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Title: Need to ensure better interface between Banks and Self-Help Groups under National Rural Livelihood Mission in the country particularly in Hooghly district of West Bengal.

DR. RATNA DE (NAG) (HOOGHLY): National Rural Livelihood Mission (NRLM) which is renamed as Aajeevika is the largest comprehensive and ground breaking poverty reduction programme in the country. But when it comes to execution, we find difficulties, approach towards disbursement of credit is tardy. Self help groups find it difficult to co-ordinate with the Banks in the execution of NRLM. When it comes to meetings of sub-committee of the DCC for NRLM, banks do not attend. In such a scenario, how can the self help groups resolve the problems cropping up between banks and self help groups. The Government should instruct the national banks to attend such meetings so that existing issues being encountered by the Self Help Groups who are implementing NRLM could be resolved. The linkage between the bank and the Self Help Groups should be free from hassles and the disbursement of credit should be a smooth affair in order to achieve the goal of promotion of Self employment in the rural areas particularly among women. I would also like to bring it to the kind notice of the Government that when states are already under financial burden, their burden should be shared by the Centre. There is an urgent need to promote priority sector lending among the grass root Rural banks in Hooghly district of West Bengal. There is also a need to change the mindset of the bankers so that the NRLM becomes a successful endeavour in not only reducing poverty in the rural areas but also eradicating poverty.