

AMFI-WB

Howrah District level MFI Coordination Meeting

Date of Meeting: 07.11.2012

Time: 10:30 A.M. to 2.00 PM

Venue: Seminar Hall, Sarat Sadan, Howrah

Members Present:

1. Ajit Kr. Maity,	President	AMFI - WB
2. Pranab Rakshit,	Treasurer	AMFI-WB
3. Asit Kr. Mitra,	Coordinator	AMFI-WB
4. Sreeparna Banerjee	Executive	AMFI-WB
5. Goutam Majumder	Area Assistant Manager	SKS
6. Durga Padakarmokar	Unit Manager	SKS
7. Archana Koley		VWS
8. Sujit Chakraborty	Coordinator	VWS
9. Shyamal Banik	HO	SWWS
10. Syed Barun Ali	Regional Manager	SWWS
11. Moumita Maji	Branch Manager	SWWS
12. Kakoli Haldar	Branch Manager	SWWS
13. Arup Roy	Branch Manager	SWWS
14. Sukanto Ghosh	Branch Manager	SWWS
15. Sukdeb Das		SWWS
16. Subham Vineet	Chief Zonal Manager	VFSPL
17. Arupa Kanrar	Zonal Manager	VFSPL
18. Shankar P. Chattopadhyay`	Area Development Manager	VFSPL
19. Dibyendu Majhi	Branch Manager	VFSPL
20. Subarna Datta	Branch Manager	VFSPL
21. Sanzib Gorai	Branch Manager	VFSPL
22. Sourav Dey	Branch Manager	VFSPL
23. Goutam Barman	Senior Officer Operations	BFSPL
24. Swarup Biswas	Regional Manager	BFSPL
25. Tarun Debnath	Regional Manager	BFSPL
26. Kartick Biswas	Branch Manager	BFSPL
27. Manju Nandy	Distribution Manager	UFSPL
28. Chiranjib Pratihar	P.M	UFSPL
29. Ashish Basak	C.R.M	UFSPL
30. Bapi Das	C.R.M	UFSPL
31. Tanmay Khaddar	C.R.M	UFSPL
32. Amit Adhikari	C.R.M	UFSPL
33. Suman Ghosh	C.R.M	UFSPL
34. Jakir Hussain	C.R.M	UFSPL
35. Vinod Kumar Pandey	General Manager, Operations	AFSPL
36. Samit Dey	Area Manager	AFSPL
37. Somnath Das	Branch Head	AFSPL
38. Partha Pratim Debnath	Branch Head	AFSPL
39. Shantanu Haldar	Branch Head	AFSPL
40. Partha Pratim Das	Branch Head	AFSPL
41. Arun Kr Mukherjee	Branch Head	AFSPL

42. Sunanda Ray Chowdhury	Regional-in-charge	Anjali
43. Shiraj Dulla Sekh	Cluster-in-charge	Anjali
44. H. R. Molla	Asst. Branch Manager	Anjali



Objective of the Meeting:

- To establish effective and meaningful coordination and cooperation among the members of AMFI-WB in Howrah District.
- To understand the issues of district in order to smooth implementation of the activities.
- To assess the external threat being faced by the MFIs branches/centre and how we can combat the situation in collective manner.
- To select an MFI/Organization to take a lead role for the district for coordination on behalf of AMFI-WB
- To discuss about credit Plus activities of the member organization and if possible initiate some collective effort in the district.
- To prepare a joint action plan on increase relationship with different stakeholders like – District administration, Municipal Corporation, Panchayat, Politicians, economist, bankers, press and medias etc. and so on. Find a suitable date for district level stakeholders meet for Howrah District.

Agenda of the meeting:

- Welcome address by the President, AMFI-WB
- Brief introduction among the participants
- Sharing of objective of the meeting
- Expectation from the participants of the meeting
- Sharing by MFI Heads/second line leaders on critical district level micro finance issues.
- Sharing by the grass root participants as individual organization on field based problems. How we can combat the external threat in joint cooperative manner.
- Discussion on credit plus initiatives by individual organization. Possibilities of joint program initiatives particularly in areas where many MFIs are working together.
- Discussion of need of lead MFI in the district. If so, then select the lead MFI with certain timeline.
- Preparation of district level joint action plan of AMFI-WB.
- Plan on district level stakeholders meet. Find out a possible date of meeting with details plan and responsibilities.
- Vote of thanks.

1. INTRODUCTION:

Mr Asit Kr. Mitra and Ms. Sreeparna Banerjee addressed the participants present in the meeting. The participants were given a small introduction about AMFI –WB where they were briefed regarding the reason behind the formation of this Association and the kind of work which is being done by it.

2. WELCOME ADDRESS:

Mr. Pranab Rakshit, CEO, Sarala Women Welfare Society welcomed each and every participant to the first district level coordination meeting in Howrah. He began the meeting with again giving introduction of AMFI - WB; he emphasized the importance of holding such meeting which at the grass root level each participant to introduce name of the organization and personnel of each organization its operation in respect to the participant from all the eight gave their introduction with the brief background of Howrah District.



He emphasized the importance of holding such meeting which at the grass root level each participant to introduce name of the organization and personnel of each organization its operation in respect to the participant from all the eight gave their introduction with the brief background of Howrah District.

3. EXPECTATIONS OF THE PARTICIPANTS FOR THE SAID MEETING:

The participants were then asked to provide the expectations they might have from the meeting. Following are the major expectations:

- Participant from Anjali Microfinance stated that the issues which generally are resolved in such meetings remain open ended and concrete steps needed to combat the problems are not decided. Thus, one of the expectations remains to be to resolve the issues by making concrete action plan.
- Participant of Anjali requested AMFI to look into the salary increment of the field employees as they give maximum effort to run the organization at its root.
- Participant from Sarala who emphasized the preparation of root level coordination which would further lead to block level coordination meeting.
- Participant from VFSPL shared that at times information taken at the top level is not passed on to the bottom and thus, many times decisions taken remain unknown to others. Thus, they requested that decisions need to be passed down to the bottom for better implementation and so that the meeting minutes of this meeting is circulated at branch level also.
- It was also felt that competition is not very healthy at the field level if certain organization go in the field and circulate that they are superior while other organizations will ebb away with time. Thus, such discrimination at field level needs to be avoided and stopped for the better.
- Arohan also felt that decisions taken above need to percolate at the grass root level. Thus they are happy to see so many organizations have turned up for this current meeting and are hopeful that this would lead to change. It felt that three main issues need to be prioritized by the end of this meeting and concrete action plan need to be made with a specific timeline.
- Ujjivan stated that such an initiative for district level coordination was taken years ago but it remained fruitless as participants didn't turn up and cooperation was also less. They expect that this time such a fiasco won't take place and that this would further lead to block level coordination meeting.
- Bandhan stated that people except the Microfinance sector are harboring negative views regarding this sector. Thus, what steps might be taken through AMFI to reach out to others so that such negative viewpoints may be negated.

4. CRITICAL ISSUES:

The participants were then asked to narrate the critical issues that they feel need to be addressed immediately at the field level by each organizations senior personnel.

- From Sarala they stated that while dealing with borrowers in areas which are sensitive to most of the organizations, no coordination is there among the other MFI organizations which are operating there, which leads to difficulty in dealing with the problem. They also felt that in dealing with this, they have to also face some organizations which make their work difficult. Thus, they requested that coordination is very important in such respects.
- Arohan stated that though Credit Bureau has become a necessity for the functioning of MFIs but only Village, Ujjivan, SKS and recently Bandhan share data regularly. Thus, this becomes an issue as it is difficult to combat the multiple lending and staff poaching problem. It is also observed that most of the organizations do not go for follow up. Thus, they wanted to know certain parameters that should be there for people who do not submit data to Credit Bureau.
- VFSPL informed the participants that generally data's which are looked in by other organizations are credit data searching but their have been instance of certain organization which has manipulated the data and given it to Credit Bureau. What can be done to combat such problems? Also wrong communication in the field where certain organizations claim we are superior to the others which becomes detrimental in the face of their relationship with the borrowers and also with the other MFI organizations which might lead later to unhealthy behavior against each other. Thus, steps are required to combat this problem.
- Most of the participants agreed that root level coordination meeting can combat the said problem.

5. COORDINATION AT DISTRICT LEVEL

Mr. Pranab Rakshit informed each organization that it is important to understand the reason for doing this meeting. Such meeting should not be done as one is compelled to do. If we understand the need clearly it will become easy for all to participate and become open and cooperate with each other. It is also important to understand that organizational policy remains different as per different MFI organizations



and thus to mitigate issues relating to salary structure and submitting data to credit bureau will come under the respect policy of the organization. It is important to realize that changes will take place in due course of time.

For District level Coordination Meeting to become successful, such meetings need to take place frequently as discussion which would be formal but mostly informal would be required to bring about the changes which we are aspiring to.

Selection of lead organization:

Mr. Ajit Kr. Maity, President AMFI-WB, stated that a lead organization will be decided from Howrah District which will take the responsibility for such coordination meetings in future. This will help to solve

issues which won't go up to the management level of various MFI organizations. This will act as an important catalyst to enhance district level coordination among the MFIs and will act on behalf of AMFI-WB. Four organizations voluntarily showed their interest to act as Lead Organization precisely for one year. They are: **VFSPL, Arohan, Ujjivan, Sarala**. Among which one organization would be selected by the Core Committee Members of AMFI – WB. The selected lead organization would remain for a year, and then it would change.

6. SCHEDULE FOR FURTHER COORDINATION MEETING

Mr. A.K. Maity facilitated the process of details scheduled of Coordination meeting for Howrah districts which are as follows:

Venue of the meeting: It was decided that such meetings would be kept at branch office of the MFI organizations. So, each organization gave the areas where such meeting could be held.

- Anjali – Uluberia Branch Office
- Ujjivan – Bagnan Branch Office
- VFSPL – Ranihati/ Pacharol Branch Office
- Arohan – Barua / Bakultala Branch Office
- Sarala – Bakultala Branch Office
- Bandhan – Shalap, Division office

Frequency or interval of the meeting: once in a month for at least 3 to 4 months and once in two months after 3 to 4 months.

Day of the meeting: Wednesday, second week of every month (if holiday then Wednesday, third week)

Time: Mixed opinion among participants, thus would be decided before meeting by the core committee members. However, many viewed that the meeting should be longer period in a day, thus it may start from 1st half and may continue up to 2nd half.

Participants: 3-4 Persons from each organization, ensuring participation of Branch Manager and above level. (One person to be common for each meeting).

District Level Coordination Committee: A list given below was provided by the participants with regard to the contact person for the notification of further district level program:

Name of the organization	Contact Person	Designation	Contact number	E-MAIL
BFSPL	Sanju Mondol	Divisional Manager	7407472426	gm.operation@bandhanmf.com - CCGM
VFSPL	Shubham Vineet	Chief Zonal Manager	9051499747	svineet@village.net.in
SWWS	Tapesh Ghosh	Divisional Manager	7278028360	tapeshghosh@gmail.com
UFSPL	Manju Nandy	Distribution Manager	8420190888	manju.nandy@ujjivan.com
SKS	Haider Ali Khan	Zonal Manager	9007010952	haiderali.k@sksindia.com
AFSPL	Samit Kr. Dey	Area Manager	9836395900	samit.dey@arohan.in , - CCGM vinod.pandey@arohan.in
Anjali	Sunanda Ray Chaudhury	Regional Manager	9874314495	sunandarc@anjalimfi.com , johnm@anjalimfi.com - CCMD

These seven designated person will keep in touch among themselves and with AMFI-WB in regular basis in order to have better and meaningful coordination.

It was also suggested that there can be a separate meeting for only **Branch Managers** which can be held annually once during a holiday where clear discussion can be done on grass root problems.

7. District level stakeholders' meeting: Mr. A.K. Mitra raised the issue and shared the importance of the program for mass awareness among the stakeholders. It was decided that the date, venue and other details of the said meeting would be decided in AMFI-WB Core Committee Meeting.

8. OTHER ISSUES:

- The issue regarding Puja and other festival 'chanda'/fees was addressed by the President of AMFI – WB which is affecting the employees as well as organizations. He asked the participants to tell the areas where this is really an issue. The areas named by the participants were:

Andul, Mashila, Sanatan Club, Bagnan – Children Cultural Academy, Jogatballavpur, Shalap, Bansihat Friends Club, Udaynanpur etc. and son. It was asked by the President to the participants as to how to combat this issue. It was stated that if AMFI-WB Coordinator can go and speak to the Superintendent of Police regarding this matter so that no assault is committed by the members of such groups to the MFI staff and office, if the said 'chanda' is not given. However, many viewed that the matter should be managed locally. It was also suggested that the MFIs should jointly work on it and need a strong coordination among the MFIs.

- The Block/Municipality wise distribution of MFIs operation was shared by member organizations:

Shyampur I –	Ujjivan & Bandhan
Shyampur II -	Ujjivan & Bandhan
Bagnan I-	Ujjivan, Arohan & Bandhan
Bagnan II	Ujjivan, Arohan, SKS & Bandhan
Uluberia I	Ujjivan, Arohan, Sarala, Anjali & Bandhan
Uluberia II	Ujjivan, Arohan, Sarala, Anjali & Bandhan
Amta	Ujjivan, Village & Bandhan
Joypur	Bandhan
Udaynanpur	Village & Bandhan
JBpur	Ujjivan, Sarala, Village & Bandhan
Domjur	Ujjivan, Arohan, Sarala, Village, SKS & Bandhan
Pachla	Ujjivan, Arohan, Sarala, Village, SKS & Bandhan
Sakrail	Sarala, Village, Arohan & Bandhan
Bally	Ujjivan, Arohan, Sarala, Village, SKS & Bandhan

- **Multiple Lending:** It was told by the participants that such problems still exist. Mr. Pranab Rakshit stated that AMFI-WB as a whole cannot change the situation over night. The individual organizations who are lending are more aware about the strength of the borrower. It is also very difficult to understand the borrower would default to which organization. Thus, it is a risk which organization is taking knowingly which needs to be resolved by the organization itself, after the current RBI Guideline.

- It was discussed that two major MFIs are not providing data in Credit Bureau in time and in regular basis (may be incomplete data) and thereby other MFIs facing problem while providing loans in order to follow RBI guidelines for two MFI provisions for multiple lending and not exceeding Rs.50000.00

loan limit for single borrower. Therefore, it was suggested by AMFI-WB that MFIs should provide correct and complete data to Credit Bureau in regular basis.

- Few participants shared that HDFC Bank are not following RBI guidelines while providing loan to the borrowers. They are also not sharing data in any credit bureau.
- The President of AMFI-WB shared that any staff/employee of member organizations/MFIs may contact AMFI WB Personnel for any kind of field level concern or any kind of assistance if they feel so. He requested participants to note down the contact number of AMFI-WB personnel i.e. Mr. Asit Kumar Mitra – 9007508415 and Ms. Sreeparna Banerjee – 9831618649.

9. VOTE OF THANKS:

Mr. Asit Kr. Mitra thanked Mr. Ajit Kr. Maity, President, AMFI – WB, Mr. Pranab Rakshit, Treasurer, AMFI – WB, for making time to come to the meeting. He thanked the entire participants from the various organizations who had come for the said meeting and their valuable contribution during the meeting.

