

राज्य स्तरीय बैंकर्स समिति , पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL

E-mail: slbc.westbengal@pnb.co.in

United Tower, 8th Floor
11, Hemanta Basu Sarani
Kolkata- 700 001

Telephone: 033-2262-7365, 033-2231-1716

Ref. No: SLBC/WB/Sub Committee Meeting on MSME/ 10 /2023

Date:17.05.2023

- 1) The Member Banks under SLBC, West Bengal
- 2) Line Department, GoWB

Re: Minutes of the SLBC Sub-Committee meeting on MSME held on 16.05.2023.

The SLBC Sub-committee meeting on MSME was held on 16.05.2023 to review the performance of banks under MSME sector as on 31.03.2023. The meeting was chaired by Sri Rajesh Pandey, Principal Secretary, Dept of MSME & T, GoWB and participated by Sri U. Swaroop, Director, Dept. of MSME, GoWB; Sri Sibabrata Pal, DGM, RBI; Sri Sunil Kr Pandey, DGM, NABARD, Sri. Firoz Hasnain, CGM, PNB and SLBC Convenor and representatives of major member Banks.

Sri Firoz Hasnain, Chief General Manager and SLBC Convenor introduced himself to all and welcomed Sri. Rajesh Pandey, Principal Secretary, Dept of MSME, GoWB alongwith all the other dignitaries and participants from the member banks.

Sri Shio Shankar Singh, General Manager, SLBC West Bengal, praised the banks for their collective and relentless effort in consistent escalation in MSME sector. He requested Sri. Rajesh Pandey, Principal Secretary, Dept of MSME to chair the meeting.

Sri R. Pandey highlighted the importance of MSME in the economic development of the country and how the credit growth in this sector would accelerate the growth of our country's economy. He praised all member banks for their wholehearted participation in MSME sector and also for their collective effort in consistent growth in MSME sector thereby contributing not only to the growth of the state's economy but also the economy of the country. He further stated that in spite of all the efforts made by the banks there were some areas where Banks and MSME Department need to work in cohesive manner to ensure proper utilization of all the available resources. He emphasized on the need of sponsoring quality proposals to reduce the rate of rejection of proposals. He also stressed upon the need of reducing the time between the sanction and disbursement.

The key issues were discussed along with the action points emerged in the meeting as enumerated below:

1. West Bengal Bhabishyat Credit Card Scheme as on 16.05.2023:

Sri Shio Shankar Singh highlighted about the newly introduced scheme of West Bengal Bhabishyat Credit Card and Banks' accomplishment in providing provisional sanction to a good number of proposals within a short span of time. Sri R. Pandey thanked SLBC for co-ordinating with the member banks and helping to provide a good number of sanction within a short span of time. He acknowledged the efforts of the member banks for provisionally sanctioning of 8962 proposals out of the sponsored cases of

44213 proposals. He further expected a surge in the number of sanction in the ensuing days. He apprised the house about his visit to National Council of MSME Meeting, Delhi and how WBBCCs was considered as an innovative scheme by the other states. He stressed upon the need of prompt downward percolation of operational directives of all government schemes from Head Offices of the banks to their branch offices for proper and timely implementation.

Sri U. Swaroop, Director, Dept. of MSME delivered a presentation on WBBCCs scheme. He briefed the house about the scheme highlighting that during the last Duare Sarkar camps 58619 proposals were received under the scheme, out of which 44213 were sponsored to banks and 8962 were provisionally sanctioned. Further, detail deliberation took place on individual Bank wise position of disposal of the proposals and their plan to clear pendency. Sri R. Pandey instructed the department to share the details of Helpdesk of WBBCC Portal with SLBC so that member banks can easily get in touch with the concerned person for any portal related technical issues. He further informed the house that PNB and SBI had sanctioned a significant no. of proposals i.e., 31% and 30% of the sponsored proposals respectively and requested both the banks to sanction at least 50% of the sponsored proposals by the end of the May 2023. Sri R. Pandey requested the member banks for flagging of WBBCCs in CBS by the end of May, 2023, to convert all provisional sanction to formal sanction by 15th June, 2023 and to disburse all sanctioned proposals by the end of June, 2023. Since there is a target of 2 lac beneficiaries in a year, Sri R. Pandey informed the house that camps would be organized in major industrial areas, ITIs, Poly-technique colleges targeting the enthusiasts and prospective entrepreneurs. He further suggested that member banks should sort out from the pending Mudra loan applications, that could be eligible under WBBCCs and refer such customers to apply under this scheme. Sri. Joseph Tobias, Chairman, BGVB suggested to get associated with RUDSETIs and RSETIs to scout proposals. Sri. R. Pandey accepted the same and proposed to hold a VC with the Directors of RUDSETIs and RSETIs to make them aware of the scheme and also provide necessary training of the WBBCC portal. Sri. Sibabrata Pal, DGM, RBI requested member banks to create awareness about the scheme among their customers. Sri. M. Dhar, Special Secretary and Director, Institutional Finance highlighted the importance of creating awareness about various government sponsored scheme along with this scheme among the rural customers and urged the bank to follow the same. Sri R. Pandey apprised the house about the incorporation of a new feature 'Subsidy claim form' option in the WBBCC Portal. A demonstration of the same was presented before the house. Sri. R Pandey instructed the department to provide with a step by step SOP regarding subsidy claim to SLBC for further dispersal to the member banks. Sri M. Dhar apprised the house that the subsidy for the scheme was upfront and it would be sent to a central parking account of each bank as would be provided by them. Thereafter banks would transfer such money to borrower's account that would be kept in frozen state. It would be released on pro-rata basis on the disbursement of the sanction amount. Sri. R. Pandey requested all banks to share the respective subsidy accounts to the MSME Department for mapping the same in the portal at the earliest.

(Action Point 1: MSME Department, SBI, PNB, WBSCB, RRBs and all Member Banks)

2. Status of MSME Cluster Financing as on 31.03.2023:

It was highlighted that member banks had cumulatively disbursed Rs.507.75 cr in 11320 units under MSME clusters; Rs 15.27 cr in 1623 units under Handloom clusters and Rs. 39.53 crore in 938 units of under KVIB clusters as on 31.03.2023. Member banks to give more focused attention in terms of sanction and disbursement in cluster.

(Action Point 2: Member Banks)



3. Progress made under Pradhan Manti Mudra Yojana (PMMY) as on 31.03.2023:

It was highlighted that member banks had disbursed Rs.11812.03 cr, Rs.19002.89 cr and Rs.7538.94 cr in PMMY- Sishu, Kishore & Tarun category respectively during 01.04.2022 to 31.03.2023 for the current FY 2022-23. Total 54.27 lakh borrowers have been benefited by PMMY by disbursement of total Rs.38353.85 cr as on 31.03.2023 which was Rs.28016.58 cr as on 31.03.2022. Thus disbursement under this scheme have posted a positive growth of 36.90 % on Y-O-Y basis. Member banks to maintain the same pace in ensuing financial year.

(Action Point 3: Member banks)

4. Progress under Artisan Credit Card and Weavers Credit Card as on 31.03.2023

It was highlighted that member banks had sanctioned total 13061 no of ACC and 4045 no. of WCC proposals and disbursed Rs.67 cr and Rs.16.76 cr as on 31.03.2023. Noting the performance, Sri R. Pandey expressed his dissatisfaction over the sanction rate under the said schemes. He highlighted that the ratio of sanction to sponsored cases is around 1:9. He advised the banks to take necessary steps to increase the sanction rate.

(Action Point 4: Member banks)

5. Progress made under PMEGP as on 31.03.2023

It was highlighted that PMEGP performance of our state was not at par in this current financial year. Banks had disbursed Rs.73.52 cr margin money in 2116 PMEGP cases against a target of disbursement of Rs.112.83 cr margin money in 3891 no of cases, thus achieved 65.16% and 54.38% of the target of MM disbursement amount and number of accounts respectively. Sri R. Pandey expressed his concern over such poor performance of banks in PMEGP and higher rejection rate and displayed his displeasure over the delayed disbursement of margin money and requested member banks to ensure timely disbursement of margin money in the sanctioning proposals.

(Action Point 5: Member banks)

There being no other points of discussion, the meeting ended with vote of thanks to the chair & the participants by Sri S.S. Singh.



(Shio Shankar Singh)
General Manager
SLBC, West Bengal

MEETING NAME: SLBC Sub-Committee Meeting on MSME


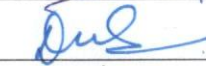
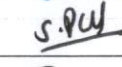

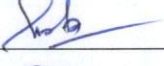

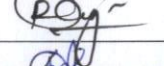

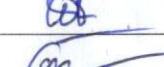




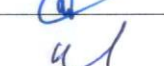

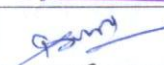
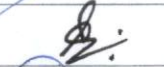



MEETING DATE & TIME: 16.05.2023 (Tuesday) at 03:00 PM

SI No	Name	Institution	Designation	Contact No	Signature
1	Sri. Rajesh Pandey	MSME & Textiles Department, GoWB	Principal Secretary		
2	Sri. Swaroop Udaykumar	MSME Deptt., GoWB	Director		
3	Sri. Manas Dhar	Institutional Finance, Finance Deptt., GoWB	Special Secretary		
4	Sri. Firoz Hasnain	SLBC, WB	Chief General Manager & Convener		
5	Sri. Shio Shankar Singh	SLBC, WB	General Manager		
6	Sri. Sumant Kumar	Punjab National Bank	General Manger & Zonal Head		
7	Sri. Sibabrata Pal	Reserve Bank of India	Deputy General Manager	8879086858	Sibabrata Pal.
8	Sunil Kr Pandey	NABARD	DGM	9430001632	
9	R. K. Mridha	MSME DG	Jt. Dir. of MSME (P&S)	9432352902	Rm 1615
10	Dilip Ghali	MSME SEt.	Joint Director of MSME	9434937544	Ghali
11	Sebarshi Roy	HBKVIB	Project Officer, Research & Training	8335060762	Sebarshi Roy
12	Bidhan Gangopadhyay	WBKVIB	Officer, Planning cell	9933807790	Bidhan
13	Chiranjit Mazumder	BQVB	AM	9875506225	Chiranjit
14	JOSEPH SABIS	BQWB	Chairman	98203-51943	98
15	Nilanjan Mukherjee	Bandhan	Dy Vice President	9732518621	Nilanjan
16	Deepesh Chakraborty	AXIS Bank	State Nodal Head	9832802200	Deepesh
17	Manik Vesma	HDFC Bank	Sr. Vice President	91386835406	Manik Vesma
18	Pranab Kr. Biswas	PQB	Chairman	9433022147	Pranab
19	Gungir Agarnal	ICICI Bank.	State SLBC Cooridin	842006800	Gungir
20	Parayni Saren	PMB	CM, PMB	9007142515	Parayni Saren



MEETING NAME: SLBC Sub-Committee Meeting on MSME

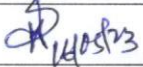



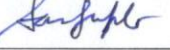

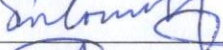
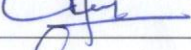
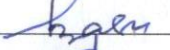
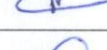
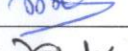
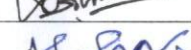

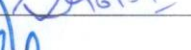



MEETING DATE & TIME: 16.05.2023 (Tuesday) at 03:00 PM

SI No	Name	Institution	Designation	Contact No	Signature
21	Sri Jeepak Brahma	SBI, SMERU	Assistant General Manager	8910953966	
22	Sri Debasish Manna	BOB, Kolkata zonal office	Sr. Manager	9559200591	
23	SRI SIBABRATA PAL	RBI, Kolkata	DGM, FIDD	8879086858	
24	Sri Akash Vats	RBI Kolkata	Manager, FIDD	7982275055	
25	Padmanabha Mitra	NIC, WB	Sr. Director (IT)	9432669975	
26	Debjyoti Santra	NICSSD, WB	SSD	9733814462	
27	Chinmay Roy	NIC, S.	SSD	9903370371	
28	Dambam Dhara Mitra	NICSSD, WB.	SSD.	9038191854	
29	A.R.M. Nazmul Huse	Union Bank of India	AGM	7675867196	
30	Pranajit Rakshit	Union Bank of India	SM	7980074439	
31	Dhanu Mandal	IDBI Bank	AGM (Asset)	9733830532	
32	DEBANJYU BHATTACHARYA	IDBI BANK	DGM, Asset	9717705519	
33	Firoz Tadi	Central Bank of India	CM, Zonal office	8692936060	
34	SAMPATHKUMAR . P	do	DGM, Zonal office	6292257393	
35	ALOK KUMAR	UOBAN	DGM & ZM	9548295983	
36	D.S. RATHORA	UBRB	CHAIRMAN	7872146000	
37	Rakesh Kumar Gupta	Canara Bank.	Divisional Manager	6292234225	
38	Susham Mandal	Canara Bank	Officer.	9123375479	
39	Anwesha Daidya	Bank of India	Sr. Manager	9836720600	
40	Samir K. Chatterjee	BOI.	Sy. General Manager	9800078210	



MEETING NAME: SLBC Sub-Committee Meeting on MSME

MEETING DATE & TIME: 16.05.2023 (Tuesday) at 03:00 PM

Sl No	Name	Institution	Designation	Contact No	Signature
41	Kalyan Kar	The WB. State Coop. Bank	AGM (IDD)	8617260533	
42	KIRTI KUNAL	INDIAN BANK	Senior Manager	7004481351	
43	Parthasarathi Saha	Finance Dept. GOWA	Dy. Director (IF)	9432231602	
44	Debasmita Akhtri	- do -	Banking Consultant (IF)	9433707727	
45	Soumitra Dasgupta	- do -	Banking Consultant (IF)	8777713887	
46	Sukanta S. Dash	SBI	DGM (ABUGSS)	9167249415	
47	Sukanya Alankar Dasikar	PNB	AGM (RAM)	9831947564	
48	Angani Ghosh	PNB	COO.	9168260908	
49	Sumit Basu	SLBC	GM	9434195248	
50	Pradip Chakrabarty	SLBC	Manager	9831015851	
51	Madhumita Maiti	SLBC	Sr Manager	9433342968	
52	Dhruba Ghosh	SLBC	Sr. Manager	9831849710	
53	Aropan Saha	SLBC	Officer	9836073227	
54	Samit Mondal	SLBC, WB	officer.	9051835556	
55	Ajay Kumar Singh	IOB, RO kolkata-	Senior Manager	8250550785	
56	Akayji Sanyal	IOB, RO. KOLKATA,	Asst Manager	8017973016	
57	Sreeparna Banerjee	SLBC, WB	Manager	9804304960	
58					
59					
60					

