



# जीविका

गरीबी निवारण हेतु बिहार सरकार की पहल

## बिहार ग्रामीण जीविकोपार्जन प्रोत्साहन समिति राज्य ग्रामीण आजीविका मिशन, बिहार



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Ref : BRLPS/Proj-FI/497/14/4758 Date: 13.03.2019

### OFFICE ORDER

(Strategy to streamline resolution of SHGs Accounts that have turned NPA or Irregular)

BRLPS (Jeevika) is working on the strategy of providing timely capitalization (both from the project and the mainstream financial institutions) in order to kindle the entrepreneurial abilities amongst women members. **Availability of Capital from mainstream financial institutions plays an important role in the whole endeavour.** It is worthwhile to mention that SHG portfolio is likely to approach around **4800 crores of outstanding with banks by March 2019.** It is important that leveraging of resources from mainstream financial institutions is **continued with higher magnitude in FY 2019-20 and thereafter also.** The **distinguishing feature for its continuity will be the repayment percentage to banks.**

Considering the importance of repayment to banks, it is directed to act on the **following strategy with immediate effect:**

- All DPMs are directed to put one person responsible for collecting report from BPIUs on daily basis and report to CEO, BRLPS with copy to all other SPMU officials about the improvement in NPA status and resolution of irregular accounts. This is the prime requirement for setting the system around follow up for maintaining good repayment portfolio with banks.
- All DPMs to conduct meeting with BPMs and Block Mentors immediately to discuss on strategy of facilitating repayment to banks.** The minutes of the meeting to be shared with CEO, BRLPS and copy to PC-FI, PM(IS&FL) and all SPMU officials. All aspects mentioned in the office order no. **BRLPS/Proj/497/14/1090** needs to be discussed threadbare. Related office order attached for reference again. The meeting has to be conducted latest by 15<sup>th</sup> March 2019. The minutes to be shared accordingly latest by 15<sup>th</sup> March 2019.
- Responsibility has to be given to each and every staff of BRLPS to follow on the NPA and Irregular accounts.** BPIUs to hold meeting with cadres as well and arrange for travel reimbursement and fooding during time of meeting and discussion around NPA and Irregular accounts. **BPMs can also utilize the services of FI-CRPs** in the light of above mentioned office order numbered **BRLPS/Proj/497/14/1090.**

d) The meeting will be conducted based on the formal report received by BPMs from respective bank branches. BPMs will write a formal letter to branches and receive the status of NPA/ Irregular accounts **as on 10<sup>th</sup> March 2019. BPIUs need to collect the information Branch wise and submit it to DPCU.** DPCU to compile the status received from different blocks and submit the report to CEO, BRLPS with copy to PC-FI and PM-IS &FL (Mr. Ranjan) in following format.

| Name of the BPIU | No. of Bank Branches | No. of NPAs as on 10 <sup>th</sup> March 2019 | No. of Irregular A/Cs as on 10 <sup>th</sup> March 2019 |
|------------------|----------------------|---|---|
|------------------|----------------------|---|---|

e) Once the status is shared with SPMU, daily progress needs to be shared by DPCUs (through Mail to CEO with copy to PC-FI, PM-IS&FL and all SPMU officials and through Whats App). The daily report from DPCU will be on following parameters.

- i. Total no. of SHGs reported NPA as on 10<sup>th</sup> March 2019.
- ii. Total no. of NPA resolved on particular date of reporting.
- iii. Cumulative no. of NPAs resolved **till (Specific date of reporting).**
- iv. Total no. of SHGs reported as Irregular or Pre NPA as on 10<sup>th</sup> March 2019.
- v. Total no. of Irregular Account/ Pre NPA account resolved on particular date of reporting.
- vi. Cumulative no. of Irregular Account/ Pre NPA Account resolved **till(specific date of reporting)**

**All DPMs are directed to pay attention to the issue of resolving NPA and Irregular Accounts. Role of Block mentors need to be made clear with respect to office order no. BRLPS/Proj/497/14/1090 dated 3<sup>rd</sup> July 2018 (attached for reference as well). All District Mentors are directed to communicate with respective districts and **provide their time for achieving significant result on front of repayment.****

**It needs to be borne in mind that all effort around repayment has to be very facilitating and completely community oriented.**

It shall be the responsibility of the DPM and District mentors to lay out detailed outline of strategy for implementation in order to achieve desired results in stipulated time frame.

Sincerely  
  
 (Balamurugan D.)