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Ref. No: SLBC/WB/Sub Committee Meeting on SHG & SE / 672 /2021

Date: 11.08.2021

- 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 10.08.2021.

In accordance with the advice of Dr. M.V. Rao, ACS, Panchayat & Rural Development Deptt & Cooperation, GoWB in the last SHG Sub-Committee meeting held on 05.07.2021, a meeting of the SLBC sub-committee on SHG & SE was held through virtual mode on 10.08.2021. The meeting was participated by Dr. M.V. Rao, ACS, Panchayat & Rural Development Deptt & Cooperation, GoWB, Smt. Smita Pandey, 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 Parameswar Saren, 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 briefly narrated the house 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. He praised all member banks for their wholehearted participation in SHG movement despite difficulties faced on account of 2nd wave of COVID-19 pandemic situation, thus achieving 21% & 9.15% of the target in number of SHGs disbursed and disbursement amount respectively during the very first quarter ending on 30.06.2021 during the current FY 2021-22. As requested by Sri Saha, the subject meeting was chaired by Dr.M.V.Rao, ACS, Panchayet & Rural Development Deptt.and Cooperation.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) A large no of applications for opening of SB accounts under NRLM-SHG are lying pending at different bank branches since long. As GoWB has decided to form new 2 lakh of SHGs during this financial year, all the member banks have been asked to ensure proactive steps for opening of SB accounts of these freshly formed SHGs.
- ii) Banks have achieved 26% & 13% of the target in number of SHGs disbursed and disbursement amount respectively upto 31.07.2021 during the current FY 2021-22. He stressed upon banks for disposal of all pending loan proposals at the earliest.
- iii) An amount of Rs.5536.11 Crore is lying undrawn/ undisbursed in different NRLM-SHG loan accounts maintained in different bank branches.
- iv) Banks to sanction Rs.6.00 lakh on 3rd grading onward to each SHG.
- v) Average ticket size to be increased to Rs.2.50 lakh per SHG.

Dr. M.V.Rao cited the latest circular of RBI regarding enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from Rs. 10 lakh to Rs.20 Lakh.

In this regard, Sri S.G. Saha requested WBSRLM for submission of bank branch wise SHG pending details for SB account opening and credit linkage as well to SLBC for onward submission to member banks and for



better follow up. He informed the house that Banks have observed Special SHG days 15.07.2021, 22.07.2021 & 29.07.2021 to clear the pendency at different bank branch level through camp mode. During this campaign, banks have opened 3138 no of such SB accounts and all member altogether have sanctioned 35440 no of SHG proposals (fresh + renewal) amounting to Rs.689 cr. However, the data as on 31.07.2021 is yet to be uploaded in the portal by individual banks and the achievement figure will subsequently touch a new high.

Smt. Smita Pandey, SMD & CEO, WBSRLM appreciated the initiative taken by banks for clearing pendency of SHG loan as well as SB account opening by observing Special SHG days in July. She requested banks to further continue such initiative and to observe a fixed day in a week as Special SHG day in coming months. She also requested member banks to ensure implementation of common SHG loan application form by all branches.

Sri S.G. Saha appraised the house that 05.08.2021, 12.08.2021, 20.08.2021 & 26.08.2021 have already been chosen for observance of Special SHG days in the month of August and again it will be continued in coming month too. He also informed the house that the amended common SHG loan application format has already been adopted by member banks in the 152nd SLBC meeting held on 22.06.2021 and the same had been shared with member banks for its meticulous implementation.

With reference to the discussion of the Sub Committee meeting on SHG & SE held on 05.07.2021 Sri S.G. Saha once again requested WBSRLM for allotment of SHG NRLM target to some private banks namely Axis Bank, Bandhan Bank, HDFC Bank, ICICI Bank, IDBI Bank in particular in the state in order to achieve a better performance in SHG segment in the state of West Bengal. Smt S. Pandey confirmed the house that the same will be taken care of and targets will be allotted to the aforesaid banks.

Sri Debashis Manna, Bank of Baroda informed the house that number of pending SHG proposals for credit linkage reported by WBSRLM is much higher than the actual position received from their branch level. He requested WBSRLM for providing detailed list of pending as well as sponsored SHG cases. Sri S.G. Saha again requested WBSRLM to provide bank branch wise SHG pending details for SB account opening and credit linkage for easy reconciliation and better monitoring as well.

(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. 1545.70 Lakh to 1056 SHGs, Rs. 152.33 lakh to 130 SEP-I, Rs. 12.15 lakh to 7 SEP-G as on 30.06.2021 in FY 2021-22. She requested the member banks to expedite the process of disposal of NULM SHG loan proposals at the earliest & preferably by camp mode.

Sri S.G. Saha informed the house that the Special SHG days are being observed & to be observed in future also with the aim to dispose of all the pending applications for SB account opening and loan proposals as well covering NULM SHG also.

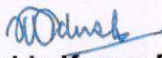
(Action point 2: Member Banks)

3. Review of progress under SVSKP:

Smt. Pritha Sarkar, Secretary, SHG & SE Deptt, GoWB requested banks to disburse the SVSKP subsidy pending since long. 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.29.74 cr subsidy is now pending for disbursement in 4234 no of accounts as on 30.06.2021. Sri Saha once again requested the member banks to revisit the pending status and to come forward for clearing the pendency in no time basis.

(Action point 3: Member Banks)

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 SHG & SE Sub Committee Meeting held on 10.08.2021 through VC

SI 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	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 Arindam Roy	Joint Secretary	SHG & SE Deptt, GoWB
8	Sri Kamalesh Kumar	General Manager	NABARD
9	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
10	Sri Parameswar Saren	Asstt. General Manager	RBI
11	Sri Sudip Das	General Manager	BGVB
12	Sri Prosenjit Maity	General Manager	WB State Co-Op Bank Ltd.
13	Sri Sandipan Chakraborty	Dy. General Manager	WB State Co-Op Bank Ltd.
14	Sri A.K Senapati	Asstt. General Manager	Central Bank of India
15	Sri Ranganath Roy	Asstt. General Manager	SBI
16	Sri Aseem kumar Mishra	Asstt. General Manager	UCO Bank
17	Sri Subrata Roy	Chief Manager	Indian Bank
18	Sri Subrata Pal	Chief Manager	BGVB
19	Sri Santanu Banerjee	Chief Manager	Canara Bank
20	Sri Debasis Manna	Senior Manager	Bank of Baroda
21	Sri Abhijit Mondal	Senior Manager	Bank of India
22	Sri Arghya Mukharjee	Senior Manager	PBGB
23	Sri Ranjit Roy	State Project Manager	West Bengal State Rural Livelihood Mission
24	Sri Kuntal Hui	State Project Manager (FI)	West Bengal State Rural Livelihood Mission
25	Sri Tulshi Lal Bhaduri	Consultant (Banking & FI)	West Bengal State Rural Livelihood Mission
26	Sri P. S. Mukherjee	Resource Person	West Bengal State Rural Livelihood Mission
27	Sri Arupendu Banerjee	Resource Person	West Bengal State Rural Livelihood Mission
28	Sri Ananta Lal Basuli	Resource Person	West Bengal State Rural Livelihood Mission
29	Sri Pradip Pal	Resource Person	West Bengal State Rural Livelihood Mission
30	Sri D N Ghosal	OSD (Banking)	West Bengal Swarojgar Corporation Limited
31	Sri Sabyasachi Sana	JSA	West Bengal Swarojgar Corporation Limited
32	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB

