IBOA CONNECT

All India Indian Bank Officers' Association
3, Sripuram 2nd lane, Royapettah, Chennai 600 014.
Ph No. 044-2811 3376 Email: iboa.tn.pondy@gmail.com
Website: www.aiiboa.in

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Guidelines First in SHG Financing

Dear Comrades,

Self-Help Groups are widely recognized as an effective instrument for empowering women and as a viable mechanism for delivering microfinance services to economically weaker sections of society.

The SHG model has gained significant acceptance as members collectively pool their savings, enabling them to achieve greater financial stability. These pooled resources allow members to access loans during emergencies, periods of financial stress, important life events, or for asset creation and income-generating activities. Over the past three decades, this model has proven to be a successful and sustainable approach to supporting financially vulnerable communities.

To further strengthen the economic position of SHG members and support their livelihood activities, banks extend credit facilities to SHGs in accordance with guidelines issued by the Government from time to time. In addition, the Bank periodically issues internal guidelines governing SHG lending.

In its Master Circular, our Bank has outlined detailed guidelines covering various aspects of SHG financing, including SHG sponsoring agencies, SHG-Bank linkage, pre-sanction monitoring, verification of books, functioning and grading of groups, location of SHGs, purpose of lending, types of facilities, quantum of loan, tracking of SHG accounts for IRAC classification, and operational aspects of SHG accounts.

The circular further elaborates on discretionary powers, takeover norms, guidelines relating to NRLM/NULM schemes, financing of Joint Liability Groups (JLGs), and other operational aspects of SHG lending.

Since lending to Self-Help Groups contributes significantly to the socio-economic development of disadvantaged sections of society, branches often face considerable pressure from government agencies and non-governmental organizations to enhance lending to both existing and newly formed groups. Such pressure to increase SHG financing has been rising year after year. At the same time, branches are expected to ensure proper recovery of existing advances and maintain the levels of Special Mention Accounts (SMA) and Non-Performing Assets (NPA) at a minimum.

However, the number of staff available at branches is often not commensurate with the workload. In addition, many Branch Managers and officers posted in these branches may not have adequate experience in handling SHG-related lending. Under such multiple pressures and limited exposure, Branch Managers in both Microsate and regular branches may find it difficult to strictly adhere to the extant guidelines relating to verification of the genuineness of group members, completion of pre-sanction monitoring, confirmation of the active functioning of groups, verification of the authenticity of credentials submitted, proper scrutiny of NULM grading sheets, and ensuring that group members are adequately informed about repayment amounts and repayment schedules.

Further, in certain instances, due to a lack of full knowlege of the implications of their actions, Branch Managers have undertaken transactions such as transferring funds between SHGs and NGOs without obtaining due consent, transferring unutilized SHG funds to savings accounts at the insistence of zonal administration, or effecting bulk transfers to insurance companies for enrollment under insurance schemes at the behest of zonal administration without following the prescribed guidelines. Since SHG members are not adequately cautioned, community coordinators of government agencies collect the monthly instalments from the members and either fail to deposit them or deposit only a part of the amount into the SHG loan accounts. Such actions have resulted in disciplinary proceedings against the concerned officers.

When our officers strictly adhere to the prescribed guidelines while extending loans to Self-Help Groups, without yielding to pressure arising from unreasonable timelines set by government agencies or our zonal administrations, the SHG model can achieve its intended objective of promoting socio-economic development among disadvantaged sections. At the same time, such adherence will help ensure that our officers do not encounter avoidable professional or disciplinary issues.

In recent times, some officers have unfortunately come under vigilance scrutiny due to decisions taken under external pressure and without full compliance with the extant guidelines. In this context, we strongly advise our members to extend credit to SHGs after fully adhering to all prescribed procedures and due diligence requirements.

Our Bank emphasizes that lending should be undertaken only after strict compliance with the established systems and procedures. Therefore, we advise our members to meticulously follow all guidelines, even though the process may involve considerable documentation and procedural work. Such diligence will not only ensure the sustainability of the SHG model but will also help safeguard a peaceful and secure professional environment for you and your fellow officers.

With Greetings.
Yours Comradely

R Sekaran
Secretary General

Microplastics in Bottled Water: Emerging Public Health and Regulatory Challenge in India

Context

In contemporary India, bottled water has shifted from occasional convenience to everyday necessity due to declining trust in municipal supplies. However, recent Indian studies detecting microplastics in bottled water have raised concerns about invisible contaminants and regulatory inadequacy.

What are Microplastics and Why are They Concerning?

- Microplastics are plastic particles smaller than 5 mm, generated either as primary microplastics (industrial pellets, microbeads) or secondary microplastics formed from degradation of larger plastics. Nanoplastics, even smaller, often escape detection. Their persistence, bioaccumulation potential, and ability to carry toxic additives make them a public health concern.

Evidence from Indian Scientific Studies

- A Nagpur-based study found 72–212 microplastic particles per litre in all sampled bottled water brands, with higher contamination in locally bottled products. Similar findings in Mumbai and coastal Andhra Pradesh showed microplastics in 100% of tested samples. Globally, WHO (2019) noted insufficient evidence on health risks but emphasised the need for standardised monitoring and risk assessment frameworks.

Reasons for Presence in Bottled Water

- PET Bottle Degradation: Polyethylene terephthalate (PET) bottles fragment due to mechanical stress and ageing.
- Heat and UV Exposure: High temperatures during transport and storage (common in India) accelerate leaching of antimony and phthalates and increase particle shedding.
- Source Water Contamination: Rivers and groundwater already contain microplastics due to India's plastic waste burden (over 3–4 million tonnes annually as per CPCB estimates).
- Bottling Process Gaps: Fragmented industry with thousands of small units weakens uniform quality control.

Health Implications

Although long-term epidemiological data are evolving, laboratory research suggests:

- Microplastics may induce inflammation and oxidative stress.
- Smaller particles may cross intestinal barriers and potentially enter bloodstream.
- They act as vectors for endocrine-disrupting chemicals (phthalates, bisphenols) and heavy metals.
- Chronic exposure combined with chemical leaching creates cumulative risks not addressed in short-duration safety testing.

Regulatory and Institutional Gaps

Packaged drinking water in India is regulated by FSSAI; BIS certification is no longer mandatory. However:

- No prescribed permissible limits for microplastics.
- No routine testing protocol for nanoplastics.
- Standards assess individual chemicals, not combined long-term exposure.
- State-level inspections (e.g., Karnataka surveys) have flagged unsafe samples, indicating enforcement deficits.

Criticisms / Broader Concerns

- Illusion of Purity: Sealed packaging fosters misplaced trust, overshadowing systemic investment in safe public water systems.
- Environmental Feedback Loop: Single-use bottles significantly contribute to India's plastic waste crisis. Degraded plastics re-enter water bodies as microplastics, contaminating even treated sources.
- Public Health Inequity: Access to bottled water is income-dependent, potentially diverting policy focus from universal potable water access.
- Policy Lag Behind Science: Regulation remains pathogen-centric, while emerging contaminants remain outside formal standards.
- Cumulative Exposure: Daily ingestion over decades is not factored into risk assessment models.

Reforms: Efforts Taken and Needed

- Strengthening Public Supply Systems: Jal Jeevan Mission (aim: functional household tap connections to all rural households) reduces dependence on bottled water. Real-time water quality monitoring dashboards can rebuild trust.
- Updating Standards: FSSAI and BIS must mandate microplastic testing, define threshold limits, and integrate precautionary principles, learning from evolving EU and global regulatory discussions.

- Plastic Waste Governance: Plastic Waste Management Rules, 2016 (amended 2022) and Extended Producer Responsibility (EPR) mechanisms must be strictly enforced to reduce upstream plastic leakage.
- Storage and Labelling Norms: Mandatory heat-exposure warnings, improved transport standards, and periodic third-party audits.
- Research and Surveillance: National-level surveillance on microplastics in drinking water; integration with ICMR-led toxicological research to establish India-specific risk benchmarks.

Conclusion

Microplastics in bottled water exemplify a silent public health challenge emerging at the intersection of environmental degradation and regulatory inertia. Addressing it requires science-based standard setting, stronger waste governance, and renewed investment in accountable public water systems rather than unchecked dependence on packaged solutions.

Source : **The Hindu**

Retirement

S.No	Name	Designation	Branch
1	Com. LAKSHMINARAYANA R .	DEPUTY GENERAL MANAGER	CO:CREDIT DIVISION
2	Com. KUMAR A .	DEPUTY GENERAL MANAGER	TAMIL NADU GRAMA BANK
3	Com. JAGANATHAN K .	Branch Head(FXPC)	FXCPC CHENNAI
4	Com. SANJAY KUMAR MISHRA .	CHIEF MANAGER	IC PATNA
5	PONNAMBALAM S .	CHIEF MANAGER	ZO:TIRUNELVELI
6	Com. SREESHA B .	SENIOR MANAGER	DAMC CHENNAI
7	Com. KANCHAN RAM MEENA .	SENIOR MANAGER	KISHANPOLE
8	Com. RATHEESAN V .	SENIOR MANAGER	ZO:HUBBALLI
9	Com. SARWAJEET PALIT .	SENIOR MANAGER	ZO:RAIPUR
10	Com. M K SANJAYAN .	SENIOR MANAGER	ZO:ERNAKULAM
11	Com. BHASKAR MANDAL .	SENIOR MANAGER	KOLKATA MAIN
12	Com. MURUGAN V .	SENIOR MANAGER	SERVICE BRANCH, CHENNAI
13	Com. GIRJESH KUMAR .	Director Rural SETI	INDSETI BANDA
14	Com. RAJNEESH KUMAR	Officer-in-Charge CC	MEERUT
15	Com. SUKHENDU KUMAR NARJARY .	BRANCH MANAGER	SHILLONG
16	Com. PRASANNA VENKATESWARA RAO C .	ASST. BRANCH MANAGER	KALLUPALLE
17	Com. CHHEDI LAL .	ASST. BRANCH MANAGER	FATEHPUR
18	Com. RAJESH SHARMA .	ASST. BRANCH MANAGER	JALANDHAR CIVIL LINES
19	Com. RANJIT SINGH .	ASST. BRANCH MANAGER	AMBALA CITY
20	Com. SANJAY KUMAR .	HR OFFICER	FGMO PATNA
21	Com. SURENDRA KUMAR BISWAL .	IR OFFICER	ZO:BHUBANESWAR
22	Com. TAPAS RANJAN SEND .	CMC OFFICER	ZO:VARANASI
23	Com. MANORAMA BENG .	ASST. MANAGER	SILIGURI BURDWAN ROAD

Photo Gallery

Women's Day Celebration Organised in Chennai on 06.03.26

22nd General Body meeting of IBOA Kerala held at Ernakulam on 28.02.26