

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 / 502/2024

Date: 23.08.2024

- 1) The Member Banks under SLBC, West Bengal
- 2) The LDMs in West Bengal
- 3) Line Departments, GoWB

Reg: Minutes of the SLBC Sub-Committee meeting on SHG & SE held on 23.08.2024.

The SLBC Sub-Committee meeting on SHG & SE was held through virtual mode on 23.08.2024 to review the performance of member banks under SHG & SE as on 30.06.2024. The meeting was chaired by Sri Sudip Sarkar, Joint Secretary & Additional CEO, WBSRLM, and participated by Smt Sujata Ghosh, MD, WBSCL; Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB; Sri Argha Ghosh, Joint Director, SUDA, GoWB; Sri Rajarsee Adhikari, Manager, RBI; Sri Walter Kujur, Deputy General Manager, NABARD and other dignitaries of line departments and representatives of major member banks.

At the outset, Sri Shio Shankar Singh, General Manager, SLBC West Bengal, heartily welcomed all the participants in the meeting and requested Sri Sudip Sarkar, Joint Secretary & Additional CEO, WBSRLM, to preside over the meeting. The key issues discussed along with the action points emerged in the meeting are enumerated below:

1. Review of progress under SHG-NRLM:

Sri Shio Shankar Singh apprised the house that the member banks disbursed Rs. 6,511.39 crore (21.70% of financial target) covering 3,80,443 no of groups (50.62 % of physical target) as on 30.06.2024 for FY 2024-25 thus achieving Y-o-Y growth of 53.59% and 93.63% in number and amount respectively. Average disbursement stands at Rs.1.71 lakh per SHG as on 30.06.2024. He also requested all member banks to exert special focus on the credit disbursement as well as improvement of average disbursement to surpass the given target in SHG-NRLM for FY 2024-25.

Sri Sudip Sarkar expressed his displeasure about the deployment of BC Sakhis by the member banks. He reported that member banks had not deployed any BC Sakhi till date although, the target for this current financial year was 2180 number. He requested all concerned member banks to take necessary steps in deployment of BC Sakhis and necessary instruction should be given to the field functionaries in this regard.

He also expressed his displeasure regarding negligible progress in Enterprise Financing in this financial year. He informed that even after the sensitization workshop at state level, the matter was not picking up. As reported branches of Bank of India were not accepting any application of enterprise finance. Shri Sarkar requested Bank of India to sensitise their field functionaries in this regard also.

He further apprised about the performance in credit linkage in SHG-NRLM and pointed out that some member banks were not performing well. As a result, performance in credit disbursement is not satisfactory.



Sri Ranjit Roy, SPM (FI), WBSRLM mentioned that credit disbursement in NRLM SHGs of some of the major banks like BGVB, UCO Bank, Canara Bank etc. was not as per their expectation during the Q.E. June 2024. He mentioned that the performance of the state mainly depended on the performance of these major banks. He requested these banks to speed up their disbursement. He mentioned that renewal of SHGs was most important factors to achieve the credit disbursement target.

Sri Roy further informed that, as per the data in the portal, it appeared that around 97% of the SHG credit linked accounts were due for renewal or enhancement. He requested member banks for timely renewal and/or enhancement of these accounts to increase the NRLM SHG disbursement figures of the state.

Sri Roy stated some issues regarding opening of savings bank accounts of SHG members in branches. He requested that proper clarification should be shared to the field level functionaries. He also requested all member banks to sensitise and to issue necessary instructions at branch level for implementation of Dual Authentication.

Sri. Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB expressed his displeasure for non-performance of member banks in respect of deployment of BC Sakhis. He requested member banks to give special focus and regular monitor on the development of BC Sakhi deployment. He requested all member banks for the upliftment of average disbursement figure and to enhance credit disbursement figure by means of renewal of SHGs. He again requested all member banks to sensitize their field functionaries for opening of SHG savings bank accounts for necessary credit linkage. He requested Bank of India to clear the clarification regarding the loan applications of Enterprise Financing. He also requested WBSRLM for the need of MoU with Bank of India to enter into the Enterprise Financing.

Sri S.S. Singh requested member banks to take necessary action for making improvement in deployment of BC Sakhis, enhancement of credit linkage figure and necessary progress in Enterprise Financing.

(Action Point 1: WBSRLM, Bank of India and other member banks)

2. Review of progress under NULM:

Sri S.S. Singh informed the house that against the allotted disbursement target of 12,148 number of SHGs, 3,052 number of SEP-I loans and 319 number of SEP-G loans for the FY 2024-25, member banks disbursed Rs. 3,723.22 lakh in 1,821 number of SHG-NULM proposals, Rs. 216.70 lakh in 196 number of SEP-I proposals and Rs.27.69 lakh in 9 number of SEP-G proposals as on 30.06.2024.

He requested member banks to exert equal importance in both DAY-NULM and DAY-NRLM and to kindly dispose of all pending SHG-NULM loan proposals in stipulated time to surpass the target allotted for FY 2024-25.

Sri Argha Ghosh, Joint Director, SUDA, GoWB congratulated the member banks and highlighted that the performance of member banks in disbursement of NULM SHG was satisfactory in the last FY 2023-24.

He highlighted the performance of SHG credit linkage, SEP-I and SEP-G as of June 2024 for this financial year and requested all member banks to give special attention to improve the performance.

He pointed out the issue of the provision for space of urban CSPs in the branch premises. He informed that, as decision taken in the last sub-committee meeting, the necessary request had been placed to the Finance Department, GoWB. The Department informed that the matter to be ratified in the SLBC Sub-Committee Meeting first and, subsequently, placed in the main SLBC Meeting for making necessary resolution of the same.



Sri Manas Dhar stated that the importance of the provision of urban CSPs in the branch premises by mentioning the Community Based Repayment Mechanism (CBRM) already implemented in SHG-NRLM. He requested SUDA to identify the possibility of provisioning of urban CSPs in the branches, share the list of such identified branches for ratification the same with the member banks. After ratification, it would be placed in SLBC for implementation and necessary adoption. Sri Argha Ghosh agreed with the proposal.

(Action point 2: WBSUDA, Bank of India and other member Banks)

3. Review of progress under SVSKP:

Smt. Sujata Ghosh, MD, WBSCL appreciated the performance of all the member banks in respect of disposal of undisbursed amount of subsidy in SVSKP. She informed that the pendency of undisbursed subsidy amount had come down near about to Rs. 9.00 crore as on date although, three major banks, viz., SBI, PNB and Indian Bank, still had the large number of pendency. She also informed that Bank Branch wise beneficiary wise list of pending subsidy proposals with UTR Numbers under SVSKP had been shared with all member banks.

Smt. Ghosh highlighted an issue at PNB Jhargram Branch regarding huge number of pending cases of undisbursed subsidy amount and also requested to resolve the issue at the earliest.

Smt. Ghosh requested concerned member banks to dispose of the pending subsidy amount immediately.

Shri S.S. Singh requested member banks to dispose of the pending subsidy amount without further delay.

(Action point 3: SBI, PNB, Indian Bank and other 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 SLBC Sub Committee Meeting on SHG & SE held on 23.08.2024

S No	Name	Designation	Organisation
1	Shri. Sudip Sarkar	Joint Secretary & Additional CEO	West Bengal State Rural Livelihood Mission
2	Smt. Sujata Ghosh	Managing Director	West Bengal Swarojgar Corporation Limited
3	Shri. Manas Dhar	Special Secretary & Director	Institutional Finance, Govt. of West Bengal
4	Shri. Argha Ghosh	Joint Director	SUDA, Govt. of West Bengal
5	Shri. Shio Shankar Singh	General Manager	SLBC, West Bengal
6	Shri. Walter Kujur	Deputy General Manager	NABARD
7	Shri. Rajarsee Adhikari	Manager	RBI
8	Shri. Ranjit Roy	SPM (MF & FI)	WBSRLM
9	Shri. Sandip Bairagi	SMM (FI & ME)	SUDA, Govt. of West Bengal
10	Representatives of member banks		

