



युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India  
अग्रणी बैंक प्रभाग : LEAD BANK DIVISION

Ref : SLBC-WB/RSETI/Minutes/ ८५१ /2019

Dated, the 16<sup>th</sup> February, 2019

- 1) The Directors of the 19 RSETIs in West Bengal
- 2) Members of the Sub-Committee on RSETIs

**Re : Minutes of the Sub-Committee Meeting on RSETI on 14-02-2019**

A meeting on SLBC Sub-Committee on MSME was held on 14.02.2019 to review the functioning & performance of the 19 RSETIs in the State. The meeting attended by Ms C D Lama, State Mission Director (WBSRLM), Mr Manas Dhar, Advisor (Institutional Finance, GoWB), Sri Arapendu Banerjee, State Director (RSETI) was also graced by Mr V K Kalkundri, Director of NACER and Ms P Champakavalli ,Project Director of NIRD & PR, among others.

At the outset, Mr S K Bhuyan, Assistant General Manager, Lead Bank, welcomed the members. The points of discussion and the action points that have emerged during the meeting are given hereunder,

- It has been reported that encroachment has been made by outsiders in the land allocated immediately after possession made by the RSETI, Coochbehar. It was opined by the House that RSETI should move the District Administration for necessary action.

(Action : RSETI, Coochbehar & sponsoring UCO Bank )

- Mr M.Dhar opined that whenever possession has been affected, RSETIs should arrange for construction of the boundary wall and the same should not be treated at par with the provisions of restrictions under PCA as imposed by RBI on some of the sponsoring banks regarding capital construction. He also requested NACER for taking up the matter regarding consideration of relaxing the upper cap of Rs.1.00 crore grant for setting up RSETIs in hilly and remote areas or reduction in built up area from the minimum level of 8000 sq ft.

- Mr Kundkarli stressed on the credit linkage of the RSETI sponsored cases under PMMY. It was observed that the overall settlement of sponsored under the ongoing MSME Outreach campaign needs further improvement

(Action : RSETIs )

- Mr Arapendu Banerjee informed that all the 19 RESTIs have submitted the Annual Financial Plans which have since been forwarded by NACER to MoRD for sanction. Same are to be ratified by the respective sponsoring banks.

(Action ; RSETIs and sponsoring banks)

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- Mr Vaibhab Choudhury, OSD, Deptt of SHG & SE, raised the feasibility of imparting training of SVSKP loan candidates by RSETIs. Mr Dhar requested SHG & SE Deptt to directly take up the matter with the RESTI Directors so as to consider accommodating SVSKP candidates in their training schedule subject to suitability of the training modules available with them. It was mentioned by Ms Champakavalli that RESTIs have around 58 training modules and on an average imparting 24-30 such trainings covering 25-30 trainees per program. SLBC informed that the updated details of the RSETIs were circulated on 13-02-2019.

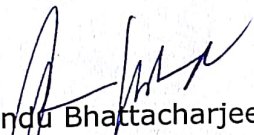
(Action : RESTIs and Department of SHG & SE )

- The Committee observed that while the cumulative settlement position has improved to 72% in the State, the current year performance stood at 33% only. Greater effort is needed to improve the performance and RSETIs should pursue the settlement and training cases on urgent basis in view of the impending Poll notification which may adversely impact the fresh program/linkage activities.

( Action : RSETIs)

- Ms Lama informed the Committee of the decision taken by the SRLM to get the members of well performing SHGs trained through RSETIs and subsequent absorption by Banks as Bank Mitras on successful completion of the eligibility process. She requested the banks to extend necessary support in this regard which will further the cause of financial inclusion and strengthen the SHG movement.

The meeting ended with vote of thanks by Mr.Ramendu Bhattacharjee on behalf of SLBC.

  
Mr Ramendu Bhattacharjee  
Dy General Manager  
Priority Sector & Lead Bank.



