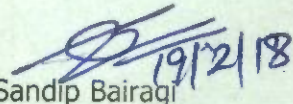


The SLBC Meeting may be held on end of February, 2018. In this view, to review the progress of the credit disbursement by the bank branches, the representative of SLBC asked to submit the progress report of Self Employment Programme as on 31st December, 2017. In this regard, we may submit the said report in the prescribed format.

The draft report is submitted for your kind perusal and Approval.


Dy. Director,
SUDA

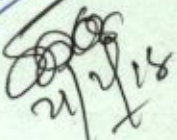

Sandip Bairagi
SMM (FI&ME)

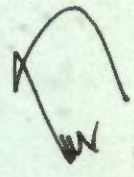
~~Director~~

~~DD.~~

~~SMM
FI&ME~~


19/2/18


21/2/18


23/2/18

Proposal -I:

We have received a letter from Madhyamgram Municipality vide memo no MM/Chir/NULM/2090/18-19 dated on 14/11/2018 relating to the increase of target of SHG credit linkage. At the beginning of this Financial year the said ULB was taken target of 250 SHG Credit linkage. They have already sponsored the 250 loan applications of SHGs to different Branches of Bank. Now they want to increase the target of SHG credit linkage from 250 to 700 for this financial year.

Now, we may increase the target of the ULB. And communicate the same to the LDM and SLBC.

Proposal - II:

We have come to know from different ULBs that the LDMs of different districts are not well aware about the NULM programme. As a result they are not showing interest to implement the Bank Credit linkage programme under NULM at ULB level.

Again, the ULBs have reported us that they are not getting the information about the DCC meeting at district level. As a result the ULBs are not getting the opportunity to raise the issues relating to Bank in the district banking forum.

In such situation, we may request the SLBC convener bank to conduct a meeting with the LDMs of different district.

The proposal -I and Proposal -II are submitted for your kind perusal and approval.

Jt. Director,
SUDA

[Signature]
11/12/18
Sandip Bairagi
SMM (FI&ME)

Proposal I - Target of SHG credit linkage of Madhyamgram Municipality may be approved.

Proposal - II - SLBC may be requested to ask the DCC to ~~also~~ review the performance of some of the ULBs are not invited in DCC meeting

Pi discuss 12/12

[Signature]
12/12/18


[Signature]

Discussed

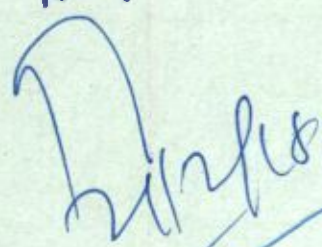
Proposal I may express
later
for proposal - II the concerned
District Magistrates may
be requested to invite the
ULBs of their district
if approved.

~~Director~~

~~20
Sandip~~


2/1/18

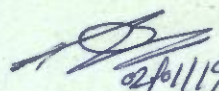
DDF 2/1/18

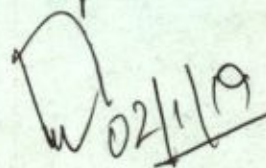

2/1/18

As per instruction of the Authority a draft
letter is prepared and submitted for
your kind approval and signature.

~~Jt. Director
SUDA~~

Draft may kindly be signed


2/1/19


2/1/19

Draft to revise pl.

DDF 7/1

~~Director~~

4
 Revised Draft - pm-up for review
 signature

15/01/19

Director
 JD

15/01/19

Proposal -I:

A letter has been received vide letter no355/G-19/1 dated 07/01/2019 from the Halisahar ULB relating to the slow progress of SHG credit linkage and sluggish rate of approval of SEP-I loan under NULM. The listed Bank Branches (enclosed in CP side) are working in the jurisdiction of said ULB. But the Branches are not disposing the loan applications which are pending for more than six months at Branch level.

In this case we may place the issue before Lead District Manager of the District and request him to advise the Branch to dispose the loan application at the earliest.

Proposal -II:

The Kalna ULB has submitted a letter vide memo no NULM/241/1(2)/K.M/2018 dated on 19/12/2018 relating to the non cooperation of Kalna Branch of Canara Bank. The said branch is not disposing the SHG loan applications which are pending at branch level for more than 4 months. We may bring the issue in the notice of the LDM and SLBC convener bank, so that they can advise the bank to take necessary action in this regard.

The Draft letters are placed for your kind perusal and Signature, if approved.

JK Doreefar
 SUDA

15/01/19
 Sandip Bairagi
 SMM (FI&ME)

File received today from OSD.

15/01/19

We have informed the same in last SHG Subcommittee meeting and in the minutes of said meeting it is mentioned that the SLBC has requested the LDM to invite the ULBs in the DCC meeting. But the Ghatal and South DumDum ULB has reported that they are not receiving the invitation for DCC meeting from the office of the ULB. In such situation we may communicate the same to the SLBC so that they can take necessary action in this regard.

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

~~Jt. Director
SUDA~~
~~AM D, NULM~~

~~Sandip Bairagi
SMM (FI&ME)~~ 17/3/19

~~19/3/19~~

Amend draft.

Chandhan
26/03/19

~~SMM (FI&ME)~~

Amended draft is placed for your kind perusal and Signature, if approved.

~~26/3/19~~

Chandhan
26/03/19

~~Director
SMM (FI&ME)~~

It revise & put up

27/3/19

Revised draft is placed for your kind perusal and Signature, if approved.

~~Director
SUDA~~

~~28/03/19~~

28/3/19



Proposal -I

The Self employment Programme is one of the major components of NULM programme. There is three sub components like Self Employment Programme for Individual (SEP-I), Self Employment programme for Group (SEP-G) and Credit Linkage for Self Help Groups.

To accelerate the process of SHG credit linkage the Indian Bank Association (IBA) has developed a uniform loan application form (enclosed in CP side) for the SHGs. The West Bengal State Rural Livelihood Mission (WBSRLM) had requested SLBC to approve the format so that the loan application forms are accepted by all banks and the SHGs can fill out the uniform Loan application form. The SLBC has approved the proposal and communicated the same to all banks. The WBSRLM has circulated the printed forms of loan application forms to all SHGs who are willing to apply for fresh loan or want to enhance the credit limit. As a result the performance of the SHG credit linkage has increased exponentially.

To expedite the process we may use the uniform loan application form for the SHG credit linkage under NULM. In this regard we may request the SLBC convener bank to discuss our proposal in SLBC meeting.

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

Proposal -II

You may be aware that the Banks are the key stakeholder for achieving Goal of the poverty alleviation programme under DAY-NULM. It has been observed that to improve the performance of the programme, bankers have to be adequately sensitized about the DAY-NULM Programme. At the beginning of the programme a sensitisation programme was organised for the member banks of SLBC at state level.

The guideline has amended during last five years. Therefore, a sensitisation programme for member banks of SLBC may be required to update the information about SEP and the present scenario of the programme.

We may request the SLBC to invite the Banks to attend the programme. We may also discuss about the programme with the General Manager of SLBC convener Bank.

The proposal is submitted for your kind perusal and further instruction may kindly be solicited.

Jt. Director,
SUDA

Sandip Bairagi
SMM (FI&ME)

Handwritten signature

Proposal at i & ii above may be approved.

Handwritten signature and date 08/04/19

Handwritten signature

Common Loan Application form needs to be customized for placing before

Handwritten date 16/04/19

NOTE SHEET



সূডা

SLBC for acceptance.
Ask Sandip to put up with minutes of
the last meeting of SLBC.

Def 24/4/19

~~AD (SC)~~

Sandip

Sandip
25/02/19

Minutes of the SLBC meeting held on 22.02.2019 placed on the cp side
flagged-X. Attention is invited to point highlighted at page-2 of the Minutes of the
meeting wherein all Member Banks have been directed to issue circular to the
branches with the copy endorsed to WBSULM, advising them to accept the
Comment Loan Application Forms, revised by IBA and printed by WBSRLM.

A similar format for SULM for Credit Linkage of SHGs has been devised.
Copy of the form as devised placed on the cp side may kindly be approved and
placed before the next meeting of SLBC for approval. Thereafter it may be
circulated to all concerned.

Director/SUDA

Sandip
02/05/19
AMD

Need to see minutes of the
meeting dt 11.3.19. May pl provide.
Def 8/5/19

~~AD (NULM)~~

~~9/5/19~~

Sandip
02/05/19

Minutes of 144th meeting of SLBC
dt. 12/3/19 plan for kind pursuit
2 necessary action.

AMD.NULM

Sandip
12/5/19

Notes NSP-7 may kindly be seen.

The minutes of the last SLBC meeting held on 12.03.2019 placed on the cp side may kindly be seen. Kind attention is invited to page-3 of the MoM (highlighted). In this context the proposal at X prepage may be approved.

Director, SUDA

Chandhan
AMD
13/05/19

Proposal 1, NSP 6.

Draft needs revision in the light of the decision taken in last SLBC. May pl guide Sandip.

SDP 15/5/19

AMD (NULM)

Instruction noted above.

The draft letter to the General Manager, UBI and Convenor SLBC has been duly modified and placed on the cp side. If approved, fair copy to be put up for kind signature.

Director, SUDA

Chandhan
16/05/19
AMD

S. Bairagi

P1, revise the draft & put up-

SDP 23/5/19

NOTE SHEET

In 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

We may request Banks to advise their 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. We may also request the Bank to open the zero balance saving account for the SHGs and members of SHGs within 15 days from the date of formation of SHGs.

We may forward the standardised Common Loan Application forms and related documents and the MOM to all member Banks of SLBC.

The draft letter is submitted for your kind perusal and Signature, if approved.

[Signature]
Sandip Bairagi
SMM (FI&ME)

~~AMD~~

Notes above,

22. (Security Issue) separate draft letters placed on up side may be approved & signed

[Signature]
10/08/19

~~Director~~

MOM of Sub-committee be provided pl.

DDP 11/6

~~AMD (NULM)~~

MOM placed on up side

24/08/19

~~Director~~

Signed.

DDP 11/6

~~AMD (NULM)~~

Discussion points on the SLBC Sub-Committee Meeting

Date of meeting: 20.08.2019

- (1) United Bank of India as the nodal bank will share the contact details of all nodal officers of NULM of different banks.
- (2) SLBC Sub-Committee will again reiterate the decision to invite ULBs for the DLBC meetings in the districts. LDMs to be informed accordingly. A copy of the communication is to be also marked to SUDA.
- (3) Pendency of cases to be sanctioned by the different banks was placed at the Sub-Committee meeting. Chairman of Sub-Committee & Principal Secretary, SHG&SE Department to note of it and instructed the individual banks to follow through immediately and informed SUDA.
- (4) The short claim of banks for disbursement of interest subsidy through the PAISA portal against beneficiaries approved by the ULBs was also discussed at the meeting.

The information is placed for your kind perusal and further instruction may kindly be solicited.

Sandip Bairagi
20/08/19
Sandip Bairagi
SMM (FI&ME)

AMD, NULM

The key points discussed at the SLBC Sub-Committee Meeting noted above may kindly be seen.

Director

Randhan
26/08/19
AMD

AMD
28/8/19

Randhan
29-08-19

S. Bairagi SMM

NOTE SHEET

There is a ULB wise list of 3900 SHGs which are marked as wrong account number in the state MIS portal. But it has come to notice that when the ULBs login to the portal from their id, the same numbers of SHGs are not reflected in the account number update list in the portal.

For instance, there are 53 SHGs of Bansberia Municipality showing in the list of wrong account number in the state MIS portal. But when logged in through the ULB ID there is no data for updation in the ULB MIS portal. As a consequence, 103 ULBs are unable to take appropriate and necessary action to update/ correct the loan account details of the listed SHGs. The screenshot of the portal for Bansberia Municipality may be enclosed for their reference.

We may communicate the issue with the NIC, Delhi and make a copy to Jt. Secretary, MoHUA and Director, NULM, GOI. A draft letter is placed for your kind perusal and signature, if approved.

AMD, NULM


Sandip Bairagi
SMM (FI&ME)

The SLBC subcommittee meeting it was minuted that the LDMs should invite the ULBs in DCC meeting. It is observed that the LDMs are not inviting the all ULBs in DCC meeting. In such situation we may request the LDMs to invite the ULBs in the DCC meeting. We may also provide them the name , contact number and email id of the contact person of the ULBs.

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

AMD, NULM


Sandip Bairagi
SMM (FI&ME)

Te signed
Chandran
27.09.19

S. Bairagi SMM

We have collected the bank branch wise issues from the ULBs. The same has been forwarded to all banks for their information and taking necessary action. Now we may request the SLBC to request the Nodal Officer of different banks to attend the next SLBC Subcommittee meeting on SHGs positively.

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

AMD, NULM


Sandip Bairagi
SMM (FI&ME)

Te signed
Chandran
30.09.19

S. Bairagi SMM