

NOTE SHEET

SUDA

Self Employment Programme (SEP) is an important component of mission mode poverty alleviation Programme of DAY – NULM. Self employment Programme for Individual (SEP-I) is Sub component of SEP. The main aim of the SEP-I is the development of individual Non firm Micro Entrepreneurs. The DAY-NULM guideline of SEP-I states that the individual entrepreneur who belong to the urban poor category and age is more than 18 years is eligible for the bank loan upto Rs. 2 lakhs under DAY-NULM Programme. The Individual beneficiary has to pay the interest for their loan amount is 7% and rest amount will be borne by the government as an interest Subsidy. The revised funding pattern for Central and state is 60:40 (Earlier 75:25) which had been effective form 1<sup>st</sup> April, 2015.

Govt of India was launched MUDRA (Micro Units Development & Refinance Agency) loan on April, 2015 for the development of Non firm micro entrepreneurs. The guideline states that there is no interest subsidy under MUDRA loan and any individual including women, proprietary concern, partnership firm, private limited company or any other entity are eligible applicant under PMMY loans.

The financial year wise data shows that, the Bank Branches are happily disbursing the MUDRA loan to the individuals. In our state in the FY- 2015-16 the bank Branches had disbursed total 2487603 Sishu MUDRA Loan (Loan value Upto 50,000/-) and in the FY 2016-17 the bank disbursed 4415268 Sishu MUDRA Loan. It has been observed that the beneficiaries who have received MUDRA loan form Bank Branches are belongs to the Urban Poor category. But the poor beneficiaries are being excluded from the benefit of interest subsidy form the DAY-NULM programme as they are the beneficiaries of MUDRA loan. It may be assumed that out of said numbers of Shishu MUDRA loan, 10% (i.e 441526 aprox) of the total beneficiary may be the resident of different ULBs of our state and out of that 1% (i.e 4415) may belongs to the urban poor category. If the bank branches are allowed the beneficiaries to repay the loan in 3 years then the state has to incur the cost Rs. 1542/- per beneficiary as interest subsidy for 3 years. Therefore for 4415 (aprox) Beneficiaries the total amount of interest subsidy is Rs.68.06 Lakh will be incurred by the state for 3 years.

We have received a letter vide memo number K-14014/38/2013(UPA)/VOL-II/FTS-13964 dated March, 2016 relating to the convergence of SEP Component under DAY-NULM with Prime Minister Mudra Yojana (PMMY). In this regard, if the said convergence is approved then a large numbers of poor beneficiaries who will meet the eligibility criteria of DAY – NULM programme may get the benefit of interest subsidy form said programme. It may create an ecosystem of growth for micro enterprises sector.

The proposal is submitted for your kind perusal.

note above.

To provide interest subsidy to PMMY beneficiaries additional fund is required to Rs 1 crore in a year which is not covered under NULM (SEP-I) in respect to number of sponsored beneficiaries which is not sponsored at present under NULM. Therefore, policy decision may be taken in this regard.

*[Signature]*  
Sandip Bairagi  
SMM (FI&ME)

Submitted for perusal  
"X" above may kindly be perused. The interest subsidy consists

Addl. Director

Director

सूडा

NOTE SHEET

SUDA

Of Central share and state share in the ratio of 60:40.

Taking the facts stated at "y" the state share of subsidy comes around approx 1 (one) crore per year.

A policy decision is required to be taken in this respect whether this amount of interest subsidy will be considered to be paid by the state.

Submitted

*[Signature]*  
18/5/17

Secretary  
YDMA Deptt.

J.O. No. SUDA: 192/17  
Dated: 29-05-17  
No. 68/2014(01)

M. Speck

*[Signature]*  
22.4.

Add. Dir SUDA

সূডা

NOTE SHEET

SUDA

A Banker's Sensitization Programme ~~will~~ may be conducted at Midnapur ULB on 10/07/2017 at 11AM. In this Programme total 8 ULBs of the district will be Present. All the bank branches operating at the jurisdiction of the said ULBs may be present in the work shop. In this regard, we may invite the District Magistrate, SHB and 8 ULBs. Again we may request Midnapore ULB for conducting the Programme. The draft letters are placed for your kind perusal & Signature if approved.

Adal Dinetn  
SUDA.

21/07/17

may be approved  
and signed.

Sincerely

23/06/17

27/7/17

10.10.2017

The books of accounts are the important part of SHG as well as ALF by which the transparency of the institution is maintained at community level. ALF is an regulator body and handling the government fund. Hence the institution should have a clear accounting system. Accordingly, SMMU has prepared a format of <sup>meeting</sup> Resolution book, Cash book Receipt voucher, General ledger and loan register for ALF. The format has been adopted from NRLM as well as the workshop organized at SUDA. The format is placed for

Your kind perusal and signature if approved.

Adsl. Director  
SUDA

[Signature]  
16/7/12

may be approved.

Secretary  
WDMA Dept.

[Signature]  
May be considered.

O. No. SUDA: 367/12

Dated: 20-07-12

Ref. 68/2014/041

Place Type written notes.

Dr. SUDA  
Adsl. Director.

[Signature]  
18/7/12

The Area Level federation (ALF) is the second tier registered institution of urban poor women under NULM. As per the NULM guideline, the Area Level Federations are entitled for Revolving fund (if, Registered under Society Registration Act) @ Rs. 50000/- per ALF and fund will be lend to the SHGs for meeting their immediate requirement. In this case, the ALFs have to maintain the accounts of transactions of fund at their end for retaining transparency among the members. In this regard, a format of Book keeping for ALF is prepared and we may request to ULBs to provide registers as per prescribed format to the ALFs.

In this regard, the draft letter is prepared and may be forwarded to the ULBs for their information and taking necessary action.

The Proposals are submitted for your kind perusal and Signature if approved.

Addl. Director,  
SUDA

*[Signature]*  
Sandip Bairagi  
SMM (FI&ME)

*may be approved and signed*

*[Signature]*  
26/07/17

*[Signature]*  
26/7/17

~~Director~~  
~~Addl. Director~~

It is found that the State Bank of India has been charging for minimum balance in the Savings bank A/c of the SHGs. In this regard we may request to the CGM, SBI to put the SHGs & their federation in exempted category. In this regard, a draft <sup>letter</sup> is prepared and submitted for your kind perusal and Signature.

Addl. Director  
SUDA

The issue may be appropriately raised before the SBI as SHGs <sup>Feds.</sup> are facing a problems to

*[Signature]*  
20/8/17

maintain min<sup>m</sup> balance in their  
A/c to evade penalty of an SHG or Federation  
maintains min<sup>m</sup> balance at initial stage,  
internal lending cannot be done. Other  
banks are not keen to maintain this for  
SHG or Federations.

CGM, SBI may be requested  
to look into the matter and take a decision  
on their to facilitate the programme of NULM.

A draft for communication is placed.  
may be approved  
and signed.

01/08/17  
3/8/17

Director  
Add. Director

We have received a letter from  
LDM North 24 Pgs. relating to DLRC  
Dec meeting. It is observed that

- ① NULM is not reflecting in the agenda of Dec meeting
- ② The Director, SUDA is not informed officially from LDM end.

In this regard we may inform  
the said issues to the LDM North  
24 Pgs. A draft letter is placed  
for your kind perusal and signature  
if approved.

Add. Director  
SUDA  
SANJAY

01/08/17  
3/8/17

It is observed that the most of the ULBs of North 24 Parganas are not submitting the loan applications for SHG Credit Linkage in the concern Bank branches. In this view, we have prepared the Financial Year wise SHG Credit linkage report. We may forward the report to the Chairman and request him/her to instruct the CMMs, APO and COs to submit the SHG credit linkage loan applications to the bank branches. A draft letter is prepared and submitted for your kind perusal and Signature, if approved.

ADDL. DIRECTOR,  
SUDA

*[Signature]*  
21/08/17  
Sandip Bairagi  
SMM (FI&ME)

For information and to monitor, the ULBs may be intimated the present status as discussed in the SLRC & SEC of North 24 Parg., of SEL & SHG linkage. Draft is placed. may be approved and signed.

*[Signature]*  
AD

*[Signature]*  
21/08/17  
*[Signature]*  
21/8/17

The banker's Sensitization Programme may be organised for 13 ULBs of Hooghly district. In this regard we may request GM. SUI, SLBE, DM of the district and all bankers to attend the Programme. The Programme may be organised at Chander Nagar Municipal Corporation. The Programme expenditure may be paid @ Rs 500 per participants.

In this regard the draft letter-

has Prepared and Submitted for your kind perusal and signature, if approved.

Add. Director  
SUDA

23/08/17

may be approved and signed.

23/08/17

23/08/17

23/08/17

Director

Additional Director

SMM-FINE

We have come to know from a member of UBS that the ~~the~~ different bank branches of SBI are debiting the interest amount from the saving bank account of the SHAs - their federations. In this regard we may request the EGM, SBI L.A. Kolhate ~~to~~ so that the branches get the instruction from higher authority that the interest debit is not legally acceptable.

The draft letter



The draft letter is placed for your kind perusal and signature if approved.

Addl Director  
SUDA

*[Signature]*  
18/9/17

may be approved and signed.

*[Signature]*  
18/09/17

Director

A.D.

*[Signature]*  
18/9/17

Bankers sensitization will be conducted for the cluster of 9 ULBs of North 24 Parganas district. ~~These date and time~~ The Programme will be organized by the Barrackpore municipality on ~~21/09/17~~ 21/09/17 at 11.00 AM. Therefore, we may request the LDM, SLBE, 9 ULBs to attend the Programme on selected date and time and venue. We may also ~~request~~ request the DM of North 24 Pgs to attend the Programme for the training cost @ Rs. 500 per participant may be raised by ULB.

The proposal is submitted for your kind perusal and signature, if approved.

Addl Director  
SUDA

may be approved.

Director

Ashok Das

Smm-AIME

*[Signature]*  
18/09/17

*[Signature]*  
18/09/17

*[Signature]*  
18/09/17

We have received a letter from North dum dum WB relating to the issues relating to the non disposal of an SHC credit linkage. We may raise the issue to the Genl Mgr of IDBI Bank Kolkata Zone. A draft letter is prepared and submitted for your kind perusal and signature if approved.

Add. Director  
SUDA

may be approved  
and signed.

*[Signature]*  
24/11/17

~~Director~~

~~AD~~

20/11/17

*[Signature]*  
26/11/17

It was observed that the Banks are not disposing the Pending loan Application of SEP component under NULM. In 138th SLBE meeting it was decided and all the banks agreed that the bank branch will dispose the Pending loan application with in November, 2017. But it is found that only 19% of <sup>total pending</sup> SHC credit linkage loan application are disposed by branch.

In this regard we may request the SLBE convenor Bank to ask the Banks to dispose the loan applications at the earliest.

P.T.O

A draft letter is prepared and submitted for your kind perusal and signature, if approved.

I have corrected the draft. ~~6/12/17~~  
The same may kindly be approved & signed

*Shami*  
07/02/2017

*Shami*  
7/2/17

~~Director~~  
~~S. Chami~~

~~Dy. Director~~  
~~SUDA~~

It is observed from the RBI circular vide circular no. FIDD.CO.LBS.BC No. 1/02.01:00/2017-18 dated 03/07/2017 that the ULBs are not in the member list of DEC meeting. As a result the ULBs are not in a position to raise their bank related issues in the said meeting. As the ULBs are the apex root level Project implementing ~~agency~~ body of govt. of West Bengal, therefore, they should get the opportunity to attend the DEC meeting and may discuss the bank related issues at said meeting for providing better financial service to the Poor Urban women.

In this regard we have prepared a draft letter and submitted for your kind perusal and signature, if approved.

Jt. Director  
SUDA

28/8/18  
Director  
SUDA

28/8/18  
28/8/18

In the last review meeting (Dated 21/12/2017 & 22/12/2017) it was found that the Performance of the listed ULBs was not satisfactory on the Parameter of SHG Credit Linkage. The authority was requested the ULBs (who are not yet submitted the SHG credit linkage Loan applications in the Bank branches) to submit the loan applications in the Bank Branches and update the same information in MIS portal. The SUDA authority also requested the ULBs to upload the data of sponsored Loan applications of SHGs in the MIS portal within 7<sup>th</sup> January, 2018.

We have downloaded the report of SHG Credit Linkage from the MIS portal of NULM and it is found that, after 15 Days of review meeting the Listed ULBs neither submitted the loan applications for SHG Credit Linkage in the bank branches nor uploaded the sponsored loan applications of SHGs in the MIS portal. In this regard, we may request the chairman and City Project Officer, NULM to take up the issue related to Non performance of SHG Credit Linkage of their ULB.

The Draft letter is placed for your kind perusal and Signature if approved.

Jt. Director,  
SUDA

*[Signature]*  
18/1/18  
Sandip Bairagi  
SMM (FI&ME)

*Doubt may be sign*

~~Director~~  
~~D.D.~~

*[Signature]*  
18/1/18  
*[Signature]*  
21/1/18

We have received a letter from MoHUA (UPA Division) vide letter no K-12015(14) / 3 / 2017 - UPA I SECTION / (EFS: 3145797) dated 18/01/2018 relating to the utilisation of financial services of Small Finance Banks (SFBs) for the beneficiaries under NULM from 01/04/2018. As per the RBI guideline on Small finance banks (SFBs) dated 6<sup>th</sup> July, 2017, SFBs will become eligible to participate in government schemes including NULM with effect from 01/04/2018. The mandate of these Banks aligns with the mandate under NULM and these banks can improve access to credit for urban poor. As the development of micro enterprises is an important component under NULM. Therefore to encourage the youth and the women of the poor urban household for development of Micro Enterprises we may link them with formal bank credit at a subsidised rate of interest. In such case we may utilise the financial services of the SFBs.

The proposal is submitted for your kind ~~perusal~~ approval.

Dy. Director,  
SUDA

*[Signature]*  
Sandip Bairagi  
SMM (FI&ME)

The write above along with the letter of Director (NULM) ~~vide~~ vide no. - K-12015(14)/3/2017 - UPA I SECTION / (EFS-3145797) dt. 18<sup>th</sup> January 2018 may kindly be pursued at CP side & proposal "X" at above may be approved

*[Signature]*

*[Signature]*  
07/02/18

Please confirm whether such bank branches are available in West Bengal } A

*[Signature]*  
9/2/2018

U.O. No. SUDA: 65/18

Dated: 08.02.18

File - 68/2014(01)

Dy. Director  
SUDA  
*[Signature]*

M. to be done by above M. A.

*[Signature]*  
9/2/18

As per directive of Reserve Bank of India, the Ujjivan Small finance Bank is providing the financial Product and services for the mass population of West Bengal. Presently there are 20 Small Finance Bank Branches are working in 13 different places of West Bengal. The details are as follows;

List of Branches of Small finance Bank

Sl. No.	Area	No. Of Branches
1	Kolkata	8
2	Chakdah	1
3	Dhaniyakhali	1
4	Barrackpore	1
5	Asansol	1
6	Balurghat	1
7	Bagnan	1
8	Chandannagar	1
9	Malda	1
10	Siliguri	1
11	Coochbehar	1
12	Burdwan ( Kalna Gate)	1
13	Tamluk	1

The product and service of the above listed Branches of Small Finance Bank may be used for the beneficiaries of the NULM.

The Proposal is submitted for your kind perusal and approval.

DY. Director,  
SUDA

*[Signature]*  
26/2/18  
Sandip Bairagi  
SMM (FI&ME)

The bank branches of Small finance bank (SFB) in West-Bengal as given above may kindly be perused & necessary action may kindly be solicited.

*[Signature]*  
NULM

*[Signature]*  
26/2/18

O.O.No. SUDA: 131/18  
Dated: 28/02/18

Only the content of the letter of GOI dt. 18/11/2018 may be circulated to concerned ULBs for their information for reference

Pls. 68/2014 (061)  
Director,  
SUDA  
*[Signature]*  
DD.  
Sandip Bairagi

*[Signature]*  
28/2/18

**Sub: - Amendment on release of Interest Subsidy and SEP- G guideline of SEP Component under NULM**

We have received a letter from MoHUA vide letter no K-12011 (11)/27/2017-UPA III (FTS - 9024979) dated 10/04/2018 relating to the amendments to Operational Guidelines of NULM. In serial No. 2 of said letter (Page No. 2) the amended clauses of SEP component are as follows;

A. **Clause 5 Procedure of Interest Subsidy:** All Scheduled Commercial Banks (SCBs), Regional rural banks (RRBs), Cooperative banks which are on the Core Banking Solution (CBS) platform would be eligible for getting interest subvention under the scheme. In addition, Small finance Banks on core Banking Solution will also be eligible as per extant directions of RBI.

**Clause 7 Sub - Component 4.2 (of main Guideline) - Group Enterprises (SEP -G) loan and Subsidy**

- B. **Clause 7.1 Eligibility:** it is mentioned that the group enterprise (SEP-G) should have minimum 2 members with minimum of 70% members from Urban Poor families. More than one person from the same family should not be included in the group.
- C. **Clause 7.3 Project Cost:** The Group will be eligible for maximum loan of Rs. 2 Lakh per member or Rs.10 Lakh, whichever is lower.

If the said amendment is approved by the competent authority then the same may be forwarded to 125 ULBs for implementation at field level.

The Proposal is placed for your kind perusal and Signature, if approved.

Addl. Director,  
NULM

*[Signature]*  
13/04/18  
Sandip Bairagi  
SMM (FI&ME)

*Only the amended guidelines as narrated above may be circulated to participating ULBs for their guidance.*

*Director*  
*SUDA*  
*S. Bairagi*

*[Signature]*  
13/04/18  
*[Signature]*  
13/4/18



We have received a letter from MOHUA, GOI vide letter no. K-12012(8)/2/2018-UPA I (EFS-9037786) dated 20/06/2018 relating to the Training Cum Sensitization Workshops for Roll out of Central Web Portal for Interest Subvention. In this letter they have requested which is mentioned below;

1. The verifiers and Approvers both at the state and ULB level may be called for these training.
2. SLBC convener bank may be invited in this training programme and in coordination with the SLBC we may also invite all state level Bankers (Regional/Circle) in the said programme.
3. The necessary **Logistics arrangements** such as venue arrangement and other requirements may be made by the state. Sufficient copy of User manual for distribution of to the participants may be printed by state in advance.
4. The Seating arrangement may preferable be in a cluster mode. PA system, digital Projector screen, WI-Fi or broadband connection for internet would be required. As the participants would be provided hands-on training, it is suggested that they may carry their laptops.
5. One day training cum workshop would be of approximately four hours duration. Representatives from Allahabad Bank and Ministry will be doing the necessary facilitation.
6. The MOHUA has communicated the date 05/07/2018 for One day training cum workshop.

**Proposal – I: The Administrative Training Institute may be the venue of the said programme and we may request them to arrange all the**

**Proposal – II: We may request all state level Bankers (Regional/Circle) in coordination with the SLBC Convener Bank.**

**Proposal- III: We may invite 30 best ULBs of our state for imparting training in said programme. After getting training the SMMU will impart training to rest 95 ULBs.**

If the proposals are approved then the authority may sign in the draft letters.

Submitted for your kind perusal.

Dy. Director,  
SUDA

proposal 'a' & 'u' may be approved

SMM (FI&ME)  
Sandip Bairagi

Is it mandatory to introduce Central Web Portal for Interest Subvention ?

h. op/nae

Advt. Dir

Dy. Director

SMM FI&ME

28/06/18  
29/06/18  
02/07/18

The branches of different banks are the ~~the~~ key part of the NULM Programme for getting information about interest subsidy. But it is observed that the branches of banks are reluctant to provide the information to the ULBs. As a result the ULBs are not in a position to release IS to the Beneficiaries under NULM. If the same process is followed by the Programme for the ~~the~~ <sup>SEP</sup> beneficiaries never get their entitlement @ time from the Programme.

To resolve the said ~~problem~~ problem the MOHUA has developed the Portal where State <sup>will</sup> directly release interest subsidy with the help of All India bank. Again if we use the Portal the dependency on bank branches will be tend to zero and ~~they~~ <sup>they</sup> ~~branches~~ <sup>branches</sup> will increase.

Submitted for your kind perusal and approval.

*[Signature]*  
21/11/18

*[Signature]*  
Director  
SUDA  
*[Signature]*  
Asst. Dir

The note above in c/w the query pre-page may kindly be perused & if ~~not~~ <sup>satisfied</sup> the, we may be ~~legally~~ <sup>legally</sup> ~~held~~ <sup>held</sup>

Note Sheet

Department of Urban Development & Municipal Affairs  
(Municipal Affairs Branch)

File No. MA/

Subject :

19

Notes & Orders

It is learnt that FD has already given consent in this regard.  
The proposal made in N.S.P 17. Marked  
'X' may be approved.

In  
2/3/18

~~Director  
SUDA~~

~~D.O.~~

~~Jalalpur~~

W/03/18

NSP-19

The GOI signed a MOU with the Allahabad bank for releasing Interest subsidy to the Beneficiaries of SEP under NULM.

We have received a letter from Special Secretary UD & MA Department, Government of West Bengal vide letter no 407/MA/P/C-10/3S-22/2018 dated 27/03/2018 relating to opening of a Current Account under NULM at Allahabad Bank for release of Interest Subsidy at State level through Web Portal. Accordingly we may open the account in the nearest branch of our office of said bank. And the

Again, we have received an approval from the department of finance of Government of West Bengal vide UO No. Group T/2017-2018/1134 dated 19/03/2018 relating to opening of separate Bank account for the SUH component under NULM. In this case we have opened the account in the Allahabad Bank (Flag A).

We have received a letter from GOI vide letter no. K-12012(8)/2/2018-UPA I (EFS-9037786) dated 20/06/2018 (Flag - B) relating to the Training Cum Sensitization Workshops for Roll out of Central Web Portal for Interest Subvention. In this letter they have mentioned the details of participants which are as follows

1. The representative of ULB who are responsible for NULM programme ( List is enclosed)
2. State Level Bankers and representative of SLBC Convener Bank, West Bengal
3. State Mission managers and DEO of SMMU

We have verbally communicated with ATI for providing all amenities for the training cum work shop. They have agreed to provide all support for the training. In this case we may request them to arrange the training programme at ATI.

The proposal is submitted for your kind perusal and Approval.

Dy. Director,  
SUDA

*[Signature]*  
20/07/18  
Sandip Bairagi  
SMM (FI&ME)

The note above may kindly be perused along with the proposal "X" at pre page "17" & may be approved.

*[Signature]*  
20/7/18

Director

The proposal of holding Training Cum Sensitization workshop on 5/7/2018 as suggested by GOI may be considered for approval.

~~3/7/18~~  
3/7/18

Principal Secretary  
UDMA Deptt.

Sir, SUDA

~~3/7/18~~  
3/7/2018

U/O - 415/18  
dt - 03-07-18  
File - 68/2014(Pt.1)

DD.  
3

The national mission manager Mr. Ravi Solenki <sup>(MISEMA)</sup> will ~~be~~ come to our state to facilitate the train Programme. He will be reached ~~to~~ ~~our~~ state at Kolkata Airport at night. He will ~~to~~ stay in our state for 04/07/18 to 07/07/18. Therefore we may arrange the fooding, lodging and logistic support for him.

The Proposal is placed for your kind perusal & Approval

DY-Director  
SUDA

04/07/18

The note above along with

Flag 'B' may kindly be pursued.  
 This office was informed on telephone  
 that one Mission Manager, NEU  
 will attend the meeting & stay  
 here from 04/07/2018 to 7/07/18.  
 So logistic support (vehicle, food,  
 lodging etc.) may provide him  
 if approved & some banner may  
 also be printed for that training  
 if it may be arranged if approved

~~Director~~  
~~DD~~

  
 04/07/18  
  
 4/7/18

We have received a letter vide letter no PRG/CBP/23/18 dated 18/06/2018 from Director General, V.V GIRI National Labour Institute (an autonomous body of Ministry of Labour and Employment, Government of India) relating to the training Programme on Skill and Entrepreneurship Development from 27/08/2018 to 31/08/2018 at the campus of said institute. *The letter is enclosed in ep side.*

The objective of the programme is

1. To understand the linkage between education and skills training with growth and employment.
2. Acquire Knowledge about vocational Educational and training systems and about its various component,
3. Understand the challenge of employment generation and designing appropriate skill and entrepreneurship development policies to meet those challenges.

There is no course fee for the programme. The institute has requested to nominate Maximum 05 personnel from our organisation within 14/08/2018 to attend the training.

It is known that the objective of the NULM programme is to alleviate urban poverty by creating gainful self employment and skilled wage employment opportunity for development of sustainable livelihood of urban poor. The said training has given emphasis on the skill training, generation of employment and understands and resolves the challenges which may hinder in the process of Entrepreneurship Development.

The authority may nominate the personnel who will attend the training on said date.

The proposal is submitted for your kind perusal and Approval.

Dy. Director,  
SUDA

*may be filed*

*Sandip Bairagi*  
Sandip Bairagi  
SMM (FI&ME)

*Misra*

*DD.*

*Sandip Bairagi*

*27/8/18*

*27/8/18*

*30/8/18*

It is known to us that the Banks are the key stakeholders of the Poverty alleviation programme like NULM. On the other hand the Financial Inclusion Programme is the programme for the poor who will get the financial services from different branches banks. Therefore the banks are playing a key role for the development of the poor household in micro sense and holistically we can say that they are the catalyst for the Economic development of the society, state and country.

Now, we have come to know from different ULBs that the Branches of State Bank of India is reluctant to dispose loan. The ULBs have submitted the loan applications of individual and SHGs loan. But the applications are pending at Branches for a long period of time.

The representative of ULBs requested Branch managers several time to dispose the loan applications. But they received the feedbacks which are as follows;

1. The Branch Manager said that the Higher Authority did not provide any instruction in this regard.
2. The field officer said that the BM talked to the authority relating to OLS but did not get any reply from their end.
3. Field officer said BM did not provide any order on this issue.
4. The Branch said that they have not received any operational guidelines from their appropriate authority for sanction of the proposal.
5. The Loan processing Unit are not aware about the scheme code.
6. The Regional Managers did not instruct the Branch to dispose loan.

The issues were raised in the last meeting of SHG Subcommittee at SLBC level. The General Manager of convener Bank was requested to submit letter on the issues.

Accordingly a draft letter is prepared and submitted for your kind perusal and signature, if approved.

Dy. Director,  
SUDA

*[Signature]*  
Sandip Bairagi  
SMM (FI&ME)

*Draft letter as per C.P. side may kindly be signed if approved.*

*ADD. Director*  
*[Signature]*  
Director  
SUDA

U.O.No. SUDA: 501  
Dated: 08.08.2018

*Some corrections made in the draft may kindly see*

*[Signature]*  
8/8/18



SMM (FAME)

please discuss

Amey  
9/8/48

U. No. SUDA  
Date

## NOTE SHEET

SUDA

The analysis of Skill gap is prerequisite for development of Action plan for skill training and Entrepreneurship Development Programme for the development of Micro Entrepreneurs. The West Bengal MSME department has developed the Skill Gap Report for our state. Therefore we may request the authority to provide the report for development of action plan on skill training and Entrepreneurship Development Programme for the development of Micro Entrepreneurs for our state.

A draft letter is prepared and submitted for your kind perusal and signature, if approved.

Dy. Director,  
SUDA

Sandip Bairagi  
SMM (FI & ME)

The Draft may kindly be signed  
if approved.

W. 14/8/18

Amud  
17/8/18

Director

ND

We have received a letter vide memo no. K-12015(25)/1/2017-UPA-I SECTION (EFS-9031102) dated on 28/08/2018 relating to the Guide lines for Processing of interest Subvention through web Portal. -

In this guide line it is clearly mentioned that

- ① The maximum loan size for interest Subsidy.
- ② Effective date of Consideration as loan under MULM - Here it is mentioned that the loan sanctioned on or after ~~September 23~~ 23/09/2013 will be eligible for interest Subvention.

- 3) Payment of Interest Subvention amount
- 4) Interest Subvention for SHGs formed during 2017. It is mentioned that the SHGs that availed capital subsidy under 2017 having outstanding loan will not be eligible for benefit under this scheme. However, fresh loan taken by such SHGs under NULM will be eligible for benefit under the scheme.
- 5) Loans directly sponsored under NULM by SNN/MUDRA Loans/SEP Loans, the said beneficiaries will get the interest subsidy if they fulfill the eligibility criteria as per SEP guide line.

Here it is clearly mentioned that the role of the ULBs, State for release interest subvention to the beneficiaries.

Here it is also mentioned that the state co process manual claim of IS if the beneficiaries have taken loan from RRBs Cooperative Bank. till the time they are on boarded on the Portal.

Here it is clearly explained the necessity of Prompt Repayment of loan as per the guide line of RBS.

সূডা

NOTE SHEET

SUDA

The copy of guideline is placed for your kind perusal and approval. ~~It is approved by the management~~  
If approved then the guideline and the Product Code of the Banks may be circulated to 125 ULBs.

DY. Director  
SUDA

Guideline may be forwarded to all the ULBs

~~30/08/18~~

30/8/18

~~30/8/18~~ O. No. SUDA: 567  
Dated: 31.08.2018

Proposal may be accepted

31/8/18

Director,  
SUDA

31/8/18

A meeting was held on 05/09/18 at Chamber of Pr. Secretary, SH&SB Dept for reviewing & development of WBSSP web Portal.

Here it is <sup>requested</sup> ~~requested~~ that the SUDA shall nominate one nodal person for liaison with NIC officials & WBSC. The Authority ~~may~~ <sup>may</sup> nominate one name ~~person~~ who will act as nodal person for this purpose.

~~Requested~~

P.T.O

Proposal submitted for your kind  
Perusal. ~~and~~

~~DT. Director  
SUDA~~

A unseign'd minutes (downloaded ~~13/9/18~~  
from e-mail) put-up at C.P side  
may kindly be perused.

For point no. 4 we may propose  
the name of Shri Anit Chowdhury,  
SPM, MIS 2/13 as nodal person  
if approved

~~13/9/18~~

~~Director~~

13/9/18

~~DD~~

14/9/18

~~Sandip Barua~~

Draft put up may kindly be  
signed if approved.

18/9/18

~~Director~~

19/9

~~DD~~

A letter has been received from MoHUA vide memo no. K-2015(25)/1/2017-UPA-I SECTION Part - I (EFS 9052171) dated 28/09/2018 relating to Bank Branch wise allocation of target for the FY 2018-19. In this letter it is requested to submit the Bank wise Self Employment Programme target for the state. The NMMU will upload the target to the MIS portal so that the head office of the bank can be aware about the target of the state.

In this regard, a draft letter is prepared and submitted for your kind perusal and signature, if approved.

Dy. Director,  
SUDA

*[Signature]*  
Sandip Bairagi  
SMM (FI&ME)  
01/10/18

The Draft may kindly  
be signed

*[Signature]*  
01/10/18

May be sent to GDI

*[Signature]*  
31/09/2018

Whether the target has been  
fixed by SLBE ?

03/10

*[Signature]*  
03/10/18

*[Signature]*  
Addl. Director  
NWLM

U.O.No. SUDA: 648  
Dated: 03/10/2018

Director  
SUDA

*[Signature]*  
D.S. Chandra

*[Signature]*  
Sandip Bairagi

The SEP target was fixed by SMMU and submitted to SLBE for their approval. The ~~state~~ issue was discussed in the meeting, however <sup>it had been</sup> ~~not~~ written in the minutes of the meeting.

The SLBC had circulated the target among the Banks and LDMS of the district. The reply of the query is submitted for your kind Perusal.

DY-Director  
SUDA

Continuation pre-page.

05/10/18

The UBL wise target - was discussed in SLBC but - it was not in black and white. However that - was informally regarded as target of every ULB.

Put up for kind approval & for onward transmission to govt.

05/10/18

Director

DD (AS)

'X' - be explained pl.  
May discuss.

05/10

**Sub: - Amendment on SEP- G guideline of SEP Component under NULM**

We have received a letter from MoHUA vide letter no K-12011/1/2017-UPA II (FTS - 3144773) dated 20/08/2018 relating to the amendment in SEP - G Guideline of NULM. In

**Clause 7 Sub – Component 4.2 (of main Guideline) – Group Enterprises (SEP –G) loan**

- A. **Clause 7.1 Eligibility:** it is mentioned that the group enterprise (SEP-G) should have minimum 3 members with minimum of 70% members from Urban Poor families. More than one person from the same family should not be included in the group.
- B. **Clause 7.3 Project Cost:** The Group will be eligible for maximum loan of Rs. 2 Lakh per member or Rs.10 Lakh, whichever is lower.

If the said amendment is approved by the competent authority then the same may be forwarded to 125 ULBs for implementation at field level.

The Proposal is placed for your kind perusal and Signature, if approved.

Dy. Director,  
NULM

Sandip Baifagi  
SMM (FI&ME)

20/08/18

'A' may be approved.

1/11/18

2/11/18

Asst. Dir.  
NULM (SUDA)

U.O.No. SUDA: 697  
21.10.2018

Director  
SUDA

DD(AS)



It has been observed that the District administrator of different district is not well aware about implementation of different components of DAY-NULM programme. As a result, we are facing difficulties for handling different issues like Bank related issue of that district. On the other hand the performance of the said programme of that district is not properly present to the apex level. In that case, we may request the District Magistrate to intervene in the implementation and monitoring of the programme. We may also request the DM to entrust any officer under your control who may look into the entire programme for your district and intervene proper implementation to achieve the goal of the programme. District Municipal development officer or any officer looking after the work of the District Urban development Agency (DUDA) may look after the monitoring and implementation of the programme. The Draft letter is prepared and may be forwarded to 23 District magistrate offices. We may forward the ULB wise present status and the Component wise target of the district.

The proposal is submitted for your kind perusal and signature, if approved.

Jt. Director,  
SUDA

Sandip Bairagi  
SMM (FI&ME)

05/11/18

*Draft may kindly be signed*

*[Signature]*  
05/11/18

*Director.*

*[Faint stamp]*

We have received a letter from Principal Secretary of Department of SHG & SE, GoWB vide letter no SHGSE-18099/1/2018 dated on 05/10/2018 relating to the Utilising community Mobilisers (Community Organisers under NULM) under SUDA as Motivators (Prakaipa Sahayaks) under SVSKP Scheme of this department. In this letter it is requested to provide the list of Community Mobilisers who will work as a motivator for SVSKP Scheme. Here it is also mentioned that the motivators will be paid variable performance based Incentives from the department.

The Community Development Societies (C D S) of erstwhile SJSRY programme is a registered institution and working as Resource Organisation (RO) under NULM. As per the guideline the CDSs are not working under NULM. As per the agreement, the members of the RO are responsible for the mobilisation of the community. As the CDSs are autonomous entity, therefore they can be able to work with any organisation or government Department.

Therefore, we may provide the list of CDS and NGO who are working as Resource organisation under NULM to the SHG & SE department.

Proposal is submitted for your kind perusal.

*Jt. Director (SD)  
SUDA*

*may be approved*

*05/12/18*

*Director*

*05/12/18*

*DD (AS)*

*Not discussed in this line.  
Revised proposal be put up as discussed.*

*DD/6/12*

*Sandip Bairagi*

*Pt. put-up as directed above*

*07/12/18*

*As per directive of the Authority we have ~~placed~~ placed the contact details of the RO which may be forwarded to the SHG & SE Dept.*

The Proposal is placed for your kind  
Review & approval

~~Jt. Director  
SUDA~~

~~12/18~~

12/18

~~Director~~

Revised draft pl.

12/12

~~Jt~~

Amended draft put up  
may kindly be kept

12/12

~~Director~~

12/12

A meeting has been organised  
at SUDA-conference hall today at  
3:30 P.m.

80 Participants will participate in  
the meeting.

So, tiffin, <sup>tickets</sup> tea and water may be  
arranged for the said meeting.

Proposal placed for your kind appro-  
val and signature.

~~JD~~

S.P. Das  
17-12-18

Proposal - I

It was requested the ULBs to Map the branches of bank in the interest subvention portal. But it is observed that 15 ULBs not yet map the branches of Banks in the interest subsidy portal. In this case we may request the 15 ULBs to map the Branches in the portal within 27/12/2018. The draft letter is prepared and may be forwarded to the ULBs, if approved.

A

Proposal - II

From the Interest Subvention Web Portal it is found that 292 accounts are pending for verification and approval and 67 accounts are pending for approval at ULB level. We may request the Listed ULBs to take necessary action on said issue by 25/12/2018. The draft letter is prepared and may be forwarded to the ULBs, if approved.

✓

<

Proposal - III

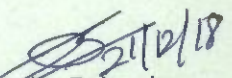
it was requested to share the NULM product code of the Banks to the Branches of that Bank who are providing Banking services in the jurisdiction of your ULB. But it is found that the some Branches of banks are using the non NULM product code for opening of loan account of beneficiaries under NULM. As a result the beneficiaries are not showing in the Interest Subvention portal. We may request the ULB to instruct the official to visit the Branches of banks and share the list of beneficiaries who are not showing in the PAISA portal and the NULM product code with the Branches of banks. The draft letter is prepared and may be forwarded to the ULBs, if approved.

U

Three proposals are placed for your kind perusal and signature, if approved.

Jt. Director,  
SUDA

Proposal "A", "B" & "C"  
may be approved

  
Sandip Bairagi  
SMM (FI&ME)

  
21/12/18

A meeting was held at SUDA, with Principal Secretary, SHG & SE and Director SUDA & Mission Director NULM relating to the utilising community Mobilizers under SUDA as Motivators (Prakalpa Sahayaks) under SRSKP scheme of this department.

A letter may be sent to SHG & SE department for involving ALFs to facilitate in implementation of SRSKP scheme under SHG & SE department of West Bengal instead of individual community centres.

Proposal placed with Draft letter. For your kind approval and signature.

S. P. Das  
6-1-19

~~AD~~ Adv of NKP 34 may kindly be recalled & memo no. SHG & SE-18009/18 dt. 05/10/18 may also be perused.

As per above this office had already communicated the list of details of community mobilizer, NULM vide this office memo no. SHG & SE/18 (Part-2)/1488 dt. 21/12/18.

सूड

NOTE SHEET

SUDA

for telephone  
 Now after discussion with the  
 SHY & SB Dept., necessary concurren-  
 ce to use the community organ-  
 of NULM is required from SHY & SB  
 Dept.  
 So necessary instructions may be  
 issued in this regard.

27/1/19

~~Discussed~~  
 JD

Discussed  
 27/1/19

Discussed  
 (i) Letter received from SHY & SB  
 Department with request to explore  
 the utilization of <sup>the service</sup> Community Mobilization  
 Under DAY-NULM as Motivators  
 According to the above details of  
 members of ALP were shared  
 with them vide this office memo  
 SUDA-68/2014 (Part-I)/1488 DTD 12/1/18

(ii) Also a meeting in this regard  
 was held on 17/1/18 at SUDA  
 Conference, Pr. Imp, SHY & SB  
 Dept also granted the meeting  
 & resolution adopted may kindly  
 be perused.

(iii) P&RD Dept. also concurred to  
 utilize their community mobilizer  
 as Prabhakar Subbaraj (Motivator)  
 vide memo no. 218/WB&RL/Pr. Imp  
 2015 DTD. 05/1/18

NOTE SHEET

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SUDA

Now the matter may be <sup>referred</sup> to the NPSMA Deptt for <sup>kind approval</sup>

*[Signature]*  
25/1/19

Director

JD

May put up letter

25/1/19

Please do accordingly

*[Signature]*  
28/1/19

Soma P. Das  
S.M., 54220

Followed

S.P.Dm  
28.1.19



In the review meeting it was decided that the ULBs will submit the SEP-1 loan application details to the SMMU. So that the SMMU can followup with the respective banks. In this view we may request the ULBs to submit the SEP-1 loan application which was sponsored to branches in the FY-18-19.

The draft letter is placed for your kind review and approval.

~~Jt. Director~~  
SUDA.

Draft drawn  
kind signature.

by

~~[Signature]~~  
26/04/19

~~[Signature]~~

~~AMU, NULM~~



We have received a letter from MoHUA, GOI vide letter no. F-20019/2/2018-UPA-I UD (9049384) relating to submission of details of Interest Subvention under NULM since inception. To submit the report they have provided a format which is given below;

Financial Year	SEP-I		SEP - G		SHG - Credit Linkage		Total	
	No. Of Beneficiaries	Amount of Interest Subvention (Rs. In Lakh)	No. Of Beneficiaries	Amount of Interest Subvention (Rs. In Lakh)	No. Of SHG Bank Linkage	Amount of Interest Subvention (Rs. In Lakh)	Number	Amount
	A	B	C	D	E	F	G= A+C+E	H=B+D+F
2014-15								
2015-16								
2016-17								
2017-18								
2018-19								

In this letter it is requested to submit the interest subvention figure based on actual audited annual expenditure statements submitted by 15/05/2019.

The financial year wise audited figure of amount released as interest subvention under SEP under NULM is available. But financial year wise number of beneficiaries received Interest subvention need to collect from the ULB. In such situation we may request the ULBs to submit required data.

The proposal is submitted for your kind perusal and approval.

Jt. Director,  
SUDA

*[Signature]*  
13/05/19  
Sandip Bairagi  
SMM (FI&ME)

*Please circulate to ULB's urgently.*

*[Signature]*  
13/05/19

SMM (FI&ME)

## NOTE SHEET

To encourage the aspirant entrepreneurs the Urban Local Bodies (ULBs) have submitted the SEP -I loan applications in different Branches of Banks. But it is observed that the branches are not disposing the loan applications within the turnaround time. The Bank wise details of SEP-I loan applications is given below;

Bank	Sum of SEP-I Loan applications are sponsored In FY 2018-19	Sum of SEP-I cases Disbursed in FY 18-19	Sum of SEP-I cases Pending as on 27/05/19	Sum of SHG loan applications are sponsored in FY 18-19	Sum of SHG Loan Disbursed	Sum of Credit Linkage cases pending As on 27/05/19
ALLAHABAD BANK	379	128	454	1498	999	840
ANDHRA BANK	45	33	18	62	29	90
BANK OF BARODA	142	41	109	395	239	244
BANK OF INDIA	237	102	280	781	496	464
Canara Bank	82	32	106	351	288	166
CENTRAL BANK OF INDIA	97	43	84	400	176	302
CORPORATION BANK	1	0	12	12	0	93
DENA BANK	8	0	14	33	0	45
IDBI BANK LTD.	42	6	49	160	37	126
INDIAN BANK	32	5	88	132	67	111
INDIAN OVERSEAS BANK	72	45	118	311	152	162
ORIENTAL BANK OF COMMERCE	25	21	35	51	32	58
PUNJAB AND SIND BANK	7	10	7	58	32	42
PUNJAB NATIONAL BANK	100	36	110	342	251	154
STATE BANK OF INDIA	335	49	560	1169	912	1088
Syndicate Bank	52	22	50	223	190	55
UGO BANK	343	199	197	990	614	535
UNION BANK OF INDIA	115	39	119	341	261	275
UNITED BANK OF INDIA	671	236	799	2561	2089	1538
VIJAYA BANK	2	1	8	46	26	59
<b>Total</b>	<b>2787</b>	<b>1048</b>	<b>3217</b>	<b>9916</b>	<b>6890</b>	<b>6447</b>

We may request the Banks to advise their Branches to dispose the loan application within end of June, 2019. A draft letter is placed for your kind perusal and approval.

Notes NSP-42 may kindly be seen.

Apropos the SHG sub-committee meeting of the SLBC on 28.05.2019 considering 27<sup>th</sup> May as the cut off date we have obtained bank branch-wise pending SEP cases for loan disbursement from the ULBs. We have also collected the SEP-I beneficiary list which is to be annexed.

The draft letters to 22 banks reflecting the pending sanctions have been prepared for kind approval and signature.

Director, SUDA

*Chandran*  
AMD 28/05/19

*28/5/19*

~~AMD~~

67 ULBs have submitted Bank Branch wise pending loan applications of 4524 SHGs. Again, 59 ULBs had submitted bank branch wise pending loan applications of 1108 SEP-I beneficiaries. Now we may take following action;

1. We may communicate the district wise and bank branch wise pending loan application status of SEP-I and SHGs to 20 LDMs. The draft letter is prepared for your kind perusal.
2. We have already communicated the bank wise pending loan applications status of SEP-I to all concern banks and requested to dispose off the loan applications within end of June, 2019. Now we may inform the Banks about branch wise pending loan application details and request them to advise the branch to dispose off the loan application within 15<sup>th</sup> July, 2019. The draft letter is placed for your kind perusal.
3. We may also inform the SLBC about pending loan application details of SEP-I and SHGs for their information and taking necessary action. The draft letter is placed for your kind perusal.

The Bank Branch wise pending loan application status is as follows;

Sl.No	Name of the Bank	No. of Pending Loan applications of SHGs
1	Allahabad Bank	580
2	Andhra Bnak	28
3	BANGIYA GRAMIN VIKASH BANK	44
4	BANK OF BORODA	196
5	BANK OF INDIA	321
6	CANARA BANK	130
7	CENTRAL BANK OF INDIA	231
8	CORPORATION BANK	27
9	DENA BANK	44
10	IDBI BANK LTD	125
11	Indian Bank	80
12	INDIAN OVERSEAS BANK	122
13	ORIENTAL BANK OF COMMERCE	19
14	PASCHIM BANGA GRAMIN BANK	26
15	PUNJAB AND SIND BANK	46

## NOTE SHEET

16	PUNJAB NATIONAL BANK	141
17	STATE BANK OF INDIA	714
18	SYNDICATE BANK	29
19	UCO BANK	399
20	UNION BANK OF INDIA	186
21	UNITED BANK OF INDIA	967
22	UTTARBANGA KSHETRIYA GRAMIN BANK	52
23	VIJAYA BANK	17
	<b>Total</b>	<b>4524</b>

The District wise pending loan application of Sep-I and SHGs is as follows;

Sl.No.	Name of the District	No. of Pending Loan applications of SHGs	No. of SEP-I Pending Loan applications
1	Bankura	89	11
2	Birbhum	315	161
3	Coochbehar	25	55
4	Dakshin Dinajpur	0	15
5	Darjeeling	256	3
6	Hooghly	519	117
7	Howrah	211	0
8	Jalpaiguri	54	36
9	Jhargram	0	19
10	Malda	20	10
11	Murshidabad	303	36
12	Nadia	360	99
13	North 24 Pgs	1242	334
14	Paschim Burdwan	0	15
15	Paschim Medinipur	171	49
16	Purba Burdwan	441	58
17	Purba Medinipur	46	16
18	Purulia	0	33
19	South 24 Pgs	430	11
20	Uttar Dinajpur	42	30
	<b>Total</b>	<b>4524</b>	<b>1108</b>

The draft letters are placed for your kind perusal and signature, if approved.

AMD, NULM

  
Sandip Bairagi  
SMM (FI&ME)

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NOTE SHEET

SUDA

Notes at nsp 43-44 may kindly be seen.

Three different communication may be sent to the banks and LDMs in the Districts regarding SEP-I & SHG loan applications pending for sanctioned with the banks. There are 4524 pending loan applications of SHGs as on 15<sup>th</sup> of June, 2019 and 1108 SEP loan applications with the banks. The disbursement is to be expedited with the active involvement of the City Mission Management Units. We may set 15<sup>th</sup> July, 2019 as a timeline for sanction of the schemes.

Three separate draft letters placed on the cp side may be approved. Fair copy for kind signature will be put up thereafter.

Director, SUDA

~~AD (NULM)~~

Chaudhury  
AMD 20/06/19

Sandip has been advised  
for changes.

sdg 21/6

The paisa portal has changed the mode of operation in different time. Upgrading of skill and knowledge relating to PAiSA portal is necessary for smooth handling of the portal. In this view, the SMMU has organised training on PAiSA portal for all CMMs, DEOs and others (where CMM & DEO not available) in 6 different batches.

We may request JS, NULM to depute resource person(s) for facilitating the training programme. A draft letter is placed for your kind perusal and approval.

Jt. Director,  
SUDA

~~AD (NULM)~~

Sandip Bairagi  
SMM (FI & ME)

W  
sdg

We may request the Mission Director, NULM to depute a resource person for the hands on training on PAiSA portal planned from the 15<sup>th</sup> of July, 2019. The training would be conducted in 6 (six) batches.

The draft placed on the cp side may kindly be seen and approved.

Director, SUDA

~~AD (NULM)~~

Chaudhury  
AMD 08/07/19

We may discuss.

sdg 9/7/19

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NOTE SHEET

SUDA

Discussed.

We may be permitted to write to the Ministry of Housing & Urban Affairs, requesting for deputing a Resource Person to the State in connection with the training organized on PAiSA portal with all the City Mission Managers and DA cum DEO of the City Mission Management Units scheduled from the 15<sup>th</sup> of July, 2019 in 6 (six) batches.

Director, SUDA

Chandrasekhar  
AMD 19/07/19

Proposal above may kindly be approved.

~~Pr. Secretary  
UD & MA Deptt.~~

self 11/7/19

~~Signature  
12/11/2019~~

U.O. No. SUDA. 351

Dated 12/07/2019

File No. SUDA. 68/2019 (1st)

Director SUDA

A number of SEP and SHG loan applications are pending at branch level for a long period of time. The information was circulated to all concern banks and it was requested to submit a feedback in this regard within 15/07/2019. But it is found that the banks are not submitted the feedback within the due date. In this view, we may forward a reminder letter to all concern banks.

A draft letter is submitted for your kind perusal and signature, if approved.

~~AMD, NULM~~

~~Sandip Bairagi  
SMM (FI&ME)~~

সুডা

NOTE SHEET

SUDA

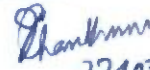
A number of SEP-I and SHG loan applications are pending at branch level for a long period of time. The information was circulated to all concern banks and it was requested to submit a feed back in this regard within 15/07/2019. But it is found that the banks are not submitted the feedback within the due date. In this view, we my forward a reminder letter to all concern banks.

A draft letter is submitted for your kind perusal and signature, if approved.

~~AMD, NULM~~

  
Sandip Bairagi  
SMM (FI&ME)

Draft approved  
7c signed

  
22/07/19

S. Bairagi  
SMM (FI&ME)

সুডা

## NOTE SHEET


SUDA

It is observed from the report of first quarter of FY 2019-20 that there is only 4500 number of SHGs loan applications are pending in different bank branches. In this financial year we have assigned 17000 SHG credit linkage target to the Banks. In such situation, we have to submit at least 17000 cases in different bank branches.

We may request the ULBs to submit the loan application of SHGs to different bank branches with in 15/09/2019. The ULB wise target of submission of loan application is placed in the CP side.

The draft letter is placed for your kind perusal and signature, if approved.

AMD, NULM

  
Sandip Bairagi  
SMM (FI&ME)

Draft modified and approved.

Chandran  
17/08/19

S. Bairagi  
SMM



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## NOTE SHEET

SUDA

To encourage the aspirant entrepreneurs and SHGs, the Urban Local Bodies (ULBs) have submitted the SEP -I and SHG loan applications in different Branches of Banks. But it is observed that the branches are not disposing the loan applications within the turnaround time. The Bank wise details of SEP-I and SHG loan applications status is given below;

Bank	Sponsored - SHG	Disbursed - SHG	Pending - SHG	Sponsored - SEP-I	Disbursed - SEP-I	Pending - SEP-I
Allahabad Bank	813	199	892	238	17	312
Andhra Bank	35	20	29	12	4	10
Bank of Baroda	369	187	271	57	4	119
Bank of India	626	470	380	207	82	185
Canara Bank	203	157	121	53	10	80
Central Bank of India	242	125	197	77	11	100
Corporation Bank	10	4	28	0	0	2
Dena Bank	77	43	22	13	2	7
IDBI Bank	67	8	165	14	1	27
Indian Bank	93	17	133	17	2	32
Indian Overseas Bank	145	59	149	35	9	51
Oriental Bank of Commerce	53	4	48	18	5	18
Punjab & Sind Bank	37	20	52	7	1	5
Punjab National Bank	201	128	143	46	6	74
State Bank of India	510	242	570	219	12	289
Syndicate Bank	124	77	80	33	7	43
UCO Bank	515	270	507	186	36	205
Union Bank of India	310	69	295	118	31	111
United Bank of India	1541	954	1385	327	124	431
Vijaya Bank	35	6	29	4	0	11
BGVB (UBI)	181	74	33	34	16	33
PBGB (UCO)	50	40	33	13	0	18
UBKGB (CBI)	186	105	83	3	0	0
<b>Total</b>	<b>6423</b>	<b>3278</b>	<b>5645</b>	<b>1731</b>	<b>380</b>	<b>2163</b>

We may request the Banks to advise their Branches to dispose the loan application within end of November, 2019. A draft letter is placed for your kind perusal and signature, if approved.

AMD, NULM

  
Sandip Bairagi  
SMM (FI&ME)

FC signed  
Dhanbar  
07/11/19

S. Bairagi SMM

The SHG credit linkage target for the state is 17000 for the FY 2019-20. As on September, 2019 we have achieved only 20% of the total target. To expedite the credit linkage process, the CMMUs have to sponsor sufficient number of loan proposals of eligible SHGs.


As discussed at the special SLBC meeting on 24/10/2019, to expedite the grading activity, the ULB will conduct a week long programme from 11/11/2019 to 16/11/2019 and from 25/11/2019 to 30/11/2019 for grading of eligible SHGs. The ULBs are requested to invite the LDM of the District and the Branch representatives for attending the programme.

Now to dispose all the loan applications of the SHGs the Banks are requested to organise a grading camp in the branches of urban areas. A list of branch wise target for the FY 2019-20 of your bank is enclosed for your reference.

We may request the banks to fix the date for Credit camp and advise the listed branches to conduct the camp to achieve the target for SHG credit linkage target.

The draft letter is placed for your kind perusal and signature, if approved

AMD, NULM

  
Sandip Bairagi  
SMM (FI&ME)

YI signed  
Rashid  
09/11/19

S. Bairagi SMM

The SHG credit linkage target for the state is 17000 for the FY 2019-20. As on September, 2019 we have achieved only 20% of the total target. To expedite the credit linkage process, the CMMUs have to sponsor sufficient number of loan proposals of eligible SHGs.

Now to dispose all the loan applications of the SHGs the Banks were requested to organise a grading camp in the branches of urban areas. But it is observed that the Banks are not yet submit the schedule for credit camp.

Now to expedite credit linkage, we may request the bank to conduct credit linkage camp during 2<sup>nd</sup> Week of December, 2019 i.e. from 09/12/2019 to 14/12/2019,

The draft letter is placed for your kind perusal and signature, if approved

AMD, NULM

  
25/11/19  
Sandip Bairagi  
SMM (FI&ME)

Draft letter will be signed, once approved.

~~Director~~

~~AMD (NULM)~~

Signed.

  
25/11.

25/11/19

  
25.11.19