

**MINUTES OF 28th SUB COMMITTEE MEETING OF SLBC ON SHG & RSETI
HELD ON 21st SEPTEMBER, 2016 AT SBI, LHO, PATNA**

The 28th meeting of Sub-Committee of SLBC on SHG & RSETI was held on 21st September 2016 at State Bank of India, Local Head office, Patna under the Chairmanship of General Manager (NW-3), State Bank of India, Patna. The meeting was attended by Sri Balamurugan D, IAS and CEO, Jeevika, 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 27th Sub Committee meeting of SLBC on SHG & RSETI held on 24.06.2016, the Agenda items were tabled and the following issues were discussed:

Self Help Group (SHG)

CEO, JEEVIKA, in his address expressed happiness over the support extended by most of the Banks in achieving more than 65000 credit linkage under SHGs up till 10th September 2016 and hoped to cross 80000 accounts by September end. He recalled the 27th SLBC sub-committee meeting on SHG & RSETI wherein the house had passed a resolution to increase the quantum of loan of 1st dose and 2nd dose under credit linkage to Rs. 1.50 lac & Rs. 3.00 lacs respectively after factoring into RBI guidelines. He requested the Banks to issue instructions to all their branches about the increase as most of branches in the state are unaware about the changes and a copy of which may also be forwarded to them for circulating it to their representatives for guiding the branches for speedy disposal of SHG applications. He also 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 further advised the 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.

Shri Balamurugan further added that in order to achieve the yearly target of 2.00 lacs credit linkage under SHG, JEEVIKA has proposed to conduct SHG Camps on 21st Dec 2016, 21st Jan/Feb/March 2017 across all districts preferably at Block level in the State. The house uniformly accepted the proposal. He also requested the Banks to appoint a nodal officer at Regional/Zonal office level, who will coordinate the SHG portfolio with JEEVIKA for better monitoring and follow up. He also advocated holding monthly meetings between Banks and JEEVIKA on recovery of bad loans under SHG sourced by JEEVIKA.

The representative of JEEVIKA 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 Prime Minister Social Security Schemes.

NATIONAL URBAN LIVLIHOOD MISSION (NULM)

The representative from UDHD in his address apprised the house that urban SHG accounts which comprises street vendors, rickshaw pullers etc, are opened in 140 urban local bodies in the state and many more such a/cs are to be opened. He 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.

He elaborated that NULM has planned to open 15000 individual accounts and credit link 1000 SHG accounts under Self Employment Programme (SEP-I) and SEP(G) during this financial year. He presented a copy of common application form on the line of JEEVIKA in the house to be used by Banks for opening and credit linkage of SHG accounts under NULM. He informed the house regarding selection of a Nodal Bank in the State, where subsidy amount will be parked for distribution among member banks.

GM, SBI advised the representative of NULM to present a plan of action to be implemented by Banks to increase the business of NULM in the State.

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 not 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 expressed concern over decrease in performance of RSETIs h during the current financial year. During the FY 2016-17 up till August 2016, RSETIs have provided training to 10515 youths in the State, out of which 1391 trainees have been credit linked, percentage being only13%. 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 also 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 August 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 a 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 28th SUB COMMITTEE MEETING OF SLBC ON SHG &
RSETI
HELD ON 21st SEPTEMBER, 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 21 st Dec' 2016, 21 st Jan/Feb/March 2017 respectively.	All Banks
3	Banks to issue guidelines to their branches to raise quantum of 1 st and 2 nd dose of loans to Rs. 1.50 lacs and Rs. 3.00 lacs respectively after factoring RBI guidelines and forward a copy to JEEVIKA for speedy disposal of SHG applications.	All Banks
4	NULM to prepare plan of action & forward the same for implementation by member Banks. Common application form on the line of JEEVIKA should be prepared for uploading on SLBC site for use by member Banks.	UD&HD Deptt, GOB
5	Banks to initiate necessary steps to complete construction of RSETI building at the earliest.	All concerned Banks
6	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
7	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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**LIST OF PARTICIPANTS FOR 28TH SUB-COMMITTEE MEETING OF SLBC ON
BRANCH OPENING & IT ENABLED FINANCIAL INCLUSION & SHG-RSETIs ON
21.09.2016**

Annexure-I

Sl. No	Name of the Participant	Designation/Name of the Office
Govt. Of Bihar:-		
	Shri Balamurugan D.	Chief Executive officer (IAS), Jeevika
	Ms. Rupam	DC, Finance Deptt., Govt. Of Bihar
Banks:-		
	Shri V.S. Negi	General Manager, State Bank of India
	Shri Amitabh Pandey	Dy. General Manager (Agri), State Bank of India
	Shri N.K. Verma	Asstt. General Manager, Reserve Bank of India
	Shri Sunil Kumar Jha	Asstt. General Manager, NABARD
	Shri Rajiv Kumar Das	Asstt. General Manager, SLBC, SBI, LHO, Patna
	Shri Harshabardhan Lenka	Asstt.General Manager, Central Bank of India
	Shri P.K. Rastogi	Asstt. General Manager, Oriental Bank of Commerce
	Shri Rajiv Sharma	Asstt.General Manager, Dena Bank
	Shri V.K. Yadav	Divisional Manager, Canara Bank
	Shri Harsh Chopra	General Manager, Madhya Bihar Gramin Bank
	Shri G. Pradhan	Chief Manager, Punjab National Bank
	Shri Purushottam Kumar Sinha	Chief Manager, Allahabad Bank
	Shri R.S. Sharma	Chief Manager, Central Bank of India
	Shri Anup Kumar Bariar	Chief Manager, Uttar Bihar Gramin Bank
	Shri Amit Balajee	AVP, HDFC Bank
	Shri Neeraj Kumar	AVP, Bandhan Bank
	Shri Rashid Iqbal	AVP & Circle Nodal Manager, Axis Bank
	Shri Quamrul Hoda	Regional Head, Indusind Bank
	Shri Pankaj Kumar	Sr. Manager, Punjab National Bank
	Shri Purnendu Kumar Triyar	Sr. Manager, Bank of Baroda
	Shri Manish Kumar	Sr. Manager, Indian overseas Bank
	Shri Ajey Kumar Jha	Sr. Manager, Union Bank of India
	Shri Kunj Bihari Singh	Sr. Manager, Bank of India
	Shri Kumar Ranjan	Sr. Manager, Oriental Bank of Commerce
	Shri Ramesh Kumar Singh	Sr. Manager (Agri), Vijaya Bank
	Shri Sapan Kumar Choudhary	Manager, Union Bank of India
	Shri Jainendra Kumar	Manager, Dena Bank
	Shri Sukesh Ranjan	Manager, IDBI
	Shri Uma Prasad	Manager, ICICI Bank
	Ms. Dulari Hansda	Manager (RD), Andhra Bank
	Ms. Anjali Sinha	Manager, Bharatiya Mahila Bank
	Shri Suresh Kumar Jha	Dy. Manager, Bank of Maharashtra
	Shri Abhijeet Gautam	Dy. Manager, Yes Bank
	Ms. Anushree	Dy. Manager, Bharatiya Mahila Bank
	Shri Shekhar Prasad Singh	Head (P&D), Bihar Gramin Bank

