

राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL

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Ref. No: SLBC/WB/Special Meeting on MSME/667 /2021

Date:31.07.2021

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

Re: Minutes of the special meeting on MSME held on 29.07.2021.

In accordance with the advice of Sri Rajesh Pandey, Principal Secretary, Micro & Small Scale Enterprises and Textiles Deptt, GoWB in course of the last SLBC Sub-Committee meeting on MSME held on 05.07.2021, a special meeting on MSME was held through virtual mode on 29.07.2021. The meeting was participated by Sri Swaroop Udaykumar, Director, MSME Deptt, GoWB, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri R. K. Middy, Joint Director of MSME (PS), Sri Dilip Dhali, Joint Director of MSME (BZ), Sri Kamalesh Kumar, General Manager NABARD, Sri Sudip Bhattacharyya, AGM, RBI and other dignitaries of the Line Departments and representatives of major member Banks.

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and requested Sri Swaroop Udaykumar, Director, MSME Deptt, GoWB to preside over the meeting for further discussion on Karma Sathi Prakaalpa & Weavers Mudra Credit Card.

The key issues discussed along with the action points emerged in the meeting are enumerated below:

1) Karma Sathi Prakaalpa:

Sri Swaroop Udaykumar, Director, MSME Deptt, GoWB briefly enumerated the salient features of Karma Sathi Prakaalpa, a subsidy linked scheme introduced on 09.09.2020 by the state of West Bengal to provide gainful employment opportunity for the enthusiastic entrepreneurs in rural & urban areas by setting up of new manufacturing, service & trading activity.

Sri R. K. Middy, Joint Director of MSME (PS) narrated that the scheme was limited to WB State Cooperative Bank earlier and a huge no of proposals are pending/ rejected at their level. As a huge no of proposals scouted by the department could not be effectively distributed in limited bank branches of WB State Cooperative Bank, he urged upon PSU banks having huge branch network to adopt the Karma Sathi Prakaalpa. It will similarly help in effective implementation of the scheme and banks can increase their MSME portfolio as well.

On enquiring about reasons behind huge pendency or high rejection of the proposals under the scheme, Sri Dilip Dhali, Joint Director of MSME (BZ) informed the house that the reasons for rejection is bank branch specific. As State Cooperative Bank, not being a member of MSME Sub Committee, was not invited in the meeting, Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal suggested the house for convening another meeting inviting the WB State Cooperative Bank to assess the ground reality behind huge pendency/ high rejection of the proposals under the scheme.

Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB agreed with the proposal of Sri S.G. Saha and requested to convene a meeting before 15th August, 2021 and to adopt the scheme in that meeting. He also briefed the house that GoWB will start Duare Sarkar campaign from 16.08.2021 to



15.09.2021 and adoption of scheme before 15.08.2021 will help the banks to receive applications through that campaign.

(Action point 1: SLBC)

2) Progress in Handloom Weavers scheme:

Sri M Dhar reiterated that with the benefit of 4% additional interest subvention being provided by the GoWB over and above of 6% interest subvention provided by Central Government, an entrepreneur will get loan at 2% effective rate of interest. He suggested all the banks to reap the benefit of Duare Sarkar campaign to get proposals and to dispose of the same within a stipulated timeframe.

Sri Saha narrated that due to huge NPA % out of 8222 no of sponsored Weavers Mudra proposals, banks have only sanctioned only 896 no amounting Rs.4.14 cr. during last financial year. He voiced for getting full support from District Handloom officers for timely repayment of existing loans by borrowers and NPA recovery as well.

(Action point 2: Member banks & Line department)


3) Miscellaneous:

Sri M Dhar urged upon the banks to provide detailed sector/ sub-sector wise bifurcated MSME data like Agro & food based, Chemical based, plastic based etc. It will help the department to analyse the data and to provide more focus on the sectors lagging behind.

Sri Saha informed that the total process depends upon individual bank's readiness of capturing sector wise data (like Agro & Food based, Chemical based, Plastic based etc.) from their respective MIS. He assured the house to discuss the matter separately with the member banks and to inform the department accordingly.

(Action point 3: SLBC & Member banks)

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


(Sri Sakshi Gopal Saha)
General Manager,
SLBC West Bengal



List of participants in Special Meeting on MSME held on 29.07.2021

S No.	Name	Designation	Organisation
1	Sri Swaroop Udaykumar	Director	MSME Deptt, GoWB
2	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
3	Sri R. K. Middya	Joint Director	MSME (PS), GoWB
4	Sri Dilip Dhali	Joint Director	MSME (BZ), GoWB
5	Sri Sakshi Gopal Saha	General Manager	SLBC, West Bengal
6	Sri Kamalesh Kumar	General Manager	NABARD
7	Sri Sudip Bhattacharyya	Asstt. General Manager	RBI
8	Sri Susanta Chakraborty	Junior Executive	KVIC
9	Sri Sudeep Das	General Manager	BGVB
10	Sri Aseem Kumar Mishra	Deputy Zonal Head	UCO Bank
11	Sri Valerian Castelino	Deputy Zonal Head	Union Bank of India
12	Sri Ranganath Roy	Asstt. General Manager	SBI
13	Sri Narendra Kumar	Asstt. General Manager	Canara Bank
14	Sri A. K. Senapati	Assistant General Manager	Central Bank of India
15	Sri Sumit Basu	Chief Manager	SLBC, West Bengal
16	Sri Subrata Pal	Chief Manager	BGVB
17	Sri Subrata Roy	Chief Manager	Indian Bank
18	Sri Abhijit Mandal	Senior Manager	Bank of India
19	Sri Biswajit Das	Manager	SBI
20	Sri Bharat Chandra Tripathi	Lead District Manager	Hooghly district
21	Sri M.K. Soni	Lead District Manager	Howrah district
22	Sri Tapu Dutta	Lead District Manager	Nadia district
23	Sri Raushan Kumar	Lead District Manager	Darjeeling district
24	Sri Prabir Ganguly	Lead District Manager	Coochbehar district
25	Sri Sushanta Kumar Halder	Lead District Manager	Malda District
26	Sri Shri Sherpa Tenzie	Lead District Manager	Kalimpong district
27	Sri Tapan Mondal	Lead District Manager	Bankura district
28	Sri Subhankar Mahata	Lead District Manager	Paschim Medinipur district
29	Sri Salam Bage	Lead District Manager	North 24-PGS district
30	Sri Tapan Mondal	Lead District Manager	Purulia district
31	Sri Sudip Maity	Lead District Manager	Purba Medinipur district
32	Sri Rajat Kumar Bala	Lead District Manager	South 24-PGS district
33	Sri Sumit Sharma	Lead District Manager	Purba Burdwan district
34	Sri Sayantan Tarafdar	Lead District Manager	Dakshin Dinajpur district

