

## State Urban Development Agency

“ILGUS Bhavan”, H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/ 3967

12.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Chief Manager,  
BANK OF BARODA

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMS for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,



Director, SUDA

&amp;

Mission Director, WBSULM

## State Urban Development Agency

"ILGUS Bhavan", H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

---

SUDA-69/2014(Part-I)/ 3968

12.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Zonal Manager,  
BANK OF INDIA

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,

  
Director, SUDA

&amp;

Mission Director, WBSULM

## State Urban Development Agency

“ILGUS Bhavan”, H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/ 3969

12.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Assistant General Manager,  
Canara Bank

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,

  
Director, SUDA

&amp;

Mission Director, WBSULM

## State Urban Development Agency

"ILGUS Bhavan", H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/ 3970

12.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Chief Manager,  
CENTRAL BANK OF INDIA

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,



Director, SUDA

&amp;

Mission Director, WBSULM

## State Urban Development Agency

“ILGUS Bhavan”, H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

---

SUDA-69/2014(Part-I)/3571

12.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Deputy General Manager,  
CORPORATION BANK

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMS for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,

  
Director, SUDA

&

Mission Director, WBSULM

## State Urban Development Agency

“ILGUS Bhavan”, H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

---

SUDA-69/2014(Part-I)/3972

11.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Senior Manager,  
DENA BANK

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,



Director, SUDA

&

Mission Director, WBSULM

## State Urban Development Agency

“ILGUS Bhavan”, H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/ 3973

12.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Deputy General Manager,  
IDBI BANK LTD.

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,

  
Director, SUDA  
&

Mission Director, WBSULM

## State Urban Development Agency

“ILGUS Bhavan”, H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/ 3974

12.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Chief Manager,  
INDIAN BANK

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,

  
Director, SUDA

&amp;

Mission Director, WBSULM



## State Urban Development Agency

“ILGUS Bhavan”, H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/3975

19.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Assistant General Manager,  
INDIAN OVERSES BANK

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,

  
Director, SUDA  
&

Mission Director, WBSULM

## State Urban Development Agency

“ILGUS Bhavan”, H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/3976

12.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Chief Manager,  
ORIENTAL BANK OF COMMERCE

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

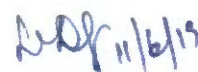
1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,



Director, SUDA

&amp;

Mission Director, WBSULM

## State Urban Development Agency

"ILGUS Bhavan", H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/3977

12.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Chief Manager,  
PUNJAB AND SIND BANK

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,



Director, SUDA

&amp;

Mission Director, WBSULM

## State Urban Development Agency

“ILGUS Bhavan”, H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/ 3978

12.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Deputy Zonal Manager,  
PUNJAB NATIONAL BANK

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

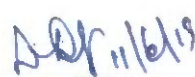
1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,

  
Director, SUDA  
&

Mission Director, WBSULM

## State Urban Development Agency

"ILGUS Bhavan", H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/ 3979

19.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Deputy General Manager,  
STATE BANK OF INDIA

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,

  
Director, SUDA

&

Mission Director, WBSULM

## State Urban Development Agency

“ILGUS Bhavan”, H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/ 3980

12.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Regional Manager, Kolkata,  
Syndicate Bank

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMS for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,

  
Director, SUDA

&amp;

Mission Director, WBSULM

## State Urban Development Agency

“ILGUS Bhavan”, H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/ 3981

19.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Deputy General Manager,  
UCO BANK

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

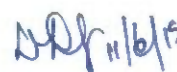
1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,



Director, SUDA  
&

Mission Director, WBSULM

## State Urban Development Agency

"ILGUS Bhavan", H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/ 3982

12.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Assistant General Manager,  
UNION BANK OF INDIA

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

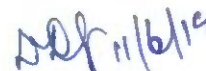
1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMS for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,



Director, SUDA

&

Mission Director, WBSULM



## State Urban Development Agency

“ILGUS Bhavan”, H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/ 3983

12.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Assistant General Manager,  
UNITED BANK OF INDIA

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,

  
Director, SUDA

&amp;

Mission Director, WBSULM

**State Urban Development Agency****“ILGUS Bhavan”, H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal**

SUDA-69/2014(Part-I)/ 3984

12.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: Deputy General Manager,  
VIJAYA BANK

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,



Director, SUDA

&amp;

Mission Director, WBSULM

## State Urban Development Agency

“ILGUS Bhavan”, H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/ 3985

19.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: General Manager, Credit,  
Bangiya Gramin Vikash Bank

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,


1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,

  
Director, SUDA

&amp;

Mission Director, WBSULM

## State Urban Development Agency

"ILGUS Bhavan", H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/ 3886

12.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: General Manager,  
Paschim Banga Gramin Bank

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

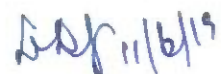
1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,



Director, SUDA

&amp;

Mission Director, WBSULM

## State Urban Development Agency

“ILGUS Bhavan”, H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal

SUDA-69/2014(Part-I)/ 3987

19.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: General Manager,  
Uttarbanga Kshetriya Gramin Bank

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,



Director, SUDA

&amp;

Mission Director, WBSULM

**State Urban Development Agency****“ILGUS Bhavan”, H-C Block, Sector-III, Bidhannagar, Kolkata-700 106, West Bengal**

SUDA-69/2014(Part-I)/3988

19.06.2019

From : Director, SUDA  
& Mission Director, WBSULM

To: General Manager, IDD,  
West Bengal State Cooperative Bank

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,



Director, SUDA  
&

Mission Director, WBSULM



युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India  
Convener of SLBC, West Bengal

E-mail: slbc.westbengal@unitedbank.co.in  
Telephone: 033-2262-7365, 033-2231-1716

11, Hemanta Basu Sarani  
Kolkata- 700 001

Ref : SLBC/Minutes/SHG-SE/ 99 7/2019

dated, the 31<sup>st</sup> May, 2019

**Re : Minutes of the meeting dated 14-02-2019 SLBC Sub-Committee on SHG meeting .**

The meeting of the SLBC Sub Committee on SHG for the review of March, 2019 quarter was held on 28-05-2019. The meeting was attended by Mr A K Agrawal, Principal Secretary, SHG & SE Deptt ; Ms N Dasgupta, Addl CEO, SRLM ; Mr. J Choudhuri, Jt Secretary, SUDA ; Mr B Sinha ,DGM, NABARD ; Mr P Purkait , AGM, RBI ; and other members of the Sub-Committee.

The meeting commenced with Action Taken Report for the points noted in the last meeting held on 28-02-2019. The House expressed satisfaction on the performance of the Banks under NRLM and observed that momentum is picking up in disposal of NULM and SVSKP loan proposals. We are appending herewith the major points of discussion and the Actions Points that emerged during the course of the meeting.

☆ **NRLM** : As against the ACP target of 572874 SHGs , the achievement was to the tune of 91% at 523235 SHGs coverage. Disbursement target also stood at 87% of the sanctioned amount. Average ticket size has shown improvement at Rs.2.17 lacs per group.

Next, the discussion was centred on credit deployment for 2019-20. It was informed that the outlay for year is Rs.13679.01 crore targeting 578652 groups. Ms Dasgupta clarified that the financial target is related to Disbursement only. The estimated target (physical as well as financial) has been computed on the basis of disbursement to new groups after 1<sup>st</sup> grading and renewal of existing groups with enhanced limit as applicable after 2<sup>nd</sup>/3<sup>rd</sup> grading. The House opined that the same is achievable as per trend observed last year and the potential in this sector. The House decided accordingly to adopt the target as proposed by SRLM. SLBC also observed that it is in consonance with the PLP of NABARD. It is the suggestion of SLBC that SRLM may also segregate the district wise target for the outlay earmarked for WBSCB.

( Action Point 1 – The ACP as adopted is to be placed in the SLBC meeting for ratification )

With Interest Subvention & Incentive for prompt payment, it should be ensured that the claim is lodged in time to WBSCL so that the interest burden on all performing SHGs is only 2% p.a. For better clarity among the member banks it was suggested that the Department would prepare a brief write-up w.r.t. the provisions of Interest Subvention/Incentive Scheme.

(Action Point 2 – WBSCL is to send the write-up for circulation among the member banks.)

It was gathered from SRLM that despite regular follow-ups some of the bank branches are not opening the Savings Bank accounts for months together, sometimes extending to more than 6 months. The House took a serious view in this regard and opined that the same should hereafter be taken up directly with the controllers of such bank branches. It is gathered from the banks that while dual authentication system is enabled, opening of SHG/AOP type accounts are not yet feasible for BCs. SLBC opines that in such cases a/cs are to be opened in the base branch only.

(Action Point 3 – Banks' Controlling offices are to issue proper instructions for prompt opening of accounts with necessary guidance to the SHGs)



- ☆ Bank Sakhi : WBSRLM has arranged for IIBF Certificate course for 125 members of SHG Sanghas/ Federations with training at RSETIs. SLBC has shared the list with the member banks for consideration of probable engagement of these persons as Bank Mitras/ Bank Sakhis. The Convener of SLBC opined that most of the banks follow the Corporate BC Model and it is desirable that in case of opening of new Outlets manned by BCs/replacement of existing BCs, this pool of trained & certified group of women is tapped by the banks for engagement as BCs through proper registration with the Corporate BCs of respective banks which will definitely give a better result in providing better service & continuity in the local areas.

( Action Point 4 – Member Banks may initiate necessary steps )

- ☆ E-Shakti : Mr B Sinha highlighted the advantages of the E-Shakti portal which is expected to be rolled out to 10 more districts in addition to Paschim Midnapur district. Mr. A K. Agrawal, Principal Secretary suggested for possible convergence of E-Shakti portal with NRLM portal in future by the stakeholders to derive maximum benefit in strengthening the data base & MIS reports. He also advocated for engagement of SHG Federation members as Facilitators by NABARD for the E-Shakti program.

(Action Point 5 – NABARD may act accordingly)

- ☆ NULM : The House observed that the performance of the banks in NULM was not up to the mark with only 7655 sanctioned against the target of 22360. SLBC Convener advised that all the pending proposals which could not be sanctioned due to poll process, must be disposed off within June, 2019.

(Action Point 6 – Member Banks )

It has also been decided that in line with NRLM, all the participating banks will accept the standardised Common Loan Application Forms & related documents for NULM loans also.

(Action Point 6 - SLBC to circulate the same for member Banks to advise their branches)

Others : It was informed by Mr. J Choudhuri, Jt Secretary that the ACP target for NULM under 2019-2020 is being finalized and shared with the banks shortly. It was also suggested that banks should expeditiously open savings accounts and dispose of loan proposals. The Department also proposes for frequent interactions with bank branches through facilitators engaged by them.

SLBC also informed that necessary instructions have already been passed to the LDMS for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings.

- ☆ SVSKP Scheme : Sanction for the year stood at 44305 against 100684 sponsored proposals. About 8119 proposals are stated to be pending with banks which are to be disposed immediately

( Action Point 7 – Member Banks )

Regarding the return of subsidy claimed and kept unutilized without disbursement, the Department has started placing demands on individual banks for returning the subsidy with interest thereon. Some of the member banks reported that they have not received the detailed list in this regard. It has been decided that the Department would furnish the list with the beneficiary details.

( Action Point 8 – WBSCL )

The Convener of SLBC requested the Department to take a considerate view in this regard as the Subsidy claimed but not disbursed by banks must be because of unavoidable circumstances and the said fund is never utilized by the banks for any investment/business purpose. SLBC has already directed the banks to arrange for immediate disbursement in eligible cases where subsidy is claimed and return the subsidy for the rejected cases with valid reasons thereof at the earliest. It was also informed by UBI that the reconciliation process has commenced and it is observed that demand raised by the Department also includes proposals where Subsidy has either been refunded or adjusted against sanction /disbursement in 2018 .

*[Handwritten signature]*





(Action Point 9 : Member Banks – To reconcile the position of sanction & pendency of undisbursed loans with support from WBSCL and return the unutilized subsidy in applicable cases by 30-06-2019)

- ☆ NPA : While NPA in SHGs is as low as 2.18 % , it was 17.56 % in SVSKP Schemes on 30-09-2018. As informed earlier, the banks are to extensively utilize the services of the Motivators engaged by the Department. SBI has informed that there is some discrepancy in NPA reporting and the Corporate Data as received from the Central Office would be shared shortly. BGVP advocated for administrative actions by the authorities against delinquent borrowers for creating a conducive atmosphere of regular recovery mechanism .This will enable the banks to manage their loan portfolio in a desired manner.

It was decided that banks would share the list of NPA loans under SVSKP scheme with the Department for follow up at their end. SLBC is also to send the list of Banks' Nodal Officers to WBSCL for necessary co-ordination)

( Action Point 10 : Member Banks & SLBC )

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

  
General Manager  
Prisec-Agri & Convener, SLBC



**Sub-Committee meeting on SHG & SE convened by SLBC, West Bengal on 28.05.2019 at 11:30 A.M.  
at Suchintan 4<sup>th</sup> Floor, Head Office**

Sr No.	NAME (IN BLOCK LETTERS)	DESIGNATION	INSTITUTION	CONTACT NO.	MAIL ID (IN BLOK LETTER)	SIGNATURE
1	Sayoni Laha	Dep mgr	SBI	9674713672	sayoni.laha@sbi.co.in	Am
2	Pradeep Kumar Jain	DGM, ZO-Kolkata	UCO Bank	9414295153	z0.Calcutta@uco.bank.co.in	Ptk
3	BHAVESH MISHRA	DGM, FGMO	ALLAHABAD BANK	9874949149	fgmo.kolkata@allahabadbank.in	B
4	SONALI BANERJEE	CHIEF MGR	SBI	9674719551	cmabu.lahor@sbi.co.in	BBg
5	SUBHO DEY	Chief Manager	Central Bank of India	833500134	rdkalkga@centralbank.co.in	Am
6	JYOTI RANJAN MISHRA	Chief Manager	BOI	877039798	Kolkata@BOI.bank.bank.co.in	Ptk
7	PARJASARATH DATTA	Dy. Director (IP)	Fin. Dept Govt	9432231602	parjo.1485@gmail.co.in	
8	Ranjit Roy	SPM (NF&FI)	WB SRLM	9836755557	ranjitroy.52.ubi@gmail.com	
9	Sandip Banerjee	SMM (F&ME)	NULM, DUDA	963365778	Smm.fme@gmail.co.in	
10	KANCHAN KUMAR DEY	Dy. Secretary	SHG & SE Dept.	9874322088	SHGSE-WB@G.MAIL.COM	Am
11	SUDIPTA GHOSH	Section Officer	SHG & SE Dept	9433041607	shgse-wb@gmail.com	Shoth
12	PRADIPTA PURKAIT	AGM	RBI	9883328211	ppurkait@rbi.org.in	Shobhin
13	D N GHOSAL	OSO - Banking	WBSEL	7310605019	ghosaldeb@gnail.com	DD
14	TARUN KR. KUNDU	G.M (Finance)	WBSEL	9830652543	tkundubank@gmail.com	Mund
15	KALYAN KAR	AGM	THE WBSEL LTD	8617260533	wbseb.forwardit@gmail.com	DD
16	Barun Kundu	R M	BGV B	9434160383	legnb@netdifinancial.com	Am
17	Gouta Kr. Da.	Manager	UCORSALE	9830376107	z0.Calcutta@ucorbank.co.in	Am
18	Vaishav Chaudhary	OSD	SHG & SE Dept	9650557789	vaishav7287@gmail.co.in	Am
19	SABYASACHI SANKH	ASCL (S&SE)	SHG & SE Dept	9830373371	SABYASACHI.SANKH@SLBC.CO	Am

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
“ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং .....

তারিখ .....

From : Director, SUDA  
& Mission Director, WBSULM

To: Chief Manager,  
Allahabad Bank

**Sub: Circulation of MOM of SLBC Sub Committee Meeting on SHG held on 28/05/2019**

Sir,

In inviting your attention to the Minutes of Meeting SLBC Sub Committee Meeting on SHG held on 28/05/2019 (Action point - 6, page - 2) where it has been pointed out that,

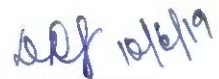
1. The participating banks will accept the standardised Common Loan Application forms and related documents for NULM loans also.
2. The pending loan applications of SEP under NULM must be disposed off within June, 2019.
3. The SLBC have passed the necessary instruction to the LDMs for inviting the representatives of Urban Local Bodies in DCC/DLRC meetings

You are requested to advise your urban branches to accept the standardised Common Loan Application forms and related documents for NULM loans and dispose off the pending SEP loan applications forms within June, 2019. You are also requested to advise the branches to expedite opening of zero balance savings bank account for SHGs and members of SHGs. The copy of the standardised Common Loan Application forms and related documents is enclosed herewith for kind reference.

In case you have any further survey, please contact Sri Sandip Bairagi, State Mission Manager at 9163365778.

Encl: As stated

Yours faithfully,



Director, SUDA

&amp;

Mission Director, WBSULM

সুডা

o/c

SUDA

রাজ্য নগর উন্নয়ন সংস্থা

STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
“ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-69/2014/HT-1/3638

তারিখ 23-05-2019

To  
The General Manager (FI & Prisec) and Convener-SLBC  
Lead Bank Division, United Bank of India, Head Office  
11, Hemanta Basu Sarani, Kolkata-700001

Sub: Seeking approval for use of SHG loan application format developed by IBA.

Ref.: SLBC-WB/Minutes/816/2019 dated 18/03/2019

Sir,  
In inviting your attention to the Minutes of Meeting of 144<sup>th</sup> SLBC Held on 12/03/2019 (Para - C, page - 3) where it has been pointed out that bank should accept the unified standardised loan application for urban SHGs under NULM along with the same line of NRLM, I am enclosing herewith draft Common Loan Application forms for placing it before SHG Sub Committee of SLBC in its next meeting for consideration and further acceptance by SLBC.

Encl.:- As stated

Yours faithfully,

Director, SUDA

&

Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

## Acknowledgement

(To be handed over to SHG after submission of the Application Form)

Received the following Application form for loan

<b>Name of SHG</b>	
<b>Address</b>	
<b>Application No</b>	
<b>Savings Account No</b>	
<b>Date of Receipt of Application by branch</b>	

Signature

Branch

Bank

**Bank's Name & Logo**

Form No	
Bank	
Branch	

For Official Use Only	
Customer ID	
Loan A/c No	
Loan Type (CC/TL)	Cash Credit Term
Product code	
Date of Sanction	
Sanctioned Amount in Rs.	
Loan Term	

## Self Help Group Loan Application Form

Name of the SHG			
Date of Formation		No of SHG members	
Address	..... Municipality	City:.....	
	Word No.....	District: .....	
	Area.....		
SB A/C No			
Loan A/c No (if any)			
Supporting Agency (if any)			
Application for Loan Cycle			

## Self Help Group Loan Application Form

To  
The Branch Manager

..... Bank  
..... Branch

Dear Madam/Sir,

**Sub:-Application for credit linkage**

<b>Affix Passport Size Photograph</b>	<b>Affix Passport Size Photograph</b>	<b>Affix Passport Size Photograph</b>
<b>Name :</b>	<b>Name :</b>	<b>Name :</b>
<b>Designation:</b>	<b>Designation:</b>	<b>Designation:</b>
<b>Address :</b>	<b>Address :</b>	<b>Address :</b>
<b>Mobile No. :</b>	<b>Mobile No. :</b>	<b>Mobile No. :</b>

1. We, duly authorized representatives of .....  
(Name of the SHG) ..... Municipality ..... word  
..... City ..... District hereby apply for a loan aggregating  
Rs. .... ( Rupees .....only) by way of Cash  
Credit (CC) / Term Loan (TL) for on lending to our members. A copy of resolution taken by our Self  
Help Group in this regard is attached

2. A copy of the member-wise requirement of loan is enclosed (*Compulsory from 3<sup>rd</sup> linkage onwards*)
3. We agree to repay the loan amount as per the repayment schedule which may be fixed by the Bank.
4. A copy of the Inter-se Agreement executed by all the members of the group authorizing us *inter alia* to borrow on behalf of the SHG is enclosed.
5. We hereby declare that the particulars given above are true and correct to the best of our knowledge and belief.
6. We hereby authorize the Bank to disclose all or any particulars or details or information relating to our loan accounts with the Bank, to any other financial institution including NABARD, Government or any agency as may be considered necessary or desirable by the Bank. It will be in order for the Bank to disqualify the SHG from receiving any credit facilities from the Bank and or recall the entire loan amount or any part thereof granted on this application, if any of the information pertaining to the group, furnished herewith is found incorrect and/or containing misrepresentation of facts.
7. A copy of the financial status of our SHG as on ..... (date) is attached.

Yours faithfully,

- 1.
- 2.
- 3.

[Signature of Authorized Representatives of SHG with Seal]

## Specimen of Resolution by SHG for taking loan from bank

Name of SHG:

Address:

Date of Formation:

Total no of Members:

Name of Facilitating Agency:

### Resolution for taking loan from bank

Today on ..... (Date), at the meeting of ..... (name of SHG) at ..... (Meeting place of SHG/ address) in presence of all its members, it is resolved that our ..... (Name of SHG) will seek loan of Rs ..., (in words)..... from bank. It has also been further resolved that Smt ..... (Designation .....); Smt ..... (Designation ..... ) and Smt ..... (Designation ..... ) will sign all the necessary document related to the loan application to bank on behalf of the .....(name of SHG).

We all members hereby agree to the above decision.

SI No	Name of SHG members	Name of Father/Husband	Gender (Male/ Female)	Signature /Thumb Impression
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Signature  
(Designation .....)

Signature  
(Designation .....)

Signature  
(Designation .....)

Seal of Self Help Group



**Details of Member wise Loan Requirement (As per Micro Credit Plan)**

(Compulsory from 3<sup>rd</sup> credit linkage onwards)

Name of the SHG:-

Date of formation:

Address

No. of Members:

S.N.	Name of member*	Purpose of investment	Amount of loan Required from SHG (Rs.)	Total Annual Income from various sources:- IGAs, Wages, Grants from Govt, etc. (Rs)	Total Annual Expenditure (Rs.)	Annual net income before repayment of loan installment (Rs.)	Annual repayment for the proposed loan & existing loan, if any (Rs.)'	Annual Surplus (Rs.)
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
<b>Total</b>								

(\* To be written in order of priority & rotation plan as decided in SHG meeting

**Specimen of INTER-SE AGREEMENT TO BE EXECUTED BY THE MEMBERS OF THE SELF HELP GROUP**

THIS AGREEMENT made on this.....day of.....\_20..... BETWEEN

Sl no	Members Name	Name of Father/ Husband	Gender (Male /Female)	Age
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

who are members of the \_\_\_\_\_ group, hereinafter referred to collectively as "The Self Help Group (SHG) Members" which expression shall, unless repugnant to the context or meaning, include every members of the said SHG and their respective legal heirs, executors and administrators.

WHEREAS all SHG members are residents of .....Municipality  
 ..... word.....City ..... District of  
 .....State and are known to each other.

WHEREAS the SHG members above named have joined voluntarily together and formed the SHG with intent to carry on savings and credit and other economic activities for mutual benefit subject to the terms and conditions hereinafter appearing:

NOW THEREFORE THIS AGREEMENT WITNESSETH THAT

1. \_\_\_\_\_  
 Each member of the SHG shall save a sum of Rs. \_\_\_\_\_  
 (Rupees \_\_\_\_\_ only) or such sum as may be decided by the Group, on (weekly fortnightly/monthly) basis during the scheduled SHG meeting. The accumulated corpus of the SHG shall be given on loan to members based on their need and recovered along with interest as decided by the SHG members.
- 2.The SHG will take the responsibility for maintaining appropriate books of accounts to ensure transparency in transaction among SHG members
- 3.Each member shall strive for the success of the SHG and shall not act in any manner detrimental to the business interests of the SHG.
4. The SHG members shall be jointly and severally liable for all the debts contracted by the SHG.

5. All assets and goods acquired by the SHG shall be in the joint ownership of all the members of the SHG and shall ordinarily be in the constructive custody of such member as may be authorized by the Group and shall be kept at the place of business at \_\_\_\_\_ which shall not be changed without consent of the SHG members.

6. The SHG members hereby duly elect and appoint

Shri/Smt/Kum. \_\_\_\_\_ as \_\_\_\_\_

Shri/Smt/Kum \_\_\_\_\_ as \_\_\_\_\_

Shri/Smt/Kum \_\_\_\_\_ as \_\_\_\_\_

to look after and manage the day to day affairs of the SHG's activities and also act in their name and on their behalf in all matters relating thereto. The authorized representatives, may however, be removed at any time by majority vote of the members and new representatives elected.

7. Each of the SHG members hereby agrees to abide by and ratify all such act, deeds and things as the authorized representatives may do in the interest of the said activities.

8. The authorized representatives shall take decisions in the day to day working of the SHG and each representative shall actively involve herself and co-operate in looking after the day-to-day affairs of the SHG activities in particular to attend to the following activities. - Every member of the SHG hereby authorizes the representatives to apply for the loan on behalf of the SHG and execute necessary agreements/documents on behalf of the SHG for the purpose. The authorized representative may collect loan amounts from the bank on behalf of SHG, deposit the same in the savings account of the SHG for on-lending to members in accordance with the decision of the SHG and also deposit recovery of loan installment from members in the loan account/s of SHG with the bank.

9. The SHG members hereby specifically authorize the representatives:-

i. To open Savings, Fixed Deposits and other accounts in \_\_\_\_\_ Branch of \_\_\_\_\_ Bank approved by the SHG and operate the same under the joint signature of any two of the following authorized representatives:

Shri/Smt/Kum \_\_\_\_\_

Shri/Smt/Kum \_\_\_\_\_

Shri/Smt/Kum \_\_\_\_\_

ii. To keep or cause to be kept proper books of accounts of the savings, made by the SHG Members, loans granted to them and the recoveries made from them and render every year the full accounts to the SHG members for their approval and adoption;

iii. To receive all payments due to the SHG and issue requisite receipts or acknowledgments for and on behalf of the SHG;

iv. To institute and defend on behalf of the SHG members any legal proceedings and safeguard the interests of each member of the said SHG and for this purpose engage or disengage any lawyer or advocate or agent and incur the necessary legal expenses in connection therewith.

10. In the event of death of any of the members of the SHG, his/her legal heirs shall be entitled to the benefits and be liable for the obligations of the deceased member under this agreement.

11. It is agreed that no new person shall be inducted as a member of the SHG without consent of all the existing members.

IN WITNESS WHEREOF the aforesaid members of the SHG have set their respective hands  
Here unto at the place..... and on ..... \_ day of.....  
Month ..... year first herein appearing.

S.N.	Name of member of the SHG	Signature/s/Thumb of the impression
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		

WITNESSES:-

- 1.
- 2.

(Note: The SHG shall not consist more than 20 persons).

Financial Statement of .....(Name of the SHG) as on ..... (Date)

Particulars	Amount (Rs)
Total Savings of members:	
Total interest and other incomes:	
Revolving Fund/ Grant Assistance received from project/ department/ other agencies	
Other Receipts (Specify .....)	
<b>Total</b>	

.....(Amount in Words)

We certify that the above statement is true and can be verified from the books of accounts maintained by our Self Help Group.

Signature  
(Designation.....)

Signature  
(Designation.....)

Signature  
(Designation.....)

Seal of Self Help Group

**For Official Use Only**

## Format I: SHG Grading Format for Fresh Credit linkage

### A. Basic Information:

Name of the SHG:-----

Urban Local Body:----- District:-----

Date of formation of SHG:----- S.B A/c Number of the SHG:-----

Period considered for Grading: From----- to -----(usually last 6 months)

Sl. No.	Indicator	Allotted Marks	Formula for determining Marks	Marks obtained
1.	<b>Regularity of meeting :</b>			
(a)	Regularity of holding meetings by SHG	10	$\frac{\text{No. of meeting held X 10}}{\text{No. of meetings required to be held as per rule of SHG}}$	
(b)	Regularity of Attendance of members in the meetings	10	$\frac{\text{Average no. of members attended the meetings X 10}}{\text{Total no. of members of the SHG}}$	
2.	<b>Regularity of Savings by members</b>	10	$\frac{\text{Amount of savings deposited by the members X 10}}{\text{Amount of savings required to be deposited as per rule of SHG}}$	
3.	<b>* Velocity of Lending to members from Group Corpus</b>	20	More than 1.5 : 20 More than 1.0 up to 1.5 : 15 More than 0.5 up to 1.0 : 10 More than 0.2 up to 0.5 : 5 Up to 0.2 : 0	
4.	<b>Regularity in repayment of loan by members</b>	20	$\frac{\text{Amount of recovery against Demand X 20}}{\text{Amount of Demand (required to be paid as per repayment schedule)}}$	
5.	<b>Updated Record Keeping :</b>			
a)	Resolution Book	4	Maintained up to date : Full Marks Maintained, but not up to date : Half Marks Not maintained : 0 (No marks)	
b)	Cash Book	8		
c)	Savings Ledger	4		
d)	Loan Ledger	4		
e)	General Ledger	6		
f)	Individual Pass Book	4		
<b>Total :</b>		<b>100</b>		

\* Velocity of lending from Group Corpus = 
$$\frac{\text{Amount lent to the members from Group Corpus}}{\text{Average amount of Group Corpus}}$$

- **B Grade : 70-79 marks**
- **C Grade : 60-69 marks**
- **D Grade : less than 60 marks**

Only A & B graded SHGs are to be considered for credit linkage

## Format II: SHG Grading Format for Repeat Credit linkage

### A. Basic Information:

Name of the SHG:-----

Urban Local Body: -----District:-----

Date of formation of SHG:----- S.B A/c Number of the SHG:-----

Period considered for Grading: From----- to -----(usually last 6 months)

Sl. No.	Indicator	Allotted Marks	Formula for determining Marks	Marks obtained
1.	<b>Regularity of meeting :</b>			
(a)	Regularity of holding meetings by SHG	5	No. of meeting held X 5	
			No. of meetings required to be held as per rule of SHG	
(b)	Regularity of Attendance of members in the meetings	5	Average no. of members attended the meetings X 5	
			Total no. of members of the SHG	
2.	<b>Regularity of Savings by members</b>	10	Amount of savings deposited by the members X 10 Amount of savings required to be deposited as per rule of SHG	
3.	<b>* Velocity of Lending</b> to members from Group Corpus	10	More than 1.5 : 10 More than 1.0 up to 1.5 : 7 More than 0.5 up to 1.0 : 5 More than 0.2 up to 0.5 : 2 Up to 0.2 : 0	
4.	<b>Regularity in repayment of loan by members</b>	15	Amount of recovery against Demand X 15	
			Amount of Demand (required to be paid as per repayment schedule)	
5.	<b>Updated Record Keeping :</b>			
a)	Resolution Book	4	Maintained up to date : Full Marks Maintained, but not up to date : Half Marks Not maintained : 0 (No marks)	
b)	Cash Book	8		
c)	Savings Ledger	4		
d)	Loan Ledger	4		
e)	General Ledger	6		
f)	Individual Pass Book	4		
<b>Operations in Cash Credit/ Term loan A/c and Credit history:</b>				
6	a) Number of transactions in last 12 months (Dr. & Cr.)	10	i) 12 or' more:-	10
			ii) 6 to less than 12 :-	6
			iii) Less than 6 :-	0
	b) Servicing of interest charged in CC A/c	10	i) Within 1 month :-	10
			ii) Within 2 month:-	6
			iii) After 2 months:-	0
	c) Occasions of overdrawing in CC A/c due to charging of interest etc. during last 12 months	5	i) Never:-	5
			ii) On 2 occasions :-	3
			iii) On more than 2 occasions :-	0
<b>Total :</b>				

\* Velocity of lending from Group Corpus =

$$\frac{\text{Amount lent to the members from Group Corpus}}{\text{Average amount of Group Corpus}}$$

- **A Grade : 80 or more marks**
- **B Grade : 70-79 marks**
- **C Grade : 60-69 marks**
- **D Grade : less than 60 marks**

Only A & B graded SHGs are to be considered for enhancement of CC limit / repeat dose of T/L



**Specimen of ARTICLES OF LOAN AGREEMENT FOR USE BY BANKS  
WHILE FINANCING SELF-HELP GROUPS**

The Articles of Agreement made on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_ at \_\_\_\_\_ By \_\_\_\_\_ and  
Between M/s \_\_\_\_\_ [name of the SHG] an unregistered association  
of \_\_\_\_\_ persons/individual \_\_\_\_\_ having \_\_\_\_\_ its \_\_\_\_\_ office \_\_\_\_\_ at  
\_\_\_\_\_ represented by its authorized  
representative

Shri/Smt. \_\_\_\_\_ (Name) \_\_\_\_\_ (Designation);  
S h ri/Smt. \_\_\_\_\_ (Name). \_\_\_\_\_ (Designation) and  
Shri/Smt. \_\_\_\_\_ (Name). \_\_\_\_\_ (Designation, who are

fully authorized by all the members of the SHG, (a copy of such Authorization is annexed hereto and forms part of this agreement), hereinafter referred to as the "Borrower" which expression shall unless repugnant to the subject or context thereof, mean and include members of the unregistered association for the time being, their respective successors, legal heirs,

administrators and assigns of the one part and \_\_\_\_\_ (name of the Bank) a  
body corporate constituted under the \_\_\_\_\_ Act, having its Head  
Office at \_\_\_\_\_ and the Branches,  
inter-alia, one at \_\_\_\_\_ here in after called  
"the Bank" which expression shall unless repugnant to the subject or context thereof mean and include its  
successors and assignees of the second part.

Whereas the borrower is an unregistered association of persons who have inter-se agreed to help each other as self-help group with a view to developing and ameliorating the socio economic conditions of their members.

Dated \_\_\_\_\_ made by the said

Shri/ Smt \_\_\_\_\_ (Name) \_\_\_\_\_ (Designation)

Shri/ Smt \_\_\_\_\_ (Name) \_\_\_\_\_ (Designation) and

Shri/ Smt \_\_\_\_\_ (Name) \_\_\_\_\_ (Designation) duly  
authorised to borrow in terms of its resolution dated \_\_\_\_\_ (Copy enclosed) requested  
the bank to grant the term loan / extended cash credit facility of Rs. \_\_\_\_\_ up to the  
limit of Rs. \_\_\_\_\_/- (Rupees \_\_\_\_\_ only)  
for on lending to its members. And whereas the bank has agreed to grant the Term loan / extended Cash  
Credit facility to the borrower on certain terms and conditions. (\* deleted whichever is not applicable)  
And whereas the Bank and the borrower are desirous of reducing the agreed terms into writing.

Now, therefore, this agreement witnesses as follows:

1. The Bank has agreed to grant and the borrower has agreed to borrow by way of Term Loan  
Cash / Credit (clean) up to the limit of Rs. \_\_\_\_\_/- (Rupees \_\_\_\_\_-only)  
and the Bank has opened (SPECIFY THE KIND OF LOAN ACCOUNT) \_\_\_\_\_  
A/C No. \_\_\_\_\_ of date \_\_\_\_\_ - in the name of the  
Borrower in its book of accounts.

2. \*In case the facility availed is Cash Credit the Borrowers will operate the Cash Credit account  
satisfactorily and within the limit and the Borrower shall repay the outstanding liability in the account  
inclusive of interest and other charges debited from time to time on demand without demur.

3. \*In case loan availed is Demand Loan, without prejudice to the right of the Bank to recall the loan on  
demand the Borrower undertakes to repay the loan with interest and other within the period stipulated  
in terms of sanction.

4. \*In case the credit facility availed of by the borrower is a Term Loan the same shall be repayable in installments in the manner specified herein-below in the repayment schedule, (to be specified) Besides the borrower will pay interest at the rates that may be prescribed for such lending by RBI/NABARD from time to time. (\*Delete whichever is not applicable)
5. It is clearly understood by and between the parties hereto that in the event of the borrower's failure to utilize the proceeds of the credit facility for the purpose for which the same has been made available by the bank to the borrower, the borrower shall repay immediately on demand without demur together with interest without prejudice to Bank's right to initiate other legal action.
6. The borrower shall pay interest on the loans to be calculated on the daily balances in the loan account and be debited thereto at quarterly rests or as the Bank may decide.
7. The borrower should utilize the proceeds of the credit facility for the purpose of lending to its members to improve the socio-economic conditions of their members and their families. That the loan will not be used for any Speculative purpose / activities prohibited by law.
8. The borrower shall repay the credit facility availed of together with interest payable as per the interest rates that may be fixed by RBI/NABARD from time to time for such lending
9. The borrower shall be liable to repay the facility on demand together with the interest and other charges payable by the borrower to the bank in accordance with the rules of the Bank.

**REPAYMENT SCHEDULE:**

For Cash Credit:

Each withdrawal of principal loan from the C.C. A/C is to be repaid within 12 months of such withdrawal. Interest debited to a/c is to be repaid / deposited into the A/C promptly so that outstanding balance of the CC A/C does not exceed the sanctioned limit under no circumstances.

For Term Loan:

Principal loan is to be repaid in ..... equal monthly / quarterly / half-yearly installments. Interest debited to the A/C is to be repaid / deposited promptly.

In witness where of the parties hereto have affixed their signature on the \_\_\_\_\_ date and

the \_\_\_\_\_ month and \_\_\_\_\_ year first herein above written.

1) FOR THE BORROWER- SHG

2) FOR THE BANK

- 1.
- 2.
- 3.

[Signature of Authorized representatives

[Signature of Authorized representative (Office bearers) with office seal]

(Branch Manager) with office seal

**Specimen of DEMAND PROMISSORY NOTE FOR USE BY BANKS WHILE  
FINANCING SELF-HELP GROUPS**

Rupees .....

Place .....

Date .....

On demand we..... (name of the SHG) and the members jointly and severally promise to pay..... Bank or order at ..... with the sum of Rupees..... with interest thereon at the rate of.....percent per annum (below / above/ at) Base rate / Lending Rate of the Bank which is at present .....% per annum with ..... rests for value received.

Revenue  
Stamp

[Signature of Authorized representatives of SHG with office seal]

Name of SHG:.....

Address of the SHG:

..... Municipality ..... word  
.....City ..... area  
.....District Pin .....

## Financing Self-Help-Group:

\* Credit Linkage (CC / TL) / \*Renewal of CC limit / \*Enhancement of CC limit / \*Repeat TL  
 (\*Strike out which is not applicable)

### Basic Details of SHG

1. Name of the Bank:.....
2. Name of the Branch: .....
3. Name of the Processing / Inspecting Loan Officer: .....
4. Date of Processing/Inspection: .....
5. Name of the SHG: .....
6. Address of the SHG: .....
7. Date of formation of the SHG:.....
8. No. of members in SHG: .....
9. Facilitating Agency (if any): .....
10. S/BA/C No .....
11. CC A/C No. (in case of already CC-linked SHG):..

### Assessment of SHG.

1. Whether the SHG has completed 6 months from the date of formation /12 months from the date of last sanction: Yes / No ('Strike out which is not applicable)
2. Whether the SHG has been Graded /Evaluated: Yes / No ('Strike out which is not applicable)
3. Whether the SHG has passed the Grading / Evaluation Exercise: Yes / No ('Strike out which is not applicable)
4. ....% of Marks obtained in the Grading / Evaluation Exercise: .....
5. .... Financial position of the SHG( as on ..... ):

Liabilities		Assets	
Particulars	Amount	Particulars	Amount
Outstanding C/C of Bank		Cash in hand	
Outstanding T/L of Bank		Deposit with Bank	
Outstanding loan of VO/Federation		Deposit with Federation	
Savings of members		Loan outstanding from members	
Other Liabilities (Specify .....) )		Other Assets (Specify .....) )	
Surplus			
<b>Total</b>		<b>Total</b>	

Existing Corpus of SHG =Rs

[Total Assets - Outstanding loans (if any)]

No. of dose of credit*	Eligibility	Eligible Amount (As per RBI guidelines)	Amount Proposed to be Sanctioned
Fresh Linkage (1 <sup>st</sup> dose)	a) Existing Corpus = Rs ..... b) Proposed savings for remaining part of the year = Rs ..... Total Corpus = Rs ..... f( a) + (b)l	4-8 time of total Corpus or minimum Rs 50,000 whichever is higher	Rs _____
2 <sup>nd</sup> Dose	a) Existing Corpus = Rs ..... b) Proposed savings for next 12 months = Rs ..... Total Corpus = Rs ..... [( a) + (b)l	5-10 time of total Corpus or minimum Rs 100,000 whichever is higher	Rs _____
3 <sup>rd</sup> Dose		Minimum Rs 200,000 as per Micro Credit Plan	Rs _____
4 <sup>th</sup> Dose		Rs 500,000- Rs 10,00,000 as per Micro Credit Plan	Rs _____
of credit *		(As per RBI guidelines)	to be Sanctioned

(\*Strike out which is not applicable)

**Terms of Sanction:**

Sanctioned a new Cash Credit limit / Renewed / Enhanced the existing Cash Credit limit / Repeat Term Loan for Rs ..... (Rupees ..... only ) under the following terms & conditions:-

(a) Amount of CC limit / TL (New /Renewed/ Enhanced / Repeat) for .....(period in months):  
Rs .....(Rupees .....only)

(b) Documents to be obtained:

- i. Inter-se agreement
- ii. Articles of loan agreement
- iii. Demand Promissory Note

( c ) Purpose of the credit facility: On-lending to the members of the SHG

(d) Rate of interest: .....% p.a.to be calculated on reducing balance method with monthly rest. The SHG will be eligible to get the benefit of interest subsidy if it fulfil the norms as specified by Government in this regard.

(e) Service charge: Nil (Loan to SHG is treated as advance to weaker section).

(f) Repayment:

i. For CC: Each withdrawal of principal loan from the C.C. A/C is to be repaid within ..... (12-24) months of such withdrawal. Interest debited to the A/C is to be repaid / deposited promptly so that outstanding balance of the CC A/C does not exceed the sanctioned limit under no circumstances.

ii. For TL: Principal loan is to be repaid in equal monthly / quarterly / half- yearly instalments. Interest debited to the A/C is to be repaid / deposited promptly

(g) Review / Evaluation of the C/C A/C will be done after 12 months.

Signature of the Processing / Appraising Officer Signature of the Branch Manager

Date:-

(With Office Seal)

We, on behalf of.....SHG hereby accept the aforesaid terms & conditions of the above-noted CC facility / Term loan sanctioned to our SHG by the above- mentioned Bank Branch.

- 1.
- 2.
- 3.

[Signature of Authorized representatives of the SHG with office seal]

Date:

Place:

## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং .....

তারিখ .....

To  
 The General Manager (FI & Prisec) and Convener-SLBC  
 Lead Bank Division, United Bank of India, Head Office  
 11, Hemanta Basu Sarani, Kolkata-700001

Sub: Seeking approval for use of SHG loan application format developed by IBA.

Ref.: SLBC-WB/Minutes/816/2019 dated 18/03/2019

Sir,

*In inviting your attention*

Kind attention to the invitation to the Minutes of Meeting of 144<sup>th</sup> SLBC Held on 12/03/2019, *(para c pg 3)*  
~~at the page 3 of Minutes refer to~~ *where* it has been pointed out that bank should accept the unified  
 standardised loan application for urban based SHGs under NULM along with the same line of NRLM,  
 Pursuant to the discussion *I am enclosing herewith* the draft Common Loan Application forms is annexed *for placing it before*  
~~SHG sub-committee of SLBC in its next meeting for consideration and further~~  
 The draft may kindly be perused and approved along with the advisory to all banks for acceptance  
 acceptance of Common Loan Application forms. The copy of the advisory may be endorsed to SUDA *by SLBC.*  
 also. This will expedite the process of Bank Credit Linkage of SHGs under NULM. An early action is  
 requested.

Thanking you anticipation.

Encl.: - As stated

Yours faithfully,

Director, SUDA

&

Mission Director, WBSULM

Sub: Use of Common Loan Application Forms for SHGs under NULM.

Ref.: SLBC/Minutes/SHG-SE/652/2019 dated 22/02/2019

Sir,

In the SHG Subcommittee meeting it was decided that the Bank will issue circular to rural Branches to accept the Common Loan Application Forms which has been devised by Indian Bank Association (IBA) for Bank linkage of SHGs. In this connection, this is to inform you that the Common Loan Application Forms will help to expedite the process of Bank Credit Linkage of SHGs under NULM.

Therefore, you are requested to advise the Banks to circulate the circular of acceptance of Common Loan Application Forms to all Branches of urban areas and endorse a copy to SUDA.

Yours faithfully,

Director,SUDA  
&  
Mission Director, WBSULM



**United Bank of India , Lead Bank Division & Convener of SLBC, West Bengal**

E-mail: slbc.westbengal@unitedbank.co.in  
Telephone: 033-2262-7365, 033-2231-1716

11, Hemanta Basu Sarani  
Kolkata- 700 001

Ref : SLBC-WB/Minutes/ 816 /2109

Dated , the 18<sup>th</sup> March, 2019

**Re : Minutes of the 144<sup>th</sup> SLBC, West Bengal meeting on 12-03-2019**

The performance review meeting for the quarter ending on December, 2018 was held at 11.30 AM on 12-03-2018 at Hotel Lalit Great Eastern, Kolkata under the Co-Chairmanship of Sri A K Pradhan, MD & CEO, United Bank of India and Sri H K Dwivedi, Addl Chief Secretary, Finance, GoWB. Other dignitaries included Sri A K Das, Executive Director, United Bank of India, Sri M V Rao, Addl Chief Secretary, Cooperation & RD, GoWB, Sri A K Agrawal, Principal Secretary, SHG & SE, Sri S Mondal, Chief General Manager, NABARD.

After welcoming the dignitaries and the participating officials from Banks & other financial institutions and Government Departments, Sri M R Ray, Convener of SLBC briefed the House regarding the agenda and requested Sri Pradhan to deliver his key note address and guide the banks for next course of action. In a brief but comprehensive address, Sri Pradhan analyzed the performance of the banks in various parameters which are given hereunder.

- CD Ratio has improved to 64.48% . With only 4 banks remaining under PCA restrictions, he exhorted the banks to focus more on credit growth.
- Banks have been able to deploy 64% of their annual outlay so far but still need to deploy Rs.53314 crore in the March, 19 quarter to achieve the target. Agriculture, MSME , SHG & Housing sectors were signaled out as the thrust area
- Sri Pradhan opined that banks need to accelerate the pace of credit to agriculture and suggested that in addition to the saturation in KCC loans with coverage of the left out farmers, thrust should be more on Allied Activities, Farm Mechanization, Agri Infrastructure, Ancilliary Activities.
- Reference was also made to recent guidelines on extension of working capital loans under KCC scheme for fishery & animal husbandry schemes and increase in collateral free loan in agriculture sector upto Rs.1.60 lacs.
- Sri Pradhan opined that the provision of extension of credit solely by WBSCBL to the cold store owners for 15% of the capacity under Potato Procurement Scheme, 2019, since adopted by SLBC, could have been extended to other banks as well.
- Marked improvement has been observed in MSME sector in the last quarter where banks have been able to step up the credit delivery and with deployment of Rs. 37898 crore upto Dec, 19 quarter , 75% of the annual target has been achieved .
- Sri Pradhan also urged the banks to undertake the restructuring in eligible MSME units with diligence and also pass on the benefit of interest subvention as per recent RBI guidelines.





- Sri Pradhan lauded the banks and WBSRLM for the commendable performance in SHG credit linkage and expected that it will be the driving force in rural credit
- While the decrease in NPA from 15.44% to 13.52% in the current fiscal is noteworthy, Sri Pradhan requested for prompt resolution under institutional support mechanism.
- Sri Pradhan rounded off his address with the commitment of the banks to extend banking facilities to the people of the State through opening of more banking outlets in tandem with the suggestions received from the authorities.

Taking the cue, Sri Dwivedi, ACS, Finance and & Co-Chairman of the meeting opined that the performance in the last quarter has markedly improved and also suggested the following valuable inputs inter alia for better performance in the coming days.

- The Sub-Committees of the SLBC should be strengthened with appropriate representation by all the members of the Committee.
- Action plans are to be initiated with proper roadmap for achieving the desired result with active participation of all concerned. Line Departments are to provide more support to SLBC and co-operate for successful implementation of the schemes.
- The main SLBC forum is to be utilized primarily for review and taking proper policy decisions along with initiating corrective measures for the unresolved issues.

After confirmation of the minutes of the 143<sup>rd</sup> SLBC meeting dated 11-12-2018 and action taken report on the adopted resolution as placed by SLBC Convener, the House proceeded with review and discussion on the agenda items. The major points of discussion with action points thereof are,

#### A) C D Ratio :

5 districts (Howrah, Hooghly, Birbhum, Paschim Midnapore and 24 Parganas North) are below 40% Hooghly and 24 Parganas North district in particular are to draw up a time-bound action plan for improvement in CD Ratio and inform the House accordingly.

(Action point 1: Lead District Managers are to prepare the plan in consultation with the DCOs under the guidance of DCC)

#### B) Agriculture :

Both Sri Dwivedi & Sri Pradhan observed that credit to Agri sector has remained the area of concern and at 52% of annual credit deployment in the 3 quarters it has not been able to keep pace with MSME advances. Sri M Dhar, Advisor to GoWB on Institutional Finance expressed that with pick up in cold storage loans and tea finance in the March quarter the situation will improve. Sri M V Rao, ACS, Cooperation informed of the progress made by WBSCBL and confirmed that the allocated target will be achieved.

- Krishak Bandhu :Sri Dhar also requested the banks to complete the task of compiling the data on land records for the existing KCC loans and submit the same to SLBC on urgent basis .This will enable the banks to identify the 16 lacs odd famers actively associated with agri activities but yet to be covered under KCC loans. Convener of SLBC also requested the banks with high number of KCC loans, WBSCBL & SBI for early submission of the data.

(Action point 2 : Member banks)



- Animal Husbandry and Fishery loans: Sri Dwivedi advised SLBC to form a special Committee to formulate strategy for accelerating credit in these segments and monitoring the development in conjunction with NABARD, Animal Resource Deptt and Directorate of Fisheries, etc. The operational issues regarding fishery loans are to be sorted out as well.

(Action point 3 : SLBC,NABARD and respective line Departments )

- Sri S K Mondal,CGM, NABARD stated that Scale of Finance for Fishery & Animal Husbandry loans under KCC is to be finalized/approved by Dist Level Task Force for respective districts. Also, the Dist Credit Plan for 2019-20 should be finalized as scheduled.

(Action point 4 : The LDMs should complete the process & inform NABARD/SLBC)

- NLM-EDGE and DEDS : Sri Mondal informed the features and subsidy available under National Livestock Mission & Dairy Entrepreneurship Development Schemes with a request to the banks to expedite the sanction /disbursement process and immediately lodge/block the subsidy through the designated portal.

(Action point 5 : Member banks)

- Advances to FPO : During the discussion it was gathered from Agri Marketing Department & NABARD that around 400 FPOs are operating in the State. Some of the FPOs are running businesses with turnover of Rs.3 crore or so with import to other countries as well. It was suggested by both the Co-Chairmen that necessary details will be provided by the Department & NABARD to SLBC for preparing a roadmap with support from LDMs regarding need based credit linkage to the FPOs,

(Action point 6 : Agri Marketing Department , NABARD & SLBC)

### C) SHG Credit Linkage

Sri Pradhan and Sri Dwivedi expressed satisfaction in the performance of the banks with lowest incidence of NPA in SHGs across the country which has helped the State to receive accolades at national level. It was opined that with the return of Ms C D Lama, Chief Mission Coordinator to WBSRLM, the SHG movement will get further momentum.

It was reiterated that need based enhanced limit should be provided to the eligible SHGs with proper grading exercise and the SHGs should be encouraged to undertake enterprise type activities with increased drawl of fund .This will contribute to the increase in CD Ratio also.

- NRLM Portal data is to be updated on monthly basis for reflecting up to date status of sanction/disbursement. IOB & Syndicate Bank to improve disbursement position. Sri Dwivedi suggested for convening a special meeting on SHG finance in the month of April, 2019.

(Action point 7 : Member banks & SLBC)

- Ms Lama informed that the banks should accept the uniform standardized Application Form for urban based SHGs under NULM also in line with NRLM norms. Also, WBSRLM has arranged for training of performing SHG members at RSETIs. After successful completion of the certification course, they may be enrolled as Bank Sakhis /Mitras

(Action point 8 : Member banks)

### D) MSME

The deployment of credit to the extent of 75% of the yearly target was appreciated. It was opined by Sri Pradhan that MSME sector has the requisite credit absorption capacity and should be the driving force for attaining 70% C D Ratio in the State.

*[Handwritten signature]*



- Sri Ray, Convener of SLBC informed about the identification of 24 MSME Clusters by SLBC for adoption and accelerated credit linkage after ratification by MSME & Textiles Deptt. Sri V Bharti, Director of MSME & T Deptt suggested for setting up of more specialized MSME branches in the cluster areas along with proactive action by banks with lower disbursement status while Sri Dwivedi advocated for bankable action plans in the potential clusters.

(Action point 9 : SLBC , member banks and MSME & T Deptt)

- It was gathered that the banks are proceeding with the one time restructuring of eligible MSME loans as per RBI circular dt 01-01-19. It should be reported to RBI/SLBC accordingly.

( Action point 10 : Member banks)

#### **E) Standardization of Data Flow & Data Management**

Sri Ray apprised the House of the development of the SLBC portal and also about the formation of a Working Group by RBI for developing an uniform system of MIS generated data reporting system. Both the Co-Chairmen urged SLBC to proceed with the task of making the system online for onward reporting by the banks & advised for a live demonstration to the banks immediately. Sri A K Agrwal, Principal Secretary, SHG & SE Deptt also spoke on the need for convergence of data available in various portals for better implementation and monitoring of the schemes undertaken by the banks and other agencies.

(Action Point 11: SLBC)

#### **F) Banking Outlets**

The House was apprised of the development w.r.t. opening of Banking Outlets for the unbanked centres identified by DFS & RBI. The process for the 72 URCs as per list sent by DFS is to be completed by March,19. As to the 204 allocated URCs in terms of RBI list, the allottee banks are to complete the process by 1<sup>st</sup> half of 2019-20.

The survey for the 651 GOHQ centres as per GoWB list is also nearing completion. SLBC will convene a special meeting for identification of the unbanked centres and allocation among the members by June,19 quarter.


(Action Point 12 : SLBC & member banks)

#### **G) Calender & Reporting of DCC/BLBC meetings**

All the members banks and line departments of the BLBC & DCC must attend the quarterly meetings at appropriate levels. LDMs are to prepare a calendar of such meetings in advance and submit to all the members and stakeholders accordingly. The Advisor, Institutional Finance, GoWB has been entrusted with the task of developing a portal for reporting the calendar and meeting details so as to enable the authorities to track the development thereof.

(Action Point 13 : Advisor, Institutional Finance and LDMs)

With most of the listed major agenda items discussed and covered with drawing up of action plan for further improvement, the meeting ended with vote of thanks by Convener, SLBC.

  
General Manager

Prisec-Agri & Convener of SLBC, West Bengal



युनाइटेड बैंक ऑफ इंडिया : United Bank of India  
Convener of SLBC, West Bengal

E-mail: slbc.westbengal@unitedbank.co.in  
Telephone: 033-2262-7365, 033-2231-1716

11, Hemanta Basu Sarani  
Kolkata- 700 001

Ref : SLBC/Minutes/SHG-SE/ 652/2019

dated, the 22<sup>nd</sup> February, 2019

- 1) All Member banks under SLBC, West Bengal
- 2) All Lead District Managers in West Bengal
- 3) All the members of the SLBC Sub-Committee on SHG

**Re : Minutes of the meeting dated 14-02-2019 SLBC Sub-Committee on SHG meeting.**

The meeting of the SLBC Sub Committee on SHG for the March, 2019 quarter was held on 14-02-2019. The meeting was attended by Mr Anoop Kumar Agrawal, Principal Secretary, SHG & SE Deptt ; Ms Choten Dhendup Lama, SMD & CEO, SRLM; Ms. Debrati Datta Gupta, Director, SUDA ; Mr Bibhu Ranjan Pattanaik, Gen Manager, NABARD, Mr Partha Chakraborty, Asstt Gen Manager, RBI, Mr Manas Dhar, Advisor, Institutional Finance & other members of the Sub-Committee.

After the welcome address by the Convener, Mr M R Ray, the meeting commenced with brief outline of the schemes and initiatives taken by SRLM & SHS & SE Deptt. During the course of the meeting the Action Taken Report for the points noted in the last meeting dated 11-10-2018 was also tabled. We are appending herewith the major points of discussion and the Actions points emerged thereof.

- ☆ SHG & SE Deptt is in the final stage of developing the portal which would take care of converging the various verticals of the Department, namely, WBSSP subsidy, SVSKP loans, etc. The creation of the proposed master database of all the SHGs in the State which will enable the authorities to keep track of the various benefits /subsidies availed by them and push for inclusion of the left out families in the programs
- ☆ As per NRLM portal data, disbursement has been made in 3.68 lacs SHG accounts in 2018-19 as on 31-01-2019 against the target of 4.09 lacs. However, overall disbursement position has no improvement with substantial amount still yet to be drawn by the groups. Also, renewal has not taken place in number of eligible cases for enhancement of limit.

It is reiterated that all the pending proposals are to be disposed off by the banks within 28-02-2019 to avoid complication arising out of probable poll notification in the first part of March, 19. Also all the SHGs are to be allowed to draw the funds as per requirement without any cap.

(Action : All the member banks )

- ☆ It was reported by SRLM that some of the banks are not adhering to the SLBC resolution regarding the base limit of Rs.1.50 lacs for credit linkage after 1<sup>st</sup> grading and subsequently Rs.2.50 lacs & 3.50 lacs on satisfactory performance

SLBC clarified that the said enhancement was already passed by 138<sup>th</sup> SLBC Meeting and communicated to all concerned through LBD/SLBC(WB)/DAY-NRLM/1488/2017 dated 01-11-2017. The rationale for the benchmark is 6 times of the existing corpus with minimum of Rs.1.50 lacs with the corpus being the total of revolving fund, own savings of the SHG, interest earning by SHG from on lending to its members, income from other sources and fund from other sources in case of promotion by other institutes/NGOs.



(Action : All the member banks are to circulate the said SLBC stipulation of the minimum limit of Rs.1 50 lacs to their respective branches for necessary compliance)

- ☆ All member Banks should issue circular to the Branches with copy endorsed to WBSRLM, advising them to accept the Common Loan Application Forms, devised by IBA, and printed by WBSRLM (as decided in the meeting of Sub-Committee on SHG held on 07.02.2017).

(Action : All the member banks )

- ☆ All the Banks should ensure uploading of SHG data on monthly basis in correct format. Banks are also to look into the rejected files regularly for necessary correction and uploading accordingly. Claim for WBSSP Subsidy upto 31.03.2018 must be lodged by 28-02-2019 and for the half-year ending on Sept. 2018 by 31-03-2019.

(Action : All the member banks )

- ☆ Mr.M Dhar observed that the Banks and SRLM need to reconcile the data regarding the exact number of SHGs eligible for interest subvention. The number of SHGs for which interest subsidy has been claimed, is much on lower side than the number of SHGs reported by SRLM. It is observed that the reconciliation process should be initiated by individual bank branches through scrutiny /verification of SHG database as available in the system with the record available with SRLM. Left out SHGs are to be identified and provided with intt subsidy.

(Action : The member banks are to advise the respective branches suitably while SRLM is to advise Block & other field level functionaries for providing the inputs and necessary support to the branches. Left out SHGs are to be identified and provided with intt subsidy. )

- ☆ Ms Lama informed of the guidelines that in hilly and sparsely populated remote areas SHGs may be formed with minimum 5 members. Accordingly it has been decided that banks, particularly in Darjeeling & Kalimpong districts are to adopt and extend need based credit linkage to SHGs with 5 members.

(Action : All the member banks , SRLM to finalize the quantum of loan for 5 member groups)

- ☆ Ms Datta Gupta from SUDA stressed on early disposal of the 7000 odd pending NULM proposals.

(Action : All member banks to complete the disposal process at the earliest in view of the ensuing Poll)

- ☆ It was informed by SUDA that ULB Heads should be invited to DCC / DLRC meetings. SLBC has already advised the 23 LDMs in West Bengal to this effect vide mail dt 25-01-19.

(Action : All the LDMs in West Bengal )

- ☆ Mr A Agrawal opined that in view of the substantial exposure of WB Co-Op Bank Ltd in NRLM & SVSKP schemes, the Deptt of Cooperatives should be invited for this meeting.

(Action : SLBC )

- ☆ Regarding applicability of CGTSME guarantee for SVSKP loans it was informed by SLBC that the guarantee is available for Retail Trade category loans of Rs.10 lacs & above. In view of the uncertainty/confusion regarding loans below Rs.10 lacs under for Retail Trade activities, it was decided that SLBC would provide necessary information.

(Action : SLBC )

- ☆ Checklist for SVSKP loans devised by SLBC has been ratified and will be used as part of the loan application/proposal disposal process by PICs/ Banks w.e.f. from next financial year.
- ☆ All the pending SVSKP proposals must be disposed of by 28-02-2019 and disbursement must commence immediately after receipt of Subsidy to avert probable Poll implications BGVB is reportedly not sanctioning any loans in Dakshin Dinajpur district.

(Action : All the member banks & BGVB)

- ☆ As suggested by UCO Bank & Canara Bank the branch-wise & district/block-wise details of pending SVSKP loan applications are required for following up by controlling offices.

(Action : SHG & SE Deptt)

- ☆ w.r.t. the administration of WBSKP Subsidy it was opined that Department would release the Subsidy henceforth only after disbursement of the loan

SLBC suggests that necessary Notification be issued by the Department for onward circulation by SLBC. It is also suggested that the lodgement of claim is to be made by banks after 1<sup>st</sup> phase of disbursement similar to the provisions of PMEGP scheme and be made effective for loans from the next program year to maintain uniformity for the current year .

(Action : SLBC and SHG & SE Deptt)

- ☆ All the branches must attend the BLBC meetings without fail and participate in PIC meetings whenever invited for screening the eligible SVSKP candidates. District Level Monitoring Committees are to be held regularly. Motivators may be invited to Project Implementation Committee meetings for sorting out the persisting issues.

(Action : LDMs are to take note. Member banks are to advise the respective branches)

- ☆ Mr Agrawal and Ms Lama also informed about monitoring the recovery process at Block & District level by the respective departments. The performance in NRLM with lowest rate of NPA at national level was applauded. Sri Agrawal urged upon the banks to extensively utilize the services of the Motivators engaged at Block Offices for recovery in SVSKP loans where NPA is perceived to be on higher side. These motivators are paid incentives as per their performance including recovery and can contribute to the recovery process.

(Action : Member banks are to advise the respective branches accordingly)

- ☆ Mr Agrawal elaborated on the various facets of the concept paper presented by the Deptt for improved implementation & monitoring the development of SVSKP schemes. Some of the points which need detailed deliberation like introduction of back ended subsidy, return of unutilised subsidy, working capital component, training through RSETIs, vetting of model schemes by NABARD, etc, are flagged off for discussion & resolution in the SVSKP Committee meeting to be convened by the Department

  
General Manager  
Prisec-Agri & Convener, SLBC





Received on 13/03/19  
at 1.02 Pm  
S/

**UNITED BANK OF INDIA : LEAD BANK DIVISION  
HEAD OFFICE  
11, Hemanta Basu Sarani, Kolkata: 700 001  
Convener**

**State Level Bankers' Committee for West Bengal**

E-mail: [slbc.westbengal@unitedbank.co.in](mailto:slbc.westbengal@unitedbank.co.in)  
[agmlbd@unitedbank.co.in](mailto:agmlbd@unitedbank.co.in)

Website: [www.slbc bengal.com](http://www.slbc bengal.com)

Re: LBD/SLBC (WB)/meeting/ 770/2019

Date: 02.03.2019

Director,  
State Urban Development Agency (SUDA) &  
State Mission Director, WBSULM  
HC Block, Sector-III,  
Salt Lake City, Kolkata: 700 091.



JD  
ASD  
Sudip/Chirya

Dear Sir,

**Sub: 144<sup>th</sup> SLBC Meeting for West Bengal to be held on 11.03.2019.**

The 144<sup>th</sup> SLBC Meeting for the State of West Bengal will be held on 11.03.2019 at the undernoted venue and time to review the performance of the Banks for the quarter ended on 31<sup>st</sup> December, 2018.

Date : 11.03.2019  
Venue : The Lalit Great Eastern, Kolkata  
1,2,3 Old Court House Street  
Dalhousie Square  
Kolkata: 700 069  
Time : 11:30 A.M.

We request you to kindly make it convenient to attend the meeting.

Yours faithfully,

General Manager  
Prised, Agri-Credit, Lead Bank Division &  
Convener- SLBC for West Bengal

To  
The General Manager (FI & Prisec) and Convener-SLBC  
Lead Bank Division, United Bank of India, Head Office  
11, Hemanta Basu Sarani, Kolkata-700001

Sub: Seeking approval for use of SHG loan application format developed by IBA.

Sir,

You may be aware that Self Employment Programme is an important component under NULM. The SHG Credit Linkage is a proved strategy by which the poor urban women will get the benefit of institutional credit in a transparent process. It is observed that the loan application formats differ from bank to bank. As a result we are unable to impart training on fill out of loan application forms for credit linkage of SHGs. *presently used for sanction of loans under NULM*

The IBA has developed a loan application format for SHG credit linkage. The uniform format of loan applications will help us to expedite the process of SHG credit linkage.

The aforesaid proposal *may be* placed before the State Level Bankers Committee for kind approval.

Yours faithfully,

Director, SUDA  
&  
Mission Director, WBSULM



## **Acknowledgement**

(To be handed over to SHG after submission of the Application Form)

**Received the following Application form for loan**

<b>Name of SHG</b>	
<b>Address</b>	
<b>Application No</b>	
<b>Savings Account No</b>	
<b>Date of Receipt of Application by branch</b>	

**Signature**

**Branch**

**Bank**

Bank's Name & Logo

Form No	
Bank	
Branch	

For Official Use Only	
Customer ID	
Loan A/c No	
Loan Type (CC/TL)	Cash Credit Term Loan
Product code	
Date of Sanction	
Sanctioned Amount in Rs.	
Loan Term	

## Self Help Group Loan Application Form

Name of the SHG			
Date of Formation		No of SHG members	
Address	Village/ City:..... GP:	Block	
		District:	
SB A/C No			
Loan A/c No (if any)			
Supporting Agency (if any)			
Application for Loan Cycle			

## Self Help Group Loan Application Form

To:

The Branch Manager

\_\_\_\_\_ Bank  
 \_\_\_\_\_ Branch

Dear Madam/Sir,

### Sub:-Application for credit linkage

<div style="border: 1px solid black; border-radius: 15px; width: 80%; margin: 0 auto; padding: 10px;">                 Affix passport Size photograph             </div>	<div style="border: 1px solid black; border-radius: 15px; width: 80%; margin: 0 auto; padding: 10px;">                 Affix passport Size photograph             </div>	<div style="border: 1px solid black; border-radius: 15px; width: 80%; margin: 0 auto; padding: 10px;">                 Affix passport Size photograph             </div>
Name :	Name:	Name:
Designation:	Designation:	Designation:
Address:	Address:	Address:
Mobile:	Mobile:	Mobile:

1. We, the duly authorized representatives of \_\_\_\_\_ (name of SHG) \_\_\_\_\_ village/city \_\_\_\_\_ Block \_\_\_\_\_ District hereby apply for a loan aggregating Rs. \_\_\_\_\_/- (Rupees \_\_\_\_\_ only) by way of Cash Credit(CC) / Term Loan(TL) for on-lending to our members. A copy of resolution taken by our Self Help Group in this regard is attached.
2. A copy of the member-wise requirement of loan is enclosed (*Compulsory from 3<sup>rd</sup> linkage onwards*)
3. We agree to repay the loan amount as per the repayment schedule which may be fixed by the Bank.
4. A copy of the Inter-se Agreement executed by all the members of the group authorizing us *inter alia* to borrow on behalf of the SHG is enclosed.
5. We hereby declare that the particulars given above are true and correct to the best of our knowledge and belief.
6. We hereby authorize the Bank to disclose all or any particulars or details or information relating to our loan accounts with the Bank, to any other financial institution including NABARD, Government or any agency as may be considered necessary or desirable by the Bank. It will be in order for the Bank to disqualify the SHG from receiving any credit facilities from the Bank and or recall the entire loan amount or any part thereof granted on this application, if any of the information pertaining to the group, furnished herewith is found incorrect and/or containing misrepresentation of facts.
7. A copy of the financial status of our SHG as on ..... (date) is attached.

Yours faithfully,

- 1.
- 2.
- 3.

[Signature of Authorized Representatives of SHG with Seal]

## Specimen of Resolution by SHG for taking loan from bank

Name of SHG:

Address:

Date of Formation:

Total no of Members:

Name of Facilitating Agency:

### Resolution for taking loan from bank

Today on .....(Date), at the meeting of .....(name of SHG) at .....(meeting place of SHG/ address) in presence of all its members, it is resolved that our .....(name of SHG) will seek loan of Rs ....., (in words)..... from bank. It has also been further resolved that Smt.....(Designation .....); Smt.....(Designation .....) and Smt .....(Designation .....) will sign all the necessary document related to the loan application to bank on behalf of the .....(name of SHG).

We all members hereby agree to the above decision.

Sl No	Name of SHG members	Name of Father/Husband	Gender (Male/ Female)	Signature /Thumb Impression
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Signature  
(Designation .....)

Signature  
(Designation .....)

Signature  
(Designation .....)

Seal of Self Help Group

## Details of Member wise Loan Requirement (As per Micro Credit Plan)

(Compulsory from 3<sup>rd</sup> credit linkage onwards)

Name of the SHG:-

Date of formation:

Address

No. of Members:

### Member-wise details of proposed investment, sources of fund & resultant Net Surplus of the family

S.N.	Name of member*	Purpose of investment	Amount of loan Required from SHG (Rs.)	Total Annual Income from various sources:- IGAs, Wages, Grants from Govt. etc. (Rs)	Total Annual Expenditure (Rs.)	Annual net income before repayment of loan installment (Rs.)	Annual repayment for the proposed loan & existing loan, if any (Rs.)	Annual Surplus (Rs.)
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
<b>Total</b>								

(\*) To be written in order of priority & rotation plan as decided in SHG meeting

**Specimen of INTER-SE AGREEMENT TO BE EXECUTED BY THE MEMBERS OF THE SELF HELP GROUP**

THIS AGREEMENT made on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_ BETWEEN

Sl no	Members Name	Name of Father/ Husband	Gender (Male /Female)	Age
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

who are members of the \_\_\_\_\_ group, hereinafter referred to collectively as "The Self Help Group (SHG) Members" which expression shall, unless repugnant to the context or meaning, include every members of the said SHG and their respective legal heirs, executors and administrators.

WHEREAS all SHG members are residents of \_\_\_\_\_ Village/ City.....in \_\_\_\_\_ Block of ..... District of .....State and are known to each other.

WHEREAS the SHG members above named have joined voluntarily together and formed the SHG with intent to carry on savings and credit and other economic activities for mutual benefit subject to the terms and conditions hereinafter appearing:

NOW THEREFORE THIS AGREEMENT WITNESSETH THAT :-

1. Each member of the SHG shall save a sum of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only) or such sum as may be decided by the Group, on (weekly fortnightly/monthly) basis during the scheduled SHG meeting. The accumulated corpus of the SHG shall be given on loan to members based on their need and recovered along with interest as decided by the SHG members.
2. The SHG will take the responsibility for maintaining appropriate books of accounts to ensure transparency in transaction among SHG members
3. Each member shall strive for the success of the SHG and shall not act in any manner detrimental to the business interests of the SHG.

theSHG.

5. All assets and goods acquired by the SHG shall be in the joint ownership of all the members of the SHG and shall ordinarily be in the constructive custody of such member as may be authorized by the Group and shall be kept at the place of business at \_\_\_\_\_ which shall not be changed without consent of the SHG members.
6. The SHG members hereby duly elect and appoint  
Shri/Smt/Kum. \_\_\_\_\_ as \_\_\_\_\_  
Shri/Smt/Kum \_\_\_\_\_ as \_\_\_\_\_  
Shri/Smt/Kum \_\_\_\_\_ as \_\_\_\_\_  
to look after and manage the day to day affairs of the SHG's activities and also act in their name and on their behalf in all matters relating thereto. The authorized representatives, may however, be removed at any time by majority vote of the members and new representatives elected.
8. Each of the SHG members hereby agrees to abide by and ratify all such act, deeds and things as the authorized representatives may do in the interest of the said activities.
9. The authorized representatives shall take decisions in the day to day working of the SHG and each representative shall actively involve herself and co-operate in looking after the day-to-day affairs of the SHG activities in particular to attend to the following activities.  
- Every member of the SHG hereby authorizes the representatives to apply for the loan on behalf of the SHG and execute necessary agreements/documents on behalf of the SHG for the purpose. The authorized representative may collect loan amounts from the bank on behalf of SHG, deposit the same in the savings account of the SHG for on-lending to members in accordance with the decision of the SHG and also deposit recovery of loan installment from members in the loan account/s of SHG with the bank.
10. The SHG members hereby specifically authorize the representatives:-
  - i. To open Savings, Fixed Deposits and other accounts in \_\_\_\_\_ Branch of \_\_\_\_\_ Bank approved by the SHG and operate the same under the joint signature of any two of the following authorized representatives:  
Shri/Smt/Kum \_\_\_\_\_  
Shri/Smt/Kum \_\_\_\_\_  
Shri/Smt/Kum \_\_\_\_\_
  - ii. To keep or cause to be kept proper books of accounts of the savings, made by the SHG Members, loans granted to them and the recoveries made from them and render every year the full accounts to the SHG members for their approval and adoption;
  - iii. To receive all payments due to the SHG and issue requisite receipts or acknowledgments for and on behalf of the SHG;
  - iv. To institute and defend on behalf of the SHG members any legal proceedings and safeguard the interests of each member of the said SHG and for this purpose engage or disengage any lawyer or advocate or agent and incur the necessary legal expenses in connection therewith.
11. In the event of death of any of the members of the SHG, his/her legal heirs shall be entitled or the benefits and be liable for the obligations of the deceased member under this agreement.
12. It is agreed that no new person shall be inducted as a member of the SHG without consent of all the existing members.

IN WITNESS WHEREOF the aforesaid members of the SHG have set their respective hands hereunto at the place \_\_\_\_\_ and on \_\_\_\_\_ day of \_\_\_\_\_ month \_\_\_\_\_ year first herein appearing.

S.N.	Name of member of the SHG	Signature/s/Thumb of the impression
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		

WITNESSES:-

- 1.
- 2.

(Note: The SHG shall not consist more than 20 persons).



**Financial Statement of .....(name of SHG) as on .....(date)**

Particulars	Amount (Rs)
Total Savings of members:	
Total interest and other incomes:	
Revolving Fund/ Grant Assistance received from project/ department/ other agencies	
Other Receipts (Specify .....)	
<b>Total</b>	

(Amount in Words .....)

We certify that the above statement is true and can be verified from the books of accounts maintained by our Self Help Group.

Signature  
(Designation .....)

Signature  
(Designation .....)

Signature  
(Designation .....)

Seal of Self Help Group

**For Official Use Only**

SHG Grading Format for Fresh linkage**A. Basic Information:**

Name of the SHG:-----

Urban Local Body:----- District:-----

Date of formation of SHG:-----Date of opening bank S.B A/c:-----

Period considered for Grading: From----- to -----(usually last 6 months)

Sl. No.	Indicator	Allotted Marks	Formula for determining Marks	Marks obtained
1.	<b>Regularity of meeting :</b>			
(a)	Regularity of holding meetings by SHG	10	$\frac{\text{No. of meeting held} \times 10}{\text{No. of meetings required to be held as per rule of SHG}}$	
(b)	Regularity of Attendance of members in the meetings	10	$\frac{\text{Average no. of members attended the meetings} \times 10}{\text{Total no. of members of the SHG}}$	
2.	<b>Regularity of Savings by members</b>	10	$\frac{\text{Amount of savings deposited by the members} \times 10}{\text{Amount of savings required to be deposited as per rule of SHG}}$	
3.	<b>* Velocity of Lending to members from Group Corpus</b>	20	More than 1.5 : 20 More than 1.0 up to 1.5 : 15 More than 0.5 up to 1.0 : 10 More than 0.2 up to 0.5 : 5 Up to 0.2 : 0	
4.	<b>Regularity in repayment of loan by members</b>	20	$\frac{\text{Amount of recovery against Demand} \times 20}{\text{Amount of Demand (required to be paid as per repayment schedule)}}$	
5.	<b>Updated Record Keeping :</b>			
a)	Resolution Book	4	Maintained up to date : Full Marks Maintained, but not up to date : Half Marks Not maintained : 0 (No marks)	
b)	Cash Book	8		
c)	Savings Ledger	4		
d)	Loan Ledger	4		
e)	General Ledger	6		
f)	Individual Pass Book	4		
<b>Total :</b>		<b>100</b>		

\* Velocity of lending from Group Corpus = 
$$\frac{\text{Amount lent to the members from Group Corpus}}{\text{Average amount of Group Corpus}}$$

- A Grade : 80 or more marks
- B Grade : 70-79 marks
- C Grade : 60-69 marks
- D Grade : less than 60 marks

Only A & B graded SHGs are to be considered for credit linkage

**Format 1: SHG Grading format for Fresh Linkage**

**A. Basic Information:-**

Name of the SHG:

Village: ..... Gram Panchayat:..... Block:..... District:.....

Date of formation of the SHG:..... Date of opening of Bank S/B A/C:.....

Period considered for Grading: From.....to.....

(Usually last 6 months)

**B. Details of Grading /Evaluation Exercise:**

S.N.	Indicator	Allotted Marks	Formula for determining Marks	Marks obtained
1	<b>Regularity of Meeting:</b>			
(a)	Regularity of holding meetings by SHG	10	$\frac{\text{No. of meetings held} \times 10}{\text{No. of meetings required to be held as per rule of SHG}}$	
(b)	Regularity of Attendance of members in the meetings	10	$\frac{\text{Average no. of members attended the meetings} \times 10}{\text{Total no. of members of the SHG}}$	
2	<b>Regularity of Savings by members</b>	10	$\frac{\text{Amount of savings deposited by the members} \times 10}{\text{Amount of savings required to be deposited as per rule of SHG}}$	
3	<b>*Velocity of Lending to members from Group Corpus</b>	20	More than 1.5 :- 20 More than 1.0 up to 1.5:- 15 More than 0.5 up to 1.0:- 10 More than 0.2 up to 0.5:- 5 Up to 0.2:- 0	
4	<b>Regularity in Repayment of loan by members</b>	20	$\frac{\text{Amount of recovery against Demand} \times 20}{\text{Amount of Demand (required to be paid as per repayment schedule)}}$	
5	<b>Updated Record keeping:</b>			
a)	Resolution Book	4	Maintained up to date :- Full marks Maintained , but not up to date:- Half Marks Not maintained:- 0 (no Mark)	
b)	Cash Book	8		
c)	Savings Ledger	4		
d)	Loan Ledger	4		
e)	General Ledger	6		
f)	Individual Pass Book	4		
	<b>Total</b>	<b>100</b>		

\*Velocity of lending from Group Corpus=  $\frac{\text{Amount lent to the members from Group Corpus}}{\text{Average amount of Group Corpus}}$

- A Grade: 80 or more marks
- B Grade: 70-79 marks
- C Grade: 60-69 marks
- D Grade: less than 60 marks

Only A & B graded SHGs are to be considered for credit linkage

**Format 2: SHG Grading format for Repeat Linkage**

**A. Basic Information:-**

Name of the SHG:

Village: ..... Gram Panchayat:..... Block:..... District:.....

Date of formation of the SHG:..... Date of opening of Bank S/B A/C:.....

Period considered for Grading: From.....to.....

(Usually last 6 months)

**B. Details of Grading /Evaluation Exercise:**

S.N.	Indicator	Allotted Marks	Formula for determining Marks	Marks obtained
1	<b>Regularity of Meeting:</b>			
(a)	Regularity of holding meetings by SHG	5	$\frac{\text{No. of meetings held} \times 10}{\text{No. of meetings required to be held as per rule of SHG}}$	
(b)	Regularity of Attendance of members in the meetings	5	$\frac{\text{Average no. of members attended the meetings} \times 10}{\text{Total no. of members of the SHG}}$	
2	Regularity of Savings by members	10	$\frac{\text{Amount of savings deposited by the members} \times 10}{\text{Amount of savings required to be deposited as per rule of SHG}}$	
3	*Velocity of Lending to members from Group Corpus	10	More than 1.5 : 10 More than 1.0 up to 1.5 - 7 More than 0.5 up to 1.0: 5 More than 0.2 up to 0.5: 2 Up to 02: 0	
4	Regularity in Repayment of loan by members	15	$\frac{\text{Amount of recovery against Demand} \times 20}{\text{Amount of Demand (required to be paid as per repayment schedule)}}$	
5	<b>Updated Record keeping:</b>			
a)	Meeting Resolution Book	4	Maintained up to date :- Full marks Maintained , but not up to date:- Half Marks Not maintained:- 0 (no Mark)	
b)	Cash Book	8		
c)	Savings Ledger	4		
d)	Loan Ledger	4		
e)	General Ledger	6		
f)	Individual Pass Book	4		
6	<b>Operations in Cash Credit/ Term loan A/c and Credit history:</b>			
6	a) Number of transactions in last 12 months( Dr. & Cr.)	10	i) 12 or more:- 10	
			ii) 6 to less than 12 :- 6	
			ii) Less than 6 :- 0	
	b) Servicing of interest charged in CC A/c	10	i) Within 1 month :- 10	
			ii) Within 2 month:- 6	
			iii) After 2 months:- 0	
	c) Occasions of overdrawing in CC A/c due to charging of interest etc. during last 12 months	5	i) Never :- 5	
			ii) On 2 occasions :- 3	
			iii) On more than 2 occasions :- 0	
<b>Total</b>		<b>100</b>		

\*Velocity of lending from Group Corpus=  $\frac{\text{Amount lent to the members from Group Corpus}}{\text{Average amount of Group Corpus}}$

- A Grade: 80 or more marks
- B Grade: 70-79 marks
- C Grade: 60-69 marks
- D Grade: less than 60 marks

Only A & B graded SHGs are to be considered for enhancement of CC limit / repeat dose of T/L

## Specimen of ARTICLES OF LOAN AGREEMENT FOR USE BY BANKS WHILE FINANCING SELF-HELP GROUPS

The Articles of Agreement made on this \_\_\_\_ day of \_\_\_\_\_ 20\_\_ at \_\_\_\_\_ By and  
Between M/s \_\_\_\_\_ [name of the SHG] an unregistered  
association of persons/individuals having its office at

represented by its authorized representative

Shri/Smt. \_\_\_\_\_ (Name) \_\_\_\_\_ (Designation);  
Shri/Smt. \_\_\_\_\_ (Name) \_\_\_\_\_ (Designation) and  
Shri/Smt. \_\_\_\_\_ (Name) \_\_\_\_\_ (Designation, who are

fully authorized by all the members of the SHG, ( a copy of such Authorization is  
annexed hereto and forms part of this agreement), hereinafter referred to as the "Borrower" which  
expression shall unless repugnant to the subject or context thereof, mean and include members of  
the unregistered association for the time being, their respective successors, legal heirs,  
administrators and assigns of the one part and \_\_\_\_\_ (name of the  
Bank) a body corporate constituted under the \_\_\_\_\_ Act, having its  
Head Office at \_\_\_\_\_ and the Branches, inter-alia, one  
at \_\_\_\_\_ here in after called "the Bank" which expression shall  
unless repugnant to the subject or context thereof mean and include its successors and assignees of  
the second part.

Whereas the borrower is an unregistered association of persons who have inter-se agreed to help  
each other as self-help group with a view to developing and ameliorating the socio-economic  
conditions of their members.

Whereas having formed the association as a Self Help Group, the Borrower as per application  
dated \_\_\_\_\_ made by the said  
Shri/Smt. \_\_\_\_\_ (Name) \_\_\_\_\_ (Designation);  
Shri/Smt. \_\_\_\_\_ (Name) \_\_\_\_\_ (Designation) and  
Shri/Smt. \_\_\_\_\_ (Name) \_\_\_\_\_ (Designation, duly

authorized to borrow in terms of its resolution dated \_\_\_\_\_ [copy  
enclosed] requested the Bank to \*grant a Term Loan/extend Cash Credit facility\* of  
Rs. \_\_\_\_\_/- up to the limit of Rs. \_\_\_\_\_/-  
(Rupees \_\_\_\_\_ only) for on-lending to its members.

And whereas the Bank has agreed to grant the \* Term Loan /extend Cash Credit facility\* to the  
borrower on certain terms and conditions. (\* deleted whichever is not applicable)

And whereas the Bank and the borrower are desirous of reducing the agreed terms into writing.

Now, therefore, this agreement witnesses as follows:

1. The Bank has agreed to grant and the borrower has agreed to borrow by way of Term Loan  
Cash / Credit (clean) up to the limit of Rs. \_\_\_\_\_/- (Rupees \_\_\_\_\_-only)  
and the Bank has opened (SPECIFY THE KIND OF LOAN ACCOUNT) \_\_\_\_\_  
A/C No. \_\_\_\_\_ of date \_\_\_\_\_ - in the name of  
the Borrower in its book of accounts.

2. \*In case the facility availed is Cash Credit the Borrowers will operate the Cash Credit account satisfactorily and within the limit and the Borrower shall repay the outstanding liability in the account inclusive of interest and other charges debited from time to time on demand without demur.
  3. \*In case loan availed is Demand Loan, without prejudice to the right of the Bank to recall the loan on demand the Borrower undertakes to repay the loan with interest and other within the period stipulated in terms of sanction.
  4. \*In case the credit facility availed of by the borrower is a Term Loan the same shall be repayable in installments in the manner specified herein-below in the repayment schedule. (to be specified) Besides the borrower will pay interest at the rates that may be prescribed for such lending by RBI/NABARD from time to time.
- (\*Delete whichever is not applicable)
5. It is clearly understood by and between the parties hereto that in the event of the borrower's failure to utilize the proceeds of the credit facility for the purpose for which the same has been made available by the bank to the borrower, the borrower shall repay immediately on demand without demur together with interest without prejudice to Bank's right to initiate other legal action.
  6. The borrower shall pay interest on the loans to be calculated on the daily balances in the loan account and be debited thereto at quarterly rests or as the Bank may decide.
  7. The borrower should utilize the proceeds of the credit facility for the purpose of lending to its members to improve the socio-economic conditions of their members and their families. That the loan will not be used for any Speculative purpose / activities prohibited by law.
  8. The borrower shall repay the credit facility availed of together with interest payable as per the interest rates that may be fixed by RBI/NABARD from time to time for such lending
  9. The borrower shall be liable to repay the facility on demand together with the interest and other charges payable by the borrower to the bank in accordance with the rules of the Bank.

**REPAYMENT SCHEDULE:**

For Cash Credit:

Each withdrawal of principal loan from the C.C. A/C is to be repaid within 12 months of such withdrawal. Interest debited to a/c is to be repaid / deposited into the A/C promptly so that outstanding balance of the CC A/C does not exceed the sanctioned limit under no circumstances.

For Term Loan:

Principal loan is to be repaid in .....equal monthly / quarterly / half-yearly installments. Interest debited to the A/C is to be repaid / deposited promptly.

In witness where of the parties hereto have affixed their signature on the \_\_\_\_\_date and the \_\_\_\_\_ month and \_\_\_\_\_ year first herein above written.

1) FOR THE BORROWER- SHG

2) FOR THE BANK

- 1.
- 2.
- 3.

[Signature of Authorized representatives  
office seal]

[Signature of Authorized representative (Office bearers) with  
(Branch Manager) with office seal]

## financing Self-Help-Group:

**\* Credit Linkage (CC / TL) / \*Renewal of CC limit /\*Enhancement of CC limit / \*Repeat TL**  
 (\*Strike out which is not applicable)

**Basic Details of SHG**

1. Name of the Bank:.....
2. Name of the Branch:.....
3. Name of the Processing / Inspecting Loan Officer:.....
4. Date of Processing/Inspection:.....
5. Name of the SHG:.....
6. Address of the SHG:.....
7. Date of formation of the SHG:.....
8. No. of members in SHG:.....
9. Facilitating Agency (if any):.....
10. S/B A/C No.....
11. CC A/C No. (in case of already CC-linked SHG):.....

**Assessment of SHG**

1. Whether the SHG has completed 6 months from the date of formation / 12 months from the date of last sanction: Yes / No (\*Strike out which is not applicable)
2. Whether the SHG has been Graded /Evaluated: Yes / No (\*Strike out which is not applicable)
3. Whether the SHG has passed the Grading / Evaluation Exercise: Yes / No (\*Strike out which is not applicable)
4. % of Marks obtained in the Grading / Evaluation Exercise:.....
5. Financial position of the SHG( as on .....):

Liabilities		Assets	
Particulars	Amount	Particulars	Amount
Outstanding C/C of Bank		Cash in hand	
Outstanding T/L of Bank		Deposit with Bank	
Outstanding loan of VO/Federation		Deposit with Federation	
Savings of members		Loan outstanding from members	
Other Liabilities (Specify.....)		Other Assets (Specify.....)	
Surplus			
<b>Total</b>		<b>Total</b>	

Existing Corpus of SHG =Rs .....[ Total Assets – Outstanding loans (if any)]

**Assessment of eligibility CC Limit / TL to be sanctioned to the SHG:**

No. of dose of credit *	Eligibility	Eligible Amount (As per RBI guidelines)	Amount Proposed to be Sanctioned
-------------------------	-------------	---	----------------------------------



Fresh Linkage (1 <sup>st</sup> dose)	a) Existing Corpus = Rs ..... b) Proposed savings for remaining part of the year = Rs..... Total Corpus = Rs ..... [(a) + (b)]	4-8 time of total Corpus or minimum Rs 50,000 whichever is higher	Rs .....
2 <sup>nd</sup> Dose	a) Existing Corpus = Rs ..... b) Proposed savings for next 12 months = Rs..... Total Corpus = Rs ..... [(a) + (b)]	5-10 time of total Corpus or minimum Rs 100,000 whichever is higher	Rs .....
3 <sup>rd</sup> Dose		Minimum Rs 200,000 as per Micro Credit Plan	Rs .....
4 <sup>th</sup> Dose		Rs 500,000- Rs 10,00,000 as per Micro Credit Plan	Rs .....

(\*Strike out which is not applicable)

**Terms of Sanction:**

Sanctioned a new Cash Credit limit / Renewed / Enhanced the existing Cash Credit limit / Repeat Term Loan for Rs.....Rupees.....only ) under the following terms & conditions:-

- (a) **Amount of CC limit / TL (New /Renewed/ Enhanced / Repeat) for .....(period in months):**  
Rs.....(Rupees ..... only)
- (b) **Documents to be obtained:**
- i. Inter-se agreement
  - ii. Articles of loan agreement
  - iii. Demand Promissory Note
- (c) **Purpose of the credit facility:** On-lending to the members of the SHG
- (d) **Rate of interest:** .....% p.a.to be calculated on reducing balance method with monthly rest. The SHG will be eligible to get the benefit of interest subsidy if it fulfil the norms as specified by Government in this regard.
- (e) **Service charge:** Nil (Loan to SHG is treated as advance to weaker section).
- (f) **Repayment:**
- i. **For CC:** Each withdrawal of principal loan from the C.C. A/C is to be repaid within.....(12-24) months of such withdrawal. Interest debited to the A/C is to be repaid / deposited promptly so that outstanding balance of the CC A/C does not exceed the sanctioned limit under no circumstances.
  - ii. **For TL:** Principal loan is to be repaid in .....equal monthly / quarterly / half-yearly instalments. Interest debited to the A/C is to be repaid / deposited promptly.

(g) Review / Evaluation of the C/C A/C will be done after 12 months.

.....  
Signature of the Processing / Appraising Officer

.....  
Signature of the Branch Manager

Date:-

(With Office Seal)  
Date:-

We, on behalf of .....SHG hereby accept the aforesaid terms & conditions of the above-noted CC facility / Term loan sanctioned to our SHG by the above-mentioned Bank Branch.

- 1.
- 2.
- 3.

[Signature of Authorized representatives of the SHG with office seal]

Date:  
Place:

সুডা

রাজ্য নগর উন্নয়ন সংস্থা

SUDA

STATE URBAN DEVELOPMENT AGENCY

"ইলগান ভবন", এইচ সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
-ILGUS BHAVAN", H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-69/2014(Part-I)/3233

তারিখ 28/03/2019

To  
The General Manager (FI & Prisec) and Convener-SLBC  
Lead Bank Division, United Bank of India, Head Office  
11, Hemanta Basu Sarani, Kolkata-700001

Sub: ULBs are not receiving invitation for DCC meeting

Sir,

You may be aware that the NULM programme has been implemented in urban areas under the supervision of Urban Local Bodies (ULBs). It was informed in the last SHG Sub Committee meeting at the state level that most of the ULBs are not receiving invitation for DCC meeting from the office of the LDMs. In the minutes of said sub Committee meeting it is mentioned that the SLBC has requested the LDMs to invite the head of the ULBs for the DCC meeting.

However the ULBs of Paschim Midnapore and North 24 Parganas district have reported that they still did not receive any invitation for DCC meeting from the LDM office.

You are requested to suitably advise the LDMs to invite the ULBs in DCC meeting of the concerned district to share their issues and concerns relating to banks at district level.

Yours faithfully,

  
Director, SUDA

&  
Mission Director, WBSULM

Memo No. : SUDA- 69/2014 (Part -I)/

Date: - 28/03/2019

Copy forwarded for information to;

1. District SHG&SE officer ( All District)
2. Lead District Manager (All District).

Received the  
Contents.



Director, SUDA  
&  
Mission Director, WBSULM

দুরভার/UNITED BANK OF INDIA ১০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-69/2014(Part-I)

তারিখ 28/03/2019

To

The General Manager (FI & Prisec) and Convener-SLBC  
 Lead Bank Division, United Bank of India, Head Office  
 11, Hemanta Basu Sarani, Kolkata-700001

Sub: ULBs are not receiving invitation for DCC meeting

Sir,

You may be aware that the NULM programme has been implemented in urban areas under the supervision of Urban Local Bodies (ULBs). It was informed in the last SHG Sub Committee meeting at the state level that most of the ULBs are not receiving invitation for DCC meeting from the office of the LDMs. In the minutes of said sub Committee meeting it is mentioned that the SLBC has requested the LDMs to invite the head of the ULBs for the DCC meeting.

However the ULBs of Paschim Midnapore and North 24 Parganas district have reported that they still did not receive any invitation for DCC meeting from the LDM office.

You are requested to suitably advise the LDMs to invite the ULBs in DCC meeting of the concerned district to share their issues and concerns relating to banks at district level.

Yours faithfully,

Director,SUDA

&amp;

Mission Director, WBSULM

Memo No. : SUDA- 69/2014 (Part -I)/ 3233/1(2)

Date: - 28/03/2019

Copy forwarded for information to;

1. District SHG&SE officer ( All District)
2. Lead District Manager (All District).

  
 Director,SUDA

&amp;

Mission Director, WBSULM

দুরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-69/2014(Part-I)/3233

তারিখ 28/03/2019

To  
 The General Manager (FI & Prisec) and Convener-SLBC  
 Lead Bank Division, United Bank of India, Head Office  
 11, Hemanta Basu Sarani, Kolkata-700001

Sub: ULBs are not receiving invitation for DCC meeting

Sir,

You may be aware that the NULM programme has been implemented in urban areas under the supervision of Urban Local Bodies (ULBs). It was informed in the last SHG Sub Committee meeting at the state level that most of the ULBs are not receiving invitation for DCC meeting from the office of the LDMs. In the minutes of said sub Committee meeting it is mentioned that the SLBC has requested the LDMs to invite the head of the ULBs for the DCC meeting.

However the ULBs of Paschim Midnapore and North 24 Parganas district have reported that they still did not receive any invitation for DCC meeting from the LDM office.

You are requested to suitably advise the LDMs to invite the ULBs in DCC meeting of the concerned district to share their issues and concerns relating to banks at district level.

Yours faithfully,



Director, SUDA

&

Mission Director, WBSULM

Memo No. : SUDA- 69/2014 (Part -I)/3233/1(2)

Date: - 28/03/2019

Copy forwarded for information to;

1. District SHG&SE officer ( All District)
2. Lead District Manager (All District).



Director, SUDA

&

Mission Director, WBSULM

Draft

To  
The General Manager (FI & Prisec) and Convener-SLBC  
Lead Bank Division, United Bank of India, Head Office  
11, Hemanta Basu Sarani, Kolkata-700001

Sub: ULBs are not receiving invitation for DCC meeting

Sir,

You may be aware that the NULM programme has been implemented in urban areas under the supervision of Urban Local Bodies (ULBs). It was informed <sup>in</sup> last SHG Subcommittee meeting <sup>at the state level</sup> that the ULBs are not receiving the invitation for DCC meeting from the office of the LDMs. In the minutes of said subcommittee meeting it is mentioned that the SLBC has requested the LDMs to invite the head of the ULBs for DCC meeting.

The ULB of Paschim Midnapore and North 24 Parganas district <sup>has</sup> reported that they did not receive the invitation for DCC meeting from the LDM office.

<sup>in such situation</sup> you are requested to advise the LDMs to invite the ULBs to share their <sup>issues and concerns</sup> views relating to Banks at district level.

Yours faithfully,

Director, SUDA  
&  
Mission Director, WBSULM

Copy forwarded for information to

- 1) District SHG LBE Office. (All District)
- 2) ~~Lead District~~ Lead District Manager (All District)

Director SUDA  
Mission Director, SUDA

Ph. No. 03225-255059  
Resi : 03225-256666

**OFFICE OF THE COUNCILLORS OF THE GHATAL MUNICIPALITY**  
**GHATAL** ★ **PASCHIM MEDINPUR**

Memo No. 71 / DAY - NULM/GTL/19

Dated : 11 / 03 /2019

To  
The Director, SUDA  
&  
Mission Director, WBSULM  
ILGUS Bhavan, HC Block, Sector - III,  
Bidhannagar, Kolkata - 700016.

*Sudip Bhattacharya*

**Sub: Information regarding not received any invitation for DCC Meeting.**  
Ref: Your office Memo No SUDA-46/2014(Part - II)/2052(125) Dated 05.03.2019

Madam,

In reference to your above mentioned letter I would like to draw your kind attention that we do not receive any kind of invitation for participation on the DCC Meeting held at District level.

Therefore, you are requested to take necessary action accordingly.

Thanking you.



Yours faithfully,

*B*

**Chairman**  
**Ghatal Municipality**

Ph. No. 03225-255059

Resi : 03225-256666

**OFFICE OF THE COUNCILLORS OF THE GHATAL MUNICIPALITY**  
**GHATAL** ★ **PASCHIM MEDINIPUR**

Memo No. 71 / DAY – NULM/GTL/19

Dated : 11 / 03 /2019

To  
The Director, SUDA  
&  
Mission Director, WBSULM  
ILGUS Bhavan, HC Block, Sector – III,  
Bidhannagar, Kolkata – 700016.

**Sub: Information regarding not received any invitation for DCC Meeting.**  
Ref: Your office Memo No SUDA-46/2014(Part – II)/2052(125) Dated 05.03.2019

Madam,

In reference to your above mentioned letter I would like to draw your kind attention that we do not receive any kind of invitation for participation on the DCC Meeting held at District level.

Therefore, you are requested to take necessary action accordingly.

Thanking you.



Yours faithfully,

Chairman  
Ghatal Municipality





Office of the Municipal Councillors of South Dum Dum  
Nager Bazaar, Dum Dum Road, Kolkata-74

Phone: 2560 2357, 2560 2743; Fax: 2560 8388, 2560 6001  
E-mail: sddm10@gmail.com

Memo No. SDM/0365/XXIV

Date: 6<sup>th</sup> March 2019

The Director, State Urban Development Agency &  
Mission Director, WBSULM,  
Ilgus Bhawan, HC Block,  
Sector-III, Salt Lake City,  
Kolkata-106.

Sub: Invitation – Regarding DCC Meeting  
Ref:- SUDA-46/2014 (Part-II)/2052 (125) Date: 05/03/2019

Madam,

with reference to the above, the resolution taken in the one day review meeting held on 26/02/2019 and 28/02/2019 at SUDA, Conference Hall, I am to intimate that this Municipality has not received any invitation letter for DCC Meeting recently.

This is for your kind information and necessary action.

Yours faithfully



*Mray* Chairman

*Ostob/c*  
Chairman  
South Dum Dum Municipality

## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং .....

তারিখ .....

From: - Director, SUDA &  
 Mission Director, WBSULM

To: - Lead District Manager  
 North 24 Parganas District

Sub: Slow progress of SHG credit linkage and sluggish rate of approval of SEP-I loan

Sir,

You may be aware that DAY-NULM, the flagship urban Poverty alleviation programme in the country, is being implemented in the state from 1<sup>st</sup> April, 2014. The central theme of the programme is to reduce urban poverty through creation of self and wage employment. The major thrust of the programme is on socio-economic uplift of the urban poor women through formation of Self Help Groups (SHG) and federations formed by them.

Self Employment Programme is one of the important components where the members of the poor household can develop the micro enterprises either in individuals or through SHGs for better livelihood generation and in this process Bank is an important stake holder for said programme.

It is come to know from the Halisahar ULB that they had submitted a number of SEP-I and SHG loan applications to different Branches of Banks (Copy enclosed). But the progresses of the Branches are very slow. If the branches of Banks are continuing to process the loan applications in such a way then it will be difficult for Branch to meet annual target. In such situation you are requested the advise the branches to dispose the pending loan applications by end of January, 2019.

Encl.: Bank Branch wise performance

Yours faithfully,

Director, SUDA  
 &  
 Mission Director, WBSULM

DATE : ...../01/2019

Memo No. SUDA-69/2014(PART-I)/

Copy forwarded for Information and taking necessary action;

1. General Manager (FI & Prisec) and Convener-SLBC

Director, SUDA  
 &  
 Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408



युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India  
Convener of SLBC, West Bengal

E-mail: slbc.westbengal@unitedbank.co.in  
Telephone: 033-2262-7365, 033-2231-1716

11, Hemanta Basu Sarani  
Kolkata- 700 001

Ref : SLBC/Minutes/SHG-SE/ 652/2019

dated, the 22<sup>nd</sup> February, 2019

- 1) All Member banks under SLBC, West Bengal
- 2) All Lead District Managers in West Bengal
- 3) All the members of the SLBC Sub-Committee on SHG

**Re : Minutes of the meeting dated 14-02-2019 SLBC Sub-Committee on SHG meeting.**

The meeting of the SLBC Sub Committee on SHG for the March, 2019 quarter was held on 14-02-2019. The meeting was attended by Mr Anoop Kumar Agrawal, Principal Secretary, SHG & SE Deptt ; Ms Choten Dhendup Lama, SMD & CEO, SRLM; Ms. Debrati Datta Gupta, Director, SUDA ; Mr Bibhu Ranjan Pattanaik, Gen Manager, NABARD, Mr Partha Chakraborty, Asstt Gen Manager, RBI, Mr Manas Dhar, Advisor, Institutional Finance & other members of the Sub-Committee.

After the welcome address by the Convener, Mr M R Ray, the meeting commenced with brief outline of the schemes and initiatives taken by SRLM & SHS & SE Deptt. During the course of the meeting the Action Taken Report for the points noted in the last meeting dated 11-10-2018 was also tabled. We are appending herewith the major points of discussion and the Actions points emerged thereof.

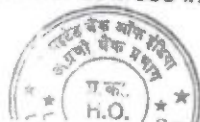
- ☆ SHG & SE Deptt is in the final stage of developing the portal which would take care of converging the various verticals of the Department, namely, WBSSP subsidy, SVSKP loans, etc. The creation of the proposed master database of all the SHGs in the State which will enable the authorities to keep track of the various benefits /subsidies availed by them and push for inclusion of the left out families in the programs.
- ☆ As per NRLM portal data, disbursement has been made in 3.68 lacs SHG accounts in 2018-19 as on 31-01-2019 against the target of 4.09 lacs. However, overall disbursement position has no improvement with substantial amount still yet to be drawn by the groups. Also, renewal has not taken place in number of eligible cases for enhancement of limit.

It is reiterated that all the pending proposals are to be disposed off by the banks within 28-02-2019 to avoid complication arising out of probable poll notification in the first part of March, 19. Also all the SHGs are to be allowed to draw the funds as per requirement without any cap.

(Action : All the member banks )

- ☆ It was reported by SRLM that some of the banks are not adhering to the SLBC resolution regarding the base limit of Rs.1.50 lacs for credit linkage after 1<sup>st</sup> grading and subsequently Rs.2.50 lacs & 3.50 lacs on satisfactory performance.

SLBC clarified that the said enhancement was already passed by 138<sup>th</sup> SLBC Meeting and communicated to all concerned through LBD/SLBC(WB)/DAY-NRLM/1488/2017 dated 01-11-2017. The rationale for the benchmark is 6 times of the existing corpus with minimum of Rs.1.50 lacs with the corpus being the total of revolving fund, own savings of the SHG, interest earning by SHG from on lending to its members, income from other sources and fund from other sources in case of promotion by other institutes/NGOs.



(Action : All the member banks are to circulate the said SLBC stipulation of the minimum limit of Rs.1.50 lacs to their respective branches for necessary compliance)

- ☆ All member Banks should issue circular to the Branches with copy endorsed to WBSRLM, advising them to accept the Common Loan Application Forms, devised by IBA, and printed by WBSRLM (as decided in the meeting of Sub-Committee on SHG held on 07.02.2017).

(Action : All the member banks )

- ☆ All the Banks should ensure uploading of SHG data on monthly basis in correct format. Banks are also to look into the rejected files regularly for necessary correction and uploading accordingly. Claim for WBSSP Subsidy upto 31.03.2018 must be lodged by 28-02-2019 and for the half-year ending on Sept, 2018 by 31-03-2019.

(Action : All the member banks )

- ☆ Mr.M Dhar observed that the Banks and SRLM need to reconcile the data regarding the exact number of SHGs eligible for interest subvention. The number of SHGs for which interest subsidy has been claimed, is much on lower side than the number of SHGs reported by SRLM. It is observed that the reconciliation process should be initiated by individual bank branches through scrutiny /verification of SHG database as available in the system with the record available with SRLM. Left out SHGs are to be identified and provided with intt subsidy.

(Action : The member banks are to advise the respective branches suitably while SRLM is to advise Block & other field level functionaries for providing the inputs and necessary support to the branches. Left out SHGs are to be identified and provided with intt subsidy. )

- ☆ Ms Lama informed of the guidelines that in hilly and sparsely populated remote areas SHGs may be formed with minimum 5 members. Accordingly it has been decided that banks, particularly in Darjeeling & Kalimpong districts are to adopt and extend need based credit linkage to SHGs with 5 members.

(Action : All the member banks . SRLM to finalize the quantum of loan for 5 member groups)

- ☆ Ms Datta Gupta from SUDA stressed on early disposal of the 7000 odd pending NULM proposals.

(Action : All member banks to complete the disposal process at the earliest in view of the ensuing Poll)

- ☆ It was informed by SUDA that ULB Heads should be invited to DCC / DLRC meetings. SLBC has already advised the 23 LDMs in West Bengal to this effect vide mail dt 25-01-19.

(Action : All the LDMs in West Bengal )

- ☆ Mr A Agrawal opined that in view of the substantial exposure of WB Co-Op Bank Ltd in NRLM & SVSKP schemes, the Deptt of Cooperatives should be invited for this meeting.

(Action : SLBC )

- ☆ Regarding applicability of CGTSME guarantee for SVSKP loans it was informed by SLBC that the guarantee is available for Retail Trade category loans of Rs.10 lacs & above. In view of the uncertainty/confusion regarding loans below Rs.10 lacs under for Retail Trade activities, it was decided that SLBC would provide necessary information.

(Action : SLBC )



- ☆ Checklist for SVSKP loans, devised by SLBC has been ratified and will be used as part of the loan application/proposal disposal process by PICs/ Banks w.e.f. from next financial year.
- ☆ All the pending SVSKP proposals must be disposed of by 28-02-2019 and disbursement must commence immediately after receipt of Subsidy to avert probable Poll implications BGVB is reportedly not sanctioning any loans in Dakshin Dinajpur district.

(Action : All the member banks & BGVB)

- ☆ As suggested by UCO Bank & Canara Bank, the branch-wise & district/block-wise details of pending SVSKP loan applications are required for following up by controlling offices.

(Action : SHG & SE Deptt)

- ☆ w.r.t. the administration of WBSKP Subsidy ,it was opined that Department would release the Subsidy henceforth only after disbursement of the loan.

SLBC suggests that necessary Notification be issued by the Department for onward circulation by SLBC .It is also suggested that the lodgement of claim is to be made by banks after 1<sup>st</sup> phase of disbursement similar to the provisions of PMEGP scheme and be made effective for loans from the next program year to maintain uniformity for the current year .

(Action : SLBC and SHG & SE Deptt)

- ☆ All the branches must attend the BLBC meetings without fail and participate in PIC meetings whenever invited for screening the eligible SVSKP candidates. District Level Monitoring Committees are to be held regularly. Motivators may be invited to Project Implementation Committee meetings for sorting out the persisting issues.

(Action : LDMs are to take note. Member banks are to advise the respective branches)

- ☆ Mr Agrawal and Ms Lama also informed about monitoring the recovery process at Block & District level by the respective departments. The performance in NRLM with lowest rate of NPA at national level was applauded. Sri Agrawal urged upon the banks to extensively utilize the services of the Motivators engaged at Block Offices for recovery in SVSKP loans where NPA is perceived to be on higher side. These motivators are paid incentives as per their performance including recovery and can contribute to the recovery process.

(Action : Member banks are to advise the respective branches accordingly)

- ☆ Mr Agrawal elaborated on the various facets of the concept paper presented by the Deptt for improved implementation & monitoring the development of SVSKP schemes. Some of the points which need detailed deliberation like introduction of back ended subsidy, return of unutilised subsidy ,working capital component, training through RSETIs, vetting of model schemes by NABARD, etc, are flagged off for discussion & resolution in the SVSKP Committee meeting to be convened by the Department.

General Manager  
Prisec-Agri & Convener, SLBC



## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং .....

তারিখ .....

**From: - Director, SUDA &  
 Mission Director, WBSULM**

**To: - Lead District Manager  
 Purba Burdwan District**

**Sub: Disposal of SHG Loan Application and use of NULM product code in Bank CBS**

Sir,

You may be aware that DAY-NULM, the flagship urban Poverty alleviation programme in the country, is being implemented in the state from 1<sup>st</sup> April, 2014. The central theme of the programme is to reduce urban poverty through creation of self and wage employment. The major thrust of the programme is on socio-economic uplift of the urban poor women through formation of Self Help Groups (SHG) and federations formed by them.

Self Employment Programme is one of the important components where the members of the poor household can develop the micro enterprises either in individuals or through SHGs for better livelihood generation and in this process Bank is an important stake holder for said programme.

It is come to know from the Kalna ULB that they had submitted 10 SHG loan applications in the kalna Branch of Canara Bank on 27/08/2018. The said Branch has disposed only one loan application during last four months and used non NULM product code to open the loan account of the SHG. In such situation the beneficiary who is credit linked by the Branch but not getting the interest subvention form NULM programme due to use of non NULM product code in the CBS portal of bank. Again, 9 SHG loan applications are pending at Bank Branch level for more than four months.

You are requested the advise the branch to use the NULM product code for opening of Loan account of the SEP beneficiaries under NULM and dispose the pending loan applications by end of January,2019.

Yours faithfully,

**Director, SUDA  
 &  
 Mission Director, WBSULM  
 DATE : ...../01/2019**

Memo No. SUDA-69/2014(PART-I)/

Copy forwarded for Information and taking necessary action;

**1. General Manager (FI & Prisec) and Convener-SLBC**

**Director, SUDA  
 &  
 Mission Director, WBSULM**

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408



# রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
“ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং .....

তারিখ .....

**From: - Director, SUDA &  
Mission Director, WBSULM**

**To: - Lead District Manager  
North 24 Parganas District**

**Sub: Slow progress of SHG credit linkage and sluggish rate of approval of SEP-I loan**

Sir,

It is come to know from the Halisahar ULB that they had submitted a number of SEP-I and SHG loan applications to different Branches of Banks (Copy enclosed). But the progresses of the Branches are very slow. If the branches of Banks are continuing to process the loan applications in such a way then it will be difficult for Branch to meet annual target. In such situation you are requested the advise the branches to dispose the pending loan applications by end of January, 2019.

**Encl.: Bank Branch wise performance**

**Yours faithfully,**

**Director, SUDA  
&  
Mission Director, WBSULM**

Memo No. SUDA-69/2014(PART-I)/

DATE : ...../01/2019

Copy forwarded for Information and taking necessary action;

**1. General Manager (FI & Prisec) and Convener-SLBC**

**Director, SUDA  
&  
Mission Director, WBSULM**

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

Sl.No	Name of the District	ULB Name	Name of the Bank	Name of the Branch	SEP-I Target for the Financial Year 2018-19	SEP-I Loan applications sponsored in 2018-19	SEP-I loan Disbursed in 18-19	SEP-I cases Pending	SEP-SHG Target for the Financial Year 2018-19	SEP-SHG Loan applications sponsored in 2018-19	SEP-SHG loan Disbursed in 18-19	SEP-SHG cases Pending
1	NORTH 24PARGANAS	Halisahar	ALLAHABAD BANK	HALISAHAR STATION	8	3	2	5	16	3	2	11
2	NORTH 24PARGANAS	Halisahar	UNITED BANK OF INDIA	HALISAHAR	8	2	1	4	68	9	0	29
3	NORTH 24PARGANAS	Halisahar	PUNJAB NATIONAL BANK	HALISAHAR	6	1	0	5	8	0	0	1
4	NORTH 24PARGANAS	Halisahar	STATE BANK OF INDIA	HALISAHAR	4	3	0	4	0	0	0	0
5	NORTH 24PARGANAS	Halisahar	PUNJAB NATIONAL BANK	HALISAHAR MUNICIPAL	6	2	0	2	0	0	0	0
6	NORTH 24PARGANAS	Halisahar	CENTRAL BANK OF INDIA	BAGMORE	10	1	1	0	0	0	0	0
7	NORTH 24PARGANAS	Halisahar	UCO BANK	BAGMORE	8	2	1	1	0	0	0	0



রাজ্য নগর উন্নয়ন সংস্থা  
STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
“ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং .....

তারিখ .....

From: - Director, SUDA &  
Mission Director, WBSULM

To: - Lead District Manager  
Purba Burdwan District

Sub: Disposal of SHG Loan Application and use of NULM product code in Bank CBS

Sir,

It is come to know from the Kalna ULB that they had submitted 10 SHG loan applications in the kalna Branch of Canara Bank on 27/08/2018. The said Branch has disposed only one loan application during last four months and used non NULM product code to open the loan account of the SHG. In such situation the beneficiary who is credit linked by the Branch but not getting the interest subvention form NULM programme due to use of non NULM product code in the CBS portal of bank. Again, 9 SHG loan applications are pending at Bank Branch level for more than four months.

You are requested the advise the branch to use the NULM product code for opening of Loan account of the SEP beneficiaries under NULM and dispose the pending loan applications by end of January,2019.

Yours faithfully,

Director,SUDA  
&  
Mission Director, WBSULM

Memo No. SUDA-69/2014(PART-I)/

DATE : ...../01/2019

Copy forwarded for Information and taking necessary action;

1. General Manager (FI & Prisec) and Convener-SLBC

Director,SUDA  
&  
Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

# SRI DEBOPRASAD BAG

CHAIRMAN  
KALNA MUNICIPALITY  
KALNA, PURBA BARDHAMAN

KALNA MUNICIPALITY OFFICE  
PHONE NO. 257056(03454)  
255004(03454) & 256242(03454)  
email: ckm.kalna@gmail.com

Memo No - NULM/241/K.M./2018

Date- 19/12/2018

To  
The Lead Manager  
Purba Bardhaman



JD  
Put up with  
details pl.  
We should write to  
LDM with copy to  
concern SLBC  
ADP

**Sub: Requesting early disposal of long pending loan cases lying with Canara Bank, Kalna Branch**

Sir

This is to draw your kind attention to the fact that Canara Bank of Kalna Branch is non co-operating with NULM department of Kalna Municipality in connection with sanction/disbursement of SHG CCL (Cash Credit Loan) under NULM Scheme (CODE).

We have already sent in total 10 cases on 27/08/2018. Out of which only one case has been cleared by this time but not under NULM Scheme (CODE). As a result most of the cases are pending with the said bank and even regular visits to the bank and persuasion have had no effect. The service from the bank as may be expected is not being received from them.

Hence, you are requested to kindly look into the matter and take effective steps so that the processing of the long pending cases may be completed as soon as possible.

Sincerely yours,

Kalna Municipality

Chairman  
Kalna Municipality  
Kalna, Burdwan

Memo No - NULM/241/1(2)/K.M./2018

Date- 19/12/2018

Copy forwarded for information and taking necessary action to:-

- 1) The Director, SUDA, 'ILGUS BHABAN', H-C Block, Sec-III, Bidhannagar, Kol - 700 106, West Bengal
- 2) The Branch Manager, Canara Bank, Kalna Branch

Kalna Municipality

Chairman  
Kalna Municipality  
Kalna, Burdwan

No- .....

Date .....

To  
The District Magistrate,  
North 24 Parganas,  
Office of District Magistrate,  
New Administrative building,  
Barasat 24 Pgs,  
Kolkata - 700124.



**Sub: Slow progress of CC linkage and sluggish rate of approval of SEP-I loan under DAY-NULM**

Respected Sir/Madam,

We would like to draw your kind attention to the fact that we are facing problem with a good no of pending cases relating to Cash Credit Linkage of our women Self-Help Group and SEP-I loan under the project DAY-NULM in different banks of our area; namely UBI, PNB (two branches), Allahabad, Central Bank, UCO Bank & SBI (two branches).

As a result Women SHGs are facing problems to start their business due to non-availability of fund.

The issues were discussed in detail in the Task Force Meeting in presence of the representatives of the bankers in several occasion. Not only that we officially communicated to the concerned Bank Managers to sort out the matter at an early date but the Bank authority did not take any fruitful measures to redress the matter.

In view of the above, I fervently request you to intervene in the matter with a view to sort out the problem.

Enclo.

- 1) Status of SEP-I loan.
- 2) Status of Cash Credit Linkage.

No 355/6'-19/(1)

Yours faithfully,

Executive Officer  
Halisahar Municipality

Date: 7/01/19

Copy forwarded for kind information -

To  
The Director,  
SUDA,

Yours faithfully,

Executive Officer  
Halisahar Municipality

*JD to PNB up to AEF*  
*Sandip Barua*  
*Pr. PNB up*

*Signature*



युनाइटेड बैंक ऑफ इंडिया : United Bank of India  
अग्रणी बैंक प्रभाग : LEAD BANK DIVISION

CCA  
R

E-mail: slbc.westbengal@unitedbank.co.in  
Telephone: 033-2262-7365, 033-2231-1716

11, Hemanta Basu Sarani  
Kolkata- 700 001

Ref : SLBC-WB/Minutes/ 551 /2018

Dated, the 24<sup>th</sup> December, 2018

**Minutes of the 143<sup>rd</sup> SLBC Meeting held on 11-12-2018**

The 143<sup>rd</sup> meeting of the SLBC, West Bengal pertaining to the review of the performance of the banks in the quarter ending September, 2018 was held on 11-12-2018. After welcoming the dignitaries on the dais, senior officials of the line departments, member banks and the LDMs, Sri Mukti Ranjan Ray, General Manager and Convener of SLBC informed the House that Hon'ble Finance Minister could not attend the meeting as he was indisposed and requested Sri H K Dwivedi, Addl Chief secretary, Finance to co-chair the meeting. The meeting began with the key note address by Sri Ashok Kr Pradhan, MD & CEO of United Bank of India. Some of the major points touched upon by Sri Pradhan are,

- Opening of Banking Outlets : Banks have completed survey of 284 Unbanked Rural Centres and based on the reports, SLBC has allocated 72 URCS to different banks for opening of Banking Outlets by 31-12-2018. He reiterated the endeavour of the SLBC and member banks to extend all possible financial services to the people of the State.
- CD Ratio: The State has witnessed a steady growth in advances and the CD Ratio as improved from 63.97% to 64.12% on quarterly basis. He exhorted the banks to focus more on core advances, particularly in Agriculture sector so as to rely less on RIDF.
- KCC & covering left out farmers : With issuance of KCC cards to 962418 farmers. 48% of the annual target of 20 lacs farmers has been attained by 30-09-2018. a concerted effort by banks with full involvement of Agriculture Deptt is expected in identification of the left out farmers and renewal of about 5 lacs dormant KCC accounts.
- Agriculture Advances : Deployment of credit in agriculture stood at Rs.23391 crore on 30-09-2018 which is 37% of the yearly target. To achieve the target the focus for the Banks should be on

Investment credit : Farm Mechanisation, Dairy Farming, Poultry, Fishery

Agri Infrastructure : Cold Storage, Rural Godowns, Market Yards

Ancillary Activities : Rice & Oil Mills, Agri Clinic & Custom Hiring Centres, etc

The adoption of JLG mode of finance targeting landless farmers and FPOs were cited as other viable medium for augmenting the agri advance.



- MSME Advances : Deployment of credit to the tune of Rs.20287 crore in the first half of the current fiscal as against Rs.17913 during the corresponding period in the last year. In order to replicate the stellar performance of last year and attain the ambitious target of Rs.50000 crore for the current year too, he requested the banks to be more proactive on this front.

He also requested the member banks to participate in the various Synergies/Conclaves organised by MSME & Textiles Deptt, GoWB for an inclusive growth in this segment. He also lauded the efforts of SLBC and MSME & Textiles Deptt for initiating the adoption of the identified MSME clusters for focused growth. He opined that conduction of Export oriented Workshop/Brainstorming Session on Exports, etc will pave the way for better result in this important area.

- Credit linkage to SHG : positive trend is observed with credit linkage of Rs.3474 crore to 160136 groups in the current fiscal under NRLM with increase in ticket size to Rs.2.17 lacs against Rs.1.56 lacs on YOY basis. He expected that banks will arrange for renewal of eligible groups with enhanced limit. Similar performance is also shown by the banks related to disposal of proposals under NULM.
- Housing Loans : The banks have disbursed 34302 loans for Rs.3105 crore in the first half of the current fiscal. With the busy construction season ahead, the banks are poised to achieve the desired result in this sector also. He also mentioned the launching of the Nijashree -an affordable housing loan scheme by GoWB.
- NPA & Recovery position : It is observed that NPA has started to decrease and Gross NPA has stood at 13.42% on Sept,18 as against the high of 15.44% as on March,18. However, the banks should not be complacent and continue it's fight against the NPA. It is expected that the enforcement of securities under SARFAESI Act, 2002 is taken to its logical conclusion along with speedy disposal of the Certificate Cases.

Sri Pradhan concluded his address with appreciation of the Bankers' participation and involvement of the Lead District Managers with excellent result in the Extended Gram Swaraj Abhijan and hoped that all the stakeholders will again rise to the occasion for the ongoing 100 Day program on Strengthening of the Ecosystem for MSME for which Murshidabad, Nadia & Bankura districts have been selected as Aspiration Districts. He reiterated the call to the banking fraternity to grab the opportunities provided by the State Government under active support and guidance of RBI, NABARD & DFS to substantially contribute to the socio-economic growth of the State.

Thereafter, Sri T Hauzel, Chief General Manager, Reserve Bank of India, in his address while observed the decrease in NPA also commented that due to PCA related effects the banks may find it difficult to achieve the targeted growth in some advance parameters. He thanked the Govt authorities for support in recovery measures particularly in SARFAESI actions and requested for unstinted support in the coming days. He also mentioned about the financial inclusion and outreach program through the last mile connectivity. He also appreciated the active role played by SLBC with regular conduct of meetings with representation at appropriate levels and concluded that if the potentials of the State are to be harnessed with need based finance, it will prosper immensely on economical sphere.



In his brief but candid observation, Sri H K Dwivedi, Addl Chief Secretary, Finance, commented that performance in some of the key areas, such as MSME, SHG loans, KCC loans, etc does not provide much comfort given the position on 30-09-2018. With only one (1) quarter left in the year, the banks should gear up their effort and put up a decent result. He then advised that the important issues listed as agenda items be discussed for arriving at a consensus and preparing a roadmap for the future.

Sri Dwivedi observed that due to limitations under PCA, banks may not be able to open brick & mortar branches currently though the process of opening branches in unbanked area is under deliberation for last couple of years. The Convener of SLBC informed that 72 URCs have recently been allocated for opening banking outlets and requested the Govt authorities to furnish a fresh list of unbanked centres so as to enable SLBC to arrange for the survey regarding opening of more such outlets conforming to the RBI norms.

All the allottee banks have been asked to furnish the position regarding opening of the 72 URCs and preparedness for the same. The position, as informed, is given hereunder.

Name of the Bank	Allotment	Outlets opened	Remarks, if any
Allahabad Bank	2	2	
Bandhan Bank	6	2	BC model not followed. Advised to open B & M br
Paschim Bangiya Gramin Bank	9	7	
Bank of Baroda	5		Identification completed for the 5 centres
Canara Bank	1		Permission sought for branch 3 KM from URC
Central Bank of India	8	1	Others by January, 19. Approval from HO is awaited
HDFC Bank	1		
Punjab National Bank	5		Survey is completed. Opening shortly
State Bank of India	17	11	Others will be opened shortly
UBI Bank	16	5	Identification completed for the 8 centres
UCO Bank	1	1	
Uttar Banga Kendriya Gramin Bank	1		Survey completed
Total	72	29	

While Central Bank of India informed that the process would be completed by 15-01-2018, others have also affirmed to complete the same within the targeted date. Bandhan Bank informed that they do not have the Fixed Point BC model for operation. In that case they have been advised to open brick & mortar branch instead.

( Action point : Allotte banks to complete the process and intimate SLBC accordingly)

Next, the Agriculture advance was taken up for discussion. Sri Pradip Majumdar, Personal Advisor (Agriculture) to Chief Minister analyzed the current position and the performance of the bank performance. He appreciated the performance of the RRBs and the Pvt Banks and expected that the PSU Banks must follow suit in reaching out to the farmers. The ticket size has remained much below Rs.1.00 lac. SBI Chief General Manager intervened and informed that the bank has been able to improve the ticket size to Rs.0.91 lac. Both SBI and Allahabad Bank informed that they would be able to cover up the deficit in Dec, 18 and March, 19 quarter. Sri Dwivedi then advised the banks to take a stock of the situation and initiate necessary corrective measures.



Sri Majumdar while agreed with the observation of SLBC regarding the need for investment credit in the form of farm mechanization, dairy farming, poultry, etc, opined that due importance should also be given for pisciculture in view of its importance in local economy. He advocated promotion of Custom Hiring Centres and commented that there has been reports regarding banks adjusting the subsidy for loans without disbursement.

(Action point : Member banks for focus on Investment Credit & Fishery Loans)

Regarding Fasal Bima Yojana, Sri Majumdar observed that the share of loanee farmers has decreased. It was informed that it was mainly related to server problems as well as reluctance of some of the farmers opting for the same. It is desired that banks and line departments should reach out to this segment with better publicity of the scheme. The settlement of claims under the scheme also came up for discussion and the House expressed concern at the apathy of some insurers for non-satisfactory level of resolution.

(Action Point : Member banks & Agri Deptt for covering non-loanee farmers .  
Insurance Companies are to ensure timely settlement of claim and clear the arrear claims)

Sri Majumdar also informed the House regarding the falling price of potato which is adversely affecting the cold storage units and opined that restructure is required for the last season's dues still outstanding in the books. The matter has been flagged for the next SLBC Sub Committee on Agriculture meeting for fixation of ceiling price of potato for Cold Store Owners.

During the discussion, Sri S Mondal, Chief General Manager, NABARD spoke about extension of credit through Negotiable Warehouse Receipts other than Agri Infrastructure and Agri Ancillary schemes to boost up the Agri culture advance. He also requested SLBC to arrange for dis-aggregated data in farm credit in future for micro analysis in agriculture.

(Action point : Member banks & SLBC)

Next, Sri Alapan Badyopadhyay, Addl Chief Secretary, MSME & Textiles, took up the MSME credit. He observed that with 41% achievement in the first half, the banks may end around Rs.43000-Rs.45000 crore disbursement by year end, falling short of the Rs.50000 crore target. He spoke at length about the various steps initiated by GoWB in attracting investment and developing entrepreneurship. He mentioned the role played by EEP, FIEO as well. He also advised that cluster approach need to be followed by the banks for further strengthening the clusters.

(Action point : Member banks for achieving the target & follow the cluster approach )

He also informed the House that his Department in collaboration with SLBC intends to hold a Brainstorming Session shortly for development of MSME related export credit with participation of bank executives and the other stakeholders. The House accordingly fixed 20<sup>th</sup> December, 2018 for holding the proposed Meet. He also appreciated the effort for MSME Cluster formation & adoption by banks for credit linkage and expressed the hope that potential in this regard can be fully exploited. He added that the Nodal Officer as well as Handloom Cluster Head will extend necessary support in this regard.



He also suggested that Industry Development Officer at Block Offices should be designated as Block Level Nodal Officer accordingly.

(Action point : SLBC & MSME & T Deptt)

The next round of discussion was on SHG & SE Deptt related matters. Sri Anup Kumar Agarwal, Principal Secretary apprised the House regarding the steps taken up by the Department in digitization of the processes for various credit programs. While the digitization in NRLM program will shorten the interest subsidy claim process time, the digitization for SVSKP scheme aims to shortage the loan proposal disposal time and timely claim of subsidy. He also urged the banks to renew the eligible cases for SHGs with immediate grading of the groups and also dispose of the pending proposals under SVSKP.

(Action point : All member banks)

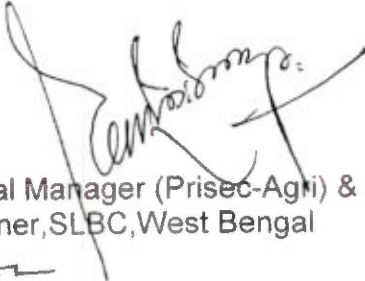
Next, Sri M V Rao, Addl Chief Secretary, Co-Operation, spoke on NRLM program. It was reported that though a number of sanctions have been accorded, disbursement is yet to take place. Banks also need to the matter relating to undrawn amounts where disbursement has commenced as it is impacting the overall position. It was reported that as against the average ticket size of Rs.1.50 lacs, the outstanding is Rs.50000 or so. He also added that the Co-Op Banks are doing well and the credit target for them has also been increased from Rs.8.00 lacs crore to Rs.12.00 lac crore.

(Action point : All member banks participating under NRLM program)

Continuing the discussion, Sri Dwivedi advised the banks to undertake the grading exercise at the earliest and renew the limit with enhancement at the SLBC approved quantum of loans at Rs.1.50 lacs, Rs.2.50 lacs & Rs.3.50 lacs respectively. Sri S Mondal, CGM of NABARD added that NABARD is now extending the E-Shakti model to 150 districts across the country and requested the banks to avail of the facilities available in the portal for online assessment & monitoring of SHGs in the identified districts.

(Action point : Member banks)

With deliberation on the major issues as stated herein the meeting came to an end with vote of thanks to the Chair.

  
General Manager (Prisec-Agri) &  
Convener, SLBC, West Bengal





## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-69/2014(Part-I)/1687(23)

তারিখ ০৭/০১/২০১৯

From: - Director, SUDA &  
 Mission Director, WBSULM

To: - District Magistrate,  
 ..... District

**Sub: Inclusion of ULBs as a member of DCC for Successful implementation of NULM programme**

Sir/Madam,

You may be aware that DAY-NULM, the flagship urban Poverty alleviation programme in the country, is being implemented in the state from 1<sup>st</sup> April, 2014. The central theme of the programme is to reduce urban poverty through creation of self and wage employment. The major thrust of the programme is on socio-economic uplift of the urban poor women through formation of Self Help Groups (SHG) and federations formed by them.

There are six major components of NULM programme. Self Employment Programme is one of the important components where the members of the poor household can develop the micro enterprises either in individuals or through SHGs for better livelihood generation and in this process Bank is an important stake holder for said programme. Considering the guidelines of DAY-NULM the programme is being implemented at the urban areas of our State and ULBs are acting as implementing agency for the aforesaid programme. As a result, the Urban Local Bodies are directly interacting with the Bank Branches in course of implementation of the programme.

The Reserve Bank of India in a communication vide letter number Kol.FIDD.No. 723/03.02.005/2017-18 dated on 19/03/2018 advised the convenor SLBC to include ULB as a member of DCC referring Para 2.2.1 of Master Circular issued by it.

Still it is come to know from the ULBs that they are not getting the invitation for the DCC meeting from the Lead Bank of the District.

You are therefore requested to kindly advise the Lead District Manager of your district to forward the invitation of DCC meeting to the ULBs of the district on regular basis.

Encl.:- As stated

Yours faithfully,

*[Signature]*  
 Director, SUDA  
 &

Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

Memo No. : SUDA-69/2016/1687(23)/1

Date:- 09/01/2019

**Copy forwarded for information to;**

1. Sr. PA to Pr. Secretary, UD&MA Department, Govt. of West Bengal.

*SPJ*

**Director, SUDA  
&  
Mission Director, WBSULM**

## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং .....

তারিখ .....

From: - Director, SUDA &  
 Mission Director, WBSULM

To: - District Magistrate,  
 ..... District

Sub: Inclusion of ULBs as a member of DCC for Successful implementation of NULM programme

Sir/Madam,

You may be aware that DAY-NULM, the flagship urban Poverty alleviation programme in the country, is being implemented in the state from 1<sup>st</sup> April, 2014. The central theme of the programme is to reduce urban poverty through creation of self and wage employment. The major thrust of the programme is on socio-economic uplift of the urban poor women through formation of Self Help Groups (SHG) and federations formed by them.

There are six major components of NULM programme. Self Employment Programme is one of the important components where the members of the poor household can develop the micro enterprises for their economic upliftment and the Bank is an important stake holder for said programme. As per guideline of DAY-NULM the programme will be implemented at the urban areas and the Urban Local Bodies of our State will act as an implementing agency for the aforesaid programme. As a result, the Urban Local Bodies are directly interacting with the Bank Branches for providing the benefit of Financial Inclusion Programme as well as the SEP Component under DAY-NULM.

*Handwritten notes:* either in individually or in group, considering the through SHG for better livelihood generation, in different stages course of implementation of the programme.

The Reserve Bank of India in a communication vide letter number Kol.FIDD.No. 723/03.02.005/2017-18 dated on 19/03/2018 advised the convenor SLBC to include ULB as a member of DCC referring Para 2.2.1 of Master Circular issued by it.

Still it is come to know from the ULBs that they are not getting the invitation for the DCC meeting from the Lead Bank of the District.

You are requested, kindly advise the Lead District Manager to forward the invitation of DCC meeting to the ULBs of the district on regular basis.

Encl.:- As stated

Yours faithfully,

Director, SUDA  
 &  
 Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

Memo No. : SUDA-69/2016/

Date:-

**Copy forwarded for information to;**

1. PS to Secretary, UD&MA Department, Govt. of West Bengal.

**Director, SUDA  
&  
Mission Director, WBSULM**

## রাজ্য নগর উন্নয়ন সংস্থা

## STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ  
 “ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং .....

তারিখ .....

From: - Director, SUDA &  
 Mission Director, WBSULM

To: - District Magistrate,  
 ..... District

**Sub: Inclusion of ULBs as a member of DCC for Successful implementation of NULM programme**

Sir/Madam,

You may be aware that DAY-NULM, the flagship urban Poverty alleviation programme in the country, is being implemented in the state from 1<sup>st</sup> April, 2014. The central theme of the programme is to reduce urban poverty through creation of self and wage employment. The major thrust of the programme is on socio-economic uplift of the urban poor women through formation of Self Help Groups (SHG) and federations formed by them.

There are six major components of NULM programme. Self Employment Programme is one of the important components <sup>where</sup> and Bank is an important stake holder of said programme. As per guideline of DAY-NULM the programme will implemented at the urban area and the Urban Local Bodies of our State will act as an implementing agency for the aforesaid programme. As a result, the Urban Local Bodies are directly interacting with the Bank Branches for providing the benefit of Financial Inclusion Programme as well as the SEP Component under DAY-NULM.

It was requested to <sup>the</sup> Reserve Bank of <sup>India</sup> for inclusion of Urban Local Bodies (ULBs) as a member of the DCC meeting. The RBI have clarified the Para 2.2.1 of Master Circular on Lead Bank Scheme ( Copy enclosed) and requested the Convener Bank of State Level Bankers' Committee to advise the Lead District Managers of the district to include the ULBs in the list of invitees for DCC meeting.

<sup>Still</sup> It is come to know from the ULBs that they are not getting the invitation for the DCC meeting from the Lead Bank of the District.

You are requested, kindly advise the Lead District Manager to forward the invitation of DCC meeting to the ULBs of the district.

Encl.:- As stated

Yours faithfully,



Director, SUDA  
 &  
 Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

Scheme details to provide

convener ULB to include ULB as a member of DCC referring para 2.2.1 of Master Circular issued by it

Memo No. : SUDA-69/2016/

Date:-

**Copy forwarded for information to;**

1. PS to Secretary, UD&MA Department, Govt. of West Bengal.

**Director, SUDA  
&  
Mission Director, WBSULM**



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

KoL/FDD.No. 723 /03.02.005/2017-18

March 19, 2018

The Convenor  
SLBC, West Bengal  
Lead Bank Division  
United Bank of India, Head Office  
United Tower  
11 Hemanta Basu Sarani  
Kolkata - 700001

Dear Sir,

**Inclusion of ULBs as a member of DCC for successful implementation of DAY-NULM programme**

Please refer to the letter No. SUDA-68/2014(Pt-I) dated January 11, 2018 of State Urban Development Agency, Kolkata, a copy of which was endorsed to you as well.

2. In this connection, we invite reference to para 2.2.1 of our Master Circular on Lead Bank Scheme, FIDD.CO.LBS.BC.No. 1/02.01.001/2017-18 dated July 03, 2017, which states that various State Government departments and allied agencies are also members of the DCC.

3. Accordingly, you may consider the request from SUDA and advise all the Lead District Managers of the Districts to include the Urban Local Bodies in the list of invitees for DCC meetings so that they can get an opportunity to discuss the financial inclusion and SHG Bank Linkage related issues in the said meeting(s).

Yours faithfully,

(Imtiaz Ahmad)  
Deputy General Manager

Encl. As above

वित्त विभाग और विकास विभाग, 15, नेताजी सुभाष रोड, कोलकाता - 700001, दूरभाष: +91-33-22130685

Financial Inclusion and Development Department, 15, Netaji Subhas Road, Kolkata - 700001, Tel: +91-33-22130685

ईमेल/ई-मेल: [fidd@kolkata.rbi.org.in](mailto:fidd@kolkata.rbi.org.in), फैक्स/Fax: +31-33-22421305

वित्त विभाग, दिल्ली

आपको यह सूचना दी जा रही है कि आपका पत्र प्राप्त हुआ है और इसे संभाला जा रहा है। यदि आप इसे संभालना चाहते हैं तो आपको इसे जल्द से जल्द वापस भेजना होगा। अन्यथा, इसे नष्ट हो सकता है। यदि आप इसे वापस नहीं भेजते, तो आप इसे नष्ट हो जाने का जोखिम उठा सकते हैं।



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2018-19/5

FIDD.CO.LBS.BC.No.2/02.01.001/2018-19

July 2, 2018

The Chairmen and Managing Directors/Chief Executive Officers  
SLBC Convenor Banks/Lead Banks

Dear Sir/Madam

**MASTER CIRCULAR – Lead Bank Scheme**

The Reserve Bank of India has issued a number of guidelines/instructions on Lead Bank Scheme from time to time. This Master Circular consolidates the relevant guidelines/instructions issued by Reserve Bank of India on Lead Bank Scheme up to June 30, 2018 as listed in the Appendix.

2. This Master Circular has been placed on the RBI website <http://www.rbi.org.in>

Yours faithfully,

(Gautam Prasad Borah)  
Chief General Manager-in-Charge

Encl: As above



### Structure

1	Introduction
2	Fora under Lead Bank Scheme
2.1	Block Level Bankers' Committee
2.2	District Consultative Committee (DCC)
2.2.1	Constitution of DCC
2.2.2	Conduct of DCC Meetings
2.2.3	Agenda for DCC Meetings
2.2.4	Role of LDMs
2.2.5	Quarterly Public Meeting and Grievance Redressal
2.2.6	District Level Review Committee (DLRC) Meetings
2.2.7	DCC/DLRC meetings – Annual Calendar of Meetings
2.3	State Level Bankers' Committee (SLBC)
2.3.1	Constitution of SLBC
2.3.2	Conduct of SLBC Meetings
2.3.3	Revised Agenda for SLBC Meetings
2.3.4	SLBC – Yearly Calendar of Meetings
2.3.5	SLBC Website – Standardization of information/data
2.3.6	Liaison with State Government
2.3.7	Capacity Building/Training/Sensitization Programmes
3	Implementation of Lead Bank Scheme
3.1	Preparation of credit plans
3.2	Potential Linked Credit Plans (PLPs)
3.3	Monitoring the performance of credit plans
3.4	Revised mechanism of Data Flow for LBS fora meetings
4	Assignment of Lead Bank Responsibility
5	Banking Penetration
5.1	Roadmap for provision of banking services in unbanked villages
5.2	Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank
5.3	Aligning roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch Authorisation Policy
6	Credit Deposit Ratio
6.1	CD Ratio of banks in Rural and Semi-Urban Areas
6.2	Implementation of the recommendations of Expert Group on CD Ratio
7	Direct Benefit Transfer
8	Service Area Approach (SAA)
8.1	Dispensing with 'No Due Certificate'
9	Doubling of Farmers' Income by 2022
10	References of circulars relevant to Lead Bank Scheme

## Introduction

- (i) The genesis of the Lead Bank Scheme (LBS) can be traced to the Study Group headed by Prof. D. R. Gadgil (Gadgil Study Group) on the Organizational Framework for the Implementation of the Social Objectives, which submitted its report in October 1969. The Study Group drew attention to the fact that commercial banks did not have adequate presence in rural areas and also lacked the required rural orientation. The Study Group, therefore, recommended the adoption of an 'Area Approach' to evolve plans and programmes for the development of an adequate banking and credit structure in the rural areas.
- (ii) A Committee of Bankers on Branch Expansion Programme of public sector banks appointed by the Reserve Bank of India under the Chairmanship of Shri F. K. F. Nariman (Nariman Committee) endorsed the idea of an 'Area Approach' in its report (November 1969), recommending that in order to enable the Public Sector Banks to discharge their social responsibilities, each bank should concentrate on certain districts where it should act as a 'Lead Bank'.
- (iii) Pursuant to the above recommendations, the Lead Bank Scheme was introduced by the Reserve Bank of India in December 1969. The Scheme aims at coordinating the activities of banks and other developmental agencies through various fora in order to achieve the objective of enhancing the flow of bank finance to the priority sector and other sectors and to promote banks' role in the overall development of the rural sector. For coordinating the activities in the district, a particular bank is assigned 'Lead Bank' responsibility of the district. The Lead Bank is expected to assume a leadership role for coordinating the efforts of the credit institutions and the Government.
- (iv) In view of the several changes that had taken place in the financial sector, the Lead Bank Scheme was last reviewed by the High Level Committee headed by Smt. Usha Thorat, Deputy Governor of the Reserve Bank of India in 2009.
- (v) The High Level Committee held wide ranging discussions with various stakeholders viz. State Governments, banks, development institutions, academicians, NGOs, MFIs etc. and noted that the Scheme has been useful in achieving its original objectives of improvement in branch expansion, deposit

mobilisation and lending to the priority sector, especially in rural/semi urban areas. There was overwhelming consensus that the Scheme needs to continue. Based on the recommendations of the Committee, guidelines were issued to SLBC Convenor banks and Lead Banks for implementation.

(vi) Envisaging greater role for private sector banks, Lead Banks were advised to ensure that private sector banks are more closely involved in the implementation of the Lead Bank Scheme. Private sector banks should involve themselves more actively by leveraging on Information Technology bringing in their expertise in strategic planning. They should also involve themselves in the preparation as well as implementation of the District Credit Plan.

(vii) In view of the changes that have taken place in the financial sector over the years, the Reserve Bank of India had constituted a "Committee of Executive Directors" of the Bank to study the efficacy of the Scheme and suggest measures for its improvement. Based on the Committee's recommendations and feedback received from various stakeholders, certain 'action points' were issued to SLBC Convenors/Lead Banks and NABARD on April 6, 2018.

## **2. Fora under Lead Bank Scheme**

### **2.1 Block Level Bankers' Committee (BLBC)**

Block Level Bankers' Committee (BLBC) is a forum for achieving coordination between credit institutions and field level development agencies at the block level. The forum prepares and reviews the implementation of the Block Credit Plan and also resolves operational problems in the implementation of the credit programmes of banks. The Lead District Manager (LDM) of the district is the Chairman of the Block Level Bankers' Committee. All the banks operating in the block including the District Central Co-operative Banks, RRBs, Block Development Officer, technical officers in the block, such as extension officers for agriculture, industries and co-operatives are members of the Committee. BLBC meetings are held at quarterly intervals. To strengthen the BLBC forum which operates at the base level of the Lead Bank Scheme, it is necessary that all branch managers attend BLBC meetings and enrich the discussions with their valuable inputs. Controlling Heads of banks may also attend a few of the BLBC meetings selectively. Participation by the District

Development Manager (DDM) of NABARD in BLBCs would ensure better and more meaningful discussions for the development of the Block. Therefore, NABARD has been advised that DDMs should attend all Block Level Bankers' Committee meetings in their district and actively participate in the credit planning exercise and review meetings at the block level. The Lead District Officer (LDO) of the Reserve Bank of India (RBI) selectively attends the BLBC meetings. The representatives of Panchayat Samitis are also invited to attend the meetings at half yearly intervals so as to share their knowledge and experience on rural development in the credit planning exercise.

## **2.2 District Consultative Committee (DCC)**

### **2.2.1 Constitution of DCC**

The District Consultative Committees were constituted in the early seventies as a common forum at the district level for bankers as well as Government agencies/departments to facilitate coordination in implementing various developmental activities under the Lead Bank Scheme. The District Collector is the Chairman of the DCC meetings. Reserve Bank of India, NABARD, all the commercial banks in the district, co-operative banks including the District Central Cooperative Bank (DCCB), RRBs, various State Government departments and allied agencies are the members of the DCC. The Lead District Officer (LDO) represents the Reserve Bank as a member of the DCC. The Lead District Manager (LDM) convenes the DCC meetings. The Director of Micro Small and Medium Enterprises Development Institute (MSME-DI) in the district is an invitee in districts where MSME clusters are located to discuss issues concerning MSMEs.

### **2.2.2 Conduct of DCC Meetings**

- i) DCC meetings should be convened by the Lead Banks at quarterly intervals.
- ii) At the DCC level, sub-committees, as appropriate may, be set up to work intensively on specific issues and submit reports to the DCC for its consideration.
- iii) DCC should give adequate feedback to the SLBC on various issues that need to be discussed on a wider platform, so that these receive adequate attention at the State Level.

### 2.2.3 Agenda for DCC Meetings

While Lead Banks are expected to address the problems particular to the concerned districts, some of the important areas which are common to all districts which the lead banks should invariably discuss in the fora are as under:

- i) Review of progress under financial inclusion plan (FIP).
- ii) The specific issues inhibiting and enabling IT enabled financial inclusion
- iii) Issues to facilitate 'enablers' and remove/minimise 'impeders' for banking development for inclusive growth
- iv) Monitoring initiatives for providing 'Credit Plus' activities by banks and State Governments such as setting up of Financial Literacy Centres (FLCs) and RSETI<sup>#</sup> type Training Institutes for providing skills and capacity building to manage businesses.
- v) Scaling up financial literacy efforts to achieve financial inclusion.
- vi) Review of performance of banks under District Credit Plan (DCP)
- vii) Flow of credit to priority sector and weaker sections of the society
- viii) Doubling of Farmers' Income by 2022
- ix) Assistance under Government sponsored schemes
- x) Grant of educational loans
- xi) Progress under SHG - bank linkage
- xii) SME financing & bottlenecks thereof, if any
- xiii) Timely submission of data by banks
- xiv) Review of relief measures (in case of natural calamities wherever applicable)

The above list is illustrative and not exhaustive. The lead banks may include any other agenda item considered necessary.

# Rural Self Employment Training Institutes (RSETIs) should be more actively involved and monitored at various fora of LBS particularly at the DCC level. Focus should be on development of skills to enhance the credit absorption capacity in the area and renewing the training programmes towards sustainable micro enterprises. RSETIs should design specific programmes for each district/ block, keeping in view the skill mapping and the potential of the region for necessary skill training and skill up gradation of the rural youth in the district.



# MADHYAMGRAM MUNICIPALITY

P.O. : Madhyamgram

Dist. : North 24 Parganas, Kolkata - 700129

Memo: MM/Chair/NULM/2090/18-19

Date: 14-11-2018

To  
The Director, SUDA  
&  
Mission Director, WBSULM

Ref. No. SUDA-46/2014(Pt-I)/298; Dated: 18.05.2018

Sub: Increase of target for Cash Credit linkage.

Sir,

This is to inform you that we have total 754 SHGs, out of which 700 groups are entitled for cash credit linkage. Under the above circumstances I request you to increase the target of credit linkage for Madhyamgram Municipality.

So that the target may be communicated to the Lead Bank Manager for onward communication to concern DCOs & Branch Managers.

Thanking you,

Yours Faithfully

ENCLO: Bank wise group details.

*Rumud*  
Chairman  
Madhyamgram Municipality.  
CHAIRMAN  
Madhyamgram Municipality  
North 24-Parganas

Memo:

Date

Copy forwarded for information necessary action to:

1. District Magistrate, North 24 paraganas.
2. O/C, SHG & SE, North 24 paraganas.

Thanking you,



Yours Faithfully

*Rumud*  
Chairman  
Madhyamgram Municipality.  
CHAIRMAN  
Madhyamgram Municipality  
North 24-Parganas



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

March 19, 2018

Kol-ITD No. 723 /03.02.005/2017-18

The Governor  
SLBC, West Bengal  
Lead Bank Division  
United Bank of India, Head Office  
United Tower  
11, Hemanta Basu Sarani  
Kolkata - 700001.

Dear Sir,

Inclusion of UtBs as a member of DCC for successful implementation of DAY-NULM programs

Please refer to the letter No. SUDA-68/2014(Pt-1) dated January 11, 2018 of State Urban Development Agency, Kolkata, a copy of which was endorsed to you as well.

2. In this connection, we invite reference to para 2.2.1 of our Master Circular on Lead Bank Scheme, FDD.CO.LBS.BC.No. 1/02.01.001/2017-18 dated July 03, 2017, which states that various State Government departments and allied agencies are also members of the DCC.

3. Accordingly, you may consider the request from SUDA and advise all the Lead District Managers of the Districts to include the Urban Local Bodies in the list of invitees for DCC meetings so that they can get an opportunity to discuss the financial inclusion and SHG Bank Linkage related issues in the said meeting(s).

Yours faithfully,

(Int. Yaz Ahmad)

Deputy General Manager

Encl. As above

Director, Finance and Development Department, 15, Netaji Subhas Road, Kolkata - 700001. Tel: +91-33-22130685

For more details visit [www.resbank.gov.in](http://www.resbank.gov.in)

आपका ध्यान देने के लिए, हमें आपसे अनुरोध है कि आप अपने क्षेत्र के सभी उर्बा स्थानों को सूचीबद्ध करने के लिए हमें सूचित करें।



भारतीय रिजर्व बैंक  
RESERVE BANK OF INDIA

www.rbi.org.in

Kol.FIDD.No. /03.02.005/2017-18 March 19, 2018



Handwritten notes: DD 2, 23/3/2018

**Inclusion of ULBs as a member of DCC for successful implementation of DAY-NULM programme**

Dear Sir,

The Convener  
SLBC, West Bengal  
Lead Bank Division  
United Bank of India, Head Office  
United Tower  
11 Hemanta Basu Sarani  
Kolkata - 700001.

Please refer to the letter No. SUDA-68/2014(Pt-1) dated January 11, 2018 of State Urban Development Agency, Kolkata, a copy of which was endorsed to you as well.

2. In this connection, we invite reference to para 2.2.1 of our Master Circular on Lead Bank Scheme, FID.CO.LBS.BC.No. 1/02.01.001/2017-18 dated July 03, 2017, which states that various State Government departments and allied agencies are also members of the DCC.

3. Accordingly, you may consider the request from SUDA and advise all the Lead District Managers of the Districts to include the Urban Local Bodies in the list of invitees for DCC meetings so that they can get an opportunity to discuss the Financial Inclusion and SHG Bank Linkage related issues in the said meeting(s).

Yours faithfully,

ई

(Imtiyaz Ahmad)  
Deputy General Manager

Encl. As above

वित्तीय समावेशन और विकास विभाग, 15, नेताजी सुभाष रोड, कोलकाता - 700001, टैलफोन: +91-33-22130685

Financial Inclusion and Development Department, 15, Netaji Subhas Road, Kolkata - 700001, Tel: +91-33-22130685  
ई-मेल/e-mail: fiddkolkata@rbi.org.in, फैक्स/Fax : +91-33-22421305

वित्तीय समावेशन है, ई-मेल का प्रयोग बंद है

वित्तीय समावेशन बैंक द्वारा ई-मेल, आक, एसएमएस या फोन-कॉल के जरिये किसी भी वित्तीय सेवा या फंड-कॉल के प्रत्येक प्रस्ताव को सुरक्षित रखता है। बैंक के द्वारा ई-मेल, एसएमएस, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.



Kol.FIDD.No. 724 /03.02.005/2017-18 of date

Copy forwarded for information to:

The Director, SUDA & Mission Director, WBSULM, State Urban Development Agency, "LGUS BHAVAN", H-C Block, Sector - III, Bidhannagar, Kolkata - 700106, West Bengal

(Indrajit Das)  
Assistant Manager

Indrajit Das

**Bank wise Performance report of SEP under DAY NULM As on December ,2017 for the financial year 2017-18 (Amount in Lakhs)**

Sl. NO	Name of the Bank	Number of the Active SHGs	Target (FY-17-18)	SHG Credit Linkage				SEP-I				SEP-G	
				Sponsored of Bank Branches	Number of SHGs are Credit linked	Amount of Loan Disbursed	Target (FY-17-18)	Sponsored of Bank Branches	SEP-I Disbursed	Amount of Loan Disbursed	Sponsored of Bank Branches	SEP-G Disbursed	Amount of Loan Disbursed
1	Allahabad Bank	4453	2100	745	275	326.31	361	533	247	161.5	61	12	18.52
2	Andhra Bank	627	224	63	3	3.56	42	69	2	1.31	0	0	0.00
3	Axis Bank	111	56	0	0	0.00	13	10	0	0.00	0	0	0.00
4	Bandhan Bank	0	0	0	0	0.00	102	10	5	3.27	31	8	9.60
5	BGVB	1214	507	432	209	248.00	85	106	32	20.93	11	3	3.00
6	Bank of Baroda	1023	493	198	152	180.36	107	205	156	102.02	15	3	4.50
7	Bank of India	1894	1229	345	45	53.40	387	108	82	53.63	0	0	0.00
8	Central Bank of India	1188	563	162	64	75.94	325	174	97	63.44	0	0	0.00
9	Canara Bank	359	176	42	32	37.97	240	133	62	40.55	0	0	0.00
10	Corporation Bank	82	31	6	20	23.73	62	96	15	9.81	0	0	0.00
11	Dena Bank	124	62	61	0	0.00	51	59	1	0.65	0	0	0.00
12	Indian Oversease Bank	745	367	124	67	79.50	187	69	86	56.24	0	0	0.00
13	Indian Bank	307	139	121	29	34.41	113	87	31	20.27	0	0	0.00
14	Oriental Bank of Commerce	207	91	164	32	37.97	120	78	43	28.12	0	0	0.00
15	Punjab and Sind Bank	230	113	88	19	22.55	32	115	2	1.31	0	0	0.00
16	Punjab National Bank	1379	609	261	19	22.55	245	133	35	22.89	0	0	0.00
17	State Bank of India	4821	2330	563	136	161.38	818	101	165	107.91	9	1	2.00
18	Syndicate Bank	223	94	57	24	28.48	116	56	26	17.00	0	0	0.00
19	United Bank of India	6953	3298	1025	572	678.73	790	699	351	229.55	43	16	26.90
20	UCO	2670	1297	596	106	125.78	427	79	124	81.09	6	1	1.60
21	Union Bank of India	465	226	509	44	52.21	204	66	57	37.28	0	0	0.00
22	IDBI Bank	570	285	242	8	9.49	22	75	33	21.58	0	0	0.00
23	Uttarbangiya Khetra Grameen Bank	764	337	269	175	207.65	50	63	3	1.96	5	1	1.20
24	Vijaya Bank	129	64	95	4	4.75	39	66	2	1.31	0	0	0.00
25	West Bengal State Cooperative Bank	207	100	125	85	100.86	13	10	0	0.00	0	0	0.00
26	Vidyasagar CCB	57	29	32	0	0.00	4	10	0	0.00	0	0	0.00
27	Tamiluk Ghata CCB	133	80	125	88	104.42	10	10	0	0.00	0	0	0.00
28	Cooperative Banks	2321	1100	562	179	212.40	35	10	0	0.00	0	0	0.00
<b>Total</b>		<b>33256</b>	<b>16000</b>	<b>7012</b>	<b>2387</b>	<b>2832.41</b>	<b>5000</b>	<b>3230</b>	<b>1657</b>	<b>1083.65</b>	<b>181</b>	<b>45</b>	<b>67.32</b>

**District wise Performance Report of SEP under DAY-NULM As on December, 2017 for the financial year 2017-18 (Amount in Lakhs)**

Sl. No.	District	No of Active SHGs	Target (FY-17-18)	SHG Credit Linkage			SEP-I					SEP-G				
				Sponsored of Bank Branches	No fo SHGs credit linked	Amount of Loan Disbursed	Target (FY-17-18) (No of Cases)	Sponsored of Bank Branches	SEP-I Disburs ed by Branch	Amount of Loan Disbursed	Target (FY-17-18) (No of Cases)	Sponsored of Bank Branches	SEP-G Disburs ed by Branch	Amount of Loan Disbursed		
1	Alipurduar	520	200	132	27	24.02	24	46	0	0	4	0	0	0		
2	Bankura	903	600	193	205	325.88	87	164	72	46.8	4	0	0	0		
3	Purba Burdwan	1654	750	277	161	207.63	50	51	136	102	4	0	0	0		
4	Paschim Burdwan	965	450	136	24	26.32	518	122	33	16.5	40	34	0	0		
5	Birbhum	1434	573	302	43	33.96	209	104	25	13	24	0	0	0		
6	Cooch Behar	894	500	229	96	97.82	156	87	11	8.58	24	0	0	0		
7	Dakshin Dinajpur	1114	450	306	43	43.53	112	39	20	13	15	25	0	0		
8	Darjeeling	1157	500	302	22	13.60	233	125	40	22	24	0	0	0		
9	Hooghly	2363	1427	354	85	55.52	473	303	86	68.8	52	0	0	0		
10	Howrah	368	200	76	69	69.37	262	175	76	53.96	8	0	0	0		
11	Jalpaiguri	666	350	256	155	156.94	124	81	83	59.76	12	6	0	0		
12	Jhargram	300	200	45	75	93.75	30	16	53	34.98	2	0	0	0		
13	Kolkata	0	400	0	0	0.00	100	15	0	0	10	0	0	0		
14	Malda	396	200	119	27	20.34	147	188	10	4.5	8	0	0	0		
15	Murshidabad	2183	800	76	102	113.18	186	93	0	0	24	0	0	0		
16	Nadia	3429	1500	666	118	140.38	412	263	152	76	32	0	0	0		
17	North 24 Parganas	8807	3900	1686	366	373.32	974	601	386	270.2	131	77	33	54.12		
18	Paschim Medinipur	2024	1000	698	405	562.81	303	233	202	163.71	32	0	0	0		
19	Purba Medinipur	1816	700	365	56	64.40	157	122	153	67.32	20	0	0	0		
20	Purulia	460	250	421	268	381.48	99	106	67	36.85	16	5	0	0		
21	South 24 Parganas	1316	600	132	16	12.48	218	150	15	10.2	24	0	0	0		
22	Uttar Dinajpur	1075	450	241	24	15.68	126	146	37	15.54	22	34	12	13.2		
<b>Total</b>		<b>33844</b>	<b>16000</b>	<b>7012</b>	<b>2387</b>	<b>2832.41</b>	<b>5000.00</b>	<b>3230</b>	<b>1657</b>	<b>1083.7</b>	<b>532</b>	<b>181</b>	<b>45</b>	<b>67.32</b>		