

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/295 /2022

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Kolkata- 700 001

Date:01.12.2022

- 1) The Member Banks under SLBC, West Bengal
- 2) Line Department, GoWB

**Re: Minutes of the SLBC Sub-Committee meeting on MSME held on 25.11.2022.**

The SLBC Sub-committee meeting on MSME was held on 25.11.2022 to review the performance of banks under MSME sector as on 30.09.2022. The meeting was participated by Sri Rajesh Pandey, Principal Secretary, Deptt of MSME & T, GoWB; Sri U. Swaroop, Director, Dept. of MSME, GoWB; Sri C. Palzor, Director, Textile Dept., GoWB; Sri R. K. Middy, Joint Director, MSME (PS), GoWB; Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB; Sri Sudip Bhattacharya, AGM, RBI; Smt. Swati S Kerketta, AGM, NABARD and representatives of major member Banks.

Sri Shio Shankar Singh, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and requested Sri. Rajesh Pandey, Principal Secretary, Deptt of MSME to preside over the meeting. The key issues were discussed along with the action points emerged in the meeting as enumerated below:

**1. MSME ACP 2022-23 vis-à-vis achievement as on 30.09.2022:**

Sri Shio Shankar Singh praised all member banks for their wholehearted participation in MSME sector. He highlighted that member Banks in the State had disbursed total Rs.70657.49 Crore under MSME as against the target of Rs. 110178.52 Crore with achievement of 64.13% of the total target upto September quarter of FY 2022-23. The disbursement during the period from June to September of the financial year 2022-23 had increased by Rs.24875.53 crore in absolute term with Y-O-Y increase of 54.33% over the disbursement of Rs.45781.96 crore made during the corresponding period in FY 2021-22.

Sri Rajesh Pandey congratulated all the member banks of SLBC, West Bengal for their cumulative effort and excellent performance in MSME sector during second quarter of current financial year. He requested member banks to maintain the same pace in the coming quarters also not only to achieve the ACP target for FY 2022-23 rather to surpass the target by March' 2023.

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

**2. Status of MSME Cluster Financing as on 30.09.2022:**

Sri S.S. Singh highlighted that member banks had cumulatively disbursed Rs.1047.76 cr in 11469 units under MSME clusters; Rs.9.76 cr in 1128 units under Handloom clusters and Rs.27.95 crore in 612 units of under KVIB clusters as on 30.09.2022, which was increasing continuously.



Sri Sudip Bhattacharya, AGM, RBI pointed out that some of the bank branches were not aware of the name of the Cluster that had been adopted by them. He requested SLBC to share the district wise list of adopted clusters to the LDMs and to request them to make the concerned bank branches aware of the same. Sri S.S. Singh apprised the house that the list had already been shared with member banks and LDMs for sensitization of the branch staffs. However, the list will be shared again. Sri R. Pandey also requested SLBC for providing the same list to them so that they can take up the matter with the concerned DMs for further monitoring.

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

### **3. Progress under Artisan Credit Card and Weavers Credit Card as on 30.09.2022**

Sri S.S. Singh highlighted that member banks had sanctioned total 9724 no of ACC and 2781 no. of WCC proposals as on 30.09.2022. A large number of proposals under ACC and WCC are still lying pending at different bank branch level.

Sri R. Pandey expressed his concern over the poor progress of sanction of ACC and WCC proposals. He highlighted that out of the sponsored proposals, only around 10% was sanctioned and around 30% of the sanctioned cases were disbursed till date, as per the report received from their portal. Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB apprised the house that the member banks had been advised to arrange for issuance of appropriate direction to their Circle/Zona/Region offices as well as branches for strict compliance of the directions emerged in course of the 157th SLBC meeting with regard to undertaking the process of sanction of the pending loan proposals under WCC and ACC latest by 30.11.2022 and to send a line of confirmation in respect to issuance of the necessary direction to their offices / branches for time bound disposal of pending WCC and ACC loan proposals accordingly. But, most of the banks failed to provide confirmation of the same till date. During bank wise review, representatives of all the member banks present at the meeting confirmed that the directions had already been percolated to the ground level functionaries for compliance within agreed timelines. During discussion, it surfaced that many proposals are being rejected due to low CIBIL Score, higher delinquency ratio, non-availability of trade license and/or business verification reports, unawareness about the scheme details by the applicant borrowers.

Sri. R. Pandey highlighted that the Line Department had been suitably advised for providing necessary documents to be attached with the proposals and to check CIBIL Report so that only quality proposals were sponsored. However, he requested all member banks: (i) not to reject any proposal summarily on petty grounds, but to take up the matter with the Line Department for necessary rectification. (ii) to dispose of the proposals received in Duare Sarkar Campaign, Phase IV but are still pending, within a fortnight. (iii) the new proposals scouted through Duare Sarkar Campaign Phase V should be disposed of in a time bound manner. All member banks accepted the proposal unanimously.

**(Action Point 3: Member banks & MSME & T department)**

### **4. Progress made under Pradhan Manti Mudra Yojana (PMMY) as on 30.09.2022**

Sri S.S. Singh highlighted that member banks had disbursed Rs.3774.28 cr, Rs.3862.38 cr and Rs. 3075.96 cr in PMMY- Sishu, Kishore & Tarun category respectively during 01.04.2022 to 30.09.2022 for the current FY 2022-23. Total 15.98 lakh borrowers had been benefited by PMMY with



disbursement of total Rs.10712.62 crore as on 30.09.2022 which was Rs.7694.02 cr as on 30.09.2021, thus disbursement under this scheme had posted a positive growth of 39.23% on Y-O-Y basis. He further requested member banks to maintain the same pace in remaining period of this financial year to post a significant growth over the year.

**(Action Point 4: Member banks)**

**5: Progress made under PMEGP as on 30.09.2022**

Sri S.S. Singh highlighted that PMEGP performance of our state was not at par for the second quarter of this current financial year. Banks have disbursed Rs.27.08 cr of Margin money in 779 PMEGP cases against a target of disbursement of Rs.112.83 cr margin money in 3891 no of cases, thus achieved 24% and 20% of the target of MM disbursement amount and number of accounts respectively. Banks to ensure timely disposal of pending proposals.

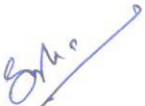
**(Action Point 5: Member banks)**

**6. Miscellaneous:**

Sri M Dhar requested few member banks for disposal of the powerloom proposals lying pending at their end at the earliest.

**(Action Point 6: Member banks)**

There being no other points of discussion, the meeting ended with vote of thanks to the chair & the participants by Sri S.S. Singh.



**General Manager,  
SLBC, West Bengal**



**List of participants in SLBC Sub-Committee Meeting on MSME held on 25.11.2022**

SI No.	Name	Designation	Organisation
1	Sri Rajesh Pandey	Principal Secretary	Department of MSME & T, GoWB
2	Sri U. Swaroop	Director	Directorate of MSME
3	Sri C. Palzor	Director	Directorate of Textile
4	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
5	Sri R. K. Middya	Joint Director	MSME (PS), GoWB
6	Sri Sudip Bhattacharya	Assistant General Manager	RBI
7	Smt. Swati S Kerketta	Assistant General Manager	NABARD
8	Sri P. Mahapatra	Assistant Director	KVIC
9	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
10	Sri Joseph Lawrence Tobias	Chairman	BGVV
11	Sri. A.K.Murmu	General Manager	PBGB
12	Sri Kailash Soni	General Manager	UBKGB
13	Sri Sidharth S. Dash	Dy. General Manager	State Bank of India
14	Sri Mukul Srivastav	Dy. General Manager	Union Bank of India
15	Sri Pradip Kumar Das	Dy. General Manager	Bank of Baroda
16	Sri Rabindra Nath Sarkar	Dy. General Manager	Bank of India
17	Sri A. K. Mishra	Assistant General Manager	UCO Bank
18	Sri V. K. Bagchi	Assistant General Manager	State Bank of India
19	Sri Narendra Kumar	Assistant General Manager	Canara Bank
20	Sri K. C. Tripathy	Assistant General Manager	Indian Bank
21	Sri Vikash Kumar	Assistant General Manager	Central Bank of India
22	Sri Prakash Singh	Assistant General Manager	PNB
23	Sri Jayjit Paul	Chief Manager	Central Bank of India
24	Sri Anjani Kumar Thakur	Chief Manager	PNB
25	Sri Debojyoti Paul	Senior Manager	SLBC, West Bengal
26	Smt Sreeparna Banerjee	Manager	SLBC, West Bengal
27	Sri Sayan Banerjee	Manager	Canara Bank
28	Sri Pinaki Chatterjee	Assistant Manager	Indian Overseas Bank

GM, DIC from all Districts were also virtually present in the meeting.

