



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

Ref : SLBC-WB/MSME/Minutes/ 608 /2019

Dated, the 18<sup>th</sup> November, 2019

**Re : Minutes of the Sub-Committee Meeting on MSME on 15-11-2019**

The quarterly meeting on SLBC Sub-Committee on MSME was held on 15-11-2019 to review the progress in MSME sector. The major points of discussion and the action points that have emerged during the meeting are given hereunder,

- A) The LDMs of the States were also invited to participate in the meeting as a special case so as to sensitize them regarding the priorities areas marked by SLBC Sub Committee for implementation at district levels and also gather necessary inputs/feedbacks for enabling the Committee to formulate strategies accordingly.
- B) Regarding the performance of MSME sector it was informed by SLBC that the deployment of credit for Sept, 19 quarter stood at Rs. 34534 crore which is 50 % of the ACP target of Rs.70000 crore. The House opined that the banks are on course to achieve and surpass the target.
- C) Mr.A Srivastava, Director of MSME Department briefed the House on the initiatives taken by GoWB by way of support to the entrepreneurs through CFCs as well as hard intervention through procurement of machines. The LDMs are to assess the credit potential in the 152 adopted clusters identified by MSME Deptt, Handloom Deptt & WBKVIB in a phased manner. Interactive meetings with the entrepreneurs in the clusters with support from respective DICs are to be organized. At least one (1) such meeting should be conducted immediately in the current month and the reports thereof with observation/findings are to be sent to SLBC by 27-11-2019 for placing the matter in the next SLBC meeting. (Action Point 1. LDMs, Banks & MSME Deptt)
- D) LDMs have also been advised to organize Exposure Visits by bankers & other stakeholders to select Industrial Parks set up by GoWB for interaction with the entrepreneurs/promoters to explore the possibility of extending credit to the units which will contribute to the size of the MSME portfolio substantially. (Action Point 2. LDMs, Banks & MSME Deptt)
- E) Mr.J P Tirkey, General Manager ,RBI stressed on following the Cluster approach as outlined in the RBI Master Circular on MSME. The Lead Banks in the State are also to adopt one(1) specific MSME Cluster for extensive credit linkage through the branches. The LDMs yet to comply with this stipulation, are to take up the matter with their sponsoring banks for completing the process by this month and monitor the development thereof on regular basis. The data on the progress report should also be correctly reported. (Action Point 3. LDMs & Banks)
- F) Mr.M Dhar, Advisor, Institutional Finance Deptt advised for holding Cluster Meets in or near the Clusters on a planned manner with preparation of a calendar of events for proper monitoring. The LDMs are to review the progress made in MSME credit linkage in BLBC forums and also upload the feedbacks in the designated GoWB portal for BLBC/DCC meetings. (Action Point 4. LDMs & Banks)
- G) Ms.D Dutta, Director of Textiles informed about the progress made in the 4% Interest Subvention Scheme for Weavers by GoWB. It was informed that identification of uncovered weavers in 48 out of the 50 handloom Clusters in 11 districts have already been completed. The LDMs/ Banks with support from Dist Handloom Officers will organize and complete the Orientation-cum-Sensitization camps within November, 19 so as to ensure sponsoring of the proposals immediately. (Action Point 5. LDMs & Handloom Deptt)



- H) Nodal Officers of the banks are to advise the respective branch heads in the Clusters to participate in the orientation camps & dispose of the proposals on priority basis after receipt from sponsoring agencies. (Action point 6. Member Banks)
- I) Mr M Bandyopadhyay, CEO(WBKVIB) also informed about the identification of 14 clusters out of the 20 KVIB clusters to be taken up for saturation through credit linkage. Also, necessary support was assured from the Deptt in organizing the Camps.
- J) Mr B Sinha, Dy General Manager, NABARD stressed on proper functioning of the BLBC forum with participation of all the members and maintenance of calendar of events. DCCs & BLBCs in the Districts/Blocks having MSME Clusters/Industrial Parks should effectively discuss in the cluster approach on institutional finance for better sensitization of all stake holders down to the GPs.
- K) The House also observed that 13881 MSME loans have been restructured as per special package of RBI vide the circular dated 01-01-2019. The process may be accelerated in view of the current economic slowdown and as cut off date is fast approaching. (Action point 7. Member Banks)
- L) Mr M R Ray, Gen Manager & Convener of SLBC expressed concerned at the pendency of more than 5000 PMEGP proposals and exhorted the banks to complete the process of disposal by Dec,19 followed up by disbursement within March,20 quarter. He also requested the banks to focus more on collateral free loans under CGTSME Guarantee Scheme for extending need based finance to the needy entrepreneurs to promote a healthy credit culture. (Action Point 8. Member Banks)

The meeting ended with vote of thanks to the Chair & participants

  
Assistant General Manager  
Lead Bank Division & SLBC.



**List of the participants in the Sub- Committee Meeting on MSME conveyed by SLBC, West Bengal on 15.11.2019 at "SUCHINTAN" (4th Floor), Head Office**

<b>Government Department</b>			
<b>S. No.</b>	<b>Name</b>	<b>Designation</b>	<b>Organisation</b>
1	Sri A. Srivastava	Director, MSME	GoWB
2	Ms. D. Dutta	Director, Textile	GoWB
3	Sri M. Dhar	Advisor	Institutional Finance, GoWB
4	Sri J.P. Tirkey	General Manager	Reserve Bank of India
5	Sri S. Bhattacharya	Assistant General Manager	Reserve Bank of India
6	Sri M. Bandhopadhyay	CEO, KVIB	GoWB
7	Sri B. K. Sinha	Deputy General Manager	NABARD
8	Sri R.K. Middya	Joint Director	MSME
9	Sri P. Datta	Dy. Director (IF)	Finance Dept., GoWB
10	Sri S. Chopra	Assistant General Manager	SIDBI
11	Sri M. Basak	Assistant (VI)	KVIC
12	Sri L. Karmakar	Assistant	KVIC
13	Sri B. Sarkar	Planning Officer	KVIB
<b>Banks</b>			
14	Sri M.R. Ray	General Manager & Convener SLBC	United Bank of India
15	Sri K. Shorey	Deputy General Manager (Prisec)	United Bank of India
16	Sri J. Tobias	Deputy General Manager (MSME)	United Bank of India
17	Sri J. Singh	Deputy General Manager	Punjab National Bank
18	Sri G. Kumar	Manager	Punjab National Bank
19	Sri B. Mishra	Deputy General Manager	Allahabad Bank
20	Sri B. Sarkar	Assistant General Manager	State Bank of India
21	Sri B. Das	Deputy Manager	State Bank of India
22	Sri Partha P. Roy	Assistant General Manager	Canara Bank
23	Sri B. Kundu	Regional Manager	BGVB
24	Sri S. Dey	Chief Manager	Central Bank of India
25	Sri G. Shetti	Senior Manager	Corporation Bank
<b>Lead District Managers of West Bengal</b>			
26	Sri S.K. Nandi	Bankura	United Bank of India
27	Sri S.K. Halder	Malda	United Bank of India
28	Sri L.D. Bhutia	Uttar Dinajpur	United Bank of India
29	Sri D. Bhattacharyya	Dakshin Dinajpur	United Bank of India
30	Sri A. K. Pandit	Purba Medinipur	United Bank of India
31	Sri D. Sarkar	Paschim Medinipur	United Bank of India
32	Sri D. K. Manna	Jhargram	United Bank of India
33	Sri B. K. Bhattacharya	Nadia	United Bank of India
34	Sri S. K. Ghosh	24-Pgs. (South)	United Bank of India
35	Sri D. Som	Murshidabad	United Bank of India
36	Sri R. Kundu	Birbhum	UCO Bank
37	Sri R. K. Guha	Purba Burdwan	UCO Bank
38	Sri P. K. Thakur	Howrah	UCO Bank
39	Sri B.C. Tripathi	Hooghly	UCO Bank
40	Sri A. Aditya	LDM representative 24-Pgs (North)	Allahabad Bank
41	Sri S. Chowdhury	Kolkata	State Bank of India
42	Sri T. Sherpa	Kalimpong	State Bank of India

