

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/159 /2022

Date:08.09.2022

- 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 07.09.2022.

The SLBC Sub-committee meeting on MSME was held through virtual mode on 07.09.2022 to review the performance of banks under MSME sector as on 30.06.2022. The meeting was participated by Smt. Arundhati Bhowmik, Joint Secretary, Deptt of MSME & T, GoWB; Sri R. K. Middy, Joint Director, MSME (PS), GoWB; Sri. Partha Sarathi Datta, Deputy Director, Institutional Finance, GoWB; Shri Provin Kami, DGM, RBI; Smt. Swati Kerketta, AGM, NABARD; Dr. V. Sivakumar, Director, KVIC and representatives of major member Banks.

Sri Shio Shankar Singh, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and requested Smt. Arundhati Bhowmik, Joint 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 30.06.2022:

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.37051.87 Crore under MSME as against the target of Rs. 110178.52 Crore with achievement of 33.63% of the total target upto June quarter of FY 2022-23. The disbursement during the period from April to June of the financial year 2022-23 had increased by Rs. 10233.38 crore in absolute term with Y-O-Y increase of 38.16% over the disbursement of Rs. 26818.49 crore made during the corresponding period in FY 2021-22.

Smt. Arundhati Bhowmik, congratulated all the member banks of SLBC, West Bengal for their cumulative effort and excellent performance in MSME sector during first quarter of current financial year. She requested member banks to maintain 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 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 included 252 no of clusters already adopted by the member banks previously. As per the information received from the LDMs, 336 clusters had been adopted by bank branches, 212 clusters found to be ineligible/ inactive and 2 clusters had no existence. Smt. A. Bhowmik noted the same and asked for reasons for marking 212 number of clusters as ineligible/ inactive. Sri S.S. Singh apprised the house that LDMs with the help of General Managers, DIC had conducted survey with these clusters and reported the same to SLBC. However, the specific reasons for marking clusters as ineligible/ inactive would be collected from LDMs.



Shri Provin Kami, DGM, RBI requested all member banks to aware their cluster adopting branches on cluster financing matter. Sri S.S. Singh also echoed the same and highlighted that in the last EC MSME meeting at RBI, it was advised that the branches which had adopted clusters should be sensitized. He once again requested member banks to sensitize these branches accordingly, so that cluster financing proposals are being taken care of by those branch officials in true spirit.

Sri S.S. Singh also highlighted that member banks had cumulatively disbursed Rs.1026 cr in 10982 units under MSME clusters; Rs.8.23 cr in 921 units under Handloom clusters and Rs. 22.88 crore in 435 units of under KVIB clusters as on 30.06.2022, which was increasing day by day.

(Action Point 2: LDMs & Member banks)

3. Progress under Artisan Credit Card and Weavers Credit Card

Sri S.S. Singh highlighted that member banks had sanctioned total 8764 no of ACC and 2379 no. of WCC proposals as on 30.06.2022. A large number of proposals under ACC and WCC are still lying pending at different bank branch level. However as on 31.08.2022, as report received from different banks, 8876 no of ACC and 2550 no. of WCC proposals have been sanctioned and 12753 no of ACC and 3656 no. of WCC proposals are still lying pending.

Smt. A. Bhowmik highlighted that rejection rate in these cases was too high, which was not acceptable. She requested member banks not to reject any proposals on flimsy ground. She also requested SLBC for providing disbursement number and amount under these sectors. Sri R. K. Middy, Joint Director, MSME (PS) highlighted as bank branches are sanctioning proposals but often they are not updating the same in the designated portal, thus actual performance is not being reflected in portal. Again, in the portal, there is provision for updating disbursement number and amount. Sri S.S. Singh requested him to provide the details about that portal to SLBC with Bank branch login ID & password, so that the same can be disseminated to banks for updation of progress data in the portal and disbursement figure can also be collected from portal itself. Sri R. K. Middy accepted his proposal of sharing portal details to SLBC.

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

4. Progress made under Pradhan Manti Mudra Yojana (PMMY) as on 30.06.2022

Sri S.S. Singh highlighted that member banks had disbursed Rs.1640.74 cr, Rs.1692.07 cr and Rs. 1079.35 cr in PMMY- Sishu, Kishore & Tarun category respectively during 01.04.2022 to 30.06.2022 for the current FY 2022-23. Total 7.15 lakh borrowers had been benefited by PMMY with disbursement of total Rs.4412.16 crore as on 30.06.2022 which was Rs.3526.28 cr as on 30.06.2021, thus disbursement under this scheme had posted a positive growth of 25.12% on Y-O-Y basis. Smt. Swati Kerketta, AGM, NABARD 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 30.06.2022

Sri S.S. Singh narrated that, on the basis of revised annual target on PMEGP sent by KVIC, SLBC had distributed the target amongst member banks. All member banks unanimously accepted the revised target. He also highlighted that PMEGP performance was not at par for the first quarter of this current financial year. Banks have disbursed Rs.16.11 cr of Margin money in 471 PMEGP cases against a target of disbursement of Rs.112.83 cr margin money in 3891 no of cases, thus achieved 14.27% and 12.10% of the target of MM disbursement amount and number of accounts respectively.

Dr. V. Sivakumar requested member banks (i) To strictly follow turn-around time in sanctioning of PMEGP proposals; (ii) Not to reject any proposal on flimsy ground. Reasons must be justified. (iii) To



take care in completion of the EDP training and lodging of claim for Margin Money in sanctioned cases; (iv) To extend finance in 2nd unit proposals, having good repayment track record; (v) To help agencies in physical verification & geo-tagging of PMEGP units. He apprised the house that the agency would organize camps in Districts for creating awareness about PMEGP facilitating review and sanctioning of PMEGP cases.

(Action Point 5: Member banks)

6. Miscellaneous:

Shri Provin Kami, DGM, RBI highlighted following issues:

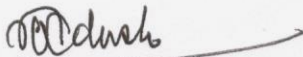
(i) Member banks to take care in implementation of Credit Proposal Tracking System (CPTS) and to ensure meticulous compliance in the subject matter.

(ii) Member banks also to take care in Udyami Registration Certificates for applicant borrowers for classifying their loans under MSME category.

(iii) MSME & T Department should look into the issue for registration of Government of West Bengal as Buyer in TReDS platform for boosting up MSME sector.

(Action Point 6: Member banks, MSME & T department, GoWB)

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



(Nabin Kumar Dash)

Chief General Manager &
Convener, SLBC, West Bengal.



List of participants in SLBC Sub-Committee Meeting on MSME held on 07.09.2022

SI No.	Name	Designation	Organisation
1	Smt Arundhati Bhowmik	Joint Secretary	Department of MSME & T, GoWB
2	Sri R. K. Middya	Joint Director	MSME (PS), GoWB
3	Sri. Partha Sarathi Datta	Dy Director	Institutional Finance, GoWB
4	Shri Provin Kami	Dy. General Manager	RBI
5	Smt. Swati Kerketta	Assistant General Manager	NABARD
6	Shri Aakash Vats	Manager	RBI
7	Dr. V. Sivakumar	Director	KVIC
8	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
9	Sri. A.K.Murmu	General Manager	PBGB
10	Sri Kailash Soni	General Manager	UBKGB
11	Sri Pradip Prabhat	Chief Manager	BGVB
12	Smt Ishita Sarkar	Dy. General Manager	WB State Co-Op Bank Ltd.
13	Sri Raj Kumar Meena	Assistant General Manager	UCO Bank
14	Sri Bikash Bagchi	Assistant General Manager	State Bank of India
15	Sri Deepak Brahma	Assistant General Manager	State Bank of India
16	Sri Narendra Kumar	Assistant General Manager	Canara Bank
17	Sri K. C. Tripathy	Assistant General Manager	Indian Bank
18	Sri Vikash Kumar	Assistant General Manager	Central Bank of India
19	Sri Malay Kumar Patra	Assistant General Manager	Indian Overseas Bank
20	Smt Srivani Baskey	Chief Manager	State Bank of India
21	Sri Sanjay Kumar	Divisional Manager	Canara Bank
22	Sri Anjani Kumar Thakur	Chief Manager	PNB
23	Sri Sumit Basu	Chief Manager	SLBC, West Bengal
24	Sri Anirban Bose	Senior Manager	PNB
25	Sri Vishal Sinha	Senior Manager	Union Bank of India
26	Sri Debasish Manna	Senior Manager	Bank of Baroda
27	Smt Anwasha Baidya	Senior Manager	Bank of India
28	Sri Debojyoti Paul	Senior Manager	SLBC, West Bengal
29	Sri Pinaki Chatterjee	Asst. Manager	Indian Overseas Bank

