

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/ 396 /2023

Date:17.02.2023

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

**Re: Minutes of the SLBC Sub-Committee meeting on MSME held on 15.02.2023.**

The SLBC Sub-committee meeting on MSME was held on 15.02.2023 to review the performance of banks under MSME sector as on 31.12.2022. The meeting was participated by Sri Rajesh Pandey, Principal Secretary, Deptt of MSME & T, GoWB; Smt Arundhati Bhowmik, Joint Secretary, Department of MSME & T, GoWB ; Sri U. Swaroop, Director, Dept. of MSME, GoWB; Sri R. K. Middy, Joint Director, MSME (PS), GoWB; Sri Debajyoti Datta, AGM, RBI and representatives of major member Banks.

Sri Shio Shankar Singh, General Manager, SLBC West Bengal, welcomed all the participants and requested Sri. Rajesh Pandey, Principal Secretary, Deptt of MSME to chair 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 31.12.2022:**

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.96892.31 Crore under MSME as against the target of Rs. 110178.52 Crore with achievement of 87.94% of the total target upto December quarter of FY 2022-23. The disbursement during the period from September to December of the financial year 2022-23 had increased by Rs.25449 crores in absolute term with Y-O-Y increase of 35.62% over the disbursement of Rs.71443.31 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 upto third quarter of current financial year. However, he expressed his concern over the performance of Bandhan Bank, as its performance was lagging far behind since long, might be for Udyam Registration. He requested RBI to take up the issue with Bandhan Bank for an early remedy. Apart from Bandhan Bank, he requested Central Bank of India, Indian Bank, UCO Bank, WBSCB and all the RRBs to make good their performance in the ensuing quarter for achieving the ACP target. Since the MSME achievement of majority of the Private Banks are on higher side, he suggested SLBC to allot MSME- ACP target of Private Sector Banks for next FY based on their achievement this year. He requested member banks to maintain the same pace in the present quarter also not only to achieve the ACP target for FY 2022-23 rather to surpass the target by March' 2023.

**(Action Point 1: RBI, Bandhan Bank, CBI, Indian Bank, UCO Bank, WBSCB, RRBs and all Member Banks)**



## **2. Status of MSME Cluster Financing as on 31.12.2022:**

Sri S.S. Singh highlighted that member banks had cumulatively disbursed Rs.460.43 cr in 10660 units under MSME clusters; Rs 11.62 cr in 1277 units under Handloom clusters and Rs. 35.27 crore in 783 units of under KVIB clusters as on 31.12.2022. This figure had come down from Sep'2022 quarter, as ICICI Bank and Indusind Bank had wrongly reported to LDM, Darjeeling since last few quarters.

Sri Debajyoti Datta, AGM, RBI pointed out that few bank branches were not aware of the name of the Cluster that had been adopted by the branch. Sri S.S. Singh highlighted that owing to transfer exercise the new incumbents might not be aware about the clusters adopted by that branch but it would not create any hindrance in cluster financing process. Noting the same, Sri D. Dutta also apprised the house that many clusters were not functioning properly. Sri R. Pandey instructed the line department to advise GM, DICs and IDOs to organize meetings with such cluster heads frequently for revival of those clusters.

**(Action Point 2: Line Department & DICs)**

## **3. Progress made under Pradhan Manti Mudra Yojana (PMMY) as on 31.12.2022**

Sri S.S. Singh highlighted that member banks had disbursed Rs.5876.21 cr, Rs.5937.94 cr and Rs. 4894.83 cr in PMMY- Sishu, Kishore & Tarun category respectively during 01.04.2022 to 31.12.2022 for the current FY 2022-23. Total 23.48 lakh borrowers have been benefited by PMMY by disbursement of total Rs.16708.98 crore as on 31.12.2022 which was Rs.12470.08 cr as on 31.12.2021. Thus disbursement under this scheme have posted a positive growth of 33.99 % 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.

Appreciating the overall progress in PMMY, Sri R Pandey, Principal Secretary, Deptt of MSME & T, GoWB highlighted that the performance in Kalimpong was somehow dismal as only Rs.8.72 crore had been disbursed under PMMY. Acknowledging the fact, Sri Bikash Bagchi, AGM, SBI mentioned that limited scope in MSME along with a few number of bank branches in Kalimpong district had shown such below par performance. Sri R Pandey requested all member banks present in Kalimpong to give more impetus towards betterment of performance.

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

## **4. Progress under Artisan Credit Card and Weavers Credit Card as on 31.12.2022**

Sri S.S. Singh highlighted that member banks had sanctioned total 11623 no of ACC and 3781 no. of WCC proposals as on 31.12.2022. He also apprised the house that Rs.53.30 crore and Rs.15.10 cr had already been disbursed in 7507 no of ACC and 2910 number of WCC cases respectively as on 31.01.2023. Noting the performance, Sri R. Pandey expressed his dissatisfaction over huge rejection rate and poor ticket size of ACC & WCC cases. Sri R. Pandey requested all member banks to exert focused attention in this particular sector not only to increase the sanction % but also the average ticket size since the ACC & WCC proposals sponsored during last phase of Duare Sarkar campaign were in line with the approved checklist. Sri S.S. Singh requested line department to provide the bank branch wise detailed list of freshly sponsored ACC & WCC proposals for proper monitoring and follow up.

Sri R. Pandey also highlighted that bank branches were not reporting the progress in the designated portal, as a result the report fetched from portal always differing from the report collected from banks.



Sri S.S. Singh highlighted that SLBC along with member banks had sought bank branch wise login credentials for whole state for several times, but the detailed list was still awaited. Sri K.C. Tripathy, AGM, Indian Bank requested for sponsoring ACC & WCC proposals through JanSamarth portal, since SHG, AIF, Agri-Clinic & Agri-Business, PMMY, Stand Up India and other loan proposals were already being routed through this single portal. Agreeing with the views, Sri R. Pandey requested the line department to conduct one meeting with NIC people along with Institutional Finance & SLBC officials to explore the possibility of sponsoring the proposals through JanSamarth portal at the earliest, as it will definitely help branch people to update the progress in the single portal.

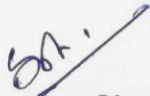
**(Action Point 3: Member banks, MSME & T department, Institutional Finance & SLBC)**

#### **5. Progress made under PMEGP as on 31.12.2022**

Sri S.S. Singh highlighted that PMEGP performance of our state was not at par upto the third quarter of this current financial year. Banks had disbursed Rs.41.97 cr in 1228 PMEGP cases against a target of disbursement of Rs.112.83 cr margin money in 3891 no of cases, thus achieved 37.20% and 31.56% of the target of MM disbursement amount and number of accounts respectively. Sri R. Pandey expressed his concern over such poor performance of banks in PMEGP though the PMEGP is the only Subsidy linked scheme under MSME. Noticing higher rejection rate in PMEGP, he instructed the line department to advise GM DICs to sponsor quality proposals following the checklist for getting better sanction%. He also requested member banks to ensure timely disposal of pending proposals by sanctioning eligible proposals with simultaneous disbursement.

**(Action Point 5: GM-DICs & 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 15.02.2023**

SI No.	Name	Designation	Organisation
1	Sri Rajesh Pandey	Principal Secretary	Department of MSME & T, GoWB
2	Smt Arundhati Bhowmik	Joint Secretary	Department of MSME & T, GoWB
3	Sri U. Swaroop	Director	Dept. of MSME, GoWB
4	Sri R. K. Middya	Joint Director	MSME (PS), GoWB
5	Sri Sandip Nag	Joint Director	Textile Department (Administration)
6	Sri Debajyoti Datta	Assistant General Manager	RBI
7	Sri Soumitra Dasgupta	Banking Consultant	Institutional Finance, GoWB
8	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
9	Sri Alok Kumar	Deputy General Manager	UCO Bank
10	Sri Prakash Singh	Assistant General Manager	Punjab National Bank
11	Sri Bikash Bagchi	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 K. C. Tripathy	Assistant General Manager	Indian Bank
15	Sri Joyjit Paul	Assistant General Manager	Central Bank of India
16	Sri Dheeraj Kumar Chawre	Chief Manager	Indian Overseas Bank
17	Sri Santosh Kumar	Chief Manager	Chief Manager
18	Sri Tapan De	Chief Manager	BGVB
19	Sri Deepak Sahoo	Chief Manager	Bank of Baroda
20	Sri Anjani Kumar Thakur	Chief Manager	Punjab National Bank
21	Sri Vishal Sinha	Senior Manager	Union Bank of India
22	Sri Debasish Manna	Senior Manager	Bank of Baroda
23	Sri Debojyoti Paul	Senior Manager	SLBC, West Bengal
24	Smt Sreeparna Banerjee	Manager	SLBC, West Bengal
25	Sri Sayan Banerjee	Manager	Canara Bank
26	Sri Pinaki Chatterjee	Asst. Manager	Indian Overseas Bank

