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

E-mail: [slbc.westbengal@unitedbank.co.in](mailto:slbc.westbengal@unitedbank.co.in)  
Telephone: 033-2262-7365, 033-2231-1716

8<sup>th</sup> Floor, United Tower  
11, Hemanta Basu Sarani  
Kolkata- 700 001

Ref. No. SLBC/WB/MSME/ 292/2020

Date: 10.09.2020

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

**Re: Minutes of the SLBC Sub-Committee meeting on MSME held on 09.09.2020.**

One special SLBC sub-committee meeting on MSME was held on 09.09.2020 to review the progress made in MSME, as advised by Dr. Amit Mitra, Hon'ble Finance Minister, GoWB in the special meeting of the SLBC dated 03.09.2020. The meeting was conducted through VC under the chairmanship of Sri Rajesh Pandey, Principal Secretary MSME. The meeting was participated by Sri Anurag Srivastav, Director MSME, GoWB, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri J. P. Turkey, General Manager, Reserve Bank of India, Sri Samrat Mukherjee, DGM, NABARD 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 narrated that Banks have sanctioned Rs.25335 Cr upto Aug 2020 against target of Rs. 90237.69 Cr for the current FY, thus achieving 27.78% of target.

The major points of discussions along with the action points emerged during the sub-committee meeting are as given below :-

- Sri R. Pandey, Principal Secretary, MSME pointed out that achievement in MSME sector by member banks is not satisfactory at all in this quarter. He urged upon early disposal of MSME loan proposals and to disburse all the sanctioned cases positively by 30.09.2020.
- Sri S. G. Saha, GM, SLBC West Bengal informed that due to the prevailing pandemic situation, number of fresh MSME proposals coming to branches are very less, again Banks stressed upon implementation of GECL, thus the performance under MSME was not upto the mark.
- Sri M Dhar, Special Secretary & Director, Institutional Finance, GoWB suggested that with phase wise unlock & resumption of business activities, there will be a continuous flow of fresh MSME proposals in the Banks and MFI sector will boost up – thus the performance of Banks particularly in coming days will be improved gradually.
- Sri R. Pandey suggested the following measures to boost up the MSME sector in coming days :-
  - i) MSME credit delivery camps are to be organized by different Banks in each district.
  - ii) Banks to emphasize on Mudra loan sanction. Pending loan proposals are to be cleared by 30.09.2020.
  - iii) Mudra Weaver loan target of one lakh sanctions is to be achieved positively. GoWB is providing 4% additional interest subvention for weavers. Banks to take this advantage for achieving their target.

**(Action Point 1: Member Banks)**



- Sri A Srivastav, Director MSME, GoWB informed that the Deptt. has adopted 100 new clusters, in addition to 152 clusters adopted previously, for extensive credit linkage in MSME sector in the state with enormous scope for job creation. He suggested that uncovered entrepreneurs of the clusters are to be targeted for credit linkage through awareness / Credit camps to be conducted by LDMs/Banks & Line departments.

**(Action Point 2: LDMs & Member Banks)**

- Sri R. Pandey requested the Banks to dispose of all pending PMEGP cases by 30.09.2020.

(N.B. SLBC already informed all member Banks on 05.09.2020, citing KVIC circular, that they can disburse PMEGP loan and claim/ upload Margin Money Subsidy on the PMEGP online portal without waiting for completion of EDP training till 30.09.2020 and such pending EDP training is to be completed during next quarter i.e up to 31.12.2020.)

**(Action Point 3: Member Banks)**

- Sri A Srivastav also informed that a separate portal on MSME is being created by the Department. Sri M Dhar elaborated that a portal in line with KCC IMS portal will be developed in consultation with the State Govt. to track and monitor real time status of MSME proposals sponsored to different Bank branches vis-à-vis its disposal. Preparation will be undertaken to generate necessary MIS, desegregated upto Block level.

**(Action Point 4: SLBC, MSME & Textile Department, Finance Dept)**

The meeting was ended with vote of thanks to the chair and the participants.



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

