



युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India

अग्रणी बैंक प्रभाग : Lead Bank Division

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Ref : SLBC/Minutes/MSME Prog/1122/2019

Dated, the 9<sup>th</sup> July, 2019

- 1) All the Member Banks under SLBC, West Bengal
- 2) All the LDMs under West Bengal

Re : Minutes of the SLBC meeting dated 08-07-2019 on MSME Support & Outreach Program

At the outset Mr M R Ray, Convener of SLBC, West Bengal outlined the objective of the program which was communicated to all the Banks centrally by Department of Financial Service through VC on 28-06-2019. He opined that MSME finance being an area of strength for the banks in West Bengal, the branches are well attuned to deliver the expected results in the current program which will also contribute to the attainment of MSME target for 2019-20.

Anchoring the deliberations in the meeting, Mr.J.L.Tobius , Dy General Manager ,MSME of United Bank of India informed the banks regarding the following defined parameters which are to be covered during the program as advised by DFS.

Details of MSMEs who are taking credit from the banks ( w.e.f. 01-04-2019)

Details of MSME accounts that are NPA

Details of MSME accounts where restructuring is undertaken (Ref : RBI circular dt 01-01-2019)

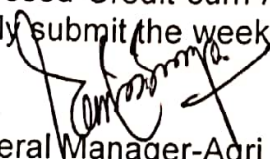
Details of new MSMEs covered during the campaign (w.e.f. 01-07-2019 to 15-08-2019)

Details of MSMEs still uncovered (Data to be collected from GST/DIC/ Udyog- Aadhar platform)

Based on the deliberations and suggestions from some of the participating banks as well as Mr.P Chakraborty, Asstt General Manager, RBI ,the following course of action is suggested,

- The program is to be undertaken for the above parameters only with focused approach.
- Wider geographical coverage in the State is to be ensured through camps and publicity.
- Banks should suo moto try to approach all MSMEs and assess/address their credit needs.
- All GST registered MSMEs should be educated about PSB Loans in 59 Minutes.
- Awareness is to be created for collateral free loans MUDRA/SUI loans.
- The MSME Clusters as notified by MSME Department may be taken up for focused linkage.
- LDMs will implement the program on district basis in co-ordination with the Banks/Depts.
- The post of DCOs (Dist Coordinating Officers) is to be strengthened by the Banks so as to render necessary support/report District level MIS & other reports to LDMs accordingly.
- Member banks having District level controlling offices are to conduct centralized MSME Credit-cum-Awareness camps covering their branches on fortnightly basis and report to SLBC & respective LDMs. The camps are to be attended to by Bank's senior level officials.

We are attaching herewith the list of 281 MSME Clusters in the State for necessary action by the Banks. As discussed in the meeting kindly inform us regarding the dates/venue of the proposed Credit-cum-Awareness camps for sharing the same with the concerned LDMs. Also, kindly submit the weekly (Friday) State progress data as per attached format devised by DFS.

  
General Manager-Agri &  
Convener of SLBC

Encl, as stated 