

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 / 399/2024

Date: 13.06.2024

- 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 13.06.2024.

The SLBC Sub-Committee meeting on SHG & SE was held through virtual mode on 13.06.2024 to review the performance of member banks under SHG & SE as on 31.03.2024. The meeting was chaired by Sri Sudip Sarkar, Joint Secretary, WBSRLM and participated by Smt Sujata Ghosh, MD, WBSCL; Sri Parthasarathi Datta, Deputy Director, Institutional Finance, GoWB; Sri Sandip Bairagi, SMM, SUDA, GoWB; Sri Rajarsee Adhikari, Manager, RBI; Sri Ajit Singh, 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 Sudip Sarkar, Joint Secretary, 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. 25,086.21 crore (83.61% of financial target) covering 9,37,032 no of groups (124.67 % of physical target) as on 31.03.2024 for FY 2023-24 thus achieving Q-o-Q growth of 22.73% and 43.47% in number and amount respectively. Average ticket size increased to Rs.2.77 lakh per SHG as on 31.03.2024. He also requested all member banks to exert special focus on the credit disbursement as well as average disbursement to surpass the given target in SHG-NRLM for FY 2024-25.

Sri Sudip Sarkar, Joint Secretary, WBSRLM appreciated the bankers for the phenomenal improvement in terms of disbursement and for the achievement of the milestone of Rs. 25,000 crore in SHG in the FY 2023-2024. He informed the house that the member banks had achieved Rs. 25,086.21 crore against the target of Rs. 30,002.71 crore as on 31.03.2024 for the FY 2023-24.

He stated that the credit disbursement target for the FY 2024-25 had been given of Rs. 30,002.71 crore and also requested all member banks to start from the very beginning for credit disbursement so that the target could be surpassed. Highest level of the State Government also wished that this target should also be achieved.

He also expressed that apart from credit linkage another point of concern for us was the Enterprise Finance to eligible individual women SHG members under DAY-NRLM. He stated that though the department had been engaged for last one year on this scheme but there was no significant progress visible till date. Apart from that, a lot of negative feedbacks were received by the DRDCs in this regard.

He declared that the Bank wise and District wise target for Enterprise Finance for FY 2024-25 had been given as the no of Enterprise was 1,50,065 and that of Rs. 1500.65 crore. He stated that as report received from the field, lot of applications were to the tune of 12, 026 no still pending at bank level. He also noted that in spite of regular intervention and communication from the department and SLBC, bankers were less interested to execute MoU for undertaking the scheme. He also informed that the MoU had already been signed by State Bank of India, Indian Overseas Bank and BGVB and Punjab National Bank was about to sign the same. As feedback received from the field levels, banks seemed to be less interested in this scheme due to the unavailability of specific bank circulars in this matter. He requested the member banks that the process must be streamlined and necessary circulars should be issued and circulated at branch level immediately if not available.

He also stated that IBA (Indian Banks' Association) vide their letter no. RBSB/RBI/SHG/2024/1142 dated 06.06.2024 issued a Common Loan Application Form: Loans to individual Women SHGs members under Day-NRLM for adoption and implementation in the draft loan application form. In this regard, he requested all the member banks to take necessary action for making streamline this scheme as well.

He also expressed his displeasure about the dismal performance of some districts like Bankura, Nadia, Paschim Medinipur, Purba Medinipur, Dakshin Dinajpur, Jhargram, Malda, Paschim Bardhaman, Purulia and Darjeeling under credit linkage in Enterprise Finance as not a single application had been received by the branches in the month of April. He again requested that such issue should not happen again. He also mentioned the numbers of pending applications in different banks and requested to dispose of the same.

Sri S.S. Singh requested member banks to take necessary action for making awareness at ground level and also complete the tie up process where ever required. He also requested member banks for circulating the Common Loan Application Form: Loans to individual Women SHGs members under Day-NRLM with appropriate instructions to branch level for credit linkage to individual women SHG members under Enterprise Finance.

Sri S.S. Singh congratulated all the member banks for their whole hearted participation and achievement in credit disbursement for the FY 2023-24.

As communication received from WBSRLM vide mail dated 11.05.2024, the target for BC Sakhi deployment for FY 2024-25 has been given.

(Action Point 1: Member banks)

2. Review of progress under NULM:

Sri S.S. Singh informed the house that against the allotted disbursement target of 14,405 no of SHGs, 3,241 no of SEP-I loans and 319 no of SEP-G loans for the FY 2023-24, member banks had disbursed Rs.169.54 cr. in 8,590 SHG-NULM proposals; Rs.20.48 cr. in 1,613 SEP-I proposals and Rs.4.07 cr. in 137 SEP-G proposals during the financial year 2023-24. He also highlighted that total disbursement in SHG, SEP-I & SEP-G category had posted a Q-o-Q growth of 21.50% and 21.30% in number and amount respectively.

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 to surpass of target allotted in the FY 2024-25.

Sri Sandip Bairagi, SMM, SUDA, GoWB congratulated the member banks and highlighted that in disbursement figure member banks were performed well in the FY 2023-24.

He pointed out the issue of transferring of loan amount from SHG CC accounts to SHG Savings bank account at bank branches without the consent of the SHGs and bank branches were debiting interest amount from savings bank account of SHGs.

He also highlighted that branches of Bank of India, UCO Bank were closing the existing cash credit accounts and opening new cash credit accounts instead of renewal of the same accounts and as a result SHGs are not getting interest subvention as well.

Sri Sandip Bairagi also mentioned that the member banks were not claiming interest subvention for all credit linked beneficiaries through PAiSA portal. He requested member banks to issue suitable instructions to nodal officers for necessary compliance in this regard.

He requested all member banks for the provision of urban CSPs in the branch premises though Sri S.S. Singh asked Sri Sandip Bairagi to send a letter in this regard through proper channel for consideration of the matter.

Sri S.S. Singh requested to the concerned department to share the Bank Branch wise list of pending applications to the controlling Nodal Offices of all concerned member Banks for better follow up and timely disposal of the same.

Sri Sandip Bairagi assured to share the pending list to all concerned member banks with a copy to SLBC.

(Action point 2: WBSUDA, Bank of India, UCO Bank and all other Member Banks)

3. Review of progress under SVSKP:


Smt Sujata Ghosh, MD, WBSCL highlighted that as per the direction of finance Dept., GoWB, Bank Branch wise beneficiary wise list of pending subsidy proposals under SVSKP had been shared to SLBC and separate lists had also been shared with all member banks. She hoped that if the concerned member banks would dispose of the pending subsidy amount within time, a significant figure would be come.

Further, Smt Sujata Ghosh assured the required updated list would be shared with SLBC also.

Shri Sri S.S. Singh replied that SLBC would take up the matter with member banks and the same would be sorted out at the earliest.

(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 SLBC Sub Committee Meeting on SHG & SE held on 13.06.2024

SI No	Name	Designation	Organisation
1	Sri Sudip Sarkar	Joint Secretary	West Bengal State Rural Livelihood Mission
2	Smt Sujata Ghosh	Managing Director	West Bengal Swarojgar Corporation Limited
3	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
4	Smt Ishita Sarkar	General Manager	West Bengal State Co-Op Bank
5	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
6	Sri Ajit Singh	Assistant General Manager	NABARD
7	Sri Rajarsee Adhikai	Manager	RBI
8	Sri Manoj Kumar	Assistant General Manager	Central Bank of India
9	Sri Subhabrata Datta	Chief Manager	SLBC, West Bengal
10	Smt Parayni Saren	Chief Manager	Punjab National Bank
11	Sri Subhadip Chatterjee	Chief Manager	Bank of Baroda
12	Sri Shaymal Bose	Chief Manager	Bank of India
13	Sri Arvind Kumar Ojha	Chief Manager	PBGB
14	Sri Chanchal Nayan	Senior Manager	Indian Bank
15	Sri Chinmoy Ghosh	Senior Manager	BGVB
16	Smt Sayori Mitra	Manager	State Bank of India
17	Sri Suman Chatterjee	Manager	UCO Bank
18	Sri Sandip Banerjee	Manager	PBGB
19	Sri Amaresh Tripathi	Officer	Canara Bank
20	Sri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
21	Sri Ranjit Roy	SPM (MF & FI)	WBSRLM
22	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB

