



युनाइटेड बैंक ऑफ़ इंडिया
अग्रणी बैंक प्रभाग
प्रधान कार्यालय
11, हेमंत बसु सरणी
कोलकाता - 700 001

SMM FI & ME)
Print no 6 to current level
at SLBC level

United Bank of India
Lead Bank Division
Head Office
11, Hemanta Basu Sarani
Kolkata-700 001

Handwritten signature/initials

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State Level Bankers' Committee
for West Bengal

सन्दर्भ : एलबीडी/एसएलबीसी उप-समिति/ 1278/2015-16
दिनांक : 07.03.2016

Ref: LBD/SLBC Sub- Comm./ 1278 / 2015-16
Date: 07.03.2016

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय / महोदया ,

Dear Sir / Madam,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की
एसएचजी उप-समिति की बैठक की कार्यवाही ।

Subject: Proceedings of the meeting of Sub-
Committee on SHG under SLBC West Bengal.

हम इसके साथ दिनांक 29.02.2016 को युनाइटेड बैंक
ऑफ़ इंडिया, प्रधान कार्यालय, कोलकाता में सम्पन्न राज्य
स्तरीय बैंकर्स समिति (पश्चिम बंगाल) की एसएचजी उप-
समिति की बैठक की कार्यवाही भेज रहे हैं ।

We send herewith the proceedings of the meeting
of Sub-Committee on SHG under State Level
Bankers' Committee (West Bengal) held on
29.02.2016 at United Bank of India, Head Office,
Kolkata.

सभी संबंधित से अनुरोध है की उक्त बैठक में लिए गए
निर्णयों का यथाशीघ्र कार्यान्वयन करें ।

All concerned are requested to implement the
decisions arrived at in the aforesaid meeting at the
earliest.

भवदीय,

Yours faithfully,

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महाप्रबंधक

(वि.समावेशन और प्राइसेक) और

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

General Manager
(FI & Prisek) and
Convener- SLBC, West Bengal



United Bank of India
Lead Bank Division
Head office

Convener
State Level Bankers' Committee for West Bengal

Proceedings of the meeting of Sub-Committee of SLBC on SHG held at SUCHINTAN, 4th floor, United Bank of India, Head Office, Kolkata on 29th February 2016.

Meeting of the Sub-Committee of SLBC on SHG was held at United Bank of India, Head Office, Kolkata on 29th February 2016 to discuss the issues in respect of performance of SHGs in the State during the period from 01.04.2015 to 31.12.2015. Dr. Aariz Aftab, Principal Secretary, SHG & SE, Government of West Bengal, Ms C. D. Lama, State Mission Director & CEO, WBSRLM, Shri P. N. Das, General Manager, RBI, Shri Manas Dhar, General Manager, United Bank of India & Convener, SLBC, WB, attended the meeting. Senior Executives of State Government, RBI and Banks also participated in the meeting.

Welcoming all the participants, Shri Manas Dhar, General Manager and Convener, SLBC, West Bengal discussed the background for holding the meeting. He informed the House that all Banks in the State had credit linked 126148 groups during the period from April to December 2015 and extended loan amounting Rs 1137.50 crore. He also informed that average credit per SHG as on 31.12.2015 for FY 2015-16 stood at Rs. 90172/- against average SHG credit of Rs. 81883/- in last year (31.12.2014), thereby registering an increase of Rs. 8289/- per SHG. House noted the performance of SHGs.

Thereafter, Shri Dhar requested Dr. Aariz Aftab, Principal Secretary, SHG & SE, Government of West Bengal for his keynote address.

Dr. Aariz Aftab, Principal Secretary, SHG & SE, Government of West Bengal in his keynote address mentioned about progress of SHG credit linkage during the 3rd quarter ending 31.12.2015 of FY 2015-16. He also informed that there was a gap of about 1.11 lac SHGs between savings linked and credit linked as on 31.12.2015 and there is a scope for further credit linkage to SHGs. He requested the banks to intensify their effort for remaining period of the year so as to achieve both the physical & financial target for 178515 nos. & Rs 1930.00 crore respectively set by SLBC for FY 2015-16. He also requested the Convener, SLBC to set a financial target of Rs.2500.00 crore for next financial year (2016-17). He also informed that average credit per SHG has not yet improved to the desired level of Rs 1.25 lac per SHG as decided in the last Sub-Committee meeting held on 16.07.2015. He requested for monitoring SHGs in each DCC/DLRC/BLBC meeting as special Agenda Item.



Shri Manas Dhar, General Manager and Convener, SLBC, West Bengal stated that banks would be reaching very close to the target at the year end and proposed target for SHG (FY 2016-17) would be placed in the ensuing SLBC meeting for finalization.

Ms. C. D. Lama, State Mission Director & CEO, WBSRLM requested the banks to exert all-out effort to achieve the Target (both financial & physical) for FY 2015-16 within 31.03.2016 and also to raise average credit per SHG to Rs 1.25 lac as decided in the last Sub-Committee meeting held on 16.07.2015. She also stressed on Community Based Recovery Mechanism (CBRM) and urged the banks for regular holding of meeting by the rural branches for improving recovery climate in rural areas. She requested the bankers for proper coding in SHG loan accounts so that actual disbursement is reflected in the portal requested member banks to issue suitable instructions again in this regard to their field functionaries.

Advisor, SUDA briefed the House about progress of implementation of NULM (both Individual & Group) in urban areas in the State of West Bengal. He informed the House that 1388 SEP-Individual & 67 SEP-Group proposals were sponsored to banks, out of which 75 Individual cases have so far been sanctioned by the banks. He requested the bankers for disposal of all pending proposals within 31.03.2016. He informed that some thrift & credit societies (TCS) structurally & functionally similar to SHGs in rural areas were formed and opened accounts with bank branches in the urban areas under erstwhile SJSRY. He urged upon the bankers to treat these groups (TCS) as SHGs under NULM for credit linkage.

After threadbare discussion, the following major Action Points emerged from the meeting:

1. All Banks are to exert effort to achieve both physical & financial target of SHG credit linkage for FY 2015-16. **(Action: Banks).**
2. To raise average credit per SHG to minimum Rs.1.25 lac. **(Action : Banks)**
3. Banks would issue instruction again to their branches for proper coding in SHG loan accounts so that actual disbursement figure is reflected in SHG portal. **(Action: Banks).**
4. Target proposed for Rs 2500.00 crore for FY 2016-17 to be placed before ensuing SLBC for finalization. **(Action: SLBC).**
6. To treat Thrift & Credit Societies (TCS) structurally & functionally similar to SHGs in rural areas formed and opened accounts with bank branches in the urban areas under erstwhile SJSRY for credit linkage under NULM. **(Action: Banks).**

The meeting ended with Vote of Thanks to the Chair by Sri Manas Dhar, General Manager & Convener SLBC for West Bengal.

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**List of participants of SLBC Sub-Committee meeting on SHG held on
29.02.2016 at "SUCHINTAN", United Bank of India, Head Office**

Sl	Names	Institution
Government of West Bengal & other Government Agencies		
1	Dr. Ariz Aftab, IAS	Principal Secretary, SHG & SE Deptt., GoWB
2	Ms. C.D. Lama, IAS	State Mission Director & CEO, WBSRLM, GoWB
3	Shri Gautam Pal	Advisor, SUDA, GoWB
4	Shri Tarak Datta	Programme Coordinator, SUDA, GoWB
5	Shri T.K. Chattopadhyay	Dy. Director, Institutional Finance, GoWB
6	Shri Ranjit Roy	Consultant, WBSRLM, GoWB
7	Shri Anjan Kumar Saha	Consultant, WBSRLM, GoWB
8	Shri Pradip Pal	Resource Person, WBSRLM, GoWB
9	Shri Dilip Kr. Mitra	SPM (MF), WBSRLM, GoWB
Reserve Bank of India		
10	Shri P.N. Das	General Manager, RBI
Commercial Banks, RRB and Cooperative Bank		
11	Shri Manas Dhar	General Manager, UBI & Convener SLBC, WB.
12	Shri R.P. Toshniwal	Deputy General Manager, Allahabad Bank
13	Shri P. Panda	Deputy General Manager, Bank of India
14	Shri B. Bhattacharjee	Assistant General Manager, State Bank of India
15	Shri H. Sarkar	Assistant General Manager, State Bank of India
16	Shri K.S. Ramaswamy	Assistant General Manager, UCO Bank
17	Shri Chinmoy Gupta	General Manager, WBSCB Ltd.
18	Shri S. Roy Muhury	Regional Manager, BGVB
19	Shri Shyamapada Biswas	Senior Manager, Bank of India
20	Shri Prabir Kumar Roy	Senior Manager, United Bank of India
21	Sri Rana Mitra	Senior Manager, UCO Bank
22	Shri Dinesh Kumar	Manager, Central Bank of India

