**Revised Minutes of the Review Meeting of DMCs (Bank Linkage) held on**

**19-04-2014 at 10:30 AM in MEPMA H.O., Hyderabad**.

The DMCs from all the DPMUs and Mission Cities have attended a review meeting**)** held on 19-04-2014 at 10:30 AM in MEPMA H.O. AMD (SD-1) Sri.D. Vizai Bhaskar in his opening remarks, congratulated the DMCs for achieving the BL targets for the Financial Year 2013-14 inspite of unfavorable situations that prevailed in most of the Districts.

The MD MEPMA also congratulated all the DMCs and SMCs (BL) for their best efforts in achieving the Bank Linkage targets for the year of 2013-14. MD MEPMA specially appreciated the DMCs of Kadapa, Chittoor, Guntur, Khammam, GVMC and GHMC for reaching / surpassing the BL target during the year 2013-14 and requested all the DMCs to continue the same efforts during 2014-15 also.

The AMD (Admn) Sri. Sambasiva Rao in his address also congratulated the DMCs for achieving the Bank Linkage targets for the year 2013-14. He also appreciated the best efforts put in for obtaining sanctions of **8005 Units** against the target of **10000 Units** under USEP for the year 2013-14.

In the presence of both AMDs the DMCs have Pointed out that the implementation of Self employment schemes i.e, USEP & UWSP is also allotted to them by the PDs and H.O. though there is an exclusive LH specialist for these schemes that is for obtaining sanctions and grounding the Units. The LH specialist is also support Districts and who is in turn supported by two junior specialists in all the Districts. The BL specialist feel that it is more burdensome to them and they can extend their support in coordinating with the Bankers if the sanction or grounding is delayed by the Branch Manager.

The AMD (SD-1) promised for proper work distribution among the DMCs of BL & LH by bringing this problem to MDs notice.

During the Review the following Subjects were discussed in detail.

**Preparation of Credit Budget for 2014-15 under Bank Linkage.**

The SMCs (BL) have circulated one proforma for working out of Credit Budget for 2014 -15, The DMCs have prepaid the Credit Budget as for the proforma and arrived for Rs**196114.73 Lakhs.** The SMCs (BL) also have worked out the Credit Budget through TCS based on the field level data of SHGs eligible for linkage during 2014-15 is **250372.51 Lakhs**.

**The SHG wise list arrived TCS for credit Budget for the year 2014-15 has been mailed to DPMUs. All DPMUs are requested to verify and submit the credit budget SHG wise in the last column provided.**

Based on this data, Credit Budget will be finalized at ULB level by the DPMUs and submit to H.O. for consolidation before 30-04-14.

**Uptaion of VLR**

The SMCs (BL) requested the DMCs to Credit the total VLR amount released to DPMUs and update immediately.

A Total amount of **Rs 119.46 Cr**. was updated against the amount of **Rs. 124.00 Cr**. released. It is observed that in some DPMUs there are some excess credits in some Districts though the VLR is credited to the SHGs, they are not displayed in the VLR disbursement screens for updation.

The DMCs had detailed discussion with the SMCs and M & E Specialist along with the TCS officials and the following suggestions were made.

1. In updation of VLR Disbursement for Phase 1, II, III were in some of the SHGs are not being displayed in the disbursement screens.

**Suggestions** – If the SHG is updated as **defunct or duplicate** subsequent to arrival of VLR, may not be displayed in disbursement screens.

For the SHGs where VLR is already disbursed, but not appearing in the disbursement screens the DPMUs are requested to update such SHGs status as “Active”

TCS is requested to develop a screen for updation of duplicate SHG loan mapping to active **SHGs**.

II. For the SHGs which have credited excess VLR amount in VLR disbursement screen DPMUs are requested to send the list of SHGs with the approval of PD in the flowing format for reversal of the excess amount credited

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| ULB | SHG code | Name of the SHG | SB Ac No | Loan Ac no | Bank Branch | Financial year | Phase No | VLR Amount |

III. Calculation of VLR for the recently updated and VLR not calculated earlier accounts.TCS will arrive at the eligible VLR for these cases.

IV. **Q.DMC, Bank Linkage raised that some of the SHGs not provided with VLR.**

**Suggestion: If any SHG does not get VLR amount, DPMUs are requested to verify in VLR detailed report. Drilldown upto SHG level and verify in eligible for VLR column. If the status is “NOT CAL” TCS will calculate the VLR by 30-04-2014.**

**If the SHG is not available in the VLR detailed report, DPMUs are requested to verify the updated status of SHG. If the SHGs have been updated as “Defunct” / Duplicate DMPUs may update the status as “active” if is a active group.**

**If the SHG is not belongs to above 2 cases, then the DPMUs may send the data in the following format for verification @ State Level.**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ULB | SHG code | SHG Name | Bank | Branch | SB Ac No | Loan Ac no |

All the DMCs are requested to follow the instructions given in this regard and submit the revise Credit Budget by mentioning linkage amount proposed SHG wise in the last column provided in the details statement before 30-04-2014 without fail.

Sd/-

D.Vizai Bhaskar, AMD (SD-1)