

# AMFI-WB

## MEETING MINUTES FOR NORTH 24 PARGANAS

### DISTRICT LEVEL MFI COORDINATION MEETING

**Time:** 11:30 A.M.

**Date:** 28.12.12

**Venue:** Barasat Anweshan, RKSM School Premises, Madhabpur, Barasat, North 24 Parganas District

#### Members Present:

|                              |                    |                  |
|------------------------------|--------------------|------------------|
| 1. Shyamal Roy               | Secretary          | Barasat Anweshan |
| 2. Biswajit Das              | Secretary          | BJS              |
| 3. Subroto Ghosh             | Secretary          | SEBA RAHARA      |
| 4. Sreeparna Banerjee        | Executive          | AMFI-WB          |
| 5. Achintya Sasmal           | Z.M                | VFSPL            |
| 6. Shyamal Banik             | Sr. Officer        | SWWS             |
| 7. Anupam Sen                | B.M                | SWWS             |
| 8. Partha Sarathi Ghosh      | B.M                | SWWS             |
| 9. Mijanur Rahaman Mir       | R.M                | SWWS             |
| 10. Apurba Lal Mondal        | Manager – Training | BJS              |
| 11. Biswajit Sarkar          | D.M                | SEBA RAHARA      |
| 12. Keshab Ch. Mondal        | Auditor            | SEBA RAHARA      |
| 13. Biswajit Saha            | B.M                | SEBA RAHARA      |
| 14. Ramkrishna Das Choudhury | SBM                | SEBA RAHARA      |
| 15. Shambhu Das              | U.M                | SKS              |
| 16. Subrata Roy              | U.M                | SKS              |
| 17. Bikash Majumdar          | B.M                | SKS              |
| 18. Tarasankar Halder        | U.M                | SKS              |
| 19. Sujay Biswas             | B.M                | SKS              |
| 20. Goutam Barman            | Sr. Officer        | BFSPL            |
| 21. Soumyajit Dutta          | A.M                | BFSPL            |
| 22. Mantu Barman             | R.M                | BFSPL            |
| 23. Pratapaditya Samant      | D.M                | BFSPL            |
| 24. Motilal Sarkar           | B.M                | BFSPL            |
| 25. Bapi Bhandary            | R.M                | BFSPL            |
| 26. Sunirmal Jana            | R.M                | KDS              |
| 27. Ramesh Ch. Mandol        | D.M                | KDS              |
| 28. Nikhil Kr. Sarkar        | B.M                | KDS              |
| 29. Arup Kashyapi            |                    | UFSPL            |
| 30. Alauddin Mollick         | B.M                | Barast Anweshan  |
| 31. Ajjul Malla              | C.O                | Barast Anweshan  |
| 32. Sreebash Das             | B.M                | Barast Anweshan  |

|                            |     |                 |
|----------------------------|-----|-----------------|
| 33. Palash Chakraborty     | C.O | Barast Anweshan |
| 34. Jayshree Das           | O.A | Barast Anweshan |
| 35. Badal Chandra Shil     |     | Barast Anweshan |
| 36. Brajasundar Chatterjee | B.M | Barast Anweshan |
| 37. Sandip Paul            | A.M | AFSPL           |
| 38. Md. Masnd Morshed      | B.M | AFSPL           |

### **Objective of the Meeting:**

- To establish effective and meaningful coordination and cooperation among the members of AMFI-WB in North 24 Parganas 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 North 24 Parganas District.

### **Agenda of the meeting:**

- Welcome address
- 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 Shyama Roy Chowdhury, Secretary, Barasat Anweshan, gave the welcome address and where each participant was welcomed with a bunch of flowers. He gave a brief history about his organization and welcomed Ms. Sreeparna Banerjee, Executive, AMFI – WB and expressed his gratitude to AMFI for holding this meeting at their premises.

Sreeparna Banerjee addressed the participants where they were given a small introduction about AMFI –WB and were briefed regarding the



reason behind the formation of this Association and the kind of work which is being done by it and the purpose of the district level coordination meeting.

Each participant then introduced themselves and were welcomed again with a huge round of applause.

## 2. EXPECTATIONS OF THE PARTICIPANTS:

The expectations of each participant were asked in the meeting by Ms. Banerjee. Each organization present in the meeting presented their expectation:

Participant from Sarala stressed upon the concern over chanda issue, the lack of awareness about MFI work due to which chit fund and MFIs are getting mixed.



Participant from KDS informed the others overlapping of customers is slowly on the growth. Lack of awareness was one of the issues again raised.

Participant from Seba Rahara told others that to combat internal threats; coordination needs to be maintained among MFIs. They also felt that common policy for Over due (OD) customers needs to be maintained.

Participant from Bandhan raised the issue of chanda. Awareness and knowledge regarding MFI activities was again raised as one of the concern among stakeholders.

Participant from SKS stressed on the matter on implementation of what is being said. According to them a lot of issues are discussed and remedies are also told but the implementation of these remedies is what is required and wants AMFI to look into them.

Participant from VFSPL felt that the multiple borrowing is extremely problematic as they gave the instance that as in the RBI guidelines now a limit to loan giving has been put thus, some MFIs are giving more loan in a term so that the other MFIs cannot give loan. The participant also felt that if chanda can be collected from all organizations and given by the Association then the problem of chanda might be solved.

Participant from BJS stated that generally the decisions or messages taken at a upper level may not be circulated to the junior level by the seniors and thus proper circulation and communication of decisions is required.

Participant from Barasat Anweshan felt that a lot of confusion is created at the field by talking ill about fellow MFIs thus they felt it to be better if such tendencies are avoided.

Participant from Ujjivan felt that submission and upgradation of data to High Mark is necessary to maintain transparency in the sector and to avoid the problem of multiple lending.



Participant from AFSPL stated that generally in the MFI sector for the policies which are there internally also gives rise to the violation of RBI guidelines. It was also stated by them that the field problem is generally tackled by the lower staff and not by the staff at the upper level. The participant also spoke regarding the branch head cooperation and also loan handover.

### 3. DISCUSSION BY THE LEADERS

Mr. Biswajit Das, Secretary, Belghoria Janakalyan Samity first of all thanked the participants for sharing their problems and assured them that they will try to address the issues raised by them at intervals.

He told the participants regarding the purpose of the formation of AMFI – WB and stated its importance to the members. He informed every participant that the mud throwing among each other has become less after the association has started sitting together at regular intervals. Thus, after a lot of meetings we have been able to reach the district and thus if the district core committee which would be formed shortly can become capable and strong we would be able to reach the Block and grass root level. He stated that if the staff is not motivated then the work which he/ she will provide will not be 100%. Thus, staff motivation is extremely important.



He stressed the importance of district coordination meeting and stated that in these meetings we are able to interact with each other and know each other which earlier was not possible. He said that these meetings would help bring about coordination which indeed would help the entire sector. He gave the importance of the staffs working at field level and praised their efforts.

Regarding the question on decision making, Mr. Das, told them that if they or the staff can make themselves capable by diligent and productive work then one day the CEOs will leave the main decisions on them.

He also stressed that they should respect the clients as for these clients they and we all are able to sit here.

Mr. Subroto Ghosh, Secretary, SEBA RAHARA, informed all the organizations that AMFI began with only ten organizations and today there are twenty five organizations. He stated that though print and electronic media had given negative feedback regarding the sector but we need to create awareness at administrative levels so that people do not recognize the MFIs as chit fund and as Ms Banerjee had stated, he said that stakeholders meeting, bankers conclave and Bengali pamphlets have become important method to resolve this issue in this regard.



Capacity Building and development of staff is extremely important in this regard, thus, training up of staff is important in the areas of loan handover, as most of the credit officers are not equipped to handle it.

He said that as the participants present would become the second line management in the future and thus, would be able to take prime decisions thus coordination is required among the MFIs at this level.

Regarding overlapping he stated that supplying data to credit bureaus is a new system and the MFIs are slowly getting used to this system and thus, it would be better if the members can share manual data among each other through mails to stop multiple lending.

Increasing of membership in AMFI – WB would also serve the purpose as it would envelop many MFIs who may not be aware or are disregarding RBI guidelines, thus becoming members would ensure that they would follow RBI guidelines and they would not go into mal practice which would affect our sector.

#### 4. LEAD ORGANIZATION:

It was told to the participants that a lead organization will be decided from North 24 Parganas District which will take the responsibility for such coordination meetings in future. This will help to solve issues which do not go up to the management level of various MFI organizations. This will act as an important catalyst to enhance district level coordination meeting. Following organizations voluntarily wanted to become lead organization:

Arohan, Ujjivan, Sarala, SKS, Bandhan, BJS, Barasat Anweshan, Seba Rahara (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. **However, as per core committee of AMFI-WB decision, the lead organization will be Bandhan Financial Services Pvt. Ltd. for the year 2013**

Ms. S. Banerjee described the following *Role and Responsibilities of Lead Organization*:

- Coordinate the district level AMFI-WB initiatives and keep regular contact with AMFI-WB Office.
- The Lead Organization will work as district level representation of AMFI-WB.
- Facilitate and guide District level MFI Coordination Committee and organize at least one meeting in each month with committee members. Keep regular contact with Committee members and listen their views.
- Organize District level MFI Coordination Meeting in regular basis with different venues. The Lead organization will decide the agenda, budget of the meeting after consultation with AMFI.
- Identify the prioritized issues in the district raised by the member organizations. Make a possible action plan for combating those issues in priority basis.
- Plan and organize joint credit plus/development activities of under the banner of AMFI-WB.
- Lead Organization will act for one calendar year. After that another organization will act as Lead Organization.
- The Lead Organization will implement the program that would be decided in district level MFI Coordination general meeting.

- Lead organization will maintain meeting register and other documents of district level meeting and will provide a very brief monthly report to AMFI-WB.
- AMFI-WB will bear the simple food cost of general MFI coordination meeting. It is requested to district level MFIs to provide their meeting venue/meeting place with free of cost. The travel and other cost will be contributed by individual MFIs.
- Distribute time to time introduced or published newsletter or leaflet of AMFI-WB among the Govt. official and other offices of respective districts by lead organization and/or through dist. level committee members
- If any sensitive issues arises like publish any anti-micro finance propaganda, attempt to suicide of MF borrowers, any unethical work done by any AMFI members etc. then this respective lead organization will immediately inform to President and/or Secretary of AMFI-WB

## 5. DISTRICT 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:

| S.NO | NAME OF PARTICIPANT      | NAME OF ORGANIZATION | DESIGNATION           | PHONE NUMBER | EMAIL  |
|------|--------------------------|----------------------|-----------------------|--------------|--|
| 1    | Pratapaditya Samant      | BFSPL                | D.M                   | 9775847300   | <a href="mailto:gm.operations@bandhanmf.com">gm.operations@bandhanmf.com</a>         |
| 2    | Shyamal Banik            | SWWS                 | Sr. Operation Officer | 7278018367   | <a href="mailto:shyamal15banik@gmail.com">shyamal15banik@gmail.com</a>               |
| 3    | Nikhil Sarkar            | KDS                  | B.M                   | 9231536188   | <a href="mailto:kotaliparads@yahoo.co.in">kotaliparads@yahoo.co.in</a>               |
| 4    | Subroto Roy              | SKS                  | Asst. A. M            | 9163678898   | <a href="mailto:subrato.roy@sksindia.com">subrato.roy@sksindia.com</a>               |
| 5    | Abhiroop Chatterjee      | Ujjivan              |                       |              | <a href="mailto:abhiroop.chatterjee@ujjivan.com">abhiroop.chatterjee@ujjivan.com</a> |
| 6    | Achintya Sasmal          | VFSPL                | Z.M                   | 9874816534   | <a href="mailto:asasmal@village.net.in">asasmal@village.net.in</a>                   |
| 7    | Biswajit Sarkar          | Seba Rahara          | D.M                   | 9674525265   | <a href="mailto:seba_rahara@yahoo.co.in">seba_rahara@yahoo.co.in</a>                 |
| 8    | Sandip Pal, Vinod Pandey | Arohan               | A.M                   | 9836377665   | <a href="mailto:vinod.pandey@arohan.in">vinod.pandey@arohan.in</a>                   |
| 9    | Sreebash Das             | Barasat Anweshan     | B.M                   | 9051308225   | <a href="mailto:barasatanweshan@rediffmail.com">barasatanweshan@rediffmail.com</a>   |
| 10   | Apurba Lal Mondol        | BJS                  | Manager Training      | 9733649148   | <a href="mailto:janakalyans@yahoo.co.in">janakalyans@yahoo.co.in</a>                 |

These ten designated person will keep in touch among themselves and with AMFI-WB in regular basis in order to have better and meaningful coordination. Ms. S. Banerjee described the following:

### ***Role and responsibility of District level MFI Coordination Committee:***

- The district level MFI Coordination Committee will work under the leadership and guidelines of Lead Organization of the district. The responsible person of each organization for the district will be the member of such Coordination Committee.
- The responsible person for the district of Lead Organization will act as Convener of the District level MFI Coordination Committee Meeting.
- This type of meeting can be a preparatory meeting of general District level Coordination meeting. It can be called as a Core Group of District MFIs.
- The Coordination Committee will finalize the issues in district level before it place it for general meeting.



- The Coordination Committee will meet at least once in a month.
- The committee members will interact with themselves in regular basis for any kind of grass root level difficulties.
- The committee members will keep regular contact with AMFI-WB personnel for effective coordination.
- AMFI-WB would not bear the food cost for Coordination Committee Meeting as it will be a very short duration meeting with limited members. The respective MFIs may contribute for tea and snacks for such meeting.
- MFI Co-ordination committee should collect news letter/leaflet from lead organization and according to their request distribute it to the masses.

### **SCHEDULE FOR FURTHER COORDINATION MEETING**

Ms. S. Banerjee facilitated the process of details of the schedule of future Coordination meeting for North 24 Parganas district:

**Venue of the meeting:** It was decided that such meetings would be kept at branch office of the MFI organizations.

**Frequency or interval of the meeting:** every 3 months, 3<sup>rd</sup> week Friday or Saturday

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

### **6. VOTE OF THANKS**

Mr. Biswajit Das thanked Shyamal Roy Chowdhury for providing their school premises and for their hospitality. He thanked all the organizations for sending their staffs to attend this meeting and was hopeful that such meetings would bring about a change in the functioning of microfinance sector.

