

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

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Ref. No: SLBC/WB/Sub Committee Meeting on MSME/ ¹²⁹ /2021

Date: 07.01.2021

- 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 31.12.2020.

In accordance with the advice of Dr. Amit Mitra, Hon'ble Finance Minister, GoWB in course of the 150th SLBC meeting held on 29.12.2020 taking into account the progress made in disbursement of fresh loan to MSME units till September 2020 was not up to the expected level, a "Special Meeting of the SLBC sub-committee on MSME" was held through virtual mode on 31.12.2020, to draw a roadmap for achieving MSME loan disbursement target against ACP 2020-21. The meeting was participated by Sri Anurag Srivastava, Director MSME, GoWB, Sri Manas Dhar, Director, Institutional Finance, GoWB, Sri J. P. Tirkey, General Manager, Reserve Bank of India and Sri K Kumar, DGM, NABARD and other dignitaries of the Line Departments and representatives of major member Banks.

Sri S. G. Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and he acknowledged the efforts of all member banks besides the extended support received from the Govt. Department for boosting up MSME sector despite difficulties faced on account of COVID-19 pandemic situation.

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

- Sri A. Srivastava, Director MSME praised all member Banks for their whole hearted support in financing MSME sector for achieving 50% target under ACP by Dec'2020. He suggested Bankers for focusing on 252 MSME clusters for extensive credit linkage by conducting awareness/ credit camps at the cluster locations.

(Action point 1: Member Banks)

Sri Srivastava also emphasized on the available lending potential under Weavers' Credit Card as fresh lending to this segment will not only support the identified weavers but it would also assist in achieving MSME lending target. He stressed upon the need for taking proactive actions by the banks by providing necessary hand holding support to this group of beneficiaries and thereby allowing them to receive the benefit of 4% additional interest subvention being provided by the GoWB to encourage the sector. He requested all member banks to dispose of all the eligible cases under Weavers' Mudra at the earliest and to contact MSME Department for any support, if required.

(Action point 2: Member Banks)

Talking about Export Credit, Sri Srivastava requested the house for convening an early meeting to discuss and make a plan to boost up Credit to Exporters / Importers in presence of few exporters, EXIM Bank and ECGC to understand their expectations and shortcomings, if any, in fulfilling that.

(Action point 3: Line Department)

- Sri M Dhar, Director, Institutional Finance, urged the member banks not to refuse any eligible WCC loans on the plea of existence of NPA in this sector. Admitting occurrence of NPA as the common

concern in any advance, he expressed his expectation that recovery of anticipated small amount of the existing NPA would not be a big issue on the part of the Banks. He suggested for utilization of the services of the BC Agents of the respective Banks for recovery of WCC NPA loans and other MSME loans.

Sri M Dhar also advised all Banks for systemic re-classification of their existing loan portfolio in line with latest MSME classification for proper reflection of their achievement in this sector, which would surely boost up the level of MSME lending post re-classification.

(Action point 4: Member Banks)

- Sri S. G. Saha spoke about the poor disbursement in Emergency Credit Line Guarantee Scheme (ECLGS) as on 17.12.2020, which stood at 32.48 % achievement against total target. Citing that GOI has already extended the timeline to March 2021, he requested the member banks to disburse all the pending eligible cases by 31.03.2021.

(Action point 5: Member Banks)

Sri Saha also requested the member Banks to take necessary action for rectification of WCC proposals rejected for non availability of PAN card or Weavers Card or KYC problem with help of the Line departments and to dispose all the eligible cases by 31.01.2021 positively.

(Action point 6: Member Banks)

- Sri S. G. Saha admitting the hardships of RRBs for non availability of CGTMSE and MUDRA guarantee coverage requested them to provide their best possible effort for achievement of target in MSME. Axis Bank having very low level of achievement was advised to go all out for achieving the final target.

(Action point 7: RRBs & Axis Bank)

- Sri J. P. Tirkey reiterated that by adopting new MSME classification issued by RBI, Banks can achieve a better figure in MSME. He also advised the member Banks for exploring every avenue available in WCC & ECLGS for MSME target achievement.

(Action point 8: Member Banks)

- Sri K. Kumar mentioned about availability of Refinance scheme from NABARD against lending in MSME sector. He emphasized on financing the Handloom sector which had the potentiality of absorbing migrant labourers returning to this state for building up a successful entrepreneurship.

(Action point 9: Member Banks)

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



(Sri Ashwini Kumar Jha)
Chief General Manager &
Convener, SLBC West Bengal



Dignitaries present in SLBC Sub-Committee meeting on MSME held on 31.12.2020

S No.	Name	Designation	Institution
1	Sri Anurag Srivastava	Director	Micro & Small Scale Enterprises Department, GoWB
2	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
3	Sri J. P Tirkey	General Manager	RBI
4	Sri Kamlesh Kumar	DGM	NABARD
5	Mr. P. K. DAS	DGM	Bank of Baroda
6	Mr. Abhijit Mondal	Sr Manager	Bank of India
7	Mr. Sushant Kumar Gupta	AGM	Bank of Maharashtra
8	Mr. Narendra Kumar	AGM	Canara Bank
9	Mr. A.K Senapati	AGM	Central Bank of India
10	Mr. Subrata Roy	CM	Indian Bank
11	Mr. Alagar Sanoy	DGM	IOB
12	Mr Debojyoti Paul	Sr Manager	PNB
13	Mr. Rajesh Kumar Raigar	DGM	Punjab & Sind Bank
14	Mr. Biswajit Das	AGM	SBI
15	Smt. Rashmi Ranjan Mahapatra	CM	UCO
16	Mr. Binay Kumar Shreevastav	AGM	Union Bank of India
17	Mr. Kaushik Bhattacharya	VP	Axis Bank
18	Mr. Saikat Chatterjee	VP	Bandhan Bank
19	Mr. M. K Patra	NO	Federal Bank
20	Mr. Manik Verma	VP	HDFC Bank
21	Smt. Samhita Roy	RH	ICICI
22	Smt. Sudipta Barua	DGM	IDBI
23	Mr. Sukesh Talwar	ZO	Indusind Bank
24	Mr. Rahul Saksena	AVP	Kotak Mahindra Bank
25	Mr. Subhranshu Chakraborty	Manager	South Indian Bank Ltd.
26	Mr. Subir Ghosh	RM	YES Bank
27	Mr. Sudip Das	GM	BGVB (UBI)
28	Mr. Kishloy Dutta	CM	PBGB (UCO)
29	Mr K.S. Soni	GM	UBKGB (CBI)
30	Mr. Prosenjit Maithy	GM	WB State Co-Op Bank Ltd.

