

**MINUTES OF 23rd SUB COMMITTEE MEETING OF SLBC ON SHG & RSETI HELD ON
23rd DECEMBER, 2014 AT SBI, LHO, PATNA**

The 23rd of meeting of Sub-Committee of SLBC on SHG & RSETI was held on 23rd December, 2014 at State Bank of India, Local Head office, Patna. The meeting was attended by Mrs Vijayalakshmi, CEO, BRLPS, GOB, officials from RBI, NABARD, Banks and representatives of JEEVIKA and UDHD. The list of participants is enclosed as Annexure-I.

The AGM, SLBC welcomed all the participants.

After confirmation of the Minutes and Action Taken Report of the 22nd Steering Committee meeting of SLBC on SHG & RSETI held on 25.06.2014, the Agenda items were tabled and the following issues were discussed:

SELF HELP GROUP (SHG)

The AGM SLBC apprised the house that the banks in the state have financed 30422 SHGs till Sep. 2014 against the target of 100000 SHGs during the financial year 2014-15. He also requested the Banks to use common SHG account opening form and all concerned branches be provided with adequate stationery to facilitate account opening and credit linkage of SHG accounts. With regard to interest subvention to all eligible SHG accounts, he requested Banks to feed proper product code of the SHG accounts in the system, so that the Bank's performance is properly reflected and subsidy benefit is passed on to all eligible SHGs.

Ms Vijaya Lakshmi, the CEO, BRPLS requested the Banks to achieve the annual target under SHG. In this regard, she informed that SHG camps would be organised in all districts on 21st January, 21st February and 11th March and Banks should activate their branches for participation in the camps.

The CEO, Jeevika then made some specific proposals and requested the Bankers for its early implementation:

- i) Availability of adequate stationery i.e. uniform SB a/c opening and credit linkage forms at ZO/ RO/ Branch level.
- ii) Forms may be made available on the website of different Banks & SLBC so that they may be downloaded and printed for use in case of shortage.
- iii) Charges or fees debited in SHG a/cs to be reversed and no charges/ fees should be levied in SHG a/cs by Banks.
- iv) The credit limit sanctioned by Banks to SHGs should not be transferred to their SB a/cs and specific amount may be transferred as per requirement of the SHGs. Suitable communication in this regard should be sent by all Banks to their Branches and a copy thereof may also be endorsed to Jeevika.
- v) Clarity on quantum of loan, forms and processes involved of loaning for 2nd, 3rd, 4th dose to SHGs is urgently required.
- vi) With the progress in time and cost structure moving up, the quantum of first & second dose of loaning needs to be upwardly revised.
- vii) Exposure visit to SHG clusters of senior officials of Banks to be arranged by Jeevika for understanding community dynamics & providing suggestions for improvement.
- viii) Financing of SHGs to be booked under relevant product code to help the SHGs avail the benefit of interest subvention. The guidelines in this connection to be sent by state level offices to the respective Bank branches and a copy thereof may be endorsed to Jeevika also.

Urban SHGs:

The representative from UDHD in her address apprised the house that 2313 urban SHG accounts which comprises street vendors, rickshaw pullers etc, are opened in 42 urban local bodies in the state and many more such a/cs are to be opened. She requested the Banks to expedite the process of their credit linkage and a specific communication for urban SHGs may be issued to the relevant branches by state headquarter of the Banks as there still remains a lot of hesitation at the branch level.

Rural Self Employment Training Institutes(RSETIs):

Shri Manoj Kumar, State Project Coordinator (SPC) of RSETIs, Bihar highlighted the following points with respect to functioning of RSETIs in the state:

- i) Banks were requested to instruct their branches to sponsor 5 candidates for training and credit link at least 5 RSETI trained candidates in a year for improving the settlement ratio of RSETIs. He also advocated for inclusion of RSETIs credit linkage in RO/ZO Performance Review meeting of Banks.
- ii) The representative from Central Bank advised that loan application sourced through different department of the State Govt in the district should be forwarded to LDMs for distribution among Banks for better implementation and follow up.
- iii) UCO Bank advised that information regarding distribution of loan applications to banks should also be advised to RO/ZO of respective Bank for better monitoring and follow up and improving the credit linkage of RSETIs. Representative of RBI also advised the Banks to provide data of credit linkage to RBI on regular basis.
- iv) The SPC Bihar also reiterated the instruction of MoRD, GoI regarding RSETIs to organise EDP training under PMEGP sponsored by KVIC/KVIB/DIC.
- v) Requirement of vehicle was felt at RSETIs as in its absence EAP and follow up is not done as per schedule . The SPC requested the Banks to provide vehicle to the RSETIs for at least 10 days in a month.

AGM, SLBC advised the sponsoring Banks to instruct RSETI Directors to attend BLBC meeting and seek help from district / block authorities in creating awareness among the unemployed youths.

Reimbursement Claim of RSETIs:

The SPC, Monitoring Cell of RSETIs explained that the Govt of India had issued guidelines for reimbursement of training expenses of RSETIs. All sponsoring Banks were requested to ensure that their RSETIs followed the required procedure in connection with claiming training expenses of BPL candidates from SRLM.

As of now, SLRM has received claims from only 12 RSETIs of PNB and 1 Rudseti for the FY 2013-14. He requested the sponsoring Banks to expedite the process for early settlement of claims for FY 2013-14.

Land and Building Construction:

The SPC, Monitoring Cell of RSETIs advised that the progress in construction of RSETI building is very slow. Construction work in Kishanganj, Purnea, Saharsa and Jamui has started. Representative from Central Bank of India informed that bidding process has already started in their Bank and it will be finalized soon. Encroachment of land at Sitamarhi was also raised during the meeting. The State Govt. was requested to expedite allotment of land at Patna and Nawada. All sponsoring banks were requested to start the construction work for building of the RSETIs so that it is completed at an early date.

The meeting ended with vote of thanks to the chair.

**ACTION POINTS OF 23rd SUB COMMITTEE MEETING OF SLBC ON SHG & RSETI
HELD ON 23rd DEC, 2014**

Sr.No.	Action point	Action to be taken by
1	All banks to participate in the District Level Camps to be organised on 21 st January, 21 st February & 11 th March 2015 for financing SHGs all over the state.	All Banks
2	Common format for Savings and Credit Linkage of SHGs (1 st dose) as adopted in the 48 th SLBC review meetings to be used by all banks.	All Banks
3	For making interest subvention available in all eligible SHG accounts, banks to ensure proper feeding of product code etc. of the SHG accounts in the system.	All Banks
4	All concerned Banks to start construction of RSETI building at such centres where land & fund has been recieved.	All concerned Banks
5	All lead responsibility banks to provide vehicle to the RSETIs for atleast 10 days in a month.	All Banks sponsoring RSETIs
6	All Banks to ensure that all of their branches sponsor at least five candidates in their respective district's RSETI for training and credit link minimum 5 trainees of their respective district's RSETI in each financial year.	All Banks
7	All RSETI to submit claim of training expenses of BPL candidates duly approved in LAC meeting for the FY 2013-14 in the prescribed format through their sponsoring Bank to SRLM at the earliest.	All concerned Banks

23rd MEETING OF SLBC SUB-COMMITTEE ON SHG & RSETI HELD ON 23.12.2014

Sl. No.	Name of the Participant	Designation/Name of the Office
1	Ms. Vijayalakshmi	Chief Executive Officer, BRLPS, Patna
2	Shri C. Raj	Dy. General Manager, State Bank of India
3	Ms Pallavi Rukhaiyar	Asstt. General Manager, Reserve Bank of India, Patna
4	Shri Satish Kumar Singh	Asstt. General Manager, SBI, SLBC, LHO, Patna
5	Shri Shivanand Prasad	Asstt. General Manager, ABU-III, SBI, LHO, Patna
6	Shri Harsh Chopra	Asstt. General Manager, Punjab National Bank
7	Shri R.K. Singh	Asstt. General Manager, Central Bank of India
8	Ms. Irina Sinha	Consultant, Urban Development & Housing Deptt.
9	Shri M.C. Sharan	PC-FI, Jeevika
10	Shri Manoj Kumar	State Project Co-ordinator, RSETI, Bihar
11	Shri Dudheshwar Kumar	Livelihood Expert, IPFGlobal, UTAST
12	Shri S. Haloi	Chief Manager, Central Bank of India
13	Shri N.K. Sinha	Chief Manager, Union Bank of India
14	Shri Gopal Narayan	Chief Manager, Uttar Bihar Gramin Bank
15	Shri B.B. Pradhan	Chief Manager, Bank of Baroda
16	Shri Vikash Krishna	Chief Manager, Bank of India
17	Shri M.P. Bhagat	Dy. Director (Banking), Finance, Govt. of Bihar
18	Shri Prabhakar Kumar	Sr. Manager, Bank of Baroda
19	Shri R.R Kumar	Sr. Manager, Canara Bank
20	Shri Ajey Kumar Jha	Sr. Manager, United Bank of India
21	Shri M.S. Akhtar	Manager, NABARD
22	Shri Aeha Chandra	Manager, NABARD
23	Shri Arbind Kumar Choudhary	Nodal Officer, Bihar Gramin Bank
24	Shri Sapan Kumar Choudhary	Manager, Union Bank of India
25	Ms. Minakshi	Manager, Allahabad Bank
26	Ms. Sneha Singh	Officer, Allahabad Bank
27	Shri Suraj Kumar	PA-MF, Jeevika
28	Shri Jitendra Kumar	State Project Manager, BRLPS, Jeevika
29	Shri Ravi Kant Bharti	BRLPS, Jeevika