



137-B

GOVERNMENT OF MEGHALAYA
MEGHALAYA STATE RURAL LIVELIHOODS SOCIETY

(The Nodal Agency of Govt. of Meghalaya for Implementing NRLM, Ministry of Rural Development, Govt. of India)
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MSRLS/SMMU/Bank Linkage/Vol 1/965/2020-21/7599

Dated Shillong, the 1st April, 2021

To

The AGM- I & SLBC Convenor
State Bank of India
Dhankheti, Shillong

Sub: SHG Bank Linkage- Credit target for the year 2021-22.

Sir,

In pursuance to the SLBC meeting held on the 25th of February, 2021, targets for the FY 2021-22 have been approved based on the number of eligible SHG Account with the Banks. The Credit target of 7248 SHGs with credit disbursement of Rs. 8004.9 lacs has been approved. Bank wise target is given in Annexure I.

We request SLBC Convenor to advise the Banks to kindly ensure that SHG Bank Loan application submitted to Branches are timely sanctioned and disbursed.

Few points which SLBC Convenor may advise Banks to take into consideration, for effective implementation of the SHG programme are given below:

- Sharing of the target with all the Bank concern
- Sharing of data in the DAY NRLM Bank Linkage Portal on a monthly basis.
- Engaged Bank Sakhi for basic banking services.
- Conduct Community Based Repayment Mechanism (CBRM) on a monthly basis
- Review the status & progress of loan during the CBRM meeting
- Proper communication on the status of SHG Saving Application & loan proposal pending with Bank
- Positioning of one Nodal Person dedicated for SHG bank linkage at State level.
- SHG Portfolio to be included during Branch Manager review meeting.
- Sharing of Probable NPA list of SHG loan with MSRLS on a monthly basis

MSRLS will ensure on the following:

- Adequate & quality sponsorship of applications to the Bank branches.
- Positioning of Bank Sakhi in all Bank branches financing SHGs.
- Constitute CBRM in all Bank Branches financing SHGs.
- Adherence to RBI circular on DAY NRLM bank Linkage
- Positioning of dedicated staff at Block, District & State
- Review with District & Block Team on SHG Bank Linkage.

Your support and cooperation in the matter will be highly appreciated.

Thanking You,

Yours faithfully

Sd/-

(Shri. Shantanu Sharma, IAS)

Jt. Secretary, C & RD & CEO

Meghalaya State Rural Livelihood Society, Shillong



MSRLS/SMMU/Bank Linkage/Vol 1/965/2020-21/7599-A

Dated Shillong, the 1st April, 2021

Copy to;

1. PS to the Chief Secretary, Govt. of Meghalaya & Chairman, SLBC for information.
2. PS to the Principal Secretary, C & RD Govt. of Meghalaya for information.
3. The Deputy Commissioner & Chairman, DMMU, MSRLS for information.
4. The AGM- II & III, State Bank of India, for information and necessary action.
5. The Chairman, Meghalaya Rural Bank, Shillong for information and necessary action.
6. The Managing Director, Meghalaya Cooperative Apex Bank, Shillong for information and necessary action.
7. The National Mission Manager- Financial Inclusion, NMMU Delhi for information.


Chief Operating Officer (Programme)
State Mission Management Unit

Meghalaya State Rural Livelihood Society, Shillong

Meghalaya State Rural Livelihoods Society

**SHG Bank Linakge - Annual Credit Plan for the FY 2021-22
Meghalaya - District & Block wise**

Amt in Lakhs

Sl.No.	District	Block	Total Eligible Accounts	Disbursement Target
1	East Garo Hills	Dambo Rongjeng	163	166
		Samanda	219	263
		Songsak	220	236
2	East Jaintia Hills	Khliehriat	188	207.8
		Saipung	147	146.5
3	East Khasi Hills	Khatarshnong	95	126.9
		Mawkynrew	80	143.3
		Mawlai	68	67.5
		Mawpat	71	33.7
		Mawphlang	70	86.4
		Mawryngkneng	70	64.5
		Mawsynram	75	55.9
		Mylliem	75	62.4
		Pynursla	95	137.3
		Shella Bholaganj	73	41.8
4	North Garo Hills	Sohiong	70	38.7
		Bajengdoba	145	144.5
		Kharkutta	96	96
		Resubelpara	336	468.5
5	Ri Bhoi	Bhoirymbong	175	180
		Jirang	150	150
		Umling	189	189
		Umsning	177	201.5
6	South Garo Hills	Baghmara	201	215.8
		Chokpot	187	197.3
		Gasuapara	64	64
		Ronggara	178	187.2
7	South West Garo Hills	Betasing	209	228.5
		Rerapara	83	83.2
		Zikzak	206	230.1
8	South West Khasi Hills	Mawkyrwat	390	492
		Ranikor	70	70
9	West Garo Hills	Dadengre	19	18.8
		Dalu	332	383.2
		Demdema	19	19
		Gambegre	44	43.5
		Rongram	391	434.2
		Selsella	44	43.7
		Tikrikilla	143	142
10	West Jaintia Hills	Amlarem	41	41.3
		Laskein	345	418.9
		Thadlaskein	234	275.7
11	West Khasi Hills	Mairang	348	398.4
		Mawshynrut	187	200
		Mawthadraishan	186	203.2
		Nongstoin	280	308
Total			7248	8004.9

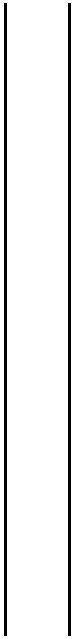
SHG Bank Linkage - Annual Credit Plan for the FY 2021-22

District Wise- Bank wise Targets

Sr. N	District	Block	Bank	Target for 2021-22			
				Fresh Account	Renewal Account	Total Eligible	Disbursement Target (In lacs)
1	East Garo Hills	Dambo Rongjeng	Meghalaya Cooperative Apex Bank	127	3	130	133
2	East Garo Hills	Dambo Rongjeng	Meghalaya Rural Bank	6	0	6	6
3	East Garo Hills	Dambo Rongjeng	State Bank of India	27	0	27	27
4	East Garo Hills	Samanda	Central Bank of India	48	0	48	48
5	East Garo Hills	Samanda	Meghalaya Cooperative Apex Bank	78	14	92	106
6	East Garo Hills	Samanda	Meghalaya Rural Bank	16	30	46	76
7	East Garo Hills	Samanda	State Bank of India	33	0	33	33
8	East Garo Hills	Songsak	Central Bank of India	15	0	15	15
9	East Garo Hills	Songsak	Meghalaya Cooperative Apex Bank	134	16	150	166
10	East Garo Hills	Songsak	State Bank of India	55	0	55	55
11	East Jaintia Hills	Khliehriat	Meghalaya Rural Bank	149	39	188	207.8
12	East Jaintia Hills	Saipung	Meghalaya Rural Bank	123	0	123	123
13	East Jaintia Hills	Saipung	North East Small Finance Bank	21	0	21	21
14	East Jaintia Hills	Saipung	Punjab National Bank	3	0	3	2.5
15	East Khasi Hills	Khatarshnong- Laitkroh	Meghalaya Rural Bank	65	30	95	126.9
16	East Khasi Hills	Mawkynrew	State Bank of India	10	10	20	82
17	East Khasi Hills	Mawkynrew	Meghalaya Rural Bank	39	18	57	58.3
18	East Khasi Hills	Mawkynrew	Meghalaya Cooperative Apex Bank	3	0	3	3
19	East Khasi Hills	Mawlai	Meghalaya Rural Bank	67	0	67	67
20	East Khasi Hills	Mawlai	Meghalaya Cooperative Apex Bank	1	0	1	0.5
21	East Khasi Hills	Mawpat	Bank of Baroda	1	0	1	0.5
22	East Khasi Hills	Mawpat	Meghalaya Cooperative Apex Bank	0	0	0	1
23	East Khasi Hills	Mawpat	Meghalaya Rural Bank	70	0	70	31.2
24	East Khasi Hills	Mawpat	State Bank of India	0	0	0	1
25	East Khasi Hills	Mawphlang	Meghalaya Cooperative Apex Bank	9	0	9	5
26	East Khasi Hills	Mawphlang	Meghalaya Rural Bank	55	5	60	80.4
27	East Khasi Hills	Mawphlang	State Bank of India	1	0	1	1
28	East Khasi Hills	Mawryngkneng	Meghalaya Cooperative Apex Bank	10	0	10	3.5
29	East Khasi Hills	Mawryngkneng	Meghalaya Rural Bank	55	0	55	55
30	East Khasi Hills	Mawryngkneng	Punjab national Bank	5	0	5	6
31	East Khasi Hills	Mawsynram	Coorporation Urban Bank	0	0	0	0
32	East Khasi Hills	Mawsynram	Meghalaya Cooperative Apex Bank	25	0	25	25
33	East Khasi Hills	Mawsynram	Meghalaya Rural Bank	50	0	50	33.9
34	East Khasi Hills	Mawsynram	State Bank of India	0	0	0	1
35	East Khasi Hills	Mylliem	Bank of Baroda	5	0	5	4.5
36	East Khasi Hills	Mylliem	Meghalaya Rural Bank	70	0	70	57.9
37	East Khasi Hills	Pynursla	Meghalaya Cooperative Apex Bank	25	0	25	45
38	East Khasi Hills	Pynursla	Meghalaya Rural Bank	40	15	55	71.3
39	East Khasi Hills	Pynursla	State Bank of India	15	0	15	21
40	East Khasi Hills	Shella Bholaganj	Meghalaya Cooperative Apex Bank	18	0	18	14.5
41	East Khasi Hills	Shella Bholaganj	Meghalaya Rural Bank	42	0	42	16.8
42	East Khasi Hills	Shella Bholaganj	Punjab national Bank	2	0	2	1.5
43	East Khasi Hills	Shella Bholaganj	State Bank of India	10	0	10	8
44	East Khasi Hills	Shella Bholaganj	UCO	1	0	1	1
45	East Khasi Hills	Sohiong	Canara	1	0	1	0.5
46	East Khasi Hills	Sohiong	Meghalaya Cooperative Apex Bank	15	0	15	7
47	East Khasi Hills	Sohiong	Meghalaya Rural Bank	54	0	54	31.2
48	North Garo Hills	Bajengdoba	Meghalaya Cooperative Apex Bank	107	0	107	106.5
49	North Garo Hills	Bajengdoba	State Bank of India	38	0	38	38
50	North Garo Hills	Resubelpara	Meghalaya Cooperative Apex Bank	184	72	256	388
51	North Garo Hills	Resubelpara	Meghalaya Rural Bank	14	0	14	13.5
52	North Garo Hills	Resubelpara	State Bank of India	65	1	66	67.0
53	North Garo Hills	Kharkutta	State Bank of India	66	0	66	66.0
54	North Garo Hills	Kharkutta	Meghalaya Cooperative Apex Bank	30	0	30	30.0
55	Ri Bhoi	Bhoirymbong	Meghalaya Cooperative Apex Bank	40	0	40	40

56	Ri Bhoi	Bhoirymbong	Meghalaya Rural Bank	80	5	85	90
57	Ri Bhoi	Bhoirymbong	State Bank of India	50	0	50	50
58	Ri Bhoi	Jirang	Meghalaya Rural Bank	139	0	139	139
59	Ri Bhoi	Jirang	State Bank of India	11	0	11	11.0
60	Ri Bhoi	Umling	Central Bank of India	2	0	2	2.0
61	Ri Bhoi	Umling	Indian Bank	2	0	2	2.0
62	Ri Bhoi	Umling	Meghalaya Cooperative Apex Bank	32	0	32	32.0
63	Ri Bhoi	Umling	Meghalaya Rural Bank	144	0	144	144.0
64	Ri Bhoi	Umling	North East Small Finance Bank	5	0	5	5.0
65	Ri Bhoi	Umling	Punjab National Bank	1	0	1	1.0
66	Ri Bhoi	Umling	State Bank of India	3	0	3	3.0
67	Ri Bhoi	Umsning	Meghalaya Cooperative Apex Bank	4	0	4	4.0
68	Ri Bhoi	Umsning	Meghalaya Rural Bank	146	25	171	196.0
69	Ri Bhoi	Umsning	State Bank of India	1	0	1	1.0
70	Ri Bhoi	Umsning	United Bank of India	1	0	1	0.5
71	South Garo Hills	Baghmara	Meghalaya Cooperative Apex Bank	85	15	100	153.5
72	South Garo Hills	Baghmara	Meghalaya Rural Bank	67	15	82	43.3
73	South Garo Hills	Baghmara	State Bank of India	19	0	19	19
74	South Garo Hills	Chokpot	Meghalaya Cooperative Apex Bank	82	0	82	82
75	South Garo Hills	Chokpot	Meghalaya Rural Bank	28	0	28	28.3
76	South Garo Hills	Chokpot	State Bank of India	57	20	77	87.0
77	South Garo Hills	Gasuapara	State Bank of India	64	0	64	64.0
78	South Garo Hills	Ronggara	Meghalaya Cooperative Apex Bank	129	0	129	128.5
79	South Garo Hills	Ronggara	Meghalaya Rural Bank	25	20	45	54.7
80	South Garo Hills	Ronggara	State Bank of India	4	0	4	4.0
81	South West Garo Hills	Betasing	Meghalaya Cooperative Apex Bank	1	0	1	0.5
82	South West Garo Hills	Betasing	Meghalaya Rural Bank	165	40	205	211
83	South West Garo Hills	Betasing	State Bank of India	3	0	3	17
84	South West Garo Hills	Rerapara	Meghalaya Cooperative Apex Bank	1	0	1	1
85	South West Garo Hills	Rerapara	Meghalaya Rural Bank	79	0	79	79.2
86	South West Garo Hills	Rerapara	North East Small Finance Bank	1	0	1	1.0
87	South West Garo Hills	Rerapara	State Bank of India	2	0	2	2.0
88	South West Garo Hills	Zikzak	Meghalaya Cooperative Apex Bank	9	10	19	42.5
89	South West Garo Hills	Zikzak	Meghalaya Rural Bank	144	40	184	184.6
90	South West Garo Hills	Zikzak	State Bank of India	3	0	3	3.0
91	South West Khasi Hills	Mawkyrwat	Meghalaya Cooperative Apex Bank	15	20	35	45
92	South West Khasi Hills	Mawkyrwat	Meghalaya Rural Bank	154	170	324	409
93	South West Khasi Hills	Mawkyrwat	State Bank of India	16	15	31	38
94	South West Khasi Hills	Ranikor	State Bank of India	70	0	70	70
95	West Garo Hills	Dadengre	Meghalaya Rural Bank	17	0	17	16.8
96	West Garo Hills	Dadengre	State Bank of India	2	0	2	2
97	West Garo Hills	Dalu	Meghalaya Cooperative Apex Bank	122	18	140	167
98	West Garo Hills	Dalu	Meghalaya Rural Bank	100	82	182	206.2
99	West Garo Hills	Dalu	State Bank of India	10	0	10	10
100	West Garo Hills	Demdema	Meghalaya Rural Bank	6	0	6	6
101	West Garo Hills	Demdema	State Bank of India	1	0	1	1
102	West Garo Hills	Demdema	Meghalaya Cooperative Apex Bank	12	0	12	12
103	West Garo Hills	Gambegre	North East Small Finance Bank	38	0	38	37.5
104	West Garo Hills	Gambegre	State Bank of India	6	0	6	6
105	West Garo Hills	Rongram	Meghalaya Cooperative Apex Bank	120	15	135	164.5
106	West Garo Hills	Rongram	Meghalaya Rural Bank	100	25	125	60.2
107	West Garo Hills	Rongram	State Bank of India	81	40	121	198
108	West Garo Hills	Rongram	Union Bank of India	10	0	10	7.5
109	West Garo Hills	Selsella	Meghalaya Cooperative Apex Bank	5	0	5	5
110	West Garo Hills	Selsella	Meghalaya Rural Bank	39	0	39	38.7
111	West Garo Hills	Tikrikilla	Meghalaya Cooperative Apex Bank	80	0	80	80
112	West Garo Hills	Tikrikilla	Meghalaya Rural Bank	11	0	11	10.5
113	West Garo Hills	Tikrikilla	State Bank of India	52	0	52	51.5
114	West Jaintia Hills	Amlarem	Meghalaya Cooperative Apex Bank	8	0	8	8
115	West Jaintia Hills	Amlarem	Meghalaya Rural Bank	33	0	33	33.3
116	West Jaintia Hills	Laskein	Canara	9	10	19	24
117	West Jaintia Hills	Laskein	Meghalaya Cooperative Apex Bank	1	0	1	0.5

118	West Jaintia Hills	Laskein	Meghalaya Rural Bank	177	140	317	387.4
119	West Jaintia Hills	Laskein	State Bank of India	8	0	8	7.0
120	West Jaintia Hills	Thadlaskein	Canara	6	0	6	5.5
121	West Jaintia Hills	Thadlaskein	Meghalaya Cooperative Apex Bank	50	10	60	65.0
122	West Jaintia Hills	Thadlaskein	Meghalaya Rural Bank	93	75	168	205.2
123	West Khasi Hills	Mairang	Meghalaya Cooperative Apex Bank	31	20	51	56.8
124	West Khasi Hills	Mairang	Meghalaya Rural Bank	139	102	241	284.8
125	West Khasi Hills	Mairang	North East Small Finance Bank	9	0	9	7.2
126	West Khasi Hills	Mairang	Punjab National Bank	16	8	24	25.6
127	West Khasi Hills	Mairang	State Bank of India	16	7	23	24.0
128	West Khasi Hills	Mawshynrut	Meghalaya Rural Bank	122	63	185	198.4
129	West Khasi Hills	Mawshynrut	United Bank of India	2	0	2	1.6
130	West Khasi Hills	Mawthadraishan	Meghalaya Rural Bank	118	68	186	203.2
131	West Khasi Hills	Mawthadraishan	United Bank of India		0	0	0.0
132	West Khasi Hills	Nongstoin	Canara	30	0	30	25.0
133	West Khasi Hills	Nongstoin	Central Bank of India	3	0	3	2.4
134	West Khasi Hills	Nongstoin	Meghalaya Cooperative Apex Bank	8	0	8	7.4
135	West Khasi Hills	Nongstoin	Meghalaya Rural Bank	133	102	235	270.0
136	West Khasi Hills	Nongstoin	State Bank of India	4	0	4	3.2
Grand Total				5815	1433	7248	8005.2



Bank wise- SHG Bank Linkage Target for FY 2021-22

Sr. N	Bank	Target			Disbursement (Rs In lacs)
		Fresh	Renewal	Total	
1	Bank of Baroda	6	0	6	5.00
2	Canara Bank	46	10	56	55.00
3	Central Bank of India	68	0	68	67.00
4	Indian Bank	2	0	2	2.00
5	Meghalaya Cooperative Apex Bank	1601	213	1814	2129.00
6	Meghalaya Rural Bank	3174	1109	4283	4556.00
7	North East Small Finance Bank	74	0	74	71.70
8	Punjab National Bank	27	8	35	36.60
9	State Bank of India	803	93	896	1072.00
10	UCO	1	0	1	1.00
11	Union Bank of India	10	0	10	7.50
12	United Bank of India	3	0	3	2.10
	Total	5815	1433	7248	8004.9