



JEEVIKA

An Initiative of Government of Bihar for Poverty Alleviation

**Bihar Rural Livelihoods Promotion Society
State Rural Livelihoods Mission, Bihar**



1st Floor, Vidyut Bhawan - II, Bailey Road, Patna- 800 021; Ph.:+91-612-250 4980; Fax: +91-612-250 4960, Website:www.brpl.in

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OFFICE ORDER

(To Facilitate Credit Linkage of SHGs with Banks)

BRLPS has expanded its activities across all the blocks and districts of the state. This has helped in the formation of large number of SHGs across the state. It is important that these SHGs are provided with adequate capitalization in order to take up different activities to support livelihoods at the household level. **It has been observed that most of the banks in Bihar are willing to provide credit linkage to SHGs.** It is time that BRLPS utilizes this opportunity and ensures that both savings account opening and credit linkages are done with ease in stipulated time frame. **BRLPS has taken decision to credit link more than 1.50 Lakh SHGs by August 2016.** This is based on the fact that BRLPS has formed around 5 Lakh SHGs, facilitated savings account opening of 3.32 Lakh SHGs and got only 2.20 Lakh SHGs credit linked till April 2016. This leaves a lot of scope for facilitating credit linkage to more than 1.50 Lakh SHGs (1st, 2nd or successive linkages) by August 2016. All the **DPCUs and BPIUs are directed to ensure that adequate follow up is done with banks** and support for SHGs in terms of facilitating savings account opening and credit linkages are extended on time.

All the districts need to ensure that good quality potential SHGs get credit linked with banks without any further delay. The progress of Bank Credit Linkage will be reviewed on fortnightly basis. Both DPCUs and BPIUs need to ensure that information about credit linkage that gets reported to SPMU is based on the format suggested below. DPCU will get the information from BPIUs in the mentioned format only and compile the same. It is directed that DPCUs will ensure reporting from BPIUs on following format only:

Sl. No	Name of SHG	Name of Village	Savings Account Number	Loan Account Number	Name of Bank	Name of Branch	IFSC Code	Amt. of Credit Linkage
1								
2								


You are aware that SPMU has provided permission to DPCUs to get the print out of stationery related to bank in order to fasten the process of savings account opening and credit linkage. **All DPCUs are directed to ensure that preparations are not stalled for lack of stationery support from Banks.** Many banks like SBI, CBI, MBGB, BGB, BOB and Allahabad Bank have provided stationery support to SPMU. DPCUs requiring the stationery may collect it from SPMU for such banks. Banks like UCO Bank, Canara Bank and PNB

have issued letters to utilize the forms after getting the print out of soft copies. Above mentioned aspects are to reiterate the fact that preparation of documents and its further mainstreaming (both for savings account opening and credit linkages) with banks is not stalled unnecessarily. It is important to mention that BRLPS has taken decision to organize **Financial Inclusion camps** across the state on **30th July, 30th August and 20th September 2016** to strengthen the effort of facilitating savings account opening and credit linkage to SHGs. The dates have been finalized in concurrence with banks during the **Steering Committee Meeting of SLBC on SHG Financing** dated 29th June 2016.

Different communicates made by PC-FI in last 2-3 months is an indication that there is a direction from senior management of the bank to provide credit linkage to SHGs and thus all efforts are required at the end of BRLPS to achieve the milestones. Districts facing problem with any bank need to provide information to SPMU immediately. The mail could be done to **vini_yp@brlp.in** and **priyankasharma_yp@brlp.in** with a copy to **PC-FI on mukesh@brlp.in**

In the circumstance mentioned above, all DPCUs and BPIUs are directed to act with immediate effect. All DPMs need to ensure that adequate strategy is made with BPMs and other team members to complete the task of credit linkage on priority basis.

Sincerely


(Balamurugan D.)

Chief Executive Officer, BRLPS

Copy to:

1. OSD/Director/ PS /CFO/AO
2. PCs/SPMs/PMs/SFMs/AFMs
3. All DPMs/ In charge DPMs /All Thematic Managers/YPs
4. All BPMs/ In charge BPMs /All staffs of BPIUs
5. IT Section/Account Section
6. Concerned file.