

# Anandadhara

## West Bengal State Rural Livelihoods Mission (WBSRLM)

(A Society under the Panchayats & Rural Development Department, Govt. of West Bengal)



Ref: 844/WBSRLM/PROG/6-P17/13

Dated 19.08.2015.

From :

C.D.Lama, IAS  
Chief Executive Officer &  
State Mission Director,  
West Bengal State Rural Livelihoods Mission

To,  
Additional District Mission Director, Anandadhara-cum Project Director, DRD Cell, Bankura, Birbhum, Burdwan, Coochbehar, Dakshin Dinajpur, Darjeeling (GTA)/Siliguri MP/ Hooghly, Howrah, Jalpaiguri, Malda, Murshidabad, Nadia, North 24 Pargana, Paschim Medinipur, Purulia, Purba Medinipur, South 24 Pargana, Uttar Dinajpur.

### **Re : Monitoring of progress under SHG-Bank linkage in terms of Credit Plan 2015-16**

Sir,

This year's credit plan was prepared with a bottom up approach, setting up block wise and each Bank branch wise target for SHG financing by the Banks by you. It is felt that without close monitoring at the BLBC level and at Block level monthly meetings where constant watch is kept on the progress of SHG-Bank linkage, we will not be able to achieve the target.

For ensuring uniform method of monitoring, we request you to keep record of progress under the prescribed two formats which should be immediately prepared and used in the following manner:

- (1) Under Format-1, the present status regarding linkage profile of existing SHGs is to be recorded for each Gram Panchayat under each Block in the District. Under Column no. 5 we would get the total no. of SHGs with more than 6 months age, which are not yet credit linked. All these SHGs are to be graded in terms of 1<sup>st</sup> grading format devised by IBA and the loan applications would have to be sponsored to the concerned Banks in a systematical order keeping detailed records at the Block level and District level. This is an immediate task for all.
- (2) In column no.6, we would get the no. of SHGs having a credit limit less than Rs.1.00 lac, which is below the threshold limit of minimum permissible credit limit of Rs.1.25 lac adopted by the SLBC in the meeting held on 16<sup>th</sup> July 2015. All these accounts are to be reviewed by the Banks and enhanced to the extent of minimum permissible limit. Enhancement request letters by the SHGs are to be routed to the Bank branches through the Sanghas/BDO office.
- (3) Under column 7, we find the SHG accounts having credit limit below Rs.2.00 lac and these accounts are eligible for second grading if the limit is being enjoyed for last 12 months. All such accounts are to be identified and loan application for second dose should be sponsored to the Bank branches. Total number of SHGs waiting for second

grading and second dose are to be taken with priority for enhancement with the Banks, as per extant norms.

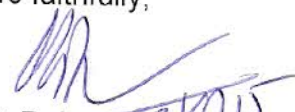
- (4) Under column 8, all SHG accounts are required to prepare MIP for further credit enhancement. The exercise for preparation of MIP for these SHGs is to be undertaken with the assistance of Sangha. This exercise has to be carried out in a phased manner and the detailed Action Plan should be sent to us for our necessary evaluation.

Under these circumstances, we request you to kindly prepare the detailed statement under Format-1, so that you can estimate the number of SHGs which are lying in different categories which would enable you to get an overview of the situation for formulating your strategies for achieving the credit target set out for your district. A copy of the same may kindly be sent to this office.

Further, we request you to send us the Achievement Statement in Format-2 for the month of July 2015 for our record. On perusal of these monitoring statements, necessary corrective actions should be initiated in BLBC and DCC forum and sensitisation programme for the Bankers are also to be organised by the DMMUs, in a regular manner. Progress report under Format-2 are to be furnished to us every month. Therefore, we request you to gear up all your machineries to rise to the occasion and achieve the target without any shortfall.

Your Action taken report should reach us by 31<sup>st</sup> of August 2015.

Yours faithfully,



(C. D. Lama) 3/8/15  
Chief Executive Officer &  
State Mission Director

NAME OF THE DISTRICT:									
Progress Report for Credit Linkage Upto JULY 2015.									
						FORMAT-1			
sl	Name of Block	Name of the GP	Total No. of SHG	Out of which, no. of SHG not credit linked with age more than 6 months.	No. of SHGs credit linked with below Rs.1.00 lac	No. of SHGs credit linked with more than Rs.1.00 lac but below Rs.2.00 lac	No. of SHGs credit linked with more than Rs.2.00 lac but below Rs.3.00 lac	No. of SHGs credit linked with more than Rs.3.00 lac	
1	2	3	4	5	6	7	8	9	

Please note lowest SHG average (per member) :  
 Lowest SHG loan amount :  
 Please note highest SHG average (per member) :  
 Highest SHG Loan amount :



NAME OF THE DISTRICT :											
Progress Report on Achievement of Crdit Plan for the year 2015-16								Format-2			
								As on .....(monthly)			
Sl	Name of Block	Name of the Bank	Name of Branch	Target for 2015-16		Sanctioned/Renewal		Applications pending with Branch		Total No. of Applications sponsored to	
				No. of SHG	Amount( lac)	No. of SHGs	Amount (in lac)	No. of SHG	Amount (in lac)		

- \* Average credit per SHG in the district :
- \* Lowest amount of credit to SHG :
- \* Highest amount of credit to SHG: