

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/ 964 /2022

Date:16.03.2022

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

Re: Minutes of the Sub-Committee meeting on MSME held on 16.03.2022.

In compliance of the directions of Dr. Amit Mitra, Hon'ble Principal Chief Advisor to Chief Minister and Finance Dept. GoWB received in 155th SLBC Meeting held on 08.03.2022, a Sub-committee Meeting of SLBC on MSME was held today through virtual mode. The meeting was participated by Sri Rajesh Pandey, Principal Secretary, Micro, Small & Medium Enterprises and Textiles Deptt, GoWB, Sri Swaroop Udaykumar, Director, MSME Dept., GoWB, Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB, Sri Sudip Bhattacharyya, AGM, RBI and other dignitaries of the Line Departments, representatives of major member Banks and LDMs.

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and requested Sri R. Pandey to preside over the meeting.

At the outset, Sri Rajesh Pandey, Principal Secretary, Micro Small & Medium Enterprises and Textiles Deptt, GoWB narrated that GoWB have set up a target of 72000 and 28000 Artisan Credit Card and Weavers Credit Card disbursement respectively for the current financial year. He informed the house that a number of proposals under ACC & WCC have been sourced by the line department during **Duare Sarkar Campaign held from 15.02.2022 to 22.02.2022** and sent to the bank branches for necessary disposal . While reviewing the performance of individual banks, Sri Pandey expressed his dissatisfaction and serious concern in respect of having huge pendency. He commented and noted the performance of the member banks as **Discouraging and Very Poor.**

Assessing such poor performance, he formulated some implementable action plan for improving the performance of Banks under these schemes which are enumerated below:

- Member banks including Private Banks should take part in State Govt. flagship programmes wholeheartedly without any exception.
- SLBC have issued one advisory to all member banks for quick disposal of ACC, WCC and other Govt. sponsored proposals. Every member bank should issue separate advisory/ circular for their branches followed by SLBC's instruction and to be disseminated to the branches/ grass root level. Department of Institutional Finance, will issue a separate advisory on it also.
- Senior most official of every bank should arrange for a virtual sensitization programme with DCOs, branch people to make them aware about these schemes and to make them understand the importance of the matter. The line department may be invited in these programmes for appraising the matter to the branch people.
- MSME Department will share updated bank branch wise pending details to all member banks for proper monitoring and necessary follow up.
- Member banks to instruct their branch people suitably to dispose of all the pending ACC & WCC cases in a time bound manner and latest by 31.03.2022. Necessary disbursement should happen

simultaneously in all sanctioned proposals. The details of Sanction/ Rejection and disbursement as well is to be reported to the concerned district authority for updating the data base to ensure proper reflection of the data.

- Member banks should not reject any proposal on flimsy ground.
- The matter of inclusion of RRBs as Member Lending Institution for availing benefit of CGTMSE & MUDRA Guarantee coverage may be placed by each RRB to MSME Dept.
- The process of claiming additional interest subvention of WCC proposals will be shared by Dept. of Institutional Finance Deptt. shortly.
- One physical meeting with the state heads of the member banks will be convened by the MSME department soon to review further progress under these schemes.


(Action Point 1: Member banks & Line Department)

Sri Rajesh Pandey advised Bandhan Bank to look into the matter of MSME reclassification, as the MSME portfolio have been drastically reduced hampering the MSME growth of the bank and State as well. He requested Sri Manas Dhar to sort out this issue immediately.

(Action Point 2: Bandhan Bank)

Sri Manas Dhar requested all member banks to act upon these points as highlighted by Sri Rajesh Pandey. Sri S.G. Saha requested Sri Pandey to arrange for providing the Bank/Branch Wise pending details to SLBC, West Bengal at the earliest so that effective follow up measure can be undertaken for disposal of pending proposals in a time bound manner. Sri Saha also urged upon all the member banks to rise to the call of Sri Pandey, participate in the programme proactively and ensure disposal of the proposals at the earliest so that the outcome in this regard reaches to the expectation of the MSME Dept. Govt. of West Bengal.

The meeting ended with vote of thanks by Sri S.G. Saha to the Chair & the participants.


(Sri Nabin Kumar Dash)
Chief General Manager &
Convener, SLBC West Bengal



List of participants in SLBC Sub-Committee Meeting on MSME held on 16.03.2022

S No.	Name	Designation	Organisation
1	Sri Rajesh Pandey	Principal Secretary	Micro, Small & Medium Enterprises and Textiles Deptt, GoWB
2	Sri Swaroop Udaykumar	Director	MSME Deptt, GoWB
3	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
4	Sri R. K. Middya	Joint Director	MSME (PS), GoWB
5	Sri Partha Dutta	Deputy Director	Institutional Finance, GoWB
6	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
7	Sri Sunil Goyal	General Manager	Punjab National Bank
8	Sri Prabir Kumar Tah	General Manager	Punjab National Bank
9	Sri Sudeep Das	General Manager	BGVB (PNB)
10	Sri Dilip Kumar Singh	General Manager	UBKGB (CBI)
11	Sri Ambikananda Jha	Deputy General Manager	UCO Bank
12	Sri Pravakar Sahoo	Deputy General Manager	SBI
13	Sri Sudip Bhattacharyya	Assistant General Manager	RBI
14	Sri Aseem Kumar Mishra	Assistant General Manager	UCO Bank
15	MD A F M Nazmul Huq	Assistant General Manager	Union Bank of India
16	Sri Vikas Kumar	Assistant General Manager	Central Bank of India
17	Sri Siddhartha Kumar Halder	Assistant General Manager	SBI
18	Sri Sunit Kumar Jha	Chief Manager	Canara Bank
19	Sri Sumit Basu	Chief Manager	SLBC, West Bengal
20	Sri Soumitra Ghosh	Chief Manager	BGVB
21	Sri Subrata Roy	Chief Manager	Indian Bank
22	Sri Santanu Ghosh	Chief Manager	PBGB (UCO Bank)
23	Smt. Aruna V Soren	Senior Manager	Canara Bank
24	Sri Debashis Manna	Senior Manager	Bank of Baroda
25	Sri Abhijit Mandal	Senior Manager	Bank of India
26	Sri Palash Ghosh	Senior Manager	Bank of India
27	Sri Saikat Chatterjee	Regional Head	Bandhan Bank
28	Sri Sourav Bhattacharjee	Senior Manager	Bandhan Bank
29	Sri Salan Bage	LDM, 24-Pgs (North)	Indian Bank
30	Sri Rakesh Singha Roy	LDM, 24-Pgs. (South)	Punjab National Bank
31	Sri Ashok Kumar	LDM, Alipurduar	Central Bank of India
32	Sri Tapan Mondal	LDM, Bankura	Punjab National Bank
33	Sri Prabir Kr Ganguly	LDM, Coochbehar	Central Bank of India
34	Sri Sayantan Tarafdar	LDM, Dakshin Dinajpur	Punjab National Bank
35	Sri Raushan Kumar	LDM, Darjeeling	Central Bank of India
36	Sri Bharat Chandra Tripathi	LDM, Hooghly	UCO Bank
37	Sri Ajay Singh	LDM, Jalpaiguri	Central Bank of India
38	Sri Ranjit Dutta	LDM, Jhargram	Punjab National Bank
39	Sri Sherpa Tenzie	LDM, Kalimpong	State Bank of India
40	Sri Santanu Chowdhury	LDM, Kolkata	State Bank of India
41	Sri Sushanta Kumar Halder	LDM, Malda	Punjab National Bank
42	Sri Tapu Dutta	LDM, Nadia	Punjab National Bank
43	Sri Dwijendra Kumar Debnath	LDM, Paschim Burdwan	State Bank of India
44	Sri Subhankar Mahata	LDM, Paschim Medinipur	Punjab National Bank
45	Sri Skand Satyam	Senior Manager	LDMO, Purba Bardhaman, UCO Bank
46	Sri Sudip Maity	LDM, Purba Medinipur	Punjab National Bank
47	Sri Tapan Mondal	LDM, Purulia	Punjab National Bank
48	Sri Sourav Saha	LDM, Uttar Dinajpur	Punjab National Bank

