

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 / २४४ /2022

Date: 17.11.2022

- 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 16.11.2022.

The SLBC Sub-Committee meeting on SHG & SE was held through virtual mode on 16.11.2022 to review the performance of member Banks under SHG & SE programme as on 30.09.2022. The meeting was participated by Sri Tanmoy Ghosh, Chairman, WBSCL; Sri Vibhu Goel, SMD & CEO, WBSRLM; Sri Narayan Ch. Sarkar, MD, WBSCL; Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB; Sri Arindam Roy, Joint Secretary, SHG & SE Department, GoWB; Sri Sudip Sarkar, Addl. Chief Executive Officer, WBSRLM; Sri Argha Ghosh, Dy. Director, SUDA, GoWB; Sri P.C. Choudhury, AGM, RBI; Sri Sanjeev Kumar, Asst. General Manager, 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 Sri Vibhu Goel 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 SHG-NRLM:

Sri Shio Shankar Singh apprised the house that the state of West Bengal had been conferred first position among all the states in India for formation of SHGs under NRLM to the tune of 10.04 lakh and congratulated all the stakeholders for their combined effort towards achieving this milestone. He highlighted that member banks had disbursed Rs.8651.90 crore (48.53 % of financial target) covering 518030 no of groups (77.36 % of physical target) as on 30.09.2022 for FY 2022-23 thus achieving Q-o-Q growth of 144% and 184% in number and amount respectively. He further updated the house that the achievement further increased to 82.25% and 53.59% of the annual target as on 15.11.2022. Average ticket size increased to Rs.1.67 lakh per SHG as on 30.09.2022, which further increased to Rs.1.73 lakh as on 15.11.2022.

Sri Vibhu Goel praised all member banks for their remarkable performance upto 30.09.2022. Being credit linkage the main part towards SHG movement, he requested all member banks to remain focused in opening of SHG Savings bank accounts by bank branches in a timely manner, to increase average ticket size per SHG, to update the designated portal in due course of time, to disburse loan preferably in camp mode, to observe Thursday as "SHG Day" in all the rural branches. He requested IDBI, UCO Bank and PBGB for betterment of their performance in coming quarters. Sri P.C. Choudhury, AGM, RBI also requested low performing banks to rise to the occasion for better performance in coming quarters.



Sri Ranjit Roy, SPM (MF & FI), WBSRLM requested all member banks for implementation of Dual Authentication in SHG accounts not only to support the SHG members by allowing them to withdraw/ transfer of funds at any time in BC point but also to reduce the footfall of SHG customers at bank branch. He requested member banks to make their branch people aware by issuing suitable direction. He also opined for providing Mudra loan to one woman in every SHG depending upon her eligibility. He requested for engaging BC Sakhi in every bank branch involved in financing of SHGs, as stipulated by Govt. of India. He apprised the house that IIBF certified 2887 number of such candidates are available with them and member banks should take proactive steps to engage them through their Corporate BCs. Sri V. Goel requested SLBC to allocate target to member banks for assigning them as BC Sakhi. Sri S.S. Singh requested him to kindly share short note on functioning of BC Sakhi along with the list of IIBF certified candidates for exploring the possibility with member banks for engaging them as BC Sakhi.

Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB requested member banks for completion of grading exercise of SHGs in due course of time and sanctioning a minimum loan of Rs.6.00 lakh to SHGs for a period of 3 years with yearly drawing power as prescribed by RBI in their Master circular. He also requested member banks to allow Bank Sakhi to sit at branch premises for helping SHG members in non-financial transactions and providing support for improving quality of banking services to SHG members including follow-up for recovery. He also echoed for engagement of BC Sakhi in SHG financing bank branches.

Smt. Sayori Mitra, SBI highlighted that many SHGs were repaying their full/ maximum loan amount within one month after availing the limit thus a huge undrawn/ unavailed portion is being shown in their accounts. Sri V. Goel acknowledged the same and apprised that the line department was working hard on it. Sri M. Dhar suggested that BC Sakhi/ Bank Sakhi may serve this purpose by making SHG members aware about the same.

Sri P.C. Choudhury highlighted that RBI had recently issued one circular that Bank should not insist on PAN No of SHGs or members of the SHGs, for the purpose of KYC verification as SHGs are unincorporated associations or a body of individuals. Sri S.S. Singh narrated that same direction had already been circulated among member banks for necessary compliance.

(Action Point 1: Member banks & 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.83.57 cr in 4865 NULM-SHG proposals; Rs.9.99 cr in 801 SEP-I proposals and Rs.1.88 cr in 84 SEP-G proposals during this Financial Year upto 30.09.2022. He also highlighted that total disbursement in SHG, SEP-I & SEP-G category had posted a Q-o-Q growth of 274% and 318% in number and amount respectively. 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 for further betterment of performance in the coming quarters.

Sri A. Ghosh requested SBI to instruct its urban branches to cooperate NULM SHGs and to ease the process of loan sanctioning.

(Action point 2: SBI & other Member Banks)

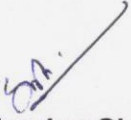


3. Review of progress under SVSKP:

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.25.71 cr subsidy was now pending for disbursement in 3738 no of accounts as on 30.09.2022. Sri Tanmoy Ghosh, Chairman, WBSCL requested SBI, Indian Bank and PNB to take immediate action for disbursement of pending subsidy at the earliest. Sri S.S. Singh highlighted that SLBC was continuously following up the issue with member banks and the figure has come down to Rs.25.71 crore as on 30.09.2022 from Rs.26.51 cr as on 30.06.2022.

(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.S. Singh.



(Shio Shankar Singh)

General Manager
SLBC, West Bengal



List of participants in SHG & SE Sub Committee Meeting held on 16.11.2022

SI No	Name	Designation	Organisation
1	Sri Tanmoy Ghosh	Chairman	WBSCL
2	Sri Vibhu Goel	SMD & CEO	West Bengal State Rural Livelihood Mission
3	Sri Narayan Chandra Sarkar	Managing Director	West Bengal Swarajgar Corporation Limited
4	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
5	Sri Arindam Roy	Joint Secretary	SHG & SE Deptt, GoWB
6	Sri Argha Ghosh	Dy Director	SUDA, GoWB
7	Sri Sudip Sarkar	Addl. Chief Executive Officer	West Bengal State Rural Livelihood Mission
8	Sri P.C. Choudhury	Assistant General Manager	RBI, Kolkata RO
9	Sri Sanjeev Kumar	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	Sri Alok Kumar	Deputy General Manager	UCO Bank
14	Sri K.C.Tripathy	Assistant General Manager	Indian Bank
15	Sri Barun Kumar Dutta	Assistant General Manager	State Bank of India
16	Smt Sayori Mitra	Chief Manager	State Bank of India
17	Sri Anjani Thakur	Chief Manager	Punjab National Bank
18	Sri Sumit Basu	Chief Manager	SLBC, West Bengal
19	Sri Sanjay Kumar	Divisional Manager	Canara Bank
20	Sri Debasish Manna	Senior Manager	Bank of Baroda
21	Sri Sourav Saha	Senior Manager	Punjab National Bank
22	Smt Anwesha Baidya	Senior Manager	Bank of India
23	Smt Neha Kumari	Manager	Central Bank of India
24	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
25	Sri Ranjit Roy	SPM (MF & FI)	WBSRLM
26	Sri Pradip Pal	Resource Person	WBSRLM
27	Sri Tulshi Lal Bhaduri	Consultant (Banking & FI)	WBSRLM
28	Sri Ananta Lal Basuli	Consultant (Banking & FI)	WBSRLM

