

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/115 /2022

Date:02.07.2022

- 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 30.06.2022.**

The SLBC Sub-committee meeting on MSME was held through virtual mode on 30.06.2022. The meeting was participated by Sri R. K. Middy, Joint Director, MSME (PS), GoWB; Sri. Partha Sarathi Datta, Deputy Director, Institutional Finance, GoWB; Sri Kamalesh Kumar, General Manager, NABARD; Sri Ajit Singh, Assistant General Manager, 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 R. K. Middy, Joint Director, MSME (PS), GoWB to preside over the meeting. The key issues were discussed along with the action points emerged in the meeting as enumerated below:

**1. ACP Achievement for FY 2021-22:**

Sri Shio Shankar Singh praised all member banks for their wholehearted participation in MSME sector braving all odds on account of COVID-19 pandemic situation. He highlighted that member Banks in the State had disbursed total Rs. 102379.49 Crore under MSME as against the said target of Rs. 102036.53 Crore with achievement of 100.34% of the total target upto March quarter of FY 2021-22. The disbursement during the period from April to March of the financial year 2021-22 is Rs. 102379.49 Crore with a Y-O-Y increase of 17.45% over the disbursement of Rs. 87166 crore made during the corresponding period in FY 2020-21.

Sri R. K. Middy also congratulated all the member banks of SLBC, West Bengal for their cumulative effort and excellent performance in MSME sector during last financial year. He requested member banks to maintain same pace in the current financial year 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 Adoption:**

Sri S.S. Singh apprised the house that SLBC had received a list of 550 no of clusters from Department of MSME, GoWB which include 252 no of clusters already adopted by the member banks previously. As per the information received from the LDMs, 336 clusters have been adopted by bank branches, 212 clusters found to be ineligible/ inactive and 2 clusters have no existence.

Appreciating all member banks over such quick response on adoption of clusters, Sri R. K. Middy informed the house that fresh proposals would be scouted by General Manager, DIC in assistance with line department and Bank branches should extend their support in cluster financing. Sri S.S. Singh noted the same and appraised the house that member banks had cumulatively disbursed 11124 no of proposals under clusters amounting to Rs.958.58 Cr as on 31.03.2022.

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

Page 1 of 2





### 3. Progress under Artisan Credit Card and Weavers Credit Card

Sri S.S. Singh highlighted that the Govt of West Bengal have fixed up a target of 71900 no of fresh Artisan Credit Card (ACC) and 28100 no of fresh Weave Credit Card (WCC) in December 2021 for last FY. As on 31.05.2022, banks have sanctioned total 6743 no of ACC and 2087 no. of WCC proposals. Sri R. K. Middy informed the house that a large number of proposals under ACC and WCC were still lying pending at different bank branch level. Member banks should dispose of all these proposals at the earliest by ensuring sanction with simultaneous disbursement of eligible cases. Proposals lying pending for want of Trade license or PAN card etc. will be taken care of by Line department and necessary rectification will be made. Member banks should not reject any proposal on flimsy ground.

Sri S.S. Singh noted the same and requested all the member banks to instruct their branches suitably for disposal of pending loan proposals under ACC & WCC in a time bound manner and to report progress made under these schemes to respective LDMs through the DCOs. In turn, LDMs will send the bank wise progress report to Line department at District level for necessary updation of same in Duare Sarkar portal. Sri R. K. Middy also echoed the same.


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

### 4. Miscellaneous:

Sri R. K. Middy requested member banks to focus in PMEGP scheme to generate employment opportunities in rural as well as urban areas through setting up of new self-employment ventures, projects. Sri S.S. Singh informed that in the last financial year member banks had disbursed Rs.85.27 crore as margin money in 2301 number of cases achieving 65% and 79% of the stipulated target on number of PMEGP proposal disbursed and margin-money disbursed respectively. Target for this year have already been shared with member banks.

**(Action Point 4: 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.

  
(Shio Shankar Singh)  
General Manager,  
SLBC, West Bengal.







**List of participants in SLBC Sub-Committee Meeting on MSME held on 30.06.2022**

SI No.	Name	Designation	Organisation
1	Sri R. K. Midya	Joint Director	MSME (PS), GoWB
2	Sri. Partha Sarathi Datta	Dy Director	Institutional Finance, GoWB
3	Sri Kamalesh Kumar	General Manager	NABARD
4	Sri Ajit Singh	Assistant General Manager	NABARD
5	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
6	Sri. A.K.Murmu	General Manager	PBGB
7	Śri Kailash Soni	General Manager	UBKGB
8	Sri Krishna Prasanta Samantray	General Manager	BGVB
9	Sri Sandipan Chakraborty	Dy. General Manager	WB State Co-Op Bank Ltd.
10	Sri Aseem Kumar Mishra	Assistant General Manager	UCO Bank
11	Sri Sanjay Kumar Vishwas	Assistant General Manager	State Bank of India
12	Sri Deepak Brahma	Assistant General Manager	State Bank of India
13	Sri Narendra Kumar	Assistant General Manager	Canara Bank
14	Sri Anjani Kumar Thakur	Chief Manager	PNB
15	Sri Subrata Roy	Chief Manager	Indian Bank
16	Sri Joyjit Paul	Chief Manager	Central Bank of India
17	Sri Anirban Bose	Senior Manager	PNB
18	Sri Sourav Saha	Senior Manager	PNB
19	Sri Vishal Sinha	Senior Manager	Union Bank of India
20	Sri Debasish Manna	Senior Manager	Bank of Baroda
21	Sri Subir Kundu	Senior Manager	Bank of India
22	Smt Anwasha Baidya	Senior Manager	Bank of India
23	Sri Kishore Meher	Senior Manager	IOB
24	Sri Debojyoti Paul	Senior Manager	SLBC, West Bengal

