**MINUTES OF 30th SUB COMMITTEE MEETING OF SLBC ON SHG & RSETI HELD ON 15th DECEMBER, 2017 AT SBI, LHO, PATNA**

The 30th meeting of Sub-Committee of SLBC on SHG & RSETI was held on 15th December 2017 at State Bank of India, Local Head office, Patna under the Chairmanship of General Manager & Convener SLBC Bihar. The meeting was attended by Sri Udayan Mishra, Joint 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 to General Manager & Convener SLBC Bihar to address the participants with his concern.

The General Manager, Convener SLBC Bihar deliberated in his inaugural address to participants that the State Govt. has a lot of expectation from Bankers in the state for promoting various programme (Digital areas /social security schemes/ other social areas / credit flow to the needy person) for development of state. He recalled that the same had been deliberated upon during previous SLBC meeting held on 04.11.2017 and we had committed them to come upto their expectation. Now it is the onus on the parts of banks to maintain sanctity of its commitment. He also emphasised the need of accurate and timely submission of data to SLBC for collation and meaningful interpretation.

After confirmation of the Minutes and Action Taken Report of the 29th Sub Committee meeting of SLBC on SHG & RSETI held on 28.12.2016, the Agenda items were tabled and the following issues were discussed:

1. **Self Help Group (SHG)**

Representative of JEEVIKA, in his address expressed happiness over the support extended by most of the Banks in achieving approx 85000 credit linkages under SHGs till November 2017 against the target of 200000 credit linkage to SHGs. He said that more efforts would be needed for achieving the target in the remaining three months.

Representative of JEEVIKA said that provision for issuing passbook in loan accounts of SHG 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 passbook to borrowers in loan accounts. However, committee requested the members to examine the feasibility of issuing pass book to JEEVIKA beneficiaries. .

Representative of JEEVIKA also said that during 27th SLBC sub-committee meeting on SHG & RSETI, 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 re-iterate this instruction to all their branches about the increase as most of branches in the state are still unaware about the changes.

Representative of JEEVIKA further added that in order to achieve the yearly target of 2.00 lacs credit linkage under SHG. JEEVIKA proposed to conduct SHG Camps on 20th Dec 2017, 20th Jan/Feb/March 2018 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 would 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 need of issuing Cheque books in SHG a/cs. Member banks and AGM, SLBC said that there was emphasis on digital mode of transaction and hence JEEVIKA needed to re visit it. AGM, SLBC said that Jeevika need to explore on pilot basis that whether cheques book will be better or ATM will be better for SHG on pilot basis. We shall decide after the experience of pilot project on it.

General Manager, SBI, said that JEEVIKA should provide monthly data to banks and SLBC instead of quarterly data as it will help the banks in effective monitoring.

Representative of JEEVIKA said that banks may consider to provide CSP outlet to Bank Sakhi as it would be of much help for the society especially to women empowerment. He also said that necessary input/training to Bank Sakhi has already been imparted by JEEVIKA.

He raised the issue of various types of service charge applied by banks in SHG a/cs. AGM SLBC requested each banks to review its service charges for SHG. It should be in tune with RBI norm.

**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, highlighted the following points with respect to functioning of RSETIs in the state:

**Land allotment & construction of RSETI building:**

Land is yet to be allotted by Govt. of Bihar to Patna and Lakhisarai. He also highlighted the settlement issue to 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 requested State Govt to intervene in the matter for early allotment /possession of land allotted to RSETIs.

**Reimbursement Claim of RSETIs:**

AGM, LBRSETI, SBI raised the issue of in-ordinate delay in claim settlement as very old claims are yet to be settled for re-imbursement. State Director RSETI, Bihar assured to look into the matter on priority basis.

**Miscellaneous:**

Joint Secretary Finance, GoB said that complaints received through Chief Minister Dash board/ Dy CM’s dash board should be dealt with utmost priority within the time line in a meaningful manner. Banks needed to develop its monitoring system for dealing with such complaints.

He also said that compliance of action points of SLBC meeting dated 04.11.2017 should be ensured by the banks so that it should not recur in next meeting of SLBC

General Manager & Convenor SLBC advised to ensure to conduct SLBC sub committee meeting in January, 2018 before the ensuing SLBC meeting of Feb2018.

Representative of NABRD pointed out the mismatch in banks data reporting in JLG financing in the state as compared to data collected by NABARD. He brought to the notice of committee that actual data were far greater than actual reported to SLBC.

AGM, SLBC said that purity as well as timely data submission for next SLBC meeting should be given attention by the member banks so as to show true and fair picture of state of affairs as also to save embarrassment before the stake holders. He requested the banks to take note of observation by NABARD and to ensure actual data reporting. Banks must ensure it. He said that SLBC site will be open for data feeding to member banks till 18th January,2018 only for the next SLBC meeting of Dec’2017 quarter which is scheduled on 09/02/2018. The site will invariably be closed on the pre-determined date. He requested all the participants to take note thereof.

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

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**ACTION POINTS OF 30th SUB COMMITTEE MEETING OF SLBC**

 **ON SHG & RSETI**

**HELD ON 15th December, 2017**

|  |  |  |
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| **Sr.No.** | **Action point** | **Action to be taken by** |
| **1** | Banks to re-iterate the instruction to its branches in the state about increase in 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 | **All Banks**  |
| **2** | Banks to issue suitable instructions to branches to participate in FLC Cum SHG Credit Linakage Camps to be held on 20th Dec’ 2017, 20th Jan/Feb/March 2018 respectively.  | **All Banks**  |
| **3** | JEEVIKA should provide monthly data about performance of SHG credit linkages to banks and SLBC as it will help the banks in effective monitoring | **JEEVIKA** |
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| **4** | 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** |
| **5** | Banks to complete construction of RSETI building at those places where land allotment has already been done by GoB. | **All concerned Banks** |
| **6** | Banks to improve position of credit linkages to candidates (who got training from RSETIs) in their settlement.  | **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. SDR should look into it so that delay in settlement will not happen. | **All concerned Banks, RSETIs** **&****State Dir. RSETI** |
| **8** | Govt. of Bihar needs to allot land for RSETI building in Patna & Lakhisarai district.  | **GoB** |
| **9** | Banks to give top priority while dealing with complaints received through CM’s Dashboard/ GoB/ DFS, GoI /VVIP references. Banks should submit their reply/ compliance /action taken report in the matter .  | **All Banks** |

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 **ATTENDENCE SHEET FOR SLBC SUB – COMMITTEE MEETING ON 15.12.2017**

 Annexure-I

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| Sl. No. | Name of the Participant | Designation/Office |
| State Govt. |  |  |
| 1 | Shri Udayan Mishra | Joint Secretary Finance,Gov. Of Bihar |
| RBI & NABARD |  |  |
| 1 | Shri Sunil Kumar Jha | Asst.General Manager, NABARD |
| 2 | Shri Sharik Hoda | Asst.General Manager, Reserve Bank of India |
|  Banks:- |  |  |
| 1 | Shri Pradip Kumar Ghosh | General Manager, State Bank of India |
| 2 | Shri B.Kalamhekar | Dy. General Manager,(ABU) State Bank Of India |
| 3 | Shri Saroj Ranjan Nayak | Dy. General Manager, UCO Bank |
| 4 | Shri Madan Mohan Bariar | Asst.General Manager, State Bank of India |
| 5 | Shri O.P .Singh | Asst.General Manager, State Bank of India  |
| 6 | Shri Shiv Shankar Singh | Chief Manager, Bank Of Baroda |
| 7 | Shri R.S.Sharma | Chief Manager,Central Bank of India |
| 8 | Shri P.K. Mishra | Chief Manager, United Bank of India |
| 9 | Shri Purushottam Kr. Sinha | Chief Manager,Allahabad Bank |
| 10 | Shri S.P. Jaiswal | Chief Manager, UBGB |
| 11 | Shri Ujjwal Prakash | Chief Manager, MBGB |
| 12 | Shri Dipankar Chakrabarty | Div. Manager, Canara Bank |
| *13* | Shri Mayur Sinha | Sr. MAanager, PNB |
| 14 | Shri Kumar Ranjan | Sr. Manager,OBC |
| 15 | Shri Sudhir Verma | Sr. Manager , Union Bank |
| 16 | Shri Ujjawal Vikash | Sr. Manager,UCO Bank |
| 17 | Shri Ranjan Kumar Pani | Sr. Manager, Syndicate Bank |
| 18 | Shri Vidya Bhushan Shah | Sr.Manager, Indian Bank |
| 19 | Shri Priyaranjan Jha | Nodal Officer, Indian Overseas Bank |
| 20 | Shri Ujjwal Priyadarh | Manager, Bihar Gramin Bank |
| 21 | Shri Sanjeev Kumar | FI. Manager, PNB |
| 22 | Shri Rashid Iqbal | AVP & Circle Nodal Officer,Axis Bank |
| 23 | Shri V.K Mukherjee | Sr. Manager, HDFC |
| 24 | Shri Saurabh Mishra | Area Manager,HDFC Bank |
| 25 | Shri Shashank Shekhar | SWO ‘A’, Oriental Bank of Commerce |
| Others:- |  |  |
| 1 | Shri Manoj Kumar | State Director, RSETI, NACER |
| 2 | Shri Mukesh Kumar | JEEVIKA |
| 3 | Shri Madan Pathak | S.M.M.,NULM |
| 4 | Shri Rajeev Kumar | P.M.-C.F, JEEVIKA |
| 5 | Ms Kajal Kumari | Y.P- FI, JEEVIKA |
| 6 | Shri A.K Thakur | Consultant (FI), JEEVIKA |
| 7 | Shri Vikash Singh |  Excutive, JEEVIKA |
| 8 | Ms Ruchi Kumari | YP- Jobs, JEEVIKA |