



UCO BANK
LEAD BANK OFFICE
SURI : BIRBHUM

PROCEEDINGS OF THE 187th MEETING OF THE DISTRICT STANDING COMMITTEE, BIRBHUM HELD ON 27.7.2010 AT 11 A.M. IN THE CONFERENCE HALL OF THE DISTRICT MAGISTRATE, BIRBHUM.

The 187th meeting of the District Standing Committee, Birbhum was held on 27.07.2010 at 11.00 A.M. under the Chairmanship of Sri B.N.Pal, WBCS(Exe), Project Director, DRDC, BZP, Birbhum & Project Officer, BCW, Birbhum. Various officials of the State Government departments/ Agencies and Banks attended the meeting. The list of participants is annexed hereto.

At the beginning the Chairman welcomed all members present in the house.

At the outset, Lead District Manager, Birbhum, welcomed all members present in the meeting and requested their active participation for meaningful discussion in the meeting. As advised by the Chairman, the LDM initiated discussion.

Agenda 1:

Confirmation of the proceedings of the 186th SC meeting held on 28.05.2010: The house confirmed the proceedings of the 186th SC meeting held on 28.05.2010.

A. DCOs of all Banks confirmed the house regarding their action of sending the various circulars as well as decisions as mentioned in the agenda note to their branches for immediate implementation. LDM discussed the major action points as emerged in the 111th SLBC held on 30.06.2010 for improving CD ratio, 100% achievement of the target set under Agriculture, MSE & OPS, issuance of KCC, grading & credit linkage to the SHGs, reviewing of CC limit with an increase of Rs.50000/- & recent RBI instructions of collateral free loans upto Rs.10 lacs in MSE sector.

B. NREGA Wage Payment ::

LDM initiated the discussion. Representative of District NREGA Cell reported that their Cell has not received any complaint regarding the fund transfer as well as payment. However DCO, PBGB reported one incident regarding payment, occurred at their Jatra Branch, which was requested to be redressed.

C. Project Officer-cum-District Welfare Officer, BCW initiated the discussion. He requested the DCO of ALB to take initiative for submission of the utilization certificate for disbursement of post matric scholarships for previous years. He also requested all DCOs to take initiative for submission of utilization certificate for the current year i.e for 09-10. LDM also requested all DCOs to percolate the SLBC decision regarding opening of zero balance SB A/Cs for routing payment of all kind of stipend a/cs to the students belonging to SC/St & Minority Communities & to the wards of Bidi Workers & students covered under any other stipend schemes, to their branches.

Agenda 2 :: 100% Financial Inclusion-roadmap for providing banking services in every villages having population of over 2000

LDM initiated the discussion. He reported that none of the DCO has submitted their road map for providing banking services in every villages having population of over 2000, till date. LDO, RBI expressed his concern for this & requested all DCOs to submit month wise progress report for finalization of Road Map for providing banking services in every villages having population of over 2000 to the LDM for consolidation. DCO, UBI reported that their Regional Office has sent a proposal of Branch opening at Dhakalhati, an unbanked GP, to their HO. As reported by the DCO, PBGB, RO, Suri have also sent a proposal of branch opening at Dwarka GP which is one of the unbanked GP, to their HO.

DDM,NABARD reported that the survey proposal submitted by the BDCCB has already been sent to the Head office of NABARD for their approval.

Agenda 3 :: Recovery :

The LDM initiated the discussion. Representative of District Certificate Officer informed the house that their department recovered Rs. 53801.77 for the month of June,10. LDM requested all the DCOs to expedite submission of reconciliation list to the certificate section as early as possible.

Representative of District Certificate Officer also discussed regarding the problem faced by them while settlement of one Tractor case to whom bank has given Debt Relief & party has already compromised with the bank. DCOs of most of the Banks took part in the discussion. House requested all the DCOs to send the settlement copies to the respective Certificate Offices in respect of those cases who were given ADWDR & whose cases were going to be compromised.

Agenda - 4 Credit flow to Agriculture and KCC in respect of ACP 2010-11.

LDM placed the progress report under Agriculture and KCC as on June, 2010. The summary of which was as follows::

Amt in lacs				
Sl.	Sector	Target	Achievement	Percentage
1.	Agriculture Sector	102800.00	3222.71	3.13
2.	KCC	45000	14264,Amt- Rs. 2332.68 lacs	-

LDM stated that as per instructions of NABARD & SLBC, the target (ACP) of Agri & Agri Allied has been revised to Rs.102800 lacs. He also stated that District has achieved only 33% target in Agri & Allied Agri sector during the last year & only 3% upto June Qtr. of this year. He requested all concerned to discuss & evolve strategies for achievement of the target for the current year.

DCO, SBI reported that their Sainthia ADB & Kotasur Branches received copy of the fake porcha along with KCC application form. He also reported that in Bolpur - Sriniketan block , GP proddhan have not given any land procession & cultivation certificate in the KCC application form. He requested all concerned to take up the matter more seriously.

LDM also discussed about the crop insurance for the ensuing Kharif Season.

Agenda - 5 RSVY

Assistant Director, ARD initiated discussion. He informed the house that ARD Deptt. have processed nos. of Venture Capital application for sponsoring to the bank branches. He requested all the Bankers to come forward to boost up the milk production in this district. DDM, NABARD then discussed about the rules & regulations of Venture Capital Loan. He also reported that out of 13 subsidy oriented cases sponsored to the different bank branches, only 3 cases were pending for sanction, one at UCO, Kurumgram for Piggery case; One at UBI, Tantipara & one at SBI, Dubrajpur for Goatary case. Concerned DCOs were requested to look into the matter.

Agenda—6 A. SGSY :

The Project Director, DRDC, BZP initiated the discussion. Both Bank, block & bank branch wise report as on 26.07.10 were circulated amongst the members. It was observed that :

No. of SHGs due for Grade-I--3639, No. of SHGs due for Grade-II-- 10633,

No. of SHGs CCLinkage pending-1486,

No. of SHGs disbursement pending--- 372.

He also said that though there was increase in first grading & disbursement of project loan but it also requires special attention.

He stressed for increase of credit limit (CC) of SGSY, SHG to Rs.50000/- & improvement in the nos. of Second grading. He requested all the Bankers to look into matter though it was discussed earlier in every meeting. He also requested all the Bankers for their presence in the BCRC meeting.

B. SCP (MT) / TSP / SRMS

Asst. Manager, WB SC & ST Dev & Fin Corpn, Birbhum initiated the discussion. He submitted the progress report for 2009-10 along with bank branch wise pending list of disbursement. Out of 2902 approved cases, only 1871 cases were disbursed by the Banks. He requested all the DCOs to monitor the early disbursement process. LDM informed the house that the last date of disbursement & lodgement of claim for margin money to the nodal branch was fixed as 30.09.2010. He requested all DCOs to take steps to expedite the disbursement within this cut off date.

C. FFDA :

CEO, FFDA initiated the discussion. Bank branch wise list was enclosed with agenda note. He reported that out of sponsored 22.97 ha (37 cases), only 9 cases (4.03 ha) were sanctioned in IFP scheme though the target was 115 ha during 2010-11. He requested all bankers CEO, FFDA also stated that they have already released the subsidy in 123 cases & rest subsidy would be released as early as possible. Sr. Manager, PBGB requested CEO to take initiative for recovery of one NPA account at their Abadanga branch. CEO, FFDA also requested all the Bankers for organizing recovery camps & assured their help in the recovery process.

D. Sericulture :

Assistant Director, Textiles / Sericulture initiated discussion & placed the report. She reported that a long pending problem for payment of some machines distributed to some women's groups, in respect of SBI, Nalhati branch. DCO, SBI informed the house that the matter has already been taken up but as it was related to long back issue, it took some times. Asst. Director requested DCO to take initiative for early settlement. She also reported that they would sponsored cases for 10-11 during Oct, Nov & requested the DCO, UCO bank for early disbursement of their two proposals, pending at their Nalhati & Kurumgram Branch.

Sr. Manager, PBGB reported that beneficiaries were not turn up at their Dantura Branch. Asst. Director was requested to look into the matter.

E. SJSRY :

LDM initiated discussion & requested all DCOs to take steps to expedite sanction & disbursement of SJSRY cases pending for the year 2008-09 & 2009-10 in respect of all Municipalities. TPO, Sainthia Municipality reported that SBI (Main), Sainthia, ALB & UBI have not sanctioned the cases for 09-10. LDM, requested concerned DCOs to look into the matter.

F. BSKP :

The District SHG & SE Officer initiated the discussion. He apprised the house regarding the target of BSKP for 2010-11.

In Urban Areas—Physical Target—1000 & Financial Target(Subsidy)—198.90lacs
In Rural Areas ---Physical Target---2000 & Financial Target (Subsidy)—408lacs
Bank branch wise target was distributed to all concern.

He reported that out of 3000 target, only 260 cases have been sanctioned. He requested all DCOs for early disposal of both new cases as well as spill over cases. He also reported that there was no development of disbursement in respect of old subsidy & some bank branches kept the subsidy as Fixed deposit. He requested all DCOs to look after the matter & refund the subsidy if not disbursed. In reply to a query of DCO, CBI, District Officer replied that they have already communicated the messsage of recovery to all motivators.

He informed the bankers that the subsidy for 2nd cycle will be distributed as early as possible.

G. Horticulture ::

LDM initiated the discussion. He reported that some Nursery Scheme (Back ended subsidy) would be sponsored shortly to the Bank branches during 2010-11, the processing of which was going on.

H. PMEGP (PMRY + REGP) :-

General Manager, DIC initiated the discussion. Both GM, DIC & District Officer, KVIB apprised the house regarding the performance of PMEGP of the district.

GM, DIC informed the house regarding the target (Margin money) for 2010-11.

DIC—Urban—Rs.43.04 lacs

Rural—Rs.48.39 lacs

KVIB----- Rs.138.70 lacs (95 cases)

He also reported that DLTFC approved 190 (DIC—138 & KVIB—52)potential cases (returned/ rejected/ notdisposed by the Banks during 2009-10, duly recommended by the DLSC) for re-sponsoring for this year. He also reported that DIC has already distributed 5000 forms for this year & DLSC will be held on 4 & 5/8/10. He requested all bankers to attend DLSC.

District Manager, KVIB also reported that their department also distributed 800 forms for this year. He expected that DLSC to be organized on & from 16/08/10.

I. USKP-2008 :-

LDM initiated the discussion. He reported that out of sponsored 215 cases, only 22 cases were sanctioned by the banks. All the DCOs were requested to look after the matter seriously.

Agenda 7:: Implementation of Sachar Committee Recommendations—Credit Facilities to Minority Community :

LDM placed a report to the house. It was observed that upto June'10, out of 2859 applications received, 2788 cases have been sanctioned by the Branches. LDM requested all DCOs to ensure that at least 15 % of total priority sector lending should go to the Minority Community during the financial year 2010-11.

Agenda - 8 SHG :- Progress Report upto the month of June, 2010 was placed. Out of target 8900, only 729 SHGs have opened their account with the Banks.

Agenda - 9

SAMIS :- The LDM placed the Bank Branch wise position of submission of LBR-2/U2 from April'09 to March,2010 . It was observed that position of submission of LBR-2/U2 was very much poor. LDM reported that due to poor submission data could not be processed for 3rd qtr & 4th qtr. LDM also reported bank wise position. VYB, PNB,SYB,CNB have not submit any LBR-2. Submission of LBR-2 was also very much poor in respect of ALB, UCO, UNB, CBI, IOB. House expressed his concern over the matter & opined that the matter was discussed in every meeting but the position could not improve. LDM requested all concerned to look into the matter seriously.


Agenda - 10. SME Sector :: General Manager, DIC initiated the discussion He requested the Bankers to expedite the disposal of the cases, sponsored by the DIC. He also stated that if there is any constraint to advance, it might be discussed & mitigated through single window meeting done in every month. He also discussed about the scheme vetting & pollution. He also stated that processing of different proposals were going on & to be sponsored to the Bank branches shortly.
House requested General Manager, DIC to sponsor more cases in SME sector

Agenda-11. MISC ::

A. Progress of RSETI of Allahabad Bank ::

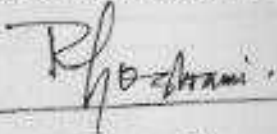
Director, RSETI, Allahabad Bank informed the house that upto this date, they have conducted 25 (twenty five) training programmes where 735 SHG members have undergone training.

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



Sri B.N.Pal, WBCS (Exc)
Project Director, DRDC, BZP & Project Officer, BCW, Birbhum
&
Chairman of the Meeting

Copy forwarded for information and necessary action to all concern.



(R. Goswami)
Lead District Manager & Convener, SC Meeting, Birbhum

**LIST OF PARTICIPANTS ATTENDED THE DISTRICT STANDING
COMMITTEE
MEETING HELD ON 27.07.2010**

1.	SRI B.N.PAL , WBCS (EXE)	PROJECT DIRECTOR, DRDC, BZP & BCW, BIRBHUM
2.	SRI P. BISWAS , WBCS (EXE)	DISTRICT SE & SHG OFFICER, BIRBHUM
3.	SRI A. SINHA ROY	GENERAL MANAGER, DIC, BIRBHUM
4.	SRI PRASANTA DAWN	CDO (HQ) & CEO, BCARD
5.	SRI P.K.PALIT	JOINT DIRECTOR, EMPLOYMENT, BIRBHUM
6.	SRI K.DUTTA	ASST. DIRECTOR, TEXTILES & SERICULTURE
7.	SRI N.KAYAL	CEO, FFDA, BIRBHUM
8.	DR. D. MONDAL	ASST.DIRECTOR, ARD, BIRBHUM
9.	SRI J.N.KUNDU	F.E.O, FFDA, SURI
10.	SRI B.CHATTERJEE	ASST.MANAGER, WB SC & ST DEV & FIN, CORPN
11.	SRI A.G.SAHA	MANAGER, PNB , SURI
12.	SRI N.C.GARAI	DIRECTOR, ABFETI, BOLPUR
13.	SRI MANAS CHAUDHURI	AGM, BDCCB, SURI
14.	SRI P.PAL	HCA, WB, KVIB
15.	SRI P.K.SARKAR	ASST. DIRECTOR, BR. MSME, SURI
16.	SRI R. GHOSH	BRANCH MANAGER, ICICI, SURI
17.	SRI S.ROY	EXECUTIVE, AXIS BANK, BOLPUR
18.	SRI KAZI AKHIL HOSSAIN	CERTIFICATE OFFICE, BIRBHUM
19.	SRI H.LALI	ASST.MANAGER, RCARD
20.	SRI S. SANYAL,	DCO, CBI, SURI
21.	SRI B.DAS	DCO, SBI, SURI
22.	SRI N. CHAUDHURI	DCO, UNITED BANK
23.	SRI S.S.THAKUR	ASST. MANAGER, UNION BANK, SURI
24.	SRI S.GHOSH	BRANCH MANAGER, BOB, SURI
25.	SRI B.B.MONDAL	TPO, SAINTHIA MUNICIPALITY
26.	SRI S. S. SAHA	SENIOR MANAGER, P & D,PBGB, RO, SURI
27.	SRI G.DE	MANAGER, IOB, SURI
28.	SRI P. K.GHOSH	MANAGER, BOI, SURI BRANCH
29.	SRI S.K.NASKAR	OFFICER, WBFC, SURI
30.	SRI S. MAJUMDER	PROG. MANAGER, NREGA CELL, BIRBHUM
31.	SRI B. MUKHERJEE	OFFICER, LBO, SURI
32.	SRI R.GOSWAMI	LEAD DISTRICT MANAGER, BIRBHUM