

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 / 346 /2020

Date: 14.12.2020

- 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 10.12.2020.

A SLBC sub-committee meeting on MSME was held on 10.12.2020 to review the progress of credit flow to this sector upto the quarter ended 30 September, 2020. The meeting was conducted through VC under the chairmanship of Sri Anurag Srivastava, Director MSME, GoWB and was graced by Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri Sudip Bhattacharya, AGM, Reserve Bank of India and other senior officials from different major Banks.

Sri S. G. Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and he admired the dynamic effort of all the member banks along with the extended support of Govt. Department for boosting up MSME sector under this prevailing COVID-19 pandemic.

Sri D.Paul, Sr Manager SLBC apprised the house that the total MSME disbursement by all the member banks substantially increased from 15403.64 crores as on 30.06.2020 to 32734.15 crore as on 30.09.2020, thus achieving 36.28% of target by doubling the last quarter data. He also mentioned that the total disbursement rose to Rs. 3540.24 crore as on 30.09.2020 from Rs. 818.42 crore as on 30.06.2020 under Mudra segment.

The key issues for discussion along with the action points which emerged during the meeting are given as under :

- Sri A. Srivastava pointed out that the growth in manufacturing & service sectors during the first two quarters of this year had been lacklustre due to the ongoing COVID-19 pandemic during 1st two quarters and urged all the member banks to give pointed to this sector with special attention to Weavers' Mudra category.
(Action point 1: Member Banks)
- Sri M. Dhar advised all Banks to incorporate the latest guidelines issued by RBI regarding the MSME classification in their CBS platforms so that the achievement figures get reflected correctly. He further added that it will also lead to registering of higher achievement under the sector .
(Action point 2: Member Banks)
- Sri A.Srivastava requested all the member banks to dispose off all the eligible cases under Weavers' Mudra at earliest and for additional support Banks can approach the concerned Govt. Department officials at their convenience , if they so desire.
(Action point 3: Member Banks)
- Sri M. Dhar expressed his concern regarding the huge rejection of Weavers' Mudra by banks on different grounds. He advised all member banks to send a list of rejected proposals along with the cause of rejection to SLBC for onward submission to the concerned department for taking appropriate action.
(Action point 4: SLBC & Member Banks)




- Sri S. G. Saha spoke about the poor disbursement in Emergency Credit Line Guarantee Scheme (ECLGS) as on 30.09.2020 i.e 26.63 % of achievement against total target. He requested the member banks to disburse all the pending eligible cases by 31.03.2021, as GOI has already extended the timeline to March'2021.

(Action point 5: Member Banks)

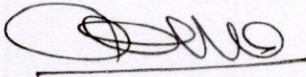
- Sri D. Paul informed the house that under PMEGP, out of total 3803 sponsored cases, 2464 proposals had been been disposed off as on 30.09.2020 leaving behind a pendency of 1502 number of accounts amounting to Rs.53.74 crore. In this context, the Director, MSME requested the banks to disburse the pending loan proposals under PMEGP by the end of FY 2020-21.

(Action point 6: Member Banks)

- Sri S. G. Saha requested the sponsoring agency i.e. SUDA to provide the letter of recommendation along with the sponsored proposals to accelerate the disbursement process Under PM SVANidhi.

(Action point 7: SUDA)

The meeting ended with vote of thanks to the chair & the participants by Mr. D. Paul.



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

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