

MINUTES OF 27th SUB COMMITTEE MEETING OF SLBC ON SHG & RSETI
HELD ON 29th JUNE, 2016 AT SBI, LHO, PATNA

The 27th meeting of Sub-Committee of SLBC on SHG & RSETI was held on 29th June 2016 at State Bank of India, Local Head office, Patna. The meeting was attended by Sri Balamurugan D, IAS and CEO, Jeevika, Sri V.S. Negi, General Manager, SBI and officials from GOB, RBI, NABARD, Banks and representatives of JEEVIKA. 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 26th Sub Committee meeting of SLBC on SHG & RSETI held on 20.01.2016, the Agenda items were tabled and the following issues were discussed:

Self Help Group (SHG)

The State Project Manager of Jeevika, in his address informed the House that more than 100000 groups amounting Rs. 640.00 crores has been credit linked during the financial year 2015-16 and also more than 17000 groups have been provided 2nd linkage during the last financial year. He said that during the current financial year, Jeevika has set a target to credit link more than 02 lacs groups, which was endorsed by all members of the house. He also added that in order to achieve the annual target, Jeevika has set a target to credit link more than one lac group by September 2016 and proposed to hold a Mega Camp on 30th July & 30th August through out the State. He requested the Banks to issue instructions in this regard and ensure availability of adequate stationery at the branch level to facilitate account opening and credit linkage of SHG accounts. He requested all Banks to use the common SHG account opening form and credit linkage (1st dose) form and get the same uploaded on their respective websites after putting their Bank seal on that to be downloaded and used by Jeevika in case of need.

A letter from Jeevika seeking increased amount of dosage(1st and 2nd) from Rs. 75000 to Rs. 150000(1st) and Rs. 150000 to Rs. 300000(2nd) vide letter no SRLM/Project/08/14/1283 dated 21.06.2016 was placed before the House for consideration with supporting reasons, namely:

- i) To kindle the entrepreneurial abilities of the women and diversify the livelihood options at the household level.
- ii) Since SHG maintaining a high recovery rate, it is time to take a favourable decision to ensure financial inclusion of the poorest in letter and spirit.
- iii) Banks like MBGB and BGB has taken a lead in this direction and commercial Banks like SBI, PNB and many others have shown positive inclination for enhancing the limit.

The House also agreed that with the progress in time and cost structure moving up and considering the number of members attached to SHG, **the quantum of first & second dose of loan should be minimum Rs. 1.50 lacs and Rs. 3.00 lacs respectively after factoring in RBI Guidelines in this regard.**

The representative of Jeevika also highlighted the steps to facilitate Insurance coverage of women members of SHG. During FY 2015-16, 4.18 lacs SHG members have been brought under Insurance coverage under Aam Admi Bima Yojana. He said that Jeevika has also planned to join hands with Banks to spread awareness of Insurance coverage under PMJJBY, PMSBY.

Rural Self Employment Training Institutes(RSETIs):

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

Land allotment:

The SPC raised the issue of allotment of land at Gaya and Patna and requested the State Govt to issue suitable instructions to district authorities for resolution at the earliest.

Land and Building Construction:

The SPC advised that where allotment of land for construction of RSETI building has been done, construction of building has started in some of the districts. However, he expressed concern over slow pace in construction. GM, SBI advised all Banks to complete construction of RSETI building at the earliest. MORD, GOI has issued specific instruction regarding withdrawal of fund from the Banks where construction does commence at an early date.

Reimbursement Claim of RSETIs:

The SPC, Monitoring Cell of RSETIs, stated that Reimbursement by SRLM Deptt. to Banks in respect of BPL candidates was getting delayed due to submission of incomplete information by the Banks. All sponsoring Banks were requested to lay importance in this regard

Miscellaneous:

i) SPC, RSETI, Bihar highlighted that performance of RSETIs have improved during the FY 2015-16. During the FY 2015-16, RSETIs had provided training to 27450 youths in the State against the target 25475 youths. Credit linkage of all RSETI have also increased to 25%, however it is still below the national average of 43%. He said that as per guidelines issued by MORD, at least 50% of the trained candidates should be settled through Bank Finance. He advised the Banks to provide MUDRA loans to RSETI trained candidates to improve the Credit Linkage of the RSETIs.

ii) SPC, RSETI expressed concern over the low number of candidates trained under Project LIFE MGNREGA through RSETIs. Against the target of training 3885 candidates up to August 2016 in the State, training has been conducted to only about 1000 candidates up till June 2016.

iii) Banks were requested to instruct their branches to sponsor at least 10 candidates for training and credit link minimum 10 RSETI trained candidates in a year for improving the settlement ratio of RSETIs.

iv) SPC, RSETI also raised the issue of inadequate numbers of support staff in many RSETIs. All concerned Banks were requested to provide infrastructural support to all RSETIs as per the RSETI guidelines.

v) SPC, RSETI also raised the issue of low turnout of candidates under PMEGP programme as nominations are not forthcoming from KVIC, KVIB & DIC for training of PMEGP candidates.

GM, SBI in his address called for clear time line in sorting out the problems faced by RSETIs. He requested the Bankers to provide basic infrastructure facilities in all RSETIs to achieve the optimum result in training to unemployed youth and performance of RSETIs should be reviewed periodically.

The meeting ended with a vote of thanks to the chair.

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**ACTION POINTS OF 27th SUB COMMITTEE MEETING OF SLBC ON SHG &
RSETI
HELD ON 29th JUNE, 2016**

Sr.No.	Action point	Action to be taken by
1	Banks to use common SHG account opening form and credit linkage (1st dose) form already uploaded on SLBC website. All Banks are advised to get the same uploaded on their respective Bank websites after putting their bank's seal for use by JEEVIKA, in case of shortage	All Banks
2	Banks to issue suitable instructions to branches to participate in SHG Mega Camps to be held on 30 th July & 30 th August 2016 respectively.	All Banks
3	Banks to issue guidelines to branches to raise quantum of 1 st and 2 nd dose of loans to Rs. 1.50 lacs and Rs. 3.00 lacs respectively.	All Banks
4	Banks to initiate necessary steps to complete construction of RSETI building at the earliest.	All concerned Banks
5	Banks to ensure that all of their branches sponsor at least 10 candidates in their respective district's RSETI for training and credit link minimum 10 trainees of their respective district's RSETI in each financial year.	All Banks
6	All RSETIs to submit claim of training expenses of BPL candidates duly approved in DLRAC meeting in the prescribed format through their sponsoring Bank to SRLM at the earliest.	All concerned Banks & RSETIs

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27th SUB-COMMITTEE MEETING OF SLBC ON BRANCH OPENING & IT- ENABLED FINANCIAL INCLUSION & SHG-RSETI ON 29.06.2016

Sl. No.	Name of the Participant	Designation/Name of the Office
	Shri Bala Murugan D. (IAS)	CEO, BRLPS
	Ms. Rupam	OSD, Finance
RBI & NABARD		
	Shri D.K. Das	Dy. General Manager, NABARD
	Shri N.K. Verma	Asstt. General Manager, Reserve Bank of India
	Shri Sanjay Singh	Manager, NABARD
Other Bankers:-		
1	Shri V.S. Negi	General Manager, NW-III, SBI, LHO, Patna
2	Shri Amitabh Pandey	Dy. General Manager (Agri), SBI
3	Shri C. Raj	Dy. General Manager (Outreach), SBI
4	Shri B.G. Sandhibigraha	Dy. General Manager, Oriental Bank of Commerce
5	Shri A. D. Patil	DGM & Zonal Manager, Dena Bank
6	Shri Rajiv Kumar Das	Asstt. General Manager, SLBC, SBI, LHO
7	Shri J. Sitaramarao	Asstt. General Manager, Andhra Bank
8	Shri Subrat Kumar	Regional Manager, Vijaya Bank
9	Shri Amit Balajee	Vice President, HDFC Bank
10	Shri Samir Sinha	Dy. Vice President, Bandhan Bank
11	Shri G. Rahang	Chief Manager, Punjab National Bank
12	Shri Dipak Rakesh	Chief Manager, Bank of India
13	Shri R.S. Sharma	Chief Manager, Central Bank of India
14	Shri Dinesh Mehto	Chief Manager, Indian Bank
15	Shri Purushottam Kumar Sinha	Chief Manager, Allahabad Bank
16	Shri Jitendra Narayan Singh	Chief Manager, Uttar Bihar Gramin Bank
17	Shri Ravindra Prasad	Divisional Manager, Canara Bank
18	Shri Quamrul Hoda	Regional Head, Indusind Bank
19	Shekhar Prasad Singh	Head (P&D), Bihar Gramin Bank

20	Shri Purnendu Kumar Triyar	Sr. Manager, Bank of Baroda
21	Shri Vidya B. Shah	Sr. Manager, Indian Bank
22	Shri Abhinav Choubey	Sr. Manager, Bank of Maharashtra
23	Shri . Manish Kumar	Sr. Manager, Indian Overseas Bank
24	Ms. Preeti Kumari	Sr. Manager, Madhya Bihar Gramin Bank
25	Shri Ajey Kumar Jha	Sr. Manager, United Bank of India
26	Shri Vijay Shankar Kumar	Sr. Manager, Yes Bank
27	Shri Ravindra Prasad	Divisional Manager, Canara Bank
28	Ms. Moni Kumari	Manager, Oriental Bank of Commerce
29	Shri Uma Prasad	Manager, ICICI Bank
30	Shri Prashant Kumar	Manager, UCO Bank
31	Shri Sapan Kumar Choudhary	Manager, Union Bank of India
Others:-		
32	Shri Manoj Kumar	SPC, RSETI
33	Shri Jitendra Kumar	SPM, BRLPS
34	Shri M.C. Sharan	PC-FI, Jeevika
35	Shri Manish Kumar	SPM-MF, Jeevika
36	Shri A.K. Thakur	Consultant (MF), Jeevika
37	SHRI Pushpendra Tiwari	SPM, Jeevika
38	Shri Ravi Kant Bharti	YP-RSETI, Jeevika
39	Shri Suraj Kumar	PA-MF, Jeevika
40	Ms. Kajal Kumari	YP-FI, Jeevika
41	Ms. Vini Pathak	YP-FI, BRLPS
