

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 / 1060/2025

Date: 29.11.2025

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

**Reg: Minutes of the SLBC Sub-Committee meeting on MSME held on 25.11.2025.**

The SLBC Sub-Committee meeting on MSME was held on 25.11.2025 to review the performance of the member banks under MSME as on 30.09.2025. The meeting was chaired by Shri Rajesh Pandey, Additional Chief Secretary, Dept. of MSME & T, Govt. of West Bengal and participated by Shri Udayakumar Swaroop, Joint Secretary, Dept. of MSME & T, Govt. of West Bengal, Shri Ravi Ranjan, Joint Secretary, Dept. of MSME & T, Govt. of West Bengal, Shri Manas Dhar, Director & Special Secretary, Institutional Finance, Finance Department, Govt. of West Bengal, Shri Sakshi Gopal Saha, SPMU of WBBCCS, Govt. of West Bengal, and representatives of RBI, NABARD & Senior officials from member banks.

Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal, heartily welcomed all the participants in the meeting, delivered opening remarks and requested Shri Rajesh Pandey, Additional Chief Secretary, Dept. of MSME & T, Govt. of West Bengal, to preside over the meeting. The key issues discussed along with the action points emerged in the meeting are enumerated below:

**1. MSME ACP 2025-26 vis-à-vis achievement as on 30.09.2025:**

The member banks in the State disbursed altogether Rs.1,45,372 Crore in MSME under Priority Sector as on 30.09.2025, against the ACP target of Rs.2,12,490 Crore with overall achievement of 68% of the ACP target for FY 2025-26. Further disbursement in MSME has increased by Rs.31,650 crores in absolute terms as on 30.09.2025 from Rs.1,13,722 Cr. as on 30.09.2024, thus registering a growth of 27.83 % on Y-O-Y basis.

- A. Shri Rajesh Pandey requested to improve the performance of few member banks based on their true potentiality which ultimately leads to surpass the annual target.
- B. There should be thrust on financing the export-oriented sector and a meeting may be arranged with the different stakeholders related to the exports.
- C. Shri Pandey urged upon all the member banks to avail benefit of CGTSME coverage for hassle-free and smooth financing in MSME sector.

(Action Point: Member Banks & SLBC WB)

**2. West Bengal Bhabishyat Credit Card Scheme (WBBCCS) as on 30.09.2025:**

As on 30.09.2025, total 1,92,174 number of applications were sponsored to banks. Out of sponsored cases, 47,037 number of proposals were sanctioned amounting to Rs.1,167.12 Crore, out of which 33,669 number of accounts have been disbursed amounting to Rs.767.16 Crore. As on 20.11.2025, Member Banks sanctioned 48,575 number of proposals amounting to Rs.1215.36 Cr. Final disbursement had taken place in 35516 accounts amounting to Rs.819.29 Cr. Shri Pandey urged the member banks to surpass 50,000 number of sanctions under WBBCCS by 10.12.2025.

It is noted that pre-requisite formalities for release of WBBCCS interest subvention, like audit certificates etc, are pending from few member banks, which eventually leads to non-disbursement of sanctioned cases. Therefore, the member banks are again requested to submit the audit certificate along with other necessary documents on an urgent basis to the department for release of interest subvention and, subsequently, final disbursement of the sanctioned cases.

All member banks are requested to complete the review of all resubmitted cases under WBBCCS by 31-03-2026 so that no backlog cases could remain pending.

**(Action Point: Member Banks, WBBCCS Department)**

**3: Progress made under Pradhan Manti Mudra Yojana (PMMY) as on 30.09.2025.**

Member banks disbursed Rs. 2,991.69 Cr, Rs. 10,824.50 Cr, Rs. 4,742.99 Cr. and Rs.161.54 Cr. in PMMY- Sishu, Kishore, Tarun & Tarun Plus category respectively for Quarter Ended September 2025. Total 17.70 lakh number of borrowers were benefited by PMMY by disbursement of total Rs.18,720.72 crore as on 30.09.2025.

**4: Progress made under Pradhan Manti Employment Generation Programme (PMEGP) as on 30.09.2025.**

**Comparison of PMEGP loans during the last financial year is given hereunder:**

**(Amount in Rs. Crore)**

As on	Sponsored		Sanctioned		Disbursed	
	No.	Margin Money Amount	No.	Margin Money Amount	No.	Margin Money Amount
30.09.2024	3,360	133.76	1,044	40.40	532	20.13
31.03.2025	6,606	273.24	2,585	103.39	1,342	52.30
30.09.2025	1,788	85.16	356	17.21	653	25.67

Non-disposal of the proposals resulted in a piling up of pending proposals and has become a point of concern for the stakeholders. Banks will have to ensure that all pending proposals are disposed in time with completion of the EDP training and lodging of claim for Margin Money. A proactive approach, in this regard, will improve the MSME portfolio as well. It is also one of the deliverables by Banks under the ongoing Strengthening of Ecosystem for MSME.

Regarding the new sponsor of the PMEGP proposal, the nodal department is facing challenges in budget allocation for releasing subsidies for this Financial Year.

There being no other points for discussion, the meeting concluded with an expression of gratitude to the chair and the participants.

  
(Balbir Singh)

**General Manager & Convenor,  
SLBC, West Bengal**

**List of participants in SLBC Sub-Committee Meeting on MSME held on 25-11-2024**

<b>S No</b>	<b>Name</b>	<b>Designation</b>	<b>Organisation</b>
1	Shri Rajesh Pandey	Additional Chief Secretary	MSME & T, Govt. of West Bengal
2	Shri Udayakumar Swaroop	Joint Secretary	MSME & T, Govt. of West Bengal
3	Shri Ravi Ranjan	Joint Secretary	MSME & T, Govt. of West Bengal
4	Shri Manas Dhar	Director & Special Secretary	Institutional Finance, Govt. of West Bengal
5	Shri Sakshi Gopal Saha	SPMU of WBBCCS	Govt. of West Bengal
6	Shri Balbir Singh	General Manager & Convenor	SLBC West Bengal
7	Sri Amit Kumar Mondal	Assitant General Manager	RBI
8	Sri.Arun Kumar Mahobiya	Assitant Manager	NABARD
9	Representative		Member Banks

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