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RESULTS & DISCUSSION

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

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MICRO-CREDIT MANAGEMENT BY PUNJAB NATIONAL BANK WITH REFERENCE TO FINANCING SHGs IN VARANASI

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ABSTRACT

A lot of research has been carried out and are being carried out to make micro finance sector contribute to the overall growth of the nation. The present research paper tries to study various Micro-Credit schemes of PNB (especially financing SHGs) and the process of financing SHGs. This paper also highlights the credit risk management framework of PNB with an aim to find out the various strategies followed for management of micro credit under financing SHGs. The paper has been divided into eight sections: the first section outlays the Introduction. The second section deals with the literature review. The third section deals with the objectives of the research paper. The fourth section explains the detailed Research Methodology adopted to carry out the study. The study is descriptive in nature, and the researcher has used Percentage and graph tools for the analysis of primary data. The fifth section deals with the analysis of primary data collected from the Varanasi district of Uttar Pradesh, which study the various Micro-Credit schemes of PNB (especially financing SHGs) and the process of financing SHGs and highlights the credit risk management framework of PNB with an aim to find out the various strategies followed for management of micro credit under financing SHGs. The sixth section presents the findings and concluding remarks of the research attempted for the study. The seventh section deals with the suggestions and would enlighten us to understand the reality of the initiatives. The final section deals with the limitation of the study.

KEYWORDS

Micro Credit Management, Punjab National Bank, Self Help Groups, NPA.

I. INTRODUCTION

Micro Credit Management is a very crucial part of the any bank dealing in the rural sector. In India there are various banks which operate in rural sector and they provide credit to the rural folks in the form of micro credit through various schemes like Kissan Credit Card, Farm mechanization loan, Dairy loan etc.

All the above credits given by various bank are small in size or more precisely we can term it as micro credit and one of the major source of micro credit to rural people is through SHGs.

In the present research paper the Micro Credit Management of PNB with reference to financing SHGs have been shown and the bank gives the micro credit to SHGs under its own initiated programme called Agribusiness Cell (ABC)

AGRIBUSINESS CELL (ABC) OF PNB

In order to maintain competitive edge and by focusing on the emerging avenues for Agribusiness the Bank has established Agri-Business Cell (ABC) in Priority Sector & Lead Bank Division, at Head Office.

VARIOUS AGRIBUSINESS SCHEMES UNDER AGRIBUSINESS CELL (ABC)

- Scheme for Financing Agri-Business Projects with venture capital assistance from Small Farmers' Agri-Business Consortium (SFAC).
- Scheme For Financing Micro-Financing Institutions (Mfis) For On-Lending To Individual Members Or their SHGS/JLGS.
- Venture Capital Fund Scheme for Dairy / Poultry Sector.
- Scheme for providing credit for projects for development and strengthening of infrastructure facilities for production and distribution of seeds.
- Capital Investment Subsidy Scheme for commercial production units of organic inputs under National Project on Organic Farming.
- Scheme for strengthening of agriculture marketing infrastructure, grading and standardization.
- Scheme For Financing Farmers Growing Sugar Cane Crop In Tie Up Arrangement With Sugar Mill Acting As Business Facilitator

II. LITERATURE REVIEW

The burden of indebtedness in rural India is one of the most pervasive features of rural life and despite major structural changes in credit institutions and forms of rural credit in the post independence period, situation is not good. The credit market, although highly fragmented helps in production loans but it is the local moneylenders who attend the most urgent needs like consumption, medical and emergency situation. Also, institutional credit is not as cheap as it appears on paper, moreover, there are operational rigidities associated with administration of institutional credit (Mukesh Pandey & Deepali Tewari 2013).

The twin problem of non-viability and poor recovery performance of the existing rural credit coupled with failure of financial institutions to deal with income poor borrowers in an imaginative and sustainable way brought up, the idea of micro credit in to the rural credit scenario (Rangrajan, 1996). This alternative combines the strength of the formal banking system with the reach and flexibility of the informal Self Help Groups (SHGs) to make credit accessible to rural poor. Micro credit programmes extend small loans to poor people for self employment projects that generate income, allowing them to care for themselves and their families. In most cases, micro credit projects offer a combination of services and resources to their clients in addition to credit for self-employment. These often include savings facilities, training, networking and peer support.

According to NABARD, micro-finance is the, "Provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas enabling, them to raise their income levels and improve living standards".

III. OBJECTIVES OF STUDY

1. To study various Micro-Credit schemes of PNB (especially financing SHGs) in Chirgaon branch of Varanasi district.
2. To study the process of financing SHGs.
3. To study credit risk management framework of PNB
4. To find out various strategies followed for management of micro credit under financing SHGs

IV. METHODOLOGY

- **Research design:** Descriptive research design
- **Sampling design:** No Sampling done for the Branch Manager & Convenience Sampling was done in case of business facilitators
- **Coverage:** The study is conducted in Varanasi district of U.P.
- **Sample Size:** The branch manager of the Punjab National Bank, Chirgaon Branch & the various business facilitators were selected for collecting primary data

- **Data analysis Tools**

A pre-structured and pre-tested interview schedule was used for data collection, keeping the objectives of the study in the mind. The various statistical tools are used depending upon the data and requirement for the analysis like Percentage, pie chart graph, bar chart, histogram graph.

V. RESULT AND DISCUSSION

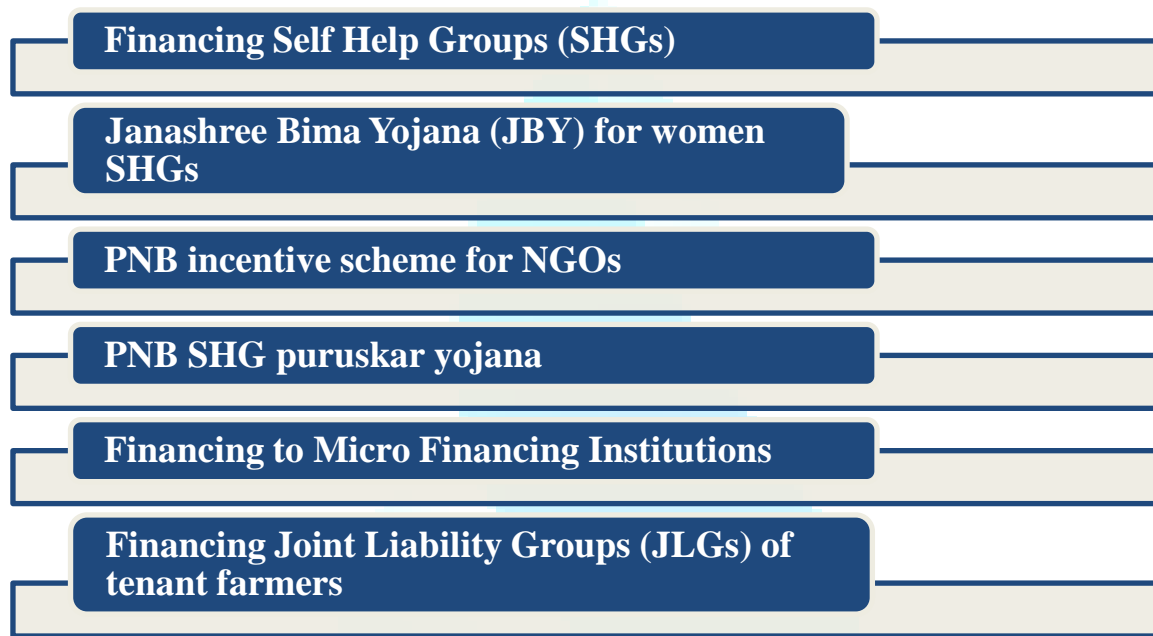
MICRO-CREDIT SCHEMES OF PNB

Following Micro Credit schemes are the part of special credit schemes of PNB.

- **FINANCING SELF HELP GROUPS (SHGs)**

To evolve supplementary credit strategies for meeting the credit needs of the poor & to encourage banking activity, both on the thrift as well as credit sides, in a segment of the population that the formal financial institutions usually find difficult to cover. The bank branch finances the SHG not the individual member of the SHG. The SHG will lend to its member for any purpose. The bank may also finance through voluntary agencies/NGOs who have promoted the SHG.

FIG. 1: MICRO CREDIT SCHEMES OF PNB



PROCEDURE FOR FINANCING SHG

There are two ways of extending bank finance. Directly to the SHG or through bulk lending to NGOs for on lending to group. Where the lending is directly from the bank to the group, the same should have linkage with the savings mobilised by the group. For availment of finance, group will prepare a credit plan for members and submit to the bank.

SELECTION CRITERIA FOR LINKAGE

SHGs are to be ultimately linked to the formal banking structure of a bank branch. The broad criteria are:

- The group should generally be in active existence for a period of at least six month.
- The group should have successfully undertaken savings and credit operations from its own resources.
- The group should maintain the proper accounts/records.
- The group formation should reflect genuine need to help each other and work together

SELECTION CRITERIA OF NGO FOR COLLABORATION

FIG. 2: SELECTION CRITERIA OF NGO FOR COLLABORATION

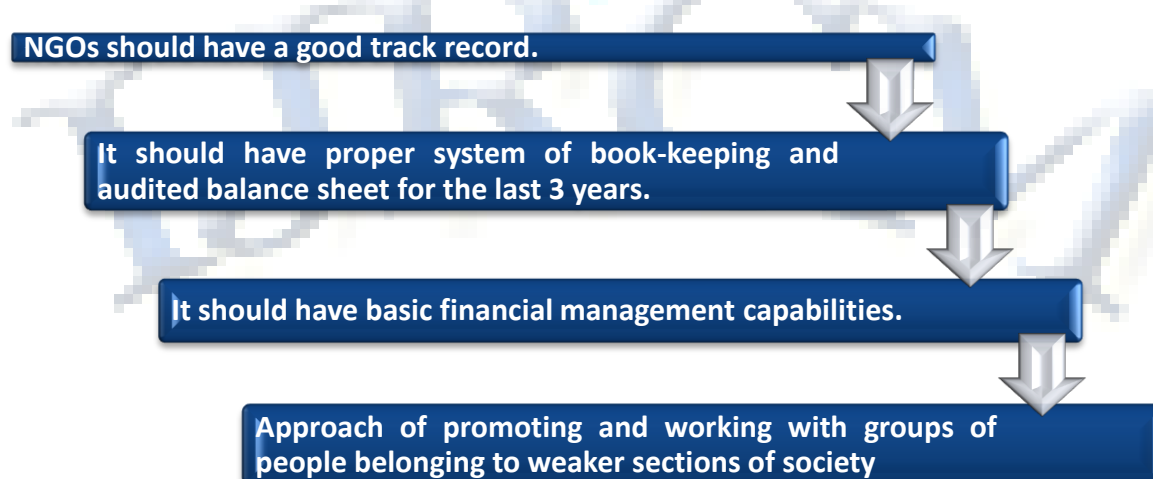
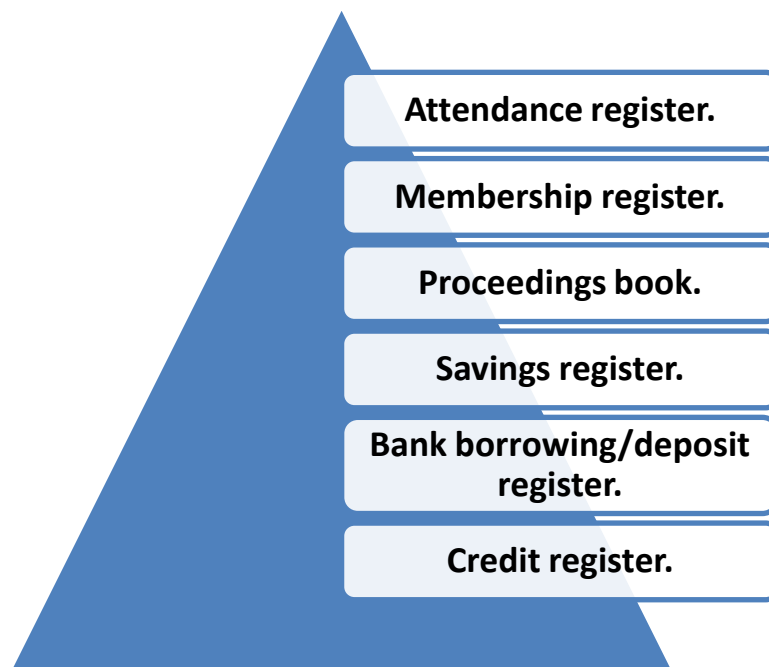


FIG. 3: BOOKS OF ACCOUNTS MAINTAINED BY SHGs



RBI GUIDELINES

- Open savings bank account in the name of SHGs.
- Relaxation of present norms for margin/security for lending to SHGs.
- SHG maintain their regular account & they do their regular business & grow.

CREDIT RISK MANAGEMENT FRAMEWORK OF PNB

Credit risk management frame work of PNB consists of:

- Risk management division (headed by CGM/GM)
- Circle risk management departments (looked after by DGM/AGM/CM of the circle office)
- Risk management committee (for formulating policies, procedures & managing all the risks)
- Credit risk management committee (top level committee headed by CMD & comprises of EDs,CGMs/GMs of risk management credit, treasury etc. as per the directives of RBI)
- Credit Audit Review Division (CARD).
- In case of micro credit & risk associated with it is looked after by the branch manager of the concerned branch.

MANAGEMENT OF MICRO-CREDIT UNDER FINANCING SHGs

1. Normal procedure against defaulters:

- Giving notice to the SHGs 2-3 times on behalf of the bank
- Legal notice
- SHGs declared as NPA
- Revenue Collection (RC) is being cut against the SHG (Aamin of concerned block or village do the collection of the revenue and borrower is charged 10% more on the loan taken after the RC has being cut against him)
- Lok Adalat

2. Particular branch along with normal procedure implement following strategies for the effective micro credit management:

- BLBC(Block Level Bankers Committee) Meeting.
- Normal Notices.
- Contacting facilitator.
- Personal Visit.

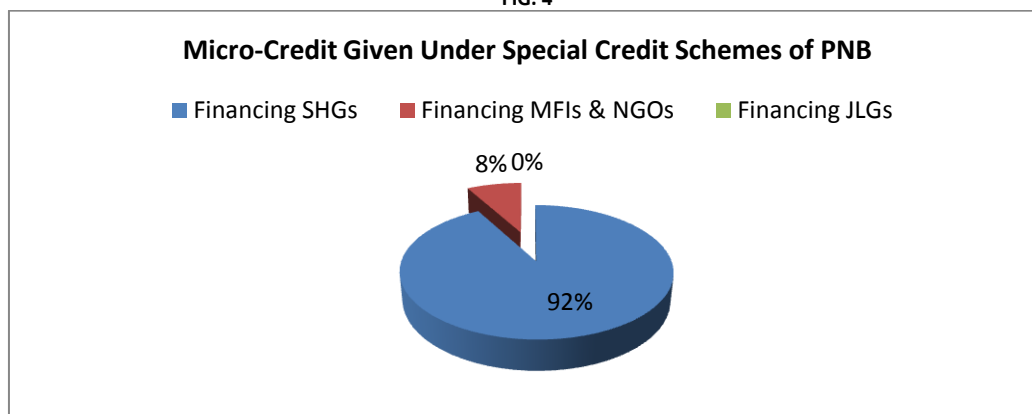
DATA ANALYSIS

TABLE 1

Categories	Percent
Micro-Credit Given Under Special Credit Schemes of PNB	
Financing SHGs	92%
Financing MFIs & NGOs	8%
Financing JLGs	0

Source: Primary Data

FIG. 4



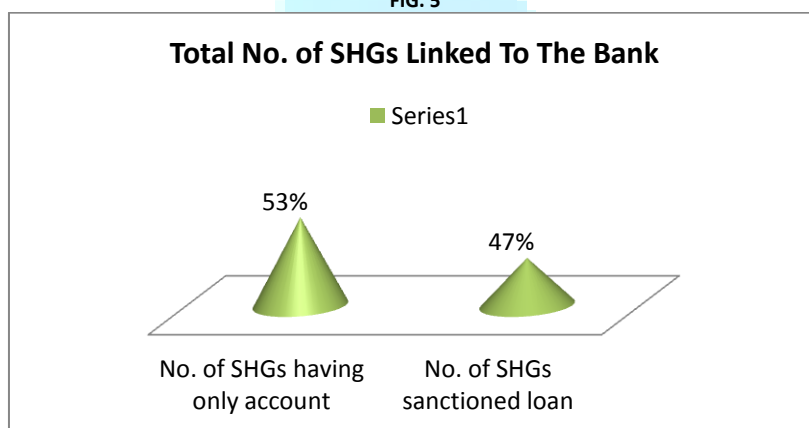
Most of the Micro-Credit given by the bank is under the scheme of financing SHGs while only few Micro-Credits has been given to MFIs/NGOs. No loan has been sanctioned by the branch under financing Joint Liability Groups.

TABLE 2

Categories	Percent
Total No. of SHGs Linked To The Bank	
No. of SHGs having only account	53%
No. of SHGs sanctioned loan	47%

Source: Primary Data

FIG. 5



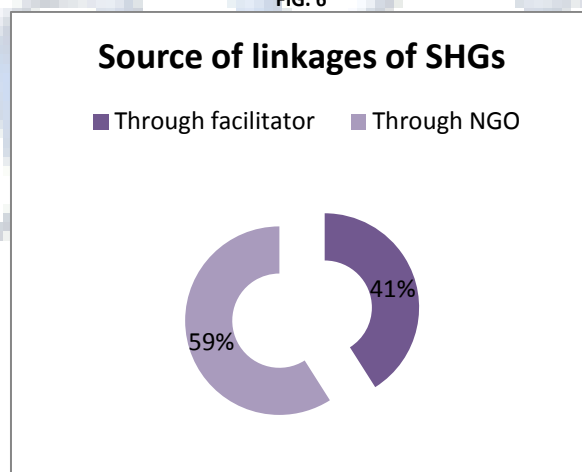
Out of 61 SHGs linked to bank 28 have been given loan i.e. total no. of SHGs linked to the bank is 61 and only 28 SHGs have being sanctioned loan while remaining 33 have opened only account in the bank.

TABLE 3

Categories	Percent
Source of linkage of SHGs	
Through facilitator	41%
Through NGO	59%

Source: Primary Data

FIG. 6



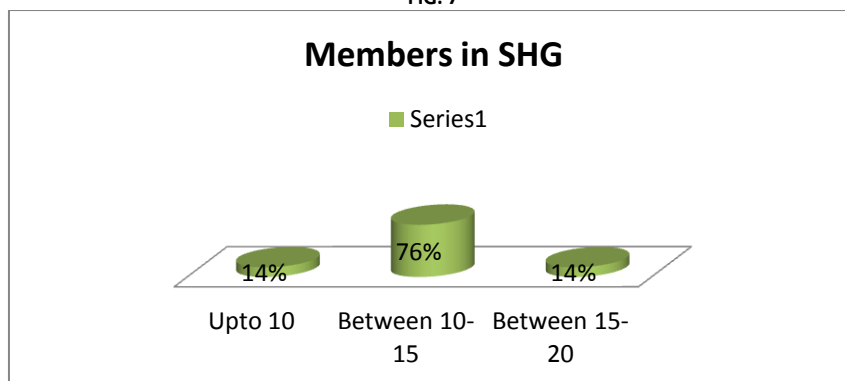
Most of the SHGs are linked through NGO followed by facilitators i.e. 36 SHGs have been linked to bank by NGO and the remaining are linked through facilitators.

TABLE 4

Categories	Percent
Members in SHG	
Upto 10	14%
Between 10-15	76%
Between 15-20	14%

Source: Primary Data

FIG. 7



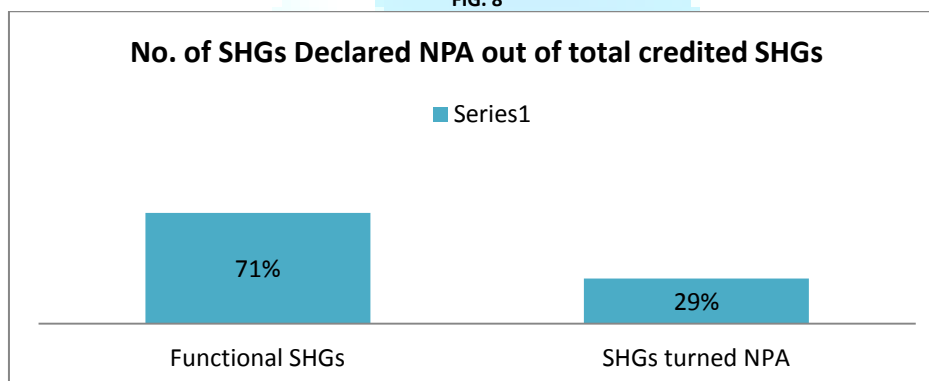
Most of the SHGs i.e. 76% have members between 10-15

TABLE 5

Categories	Percent
No. of SHGs Declared NPA out of total credited SHGs	
Functional SHGs	71%
SHGs turned NPA	29%

Source: Primary Data

FIG. 8



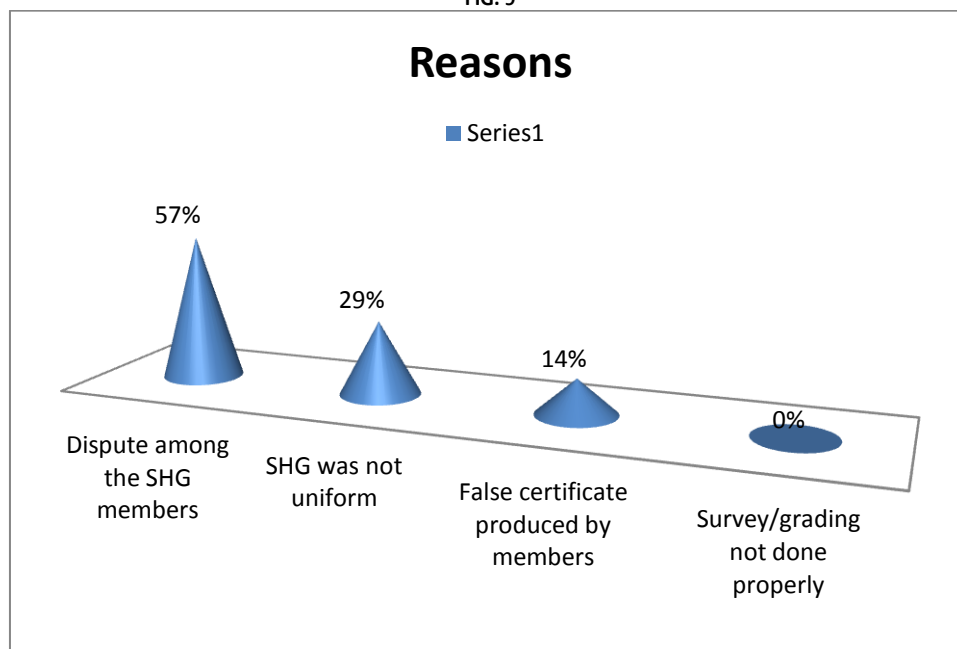
Out of total 28 SHGs to whom loan had been sanctioned 8 SHGs have turned into NPA while 20 are functional so most of SHGs are functional

TABLE 6

Categories	Percent
Reasons	
Dispute among the SHG members	57%
SHG was not uniform	29%
False certificate produced by members	14%
Survey/grading not done properly	0%

Source: Primary Data

FIG. 9



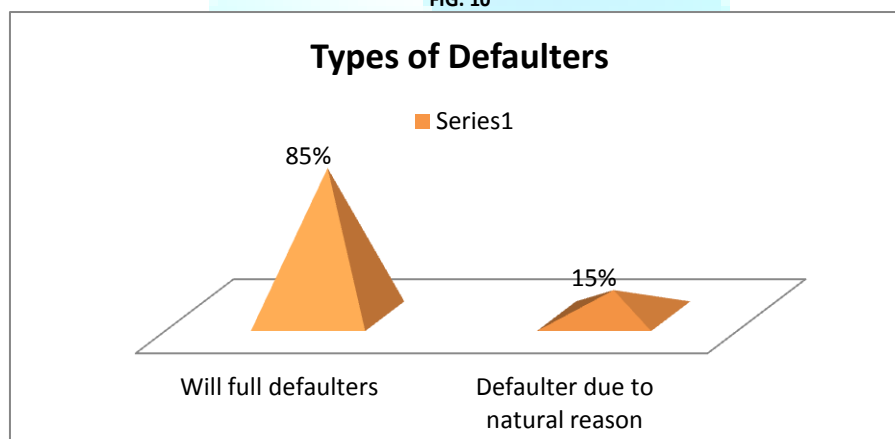
Main reason why SHGs turned into NPA was the dispute among members followed by the non uniformity of SHG & in some cases false certificates have produced by members in order to avail the subsidy and after that they did not pay the installments

TABLE 7

Categories	Percent
Types of Defaulters	
Will full defaulters	85%
Defaulter due to natural reason	15%

Source: Primary Data

FIG. 10



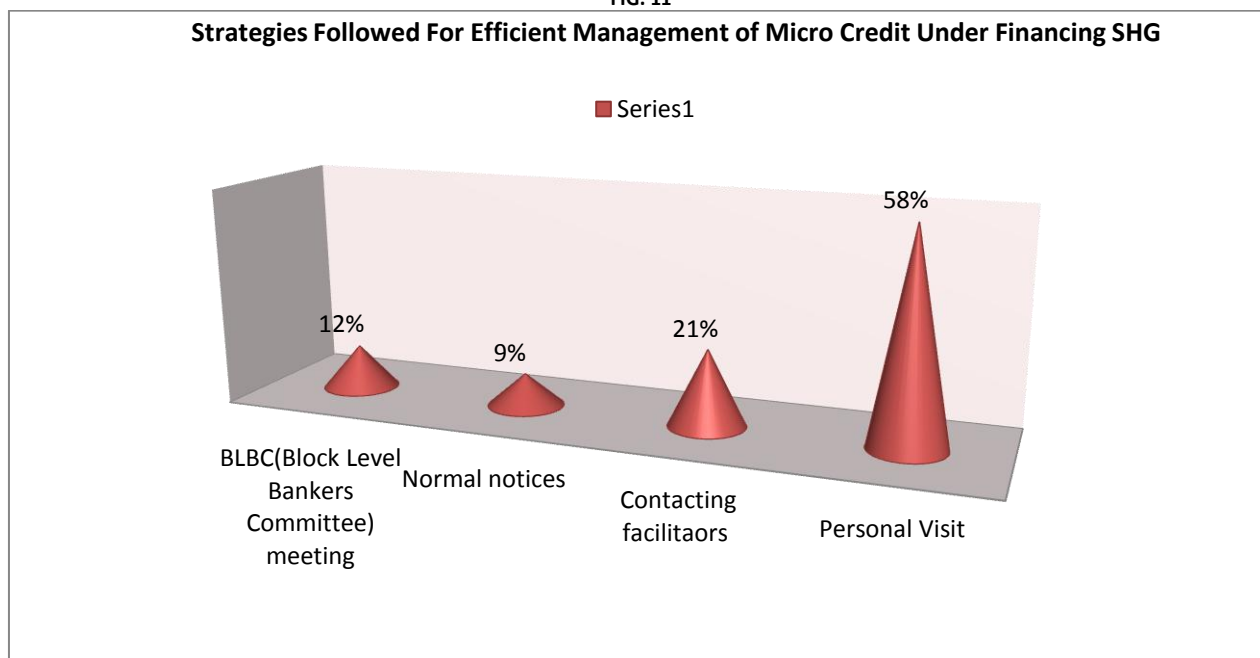
Most of the defaulters are will full i.e. they produce the fake certificates in order to get subsidized loan while the few have turned into defaulter due to some natural reason like crop damage, animal died etc.

FIG. 8

Categories	Percent
Strategies Followed For Efficient Management of Micro Credit	
BLBC(Block Level Bankers Committee) meeting	12%
Normal notices	9%
Contacting facilitators	21%
Personal Visit	58%

Source: Primary Data

FIG. 11



Most effective strategy for efficient management of micro credit under financing SHG followed by bank is personal visit followed by the contacting facilitators, the BLBC meeting & normal notices

VI. FINDINGS AND CONCLUSIONS

Following conclusions have been drawn after the data analysis and interpretations and it shows that most of the SHGs linked to the bank are functional and the management of micro credit given under financing SHG is quite satisfactory and also the strategies followed by the branch manager for micro management is also quite efficient.

1. Most of the Micro-Credit given by the bank is under the scheme of financing SHGs.
2. Out of 61 SHGs linked to bank 28 of them had been sanctioned loan under the scheme while remaining SHGs had open their account only.
3. Most of the SHGs are linked through NGO (Run by Rajnikant) followed by business facilitator (Madhuri)
4. Most of the SHGs have 10-15 members in it.
5. Till date most of the SHGs are functional.
6. Main reason why SHGs turned into NPA was the dispute among the members & also the SHG was not uniform in some of the cases.
7. Most of the defaulters are will full i.e. they produce the fake certificates in order to get subsidized loan while the few have turned into defaulter due to some natural reason like crop damage, animal died etc.
8. Most effective strategy followed by bank for efficient management of micro-credit is the personal visits & Block Level Bankers Committee meetings.

VII. RECOMMENDATIONS/SUGGESTIONS

It emerges from the foregoing discussion that

1. Bank should link the SHGs on the recommendations of reliable NGOs or Business facilitators
2. Bank should do exhaustive survey of each & every member in the SHG in order to check whether SHG is homogenous or not.
3. Bank must check the certificates/files forwarded by block carefully before sanctioning the loan to the SHGs.
4. Bank must monitor the activities of the SHGs to whom loan had been sanctioned on regular basis and motivate the members to repay their installments on time.
5. Branch manager should visit the SHGs personally once in a month or two know what problems they are facing and suggest them the appropriate solution in order to maintain the goodwill of the bank in the minds of SHGs.
6. Branch manager through the business facilitators monitor the activities of the linked SHGs by checking the Attendance register, Membership register, Proceedings book, Savings register, Bank borrowing/deposit register, Credit register.

VIII. LIMITATIONS

- The study is only confined to Varanasi districts of Uttar Pradesh and hence cannot be generalized for others.
- Unwillingness of respondents
- Time and budget constraint

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