

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

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Ref. No: SLBC/WB/Special Meeting on MSME/ 6¹³ /2021

Date: 13.08.2021

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

Re: Minutes of the special meeting on MSME held on 10.08.2021.

In accordance with the decision emerged in the Special meeting on MSME held on 29.07.2021, a special meeting on MSME was held through virtual mode on 10.08.2021 to discuss about Karmasathi Prakaalpa. The meeting was participated by Sri Swaroop Udaykumar, Director, MSME Deptt, GoWB, Sri Manas Bhattacharya, Dy Director of MSME & PMU; Sri R. K. Middya, 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 discussion on Karmasathi Prakaalpa.

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

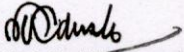
- Sri Swaroop Udaykumar, Director, MSME Deptt, GoWB narrated that the scheme was limited to WB State Cooperative Bank earlier and a huge no of proposals are pending/ rejected at their level. He requested West Bengal state Co-operative Bank to appraise the house over long pendency/ high rejection of these proposals.
- Sri Manasij Mukhopadhaya, MD, WBSCB pointed out the following reasons behind long pendency/ high rejection of proposals under Karmasathi Prakaalpa:
 - (i) While launching and implementing the subject scheme by MSME Deptt. GoWB, it was decided that the prospective beneficiaries in the scheme will be financed only by West Bengal State Cooperative Banks and accordingly huge number of applications were received by the Bank. Mr. Mukhopadhaya also apprised that some of the branches are flooded with proposals and it has become impossible for a bank branch to scrutiny each and every application.
 - (ii) Quality of proposals received has been a cause of serious concern since there are number of applications in a branch are of same & similar nature / line of activity coming from a particular area. Also the applicants have no idea about the scheme.
 - (iii) Many proposals sent to branches are not vetted by the competent authority.
- Sri Udaykumar noted the points highlighted by Sri Mukhopadhaya. He requested his department officials to take up this matter with General Manager(s), DIC so that applications are vetted properly before sending any application to branches.
- Sri S. G Saha requested that necessary scrutiny to be done involving bank branch officials before sending any proposal. It will definitely help in identification of needy borrowers and good & bankable projects will be sorted out. Sri Udaykumar accepted this suggestion.



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- Sri Manas Bhattacharya requested SLBC department to adopt the Karmasathi Prakalpa so that PSU banks, apart from WBSCB, can shoulder the responsibility of the scheme in coming days.
- Sri S.G. Saha informed the house this is not the right platform to adopt a new scheme. He requested MSME department to send a request letter to SLBC for inclusion of an agenda in the ensuing SLBC meeting for having necessary discussion to explore the possibilities whether the subject scheme be implemented through all member banks and adoption of Karmasathi Prakalpa.
- Sri M Bhattacharya noted the concern of Sri Saha and accepted his proposal.

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



List of participants in Special Meeting on MSME held on 10.08.2021

S No.	Name	Designation	Organisation
1	Sri Swaroop Udaykumar	Director	MSME Deptt, GoWB
2	Sri Manas Bhattacharya	Deputy Director	MSME & PMU, GoWB
3	Sri Partha Sarathi Dutta	Deputy 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	Assistant General Manager	RBI
9	Sri Manasij Mukhopadhyay	Managing Director	WB State Co-Op Bank Ltd.
10	Sri Sudeep Das	General Manager	BGVB
11	Sri Aseem Kumar Mishra	Deputy Zonal Head	UCO Bank
13	Sri Ranganath Roy	Assistant General Manager	State Bank of India
15	Sri A. K.Senapati	Assistant General Manager	Central Bank of India
14	Sri Narendra Kumar	Assistant General Manager	Canara Bank
12	Sri Mukesh Ranjan	Chief Manager	Union Bank of India
16	Sri Subrata Pal	Chief Manager	BGVB
17	Sri Subrata Roy	Chief Manager	Indian Bank
19	Sri Abhijit Mandal	Senior Manager	Bank of India
18	Sri Debojyoti Paul	Senior Manager	SLBC, West Bengal

