforth. Sri M. Dhar apprised that, the relevant circulars being issued by RBI & NABARD are automatically applicable to member banks and member banks should scrupulously ensure disbursement of the revised limit to SHGs as prescribed. He also suggested for same revised limit for NULM loan proposals and requested SLBC to confirm the revised limit for NULM from RBI and NABARD. All member banks accepted the same.

Sri Sudyamana Pal, Deputy General Manager, NABARD requested member banks to take benefit of interest subvention related to NRLM SHGs as per the latest circular.

(Action point 4: Member Banks)

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 15.09.2022

SI No	Name	Designation	Organisation
1	Dr. P. Ulganathan	Secretary	Panchayat & Rural Development Deptt, GoWB
2	Sri Vibhu Goel	SMD & CEO	West Bengal State Rural Livelihood Mission
3	Sri Narayan Chandra Sarkar	Managing Director	West Bengal Swarojgar Corporation Limited
4	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
5	Sri Argha Ghosh	Dy Director	SUDA, GoWB
6	Sri Arihdam Roy	Joint Secretary	SHG & SE Deptt, GoWB
7	Sri P.C. Chowdhury	Assistant General Manager	RBI, Kolkata RO
8	Sri Sudyamana Pal	Dy. General Manager	NABARD
9	Sri Timir Baran Saha	Assistant General Manager	NABARD
10	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
11	Sri A. K. Murmu	General Manager	PBGB
12	Sri Ratikanta Tudu	General Manager	BGVB
13	Smt Ishita Sarkar	Dy. General Manager	WB State Co-Op Bank Ltd.
14	Sri K.C.Tripathy	Assistant General Manager	Indian Bank
15	Sri Debashis Das	Assistant General Manager	State Bank of India
16	Sri Rajkumar Meena	Assistant General Manager	UCO Bank
17	Smt Sayori Mitra	Chief Manager	State Bank of India
18	Sri Deepak Sahoo	Chief Manager	Bank of Baroda
19	Sri Umakanta Misra	Chief Manager	Punjab National Bank
20	Sri Anjani Thakur	Chief Manager	Punjab National Bank
21	Sri Sumit Basu	Chief Manager	SLBC, West Bengal
22	Sri Sanjay Kumar	Divisional Manager	Canara Bank
23	Sri Subir Kundu	Senior Manager	Bank of India
24	Smt Neha Kumari	Manager	Central Bank of India
25	Sri Debabrata Layek	Manager	BGVB
26	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
27	Sri Ranjit Roy	SPM (MF & FI)	WBSRLM
28	Sri Pradip Pal	Resource Person	WBSRLM

