



# UNITED BANK OF INDIA

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Proceedings of the 1<sup>st</sup> Standing Committee to DCC Meeting 2011 for Nadia District held on 24.02.2011 at 2.30 P.M. at the Nadia Collectorate Hall. List of participants and Non-Participants of the meeting enclosed.

The Meeting was presided over by Shri Srikumar Chakravorty, Hon'able Additional District Magistrate(Dev.)

After welcoming the participants the LDM Shri Jayanta Kumar Biswas started the Meeting as per Agenda Notes.

## Agenda No.1

### Confirmation of the Proceedings of the last Meeting held on 13.01.2011

Proceedings of the last Meeting were circulated amongst all members earlier. The members present unanimously confirmed the proceedings.

LDM Shri Biswas briefed the Agenda notes as under:-

a) Formation of a Sub-committee under DCC for monitoring the CD Ratio in the District of Nadia. In the State of West Bengal we have 7 (seven) Districts having CD Ratio of less than 40 %. The present CD Ratio of Nadia District is 30 % only. In the last Meeting of SLBC held at Kolkata it was recommended to form Sub-Committees in the 7 Districts to increase the CD Ratio.

b) In the last DCC Meeting the problems as pointed out by the Hon'able District Magistrate regarding opening of accounts, SHGs and salary accounts have been sent to the concerned Bank Branches for redressal. The Specific Govt. Department Guidelines regarding conversion Certificate have been provided through the proceedings of last Special DCC Meeting held on 13-11-2011 to ease the process of sanction and disbursement of Fishery loans.

c) Implementation of Annual Credit Plan 2010-11. LDM submitted sector wise achievement position against the Targets. 35 % of the targets has so far been achieved

d) Progress of Financial Inclusion Plan:- Performance of the Banks towards FIP was yet to be improved. UBI have intensified their efforts to complete the task within March 2011 in all the 141 villages allocated to them under FIP.

e) Recovery:- Recovery Position as submitted by the Banks transpires that performance in schemes like PMRY, BSKP, SCP/TSP etc. are very poor whereas that of in schemes like SJSRY, SGSY, etc are better.

f) SAMIS - It was observed with concern that most of the Banks operating in the District are not paying due attention to submit reports like LBRs, Minority Community Statement, Report on Ex-Servicemen, National Parameter data etc. Reports like quarterly Prog Rep were not in proper formats/ partly filled in which affects consolidation of data at the District level resulting to improper reflection in performance of the District.

The District Coordinators are requested to see the matter seriously and arrange for submission of the necessary reports in due time and in proper formats.

Thereafter the LDM requested the Chairman, Shri Chakravorty ADM (Dev) to deliver his valuable observations:-

Hon'able Chairman & ADM(Dev) Shri Chakravorty expressed his deep concern over the poor recovery in this District. He cited the example of Hoogly District where recovery position improved to a great extent by taking all out efforts by all concerned.

He urged upon all concerned to take all out active efforts to improve the recovery position then only the CD Ratio would be increased. "Give & Take Policy is the rule" Said he.

He briefed the House that there was a good prospect of floriculture at Nokary in Ranaghat II Block. Flowers are being exported from this area. Bankers have a very good & potential sector for financing to this area.

He advised LDM for finalisation of formation of the Sub-Committee for monitoring CD Ratio with consultation with District Magistrate for inclusion of representative of the D.M.

He urged upon Bankers to be people-friendly. He advised line deptt. Officers to see the TSP cases where investment amount was very low. He pointed out that applications get returned after a gap of long period which should be prompt to get time for resubmission after rectification/correction.

He stressed on the need for submission of SAMIS & other reports regularly and correctly.

LDM invited to give observations by other dignitaries one by one:-

DRDC Representative pointed out the specific problems in some Bank branches as under:-

## Specific Bank Branch wise problem

Name of the Block	Name of the SHG	Specific problems faced by SHGs
BGVB, Patikabari	Many SHGs	Reluctant to open the savings bank a/c of the Group.
BOB, Krishnagar	Mitali & Aswadip SHG	Groups have qualified 2 <sup>nd</sup> gradation, the concerned branch has not claimed subsidy for more than one years
SBI, Debagram	Data Group, Chandra Mallika, Islam, Rajia Group, Dakshinpara, Parvina Group, Sib Durga Group.	Amount of RF received by the bank from DRDC but concerned branch yet to open CC a/c since one year.
SBI, Debagram	Nazrul Sangha, Begam Sangha and Netaji Group.	Amount of RF received by the bank from DRDC approximate one year ago but branch yet to disburse the subsidy portion.
BGVB, Saheb Nagar	Many Group	Bank did not open CC a/c without insurance with Bajaj Allianz.
SBI, Majhergram	Many groups	Sanctioning Project loan by the name of Sampadika /Savanetri instead of groups.
SBI, Binodnagar	Anamika & Surya Swa Dal	Amount of RF received by the bank from DRDC but concerned branch yet to open CC a/c since one year.
UnBI, Dhubinagadi	Karunamoyee, Sathi, Amrasabai, Ma Sarada, Matangini, Sarathi, Ma Tara, Jai Ma Tara Mahamaya, Annapurna, Gitanjali, Riya and Fatema Swa Dal (Total 16 groups) [DRDC memo no. 117 dt. 25.1.10]	Amount of RF received by the bank from DRDC but concerned branch yet to open CC a/c.
UBI, Bethuadahari	Firoja, Netaji, Rinku, Santihari & Jenia Swa Dal (DRDC memo no. 244 dt. 17.2.10) Rishipara Swa Dal (DRDC memo no. 142 dt. 5.9.07) Maa Tara Swa Group (DRDC memo no. 159 dt. 28.9.07)	Amount of RF received by the bank from DRDC but concerned branch yet to open CC a/c.
UBI, Bethuadahari	Silpaja Kolaj, Bayanika, Samannayi, Silpashree and Ramsita Swa Dal, Tajmahal and Loknath Swa Dal, Alo Swa Dal, (DRDC memo no. 395 dt. 24.3.10)	Amount of RF received by the bank from DRDC approximate one year ago but branch yet to disburse the subsidy portion.
ALB, Santipur Branch	Nibedita Swa Dal, Mahamaya Swa Dal, Asha Mahila Swa	Amount of RF received by the bank from DRDC approximate one

	Group	
		year ago but branch yet to disburse the subsidy portion.
UBI, Nazirpur	Nayaner Mani Swa Dal	Amount of RF received by the bank from DRDC about two years back but concerned branch yet to disburse the subsidy portion or disburse loan amount.
BOB, Krishnagar	AsadipSwa Dal, Mitali Swa Dal	Groups have qualified 2 <sup>nd</sup> gradation, the concerned branch has not yet claimed subsidy putting unnecessary queries regarding the project.
ALB, Payradanga	All Groups	Only RF portion (i.e. Rs.10000/-) has been disbursed to the groups by the bank in their CC a/c.
ALB, Chandandaha	5 (five) Groups	Amount of RF received by the bank from DRDC about two years back but concerned branch yet to disburse the subsidy portion or disburse loan amount.
ALB, Chandandaha	5 (five) Groups	Amount of RF received by the bank from DRDC approximate one and half a year before but CC accounts have not have not been opened.
Dena Bank, Krishnagar.	Binodini Swa Dal, Priyasathi Swa Dal, Harihar Khetra Swa Dal. Sabujayan Swa Dal, Annapurna Swa Dal.	First grading of mentioned group have already been done by block officials with a prior intimation to Bank but Manager denied signing it for long time in the grading sheet.

**Actions:** R.M.,BGVB,Nadia, Shri Durjoy Ghosh replied that problems in BGVB branches had been taken for solution and would be solved within March 2011. He also informed that insurance problems had already been solved.

**Chief Manager,UBI, Nadia Region,Shri Rajib Ranjan** informed that problems in UBI Bethuadahari Branch has been solved.

**District Coordinator, Bank of Boroda** informed that the problem in SHG at Krishnagar Branch would be solved at the branch and PMEGP cases would be disposed off shortly.

**District Manager, W.B.SC/ST Dev & Finance Corporation,Nadia** submitted their Physical & Financial Target for SCP/TSP as under:-

A) i) Total Target (phy) 2010-11: 2687 nos.

a) Through SHGs(phy) 1606

b) Through individuals (phy)1081

ii) Fund involved: (Sub) Rs.268.70 lakh  
MMI. Rs.26.87 lakh

B) Bank Loan Rs.376.18 lakh..

Total Rs.671.75 lakh

Block-wise allocation has been approved by D.W.C. and has already been sent to all concerned. Subsidy available @ 50 % of the project cost subject to a maximum of Rs.10,000/- up to project cost involving of Rs.35,000/-  
M.M.Loan available @ 5 % of the project cost subject to a maximum of Rs.1,000/- up to project cost of Rs.20,000/-.

**General Manager,DIC, Shri Saikat Dutta** informed that 310 stalls were participated from all parts of Nadia in the "Zilla Hastha Shilpa Mela 2010" organised by DIC. Total Sales were Rs.44.17 lakh. He submitted detail list of PMEGP. Sanction communicated to DIC was for 115 cases & 85 cases were yet to be disposed off. Bank branch-wise position was given. Bankers were requested to dispose off the pending cases within 15<sup>th</sup> March.

**CEO,FFDA,Nadia** submitted Bank Branch-wise position on FFDA proposals. Total target is for 120 IIA. 106 cases sponsored. Sanctioned 31 cases, 75 cases were pending. He urged up on Bankers to communicate sanction/rejection within 15-03-2011 so that the Deptt. can release subsidy in time.

**Shri Soumen Mapdar,CEO,Santipur Handloom Cluster** informed the house that he was sent to Kerala by the then D.M.to visit the workings clusters thereat. He discussed the working of clusters at Santipur, their present & future plan in detail. He informed the House that UBI Santipur Branch had extended a great financial support to those Clusters. He urged

upon Bankers to issue Credit Cards to the members of the clusters. He requested AGM, NABARD to extend his co operation to prepare Handloom Project. SC/ST members of the Cluster groups forming SHG are eligible for SCP/TSP subsidy from the Corporation as per rule.

LDM Sri Biswas requested Dy. Director, Agriculture to give Bank-Branchwise list of Crop loan proposals sponsored for effective follow up.

**Dy. Director, Employment** informed that subsidy for USKP Scheme would be available shortly.

**Shri Chanchal Moitra, Asstt. General Manager, NABARD** briefed as under:-

PIP for the District of Nadia already sent to all concerned  
All out efforts to be made to increase CD Ratio in this District.  
He encouraged to develop fishery projects here and Agricultural finance ,dairy projects & other allied activities to Agril., formation of JLGs, Farmers' Club, 240 Farmers' Club formed so far in Nadia.  
He thanked UBI for formation of maximum number of JLGs. He urged up on all concerned to form JLGs for handloom clusters also, he will also help skill develop.  
He assured his support for success of Financial Inclusion Plan in the district.

**Shri A.C.Das, LDO, RBI** summarised as under:-

He stressed the need on properly and timely submission of SAMIS & other reports to LDM for preparation of reports /return to SLBC/RBI etc. showing actual position of the District in all the parameters.

He stressed on increasing the average project cost of SHG financing.

**Formation of a Sub-Committee under DCC for Monitoring CD Ratio.**

After discussion the Sub-Committee was formed with the following members:-

ADM (ZP)	Chairman
LDM	Convener
PD (DRDC)	Member
DCOs of SBI, B.O.I.	
Allahabad Bk, UCO,	Member
GM (DIC)	Member
AGM (NABARD)	Member
R.M.(BGVB)	Member
PAO	Member

**Agenda (Misc)** There was no item on this agenda.

At the end , the **LDM** thanked all the participants for their deliberations and the meeting was ended with a vote of thanks to the Chair.

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14/3/11

ADDL DISTRICT MAGISTRATE (DEV)

&

CHAIRMAN OF SC TO DCC MEETING



### Non-Participants

S.L.N O	Name of Member	
1	UCO BANK	
2	Central Bank Of India	
3	Nadia District Central Co op Bank Ltd.	
4	Dena Bank	
5	Axis Bank	
6	Union Bank Of India	
7	Allahabad bank	
8	Canara Bank	
9	Bank of India	
10	India Overseas Bank	
11	Dy Director Sericulture	
12	District Minority Community dev Officer	