

राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL
E-mail: slbc.westbengal@pnb.co.in
Telephone: 033-2262-7365, 033-2231-1716

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

Ref. No: SLBC/WB/Sub Committee Meeting on MSME/184 /2021

Date:04.12.2021

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

Re: Minutes of the SLBC Sub-Committee meeting on MSME held on 03.12.2021.

Meeting of the Sub-committee of SLBC on MSME was held through virtual mode on 03.12.2021. The meeting was chaired by Sri Rajesh Pandey, Principal Secretary, Micro & Small Scale Enterprises and Textiles Deptt, GoWB and was attended among others by Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB, Sri Kamallesh Kumar, General Manager NABARD, Sri Sudip Bhattacharyya, AGM, RBI and other dignitaries of the Line Departments, representatives of major member Banks and LDMs.

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and he acknowledged the cumulative efforts of all member banks including the support received from the Govt. Department for boosting up MSME sector despite difficulties faced on account of ongoing COVID-19 pandemic situation during FY 2021-22.

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

At the outset, Sri Rajesh Pandey, Principal Secretary, Micro & Small Scale Enterprises and Textiles Deptt, GoWB congratulated the member banks for their outstanding performance during the current financial year despite adverse impact due to pandemic situation. He pointed out that the State government has been according the highest priority to the MSME sector and exhorted the banks to fulfil their obligations in tandem. He highlighted some key points which are mentioned below:

- i) GoWB will start the next round of Duare Sarkar campaign from 01.01.2022. In the camps and with the help of the line department, fresh applications for Weavers Credit Card (WCC) and Artisan Credit Card (ACC) will be submitted to the Banks in the Duare Sarkar camps. In turn the Banks are to follow strict turnaround time in disposing of these proposals and ensure sanctioning of eligible loan applications and distribution of the respective sanction letters along with the specially designed Weavers Credit Card and Artisan Credit Card to the beneficiaries. Necessary SOP in this regard will be provided by the department shortly.
- ii) For Artisan Credit Card, loan amount will be from Rs.25000/- to Rs.2.00 lakh in the form of working capital/ term loan. For Weavers Credit Card, Govt. of West Bengal is providing 4% additional interest subvention over & above the existing maximum 7% interest subvention.
- iii) A separate stall will be set up for the artisans and weavers in the Duare Sarkar Camps.
- iv) Adequate number of blank application forms should be made available by the banks in the Duare Sarkar camps.
- v) GoWB is going to conduct Synergy and Business Facilitation Conclaves in selected districts starting from 11.12.2021. Apart from holding finance clinics, Banks to explore the possibility of providing sanction letter to the maximum number of customers from that platform or to give spot sanction to borrowers coming there with all requisite documents. Necessary SOP in this regard will be provided by the Department very shortly.

Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB requested LDMs to take proactive steps in Duare Sarkar campaign, like previous occasion, to make the programme a grand success. LDMs to prepare roster with the help of BLBC conveners so that bank counters always remain manned by bank officials on the camp dates. Sri S. G Saha informed that many loan proposals under Weavers Mudra Credit card are kept pending in different bank branches because the borrowers are not turning up. He requested the line department to take necessary steps on that score. Sri R. Pandey informed that suitable instruction in this regard will be given to district handloom officers for bringing such borrowers to respective bank branches.

(Action point 1: Member Banks, LDMs and Line Department)

After initial deliberation of Sri R. Pandey, GM SLBC steered the meeting with agenda wise discussion. Summary of the agenda wise discussion and action points emerged thereof are enumerated below.

1) MSME ACP 2021-22 vis-à-vis provisional achievement by member banks as on 30.09.2021:

Sri S. G. Saha apprised the house that the member banks have managed to disburse total Rs.45781.96 crore as on 30.09.2021, thus achieving 44.87% of the MSME ACP target of Rs.102037 Crore thus posting a Y-O-Y growth of 36%. Bandhan Bank have reported only Rs.9.72 crore disbursement as on 30.09.2021 on account of failure in mandatory registration of borrowers under Udyami Mitra Portal against a reported figure of Rs.1249.46 Cr. as on 30.06.2021. Otherwise, the overall state figure could have risen by more than 2-3%.. Sri R. Pandey appreciated all member banks for their combined efforts and requested them to keep the same pace in sanction and disbursement of MSME proposals in coming quarters so as to achieve the ACP target by 31.03.2022. He requested LDMs of Kalimpong, Coochbehar, Hooghly, Purba Medinipur and Birbhum to take a note of their MSME achievement having less than 30% figure and to register a good progress in coming quarters.

(Action point 2: Member Banks and LDMs of Kalimpong, Coochbehar, Hooghly, Purba Medinipur and Birbhum)

2) Progress in MSME clusters as on 30.09.2021:

Sri S.G. Saha informed the house that list of 550 no of clusters, including 252 clusters adopted earlier, received from Department of MSME, GoWB have been shared with LDMs and Lead banks of the districts for necessary adoption of the clusters. The process of branch mapping and necessary adoption of the clusters are supposed to be completed by 31.12.2021 and the last quarter will be fully utilized for necessary cluster financing. Sri R. Pandey instructed MSME department to complete the GIS mapping of the clusters and to send the same report to SLBC for completion of adoption at the earliest and latest by 15.12.2021. Sri Sudip Bhattacharyya, AGM, RBI requested member banks to instruct their branches for visiting the cluster prior to adoption of the same to know its where about.

Sri S.G. Saha apprised the house that cumulatively (i) 11361 no of loans disbursed under MSME clusters involving Rs.927.43 Cr. (ii) Rs.6.33 Cr. disbursed in 515 no of Handloom clusters and (iii) Rs.7.51 Cr. disbursed in 138 no of KVIB cluster cumulatively as on 30.09.2021.

(Action point 3: LDMs, Member Banks and Line Department)

3) Progress under Pradhan Mantri Mudra Yojana as on 30.09.2021:

Sri S.G. Saha highlighted that banks have cumulatively disbursed Rs.7694.02 cr in PMMY upto 30.09.2021 in the current financial year posting a Y-o-Y growth of 117% and Q-o-Q growth of 118%. Sri R. Pandey congratulated all banks for such admirable performance. Sri M. Dhar also praised the banks for increasing exposure in Kishore category and mentioned that loan disbursement under Tarun category also remained praiseworthy. GM SLBC requested member banks to surpass the previous year's achievement by 31.03.2022 and to achieve a new milestone.

(Action point 4: Member Banks)



4) Progress under PMEGP as on 30.09.2021:

Sri S.G. Saha appraised the house that out of the assigned target of giving loan to 3583 number of PMEGP borrowers with disbursement of Rs.107.46 Cr. as Margin Money, banks have so far disbursed 572 cases involving Rs.23.71 crore as on 30.09.2021. Sri R. Pandey requested member banks to achieve the assigned PMEGP target by 31.03.2022.

(Action point 4: Member Banks)

The meeting ended with vote of thanks by Sri S.G. Saha to the Chair & the participants.



(Sri Nabin Kumar Dash)
Chief General Manager &
Convener, SLBC West Bengal



List of participants in SLBC Sub-Committee Meeting on MSME held on 03.12.2021

S No.	Name	Designation	Organisation
1	Sri Rajesh Pandey	Principal Secretary	Micro & Small Scale Enterprises and Textiles Deptt, GoWB
2	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
3	Sri R. K. Middy	Joint Director	MSME (PS), GoWB
4	Sri Ashis Banerjee	Joint Director	Handloom & Textile Directorate, GoWB
5	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
6	Sri Kamalesh Kumar	General Manager	NABARD
7	Sri Sudeep Das	General Manager	BGVB (PNB)
8	Sri Sudip Bhattacharyya	Assistant General Manager	RBI
9	Sri Aseem Kumar Mishra	Assistant General Manager	UCO
10	MD A F M Nazmul Huq	Assistant General Manager	Union Bank of India
11	Sri Ranganath Roy	Assistant General Manager	SBI
12	Sri Narendra Kumar	Assistant General Manager	Canara Bank
13	Sri Joyjit Paul	Chief Manager	Central Bank of India
14	Sri Sumit Basu	Chief Manager	SLBC, West Bengal
15	Sri Subrata Pal	Chief Manager	BGVB
16	Sri Subrata Roy	Chief Manager	Indian Bank
17	Sri Abhijit Mandal	Senior Manager	Bank of India
18	Sri Salan Bage	LDM, 24-Pgs (North)	Indian Bank
19	Sri Rakesh Singha Roy	LDM, 24-Pgs. (South)	Punjab National Bank
20	Sri Ashok Kumar	LDM, Alipurduar	Central Bank of India
21	Sri Tapan Mondal	LDM, Bankura	Punjab National Bank
22	Sri Prithwis Das	LDM, Birbhum	UCO Bank
23	Sri Prabir Kr Ganguly	LDM, Coochbehar	Central Bank of India
24	Sri Sayantan Tarafdar	LDM, Dakshin Dinajpur	Punjab National Bank
25	Sri Raushan Kumar	LDM, Darjeeling	Central Bank of India
26	Sri Bharat Chandra Tripathi	LDM, Hooghly	UCO Bank
27	Sri M.K.Soni	LDM, Howrah	UCO Bank
28	Sri Ajay Singh	LDM, Jalpaiguri	Central Bank of India
29	Sri Ranjit Dutta	LDM, Jhargram	Punjab National Bank
30	Sri Sherpa Tenzie	LDM, Kalimpong	State Bank of India
31	Sri Santanu Chowdhury	LDM, Kolkata	State Bank of India
32	Sri Sudhir Kumar Rajak	LDM, Murshidabad	Punjab National Bank
33	Sri Sushanta Kumar Halder	LDM, Malda	Punjab National Bank
34	Sri Tapu Dutta	LDM, Nadia	Punjab National Bank
35	Sri Dwijendra Kumar Debnath	LDM, Paschim Burdwan	State Bank of India
36	Sri Subhankar Mahata	LDM, Paschim Medinipur	Punjab National Bank
37	Sri Sumit Sharma	LDM, Purba Burdwan	UCO Bank
38	Sri Sudip Maity	LDM, Purba Medinipur	Punjab National Bank
39	Sri Tapan Mondal	LDM, Purulia	Punjab National Bank
40	Sri Sourav Saha	LDM, Uttar Dinajpur	Punjab National Bank

