



UNITED BANK OF INDIA : CONVENER OF SLBC, WEST BENGAL

Ref No : SLBC-WB/Minutes/SHG/ 1005 /2020

Date : 02-03-2020

All Member Banks under SLBC, West Bengal

Re : Minutes of the SLBC Sub-Committee for SHG meeting dated 28-02-2020

The Sub-Committee meeting pertaining to performance review for the quarter ending Dec,2019 was held on 28-02-2020 . It was attended by Mr D Sarkar, Secretary of SHG & SE Department, Mr A Chakraborty, Secretary of WBSRLM, Sri M Dhar, Advisor to Institutional Finance, GoWB, Mr P Chowdhury, AGM of RBI & Mr T B Saha, AGM of NABARD among others in addition to the permanent members, the meeting was attended by 17 banks participating in DAY-NRLM & DAY-NULM.

Opening the discussion, Sri Sarkar informed that the SVSKP portal has become functional and the Department & SLBC has already shared the work flow regarding the user credentials at State/ZO-RO/Branch levels for accessing the portal. There are 4173 bank branches registered under the Scheme and it is imperative that State level users are created immediately so as to enable them to authorize the ZO/RO users who in turn will authorize the branch users. (Action point A : Nodal officers of the member banks)

The process for claim of Subsidy under SVSKP is to be routed through the portal only. Canara Bank is to resubmit the claim by online basis. (Action point 2: member banks)

Regarding the pending SVSKP cases, where subsidy is received but not yet disbursed, Sri Sarkar requested the banks to implement the resolutions adopted by the Committee earlier under which such proposals will be disposed of through revalidation of sanction on current date through camp mode or be returned to WBSCL with reasons for rejection. The Convener of SLBC, Sri M R Ray requested the banks to complete the process pertaining to old pending cases within this quarter. (Action point 3: member banks)

Regarding the NRLM scheme the House observed that while the coverage of 430728 SHGs (against the annual target of 576652 SHGs) the disbursement is only Rs.7677 crore upto 31-01-2020 (against the annual target of Rs.13679 crore). The average disbursement is also Rs.1.39 lakh per SHG. Sri Chakraborty requested the banks to complete the disbursement process and achieve the target by March,20 against the disbursed amount. (Action point 4: member banks)

It was mentioned that Ticket-size disbursement in United Bank of India is on the lower side and also the bank data uploading is pending. Similarly the Nodal officers of PNB, BOI, SBI & UCO Bank were requested to attend to the complaints regarding opening of accounts, delay in renewal of limits, levy of service charges , insistence of deposit, etc. It was informed that around 61000 SHGs are yet to open their accounts with banks.

(Action point 5. Member banks)



WBSRLM also informed about the recent directive of BOI, Siliguri Region wherein branches were advised to sanction only term loans. Sri Dhar highlighted the provisions of the RBI Master Directive and advised the banks to follow the same without deviation as such type of direction to the branches will adversely impact the SHG movement where the State has performed exceptionally well and incidence of NPA is nominal.

(Action point 6. Member banks are requested to adhere to the RBI Master Directives)

Regarding the NULM scheme, it was informed to the House that 8635 number of proposals are pending for disposal at branches. Sri Dhar requested the banks to stick to the dateline as decided in the previous meeting for completion of the task while Sri Sarkar advised SUDA for re-circulating the list of pending proposals.

(Action Point 7. Member banks & SUDA)

It was also informed that in more than 4700 NULM a/cs Interest Subsidy is yet to be claimed. Banks to complete the process by March, 20. (Action point 8. Member banks)

SUDA informed that LDM of 24 Paraganas (North) are not inviting ULBs for DCC meeting despite SLBC resolution. (Action point 9. LDMs of 24 PGS-North)

It was also informed by SHG & SE Department that District level officials of the Department will assist SUDA in NULM related matters for better co-ordination.

It was also requested by Sri D Sarkar & Sri A Chakraborty that the Banks are to give priority to the IIBF certified members of the SHGs while enrolling Bank Mitras under Financial Inclusion & opening of new Banking Outlets. Sri M Dhar advised UCO Bank to look after the enrollment position of Bank Mitras in Howrah district.

(Action Point.10. The latest list may be shared by the WBSRLM with SLBC & banks)

From WBWWP, it was informed that SBI, CBI and UCO Bank are to submit the arrear claim data for Interest Subsidy with correct details, mobile numbers of SHGs, RRBs are also required to submit their proper mails IDs, phone numbers

(Action point 11. Member banks)

RBI commented on the pending NULM proposals in banks like UBI, Allahabad Bank and opined that the matter should also be taken up at DCC with sharing of details.

NABARD has informed the House that the E-Shakti program has since been implemented in 10 more districts of the State and would be online from 1st March, 20. The banks are requested to ensure accessing of the portal by the branch functionaries for tracking the development on real time basis and expedite the disposal process.

The meeting ended with vote of thanks to the dignitaries and the participants.

Mukti Ranjan Ray
General Manager
Prisec-Agri & Convener of SLBC

