



युनाइटेड बैंक ऑफ़ इंडिया : **United Bank of India**  
अग्रणी बैंक प्रभाग : **Lead Bank Division**

E-mail: slbc.westbengal@unitedbank.co.in  
Telephone: 033-2262-7365, 033-2231-1716

11, Hemanta Basu Sarani  
Kolkata- 700 001

Ref : SLBC-WB/MSME/Minutes/ 999 /2020

Dated , the 28<sup>th</sup> February, 2020

**Member Banks under SLBC, West Bengal**

**Re : Minutes of the Sub-Committee Meeting on MSME on 24-02-2020**

The quarterly meeting of SLBC Sub-Committee on MSME was held on 24-02-2020 to review the progress made in MSME sector upto Dec, 2019. The major points of discussion and the action points that have emerged during the meeting are given hereunder,

- While the performance of the banks in deployment of credit was deemed to be satisfactory with attainment of 73% of the annual target, the performance of the PSU banks at 52% was keeping pace with Pvt Banks. It was observed that the RRBs, particularly, BGVP and UBKGB have virtually stopped finance in MSME sector. Sri M Dhar, Advisor of Institutional Finance, GoWB requested the sponsoring banks of the RRBs to look into the matter for improvement on this score. Other banks like Bank of Baroda, Corporation Bank, Indian Overseas Bank, United Bank of India also need to accelerate the sanction & disbursement process.  
(Action point 1 : RRBs & PSU Banks)
- Regarding the cluster approach and holding of credit cum awareness camps it was advised that Offices of DICs are to work in tandem with the LDMS. SLBC was also requested to hold special meeting of the LDMS and GMs, DICs for reviewing the performance & resolve the issues, if any.  
(Action point 2 : SLBC & LDMS)
- It was informed by Sri R K Middy, Director of MSME Deptt, GoWB that Orientation cum Credit Camps targeting the MSME & Handloom workers were held in 86 of the 152 adopted MSME/Handloom clusters. During the camps 1068 entrepreneurs have been identified for probable credit linkage by banks and accordingly 556 proposals were forwarded to bank branches. However banks have sanctioned 9 proposals while 482 are still pending for disposal.

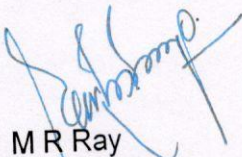
The House expressed concern at the slow pace of sanction/disbursement and opined that delay in disposal of the proposal is contrary to the efforts made by the stakeholders and would give a wrong signal to the wrong entrepreneurs.

(Action point 3 : The Controlling Offices should issue appropriate directives to the branch functionaries and the Nodal Officers are to follow up the developments in this regard. LDMS of Malda , Hooghly, Birbhum, Paschim Midanpore, Dakshin Dinajpur, Purulia are to discuss the same in the next DCC meeting . The District wise position regarding the said 86 camps is attached for necessary action of all concerned.)

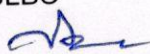


- Regarding PMEGP loans, Sri M R Ray, Convener of SLBC, exhorted the banks to step up the sanction and disbursement process on war footing basis during the remaining days of the last quarter as 3881 number of proposals are still pending for disposal. Margin Money is also to be claimed immediately. (Action point 4 : SLBC & LDMS)
- Continuing the discussion, Sri S Bhattacharjee, AGM of RBI, opined that the controlling offices of the banks are to ensure that the Branch-Heads are regularly updated and sensitized regarding various guidelines/policies of the GOI/RBI/Banks so as to enable them to share/pass on requisite information with the entrepreneurs for inclusive participation & benefit available in the MSME credit ecosystem. Localised issues (e.g. Chaltaberia pottery cluster) are to be resolved with need based finance. The House also opined that job workers may be financed for acquisition of fixed assets/machineries. (Action point 5 : SLBC & LDMS)

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



M R Ray  
General Manager  
Prisec-Agri & Convener of SLBC



Encl, District-wise list of Orientation cum Credit Camps in 86 Clusters

