

**MINUTES OF 31st SUB COMMITTEE MEETING OF SLBC ON SHG & RSETI
HELD ON 25th JUNE 2018 AT SBI, LHO, PATNA**

The 31st meeting of Sub-Committee of SLBC on SHG & RSETI was held on 25th June 2018 at State Bank of India, Local Head office, Patna under the Chairmanship of General Manager & Convener SLBC Bihar. The meeting was attended by Sri D.Balamurugan, IAS, CEO, JEEVIKA, Sri Chandra Prakash, Dy. Budget Controller–cum-Dy. Secretary, Finance Department, Govt. of Bihar, officials from RBI, NABARD, Banks and representatives of JEEVIKA/ NULM and State Director, RSETI Bihar. The list of participants is enclosed as Annexure-I.

The AGM, SLBC welcomed all the participants and requested the General Manager & Convener SLBC Bihar to address the participants with his concern.

The General Manager, Convener SLBC Bihar advised all the banks to actively participate in the agenda wise deliberation for a meaningful outcome of this meeting. He said that Jeevika is right now providing bank wise quarterly performance data to SLBC. For better monitoring of SHG loans, Jeevika should provide month wise, district wise and bank wise data to SLBC from June 2018 onwards.

After confirmation of the Minutes and Action Taken Report of the 30th Sub Committee meeting of SLBC on SHG & RSETI held on 15.12.2017, the Agenda items of today's meeting were tabled and the following issues were discussed:

A. Self Help Group (SHG)

CEO, JEEVIKA, Bihar in his address expressed happiness over the support extended by most of the Banks in achieving approx 100% achievement in credit linkages under SHGs during 2017-18 against the target of 200000 credit linkage to SHGs. He especially expressed his happiness for the disbursement of Rs 2400 cr during 2017-18. He said that lending to Jeevka means lending to community through SHG and Banks are associated very well in this expedition. Community Based Recovery Mechanism (CBRM) is a nice forum for all stake holders and should be institutionalised in Bihar in line with West Bengal.

Representative of JEEVIKA deliberated upon that :

- Target for sanction to SHG units for 2018-19 is 2.50 lac units.
- Those banks which are having various zones in Bihar, communication to branches are not reaching and causing problem in disposal of SHG applications. He requested from such banks to issue instruction down the line to its branches on urgent basis to fill the gap in communication, if any.
- Under Community Based Recovery Mechanism (CBRM) Jeevika is organising monthly meetings in rural areas. Banks can derive benefit from these meetings through participation of branch officials . In NPA recovery it can be a

great tool. Banks' controlling office should instruct their branches for participation in CBRM meeting.

- From Next SLBC sub committee meeting; all the seven banks which have zonal heads in Bihar but are stationed out of Patna, should participate in this meeting either through physical presence or through V.C.
- It was decided to organise SHG camps in each district on 27/06/2018, 27/07/2018, 27/08/2018 and 27/09/2018 to give focus of SHG .
- The provision for issuing passbook in loan accounts of SHGs may please be considered by the banks as it will inculcate a habit of better repayment culture. AGM, SLBC clarified that generally banks do not issue passbooks to borrowers in loan accounts. However, the committee requested the members to examine the feasibility of issuing pass books to JEEVIKA beneficiaries.
- Banks may consider to provide CSP outlet to Bank Sakhi as it would be a great help to the society especially to women empowerment. He also said that necessary input/ training to Bank Sakhi has already been imparted by JEEVIKA.
- Sufficient SHG related forms (account opening, Credit linkage etc) to be provided to Jeevika by each bank immediately.
- Regarding KYC formalities for opening SHG accounts , Banks are required to meticulously follow RBI guidelines. Controlling Heads of all the banks are required to inform their branches immediately.
- The issue of various types of service charges applied by banks in SHG a/cs raised by JEEVIKA. AGM SLBC requested each banks to review its service charges for SHG. It should be in tune with RBI norms.

B.National Urban Livelihood Mission (NULM)

AGM, SLBC advised that NULM should provide the status of applications sent to banks under its different schemes on excel sheet so that controllers of respective bank could monitor it. Merely giving a statement in the meeting that NULM has sent applications but no bank is sanctioning will not yield any result.

C. Rural Self Employment Training Institutes (RSETIs):

State Director (SDR) of RSETIs, Bihar, mentioned that Land is yet to be allotted by Govt. of Bihar to Patna and Lakhisarai. He also highlighted the issue of settlement of trained candidates through bank financing.

AGM SLBC said that the concerned bank should ensure construction of RSETI premises in those districts where the land allotment has already been made. .

He also requested State Govt to intervene in the matter for early allotment /possession of land allotted to RSETIs.

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

.....

**ACTION POINTS OF 31st SUB COMMITTEE MEETING OF SLBC
ON SHG & RSETI
HELD ON 25th June, 2018**

Sr.No.	Action point	Action to be taken by
1	Banks to issue suitable instructions to branches to participate in FLC Cum SHG Credit Linkage Camps to be held on 27 th of June/July/ August/September 2018 respectively.	All Banks
2	JEEVIKA should provide district wise and bank wise monthly data about performance of SHG credit linkages to banks to SLBC from June 2018 onwards for effective monitoring	JEEVIKA
3	NULM should provide the detailed status of applications sent to banks under its different schemes on excel sheet so that controllers of respective bank could monitor it	UD&HD Deptt, GOB
4	Banks to complete construction of RSETI building at those places where land allotment has already been done by GoB.	All concerned Banks
5	Banks to improve position of credit linkages to candidates (who got training from RSETIs) in their settlement.	All Banks
6	Banks are required to issue/reiterate instruction to its branches in the state : i. To observe strictly the RBI's KYC guidelines in respect of opening account of SHG ii. Sufficient SHG related forms (account opening, Credit linkage etc) to be provided to jeevika by each bank immediately	All Banks
7	Govt. of Bihar needs to allot land finally for RSETI building in Patna & Lakhisarai district.	GoB

LIST OF PARTICIPANTS

Sl. No.	Name of the Participant	Designation/Office
State Gov.		
1	Shri B Balamurgan	CEO Jeevika
2	Shri Chandra Prakash	Dy. Secretary Finance, Gov. Of Bihar, Finance Deptt.
3	Shri R Ranjan	Banking & Finance, Gov. Of Bihar, Finance Deptt.
RBI & NABARD		
1	Shri R Bharat Kumar	Dy.General Manager, NABARD
2	Shri S K Pandey	Asst.General Manager, NABARD
3	Shri Niraj Kumar	Asst.General Manager, Reserve Bank of India
Banks:-		
1	Shri Pradip Kumar Ghosh	General Manager, State Bank of India
2	Shri Devesh Kumar	Dy. General Manager,(ABU) State Bank Of India
3	Shri Parijat Saurabh	Dy. General Manager,(FI & MF) State Bank Of India
4	Shri Rajiv Kumar Das	Asst.General Manager, State Bank of India, SLBC
5	Shri Om Prakash Singh	Asst.General Manager, State Bank of India, LB & RSETI
6	Shri Mithilesh Kumar Srivastava	Asst.General Manager, United Bank of India
7	Shri Shiv Shankar Singh	Chief Manager, Bank Of Baroda
8	Shri R.S.Sharma	Chief Manager,Central Bank of India
9	Shri Navin Kumar Singh	Chief Manager, United Bank of India
10	Shri G Pradhan	Chief Manager, Punjab National Bank
11	Shri S.P. Jaiswal	Chief Manager, UBGB
12	Shri R K Singh	Chief Manager, MBGB
13	Shri kshitiz Kumar	Chief Manager, MBGB
14	Ms Veena	Chief Manager,UCO Bank
15	Shri G Srinivas	Chief Manager, Syndicate Bank
16	Shri Binay Kumar	Div. Manager, Canara Bank
17	Shri Shivendu Raj	Sr. Manager,UCO Bank
18	Shri Ranjan Kumar Pani	Sr. Manager, Syndicate Bank
19	Shri Rajan Kumar	Sr. Manager, UBGB
20	Shri Rajesh Bharti	Sr.Manager, Bihar Gramin Bank
21	Shri Mayur Sinha	Manager, PNB
22	Shri Sanjeet Kumar	Manager,Canara bank
23	Shri Mukesh Agrawal	Manager , Union Bank
24	Shri S K Verma	Manager, OBC
25	Shri Rajeev Ranjan	Manager, Bank of India
26	Shri Kishlay Kumar	PSC (IT) Officer, Allahabad Bank
27	Shri Sudhanshu Kumar	AVP & Circle Nodal Officer,Axis Bank
28	Shri Amit Balajee	AVP, HDFC
Others:-		
1	Shri Manoj Kumar	State Director, RSETI, NACER
2	Shri Madan Pathak	S.M.M.,NULM
3	Shri Mukesh Chandra Sharma	PC-FI, JEEVIKA
4	Shri Manish Kumar	S.P.M.-M.F, JEEVIKA
5	Shri Udai Kumar	P.M.-BL, JEEVIKA
6	Shri Pushpendra. S. Tiwari	SPM – BL & FI
7	Shri A.K Thakur	Consultant (FI), JEEVIKA
8	Shri Vikash Singh	Mgmt. Excutive, JEEVIKA
9	Ms Ruchi Kumari	YP- Jobs, JEEVIKA