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 / 784/2025 Date: 18.03.2025

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 18.03.2025.

The SLBC Sub-Committee meeting on SHG & SE was held through virtual mode on 18.03.2025 to review the performance of member banks under SHG & SE as on 31.12.2024. The meeting was chaired by Smt. Kuhuk Bhusan, SMD & CEO, West Bengal State Rural Livelihood Mission, and participated by Smt. Sujata Ghosh, MD, WBSCL, Shri Manas Dhar, Special Secretary & Director, Institutional Finance, Govt. of West Bengal, Shri Amit Das, Assistant General Manager, Reserve Bank of India, Shri Ajit Singh, Assistant General Manager, NABARD, and other dignitaries of line departments and representatives of major member banks.

At the outset, Shri Balbir Singh, General Manager, SLBC West Bengal, heartily welcomed all the participants in the meeting and Smt. Kuhuk Bhusan, SMD & 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:

Shri Balbir Singh apprised the house that the member banks disbursed Rs. 21,010.73 crore (70.03% of financial target) covering 8,92,495 number of groups (118.75 % of physical target) as on 31.12.2024 for FY 2024-25 thus achieving Y-o-Y growth of 16.90% and 20.16% in number and amount respectively. Average disbursement stands at Rs.2.35 lakh per SHG as on 31.12.2024. 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.

Smt. Kuhuk Bhusan also apprised that member banks have already achieved 70% of the disbursement target as per the amount and 83% as on February 2025, which was higher than in comparison to the achievement of last year. She also mentioned that Bank of Maharashtra, Punjab and Sind Bank, PBGB and UBKGB have not yet uploaded their disbursement data in the designated portal. She also requested PBGB and UBKGB to complete the uploading process immediately as they have a large disbursement portfolio in SHG-NRLM that could improve the overall state figure. She requested all banks to complete the uploading task in the designated portal within stipulated timeline. Further, she expressed that few banks like UCO Bank, BGVB, WB Sate Co-Operative Bank etc. have greater potential to improve their performance in credit disbursement in SHG-NRLM segment.

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Shri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB expressed his utter displeasure about the credit disbursement performance and uploading issue in UCO bank. Smt. Kuhuk Bhusan requested UCO bank to resolve the issue by taking up the matter with the appropriate authority at the earliest.

Smt. Bhusan also stated some issues regarding opening of savings bank accounts of SHG members in branches. She requested that proper clarification should be shared with the field level functionaries. She also informed that Bank Branch wise list of pendency in Savings Bank account opening has already been shared with the member banks. She also reported the numbers of Bank wise pendency in loan applications that should be cleared in a time bound manner.

She expressed her displeasure about the deployment of BC Sakhis by the member banks. She 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.

She also expressed her displeasure regarding negligible progress in Enterprise Financing in this financial year. She informed that even after the sensitization workshop at state level, the matter was not picking up. As reported, the pendency and rejections of applications in different bank branches. She requested member banks to sensitize their field functionaries in this regard also.

She further apprised about the performance in credit linkage in SHG-NRLM and pointed out that some member banks have larger potentiality to perform well in this segment. and requested all member banks to dispose of all the pending applications within stipulated timeline and, if rejected, there should be a proper reason.

Shri 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: Member Banks)

2. Review of progress under NULM:

Shri Singh informed the house that against the allotted disbursement target of 12,148 number of NULM SHG loans, 3,052 number of SEP-I loans and 319 number of SEP-G loans for the FY 2024-25, member banks have disbursed Rs. 9,352.70 lakh in 4,405 SHG-NULM proposals, Rs. 651.47 lakh in 607 SEP-I proposals and Rs.143.31 lakh in 40 SEP-G proposals during this Financial Year 2024-25 up to 31.12.2024.

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.

He requested the department to share the Bank Branch wise list of pending applications for better follow up with the concerned member banks and timely disposal of the same.

(Action point 2: WBSUDA, Member Banks)

3. Review of progress under SVSKP:

Shri Singh informed that as reported by WBSCL, only **Rs. 5,31,29,543.00** subsidy is pending for disbursement in **725 no of accounts** as on 31.12.2024 as per status received from the member banks.

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

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had come down substantially 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. She requested to expedite the recovery in respect of pendency of subsidy amount.

Smt. Ghosh requested concerned member banks to return the undisbursed subsidy amount immediately.

Shri Singh requested concerned 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 Shri Balbir Singh.

(Balbir Singh)
General Manager
SLBC, West Bengal

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List of participants in SLBC Sub Committee Meeting on SHG & SE held on 18.03.2025			
S No	**Name**	**Designation**	**Organisation**
1	Smt. Kuhuk Bhusan	SMD & CEO, West Bengal State Rural Livelihood Mission	West Bengal State Rural Livelihood Mission, GoWB
2	Smt. Sujata Ghosh	Managing Director	West Bengal Swarojgar Corporation Limited, GoWB
3	Shri. Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
4	Shri. Balbir Singh	General Manager	SLBC, West Bengal
5	Smt. Ishita Sarkar	General Manager	West Bengal State Co-Op Bank
6	Shri. Amit Das	Assistant General Manager	RBI
7	Shri. Ajit Singh	Assistant General Manager	NABARD
8	Smt. Sukonya Ghosh Dastidar	Assistant General Manager	Punjab National Bank
9	Shi. A.K.Tripati	Assistant General Manager	Central Bank of India
10	Shri. Subhabrata Datta	Chief Manager	SLBC, West Bengal
11	Shri. Subhadip Chatterjee	Chief Manager	Bank of Baroda
12	Shri. Soumya Pan	Chief Manager	BGVB
13	Shri. Chanchal Nayan	Senior Manager	Indian Bank
14	Shri. Prasenjit Jana	Senior Manager	Canara Bank
15	Smt. Sayori Mitra	Manager	State Bank of India
16	Smt. Kiranmala Angom	Manager	Bank of India
17	Shri. Suman Chatterjee	Manager	UCO Bank
18	Shri. Sandip Banerjee	Manager	PBGB
19	Shri. Ranjit Roy	SPM (MF & FI)	WBSRLM, GoWB
20	Shri. T.L.,Bhaduri	Consultant (Banking & FI)	WBSRLM, GoWB

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