

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

E-mail: slbc.westbengal@pnb.bank.in

United Tower, 8th Floor,

Telephone: 033-2248-6922

11, Hemanta Basu Sarani, Kolkata – 700 001

Ref. No: SLBC/WB/Sub Committee Meeting on MSME / 1134/2026

Date: 09-02-2026

1) The Member Banks under SLBC, West Bengal

2) Line Departments, GoWB

Reg: Minutes of the SLBC Sub-Committee meeting on MSME held on 06-02-2026.

The SLBC Sub-Committee meeting on MSME was held in hybrid mode on 06-02-2026 in Conference Room, 7th floor, Shilpa Sadan, to review the performance of the member banks under MSME as on 31.12.2025. 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 Manas Dhar, Director & Special Secretary, Institutional Finance, Finance Department, Govt. of West Bengal, Shri Sakshi Gopal Saha, Head of SPMU of WBBCCS, Govt. of West Bengal, Shri Pradipta Purkait, Assistant General Manager, Reserve Bank of India, Shri Sudip Kumar Das, Assistant General Manager, NABARD, Shri A P Chobin, Assistant Director, KVIC & senior officials from the 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 31.12.2025:

The member banks in the State disbursed Rs.1,99,435.70 Crore under MSME as on 31.12.2025, against the target of Rs.2,12,490 Crore with overall achievement of 93.86% of the total target for FY 2025-26. Further, disbursement in MSME has increased by Rs.50,529.25 crores in absolute terms as on 31.12.2025 from Rs1,48,906.45 Cr. as on 31.12.2024; thus registering a growth of 33.93 % 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.

(Action Point: Member Banks and MSME & T Dept)



2. West Bengal Bhabishyat Credit Card Scheme (WBCCS) as on 31.12.2025:

As on 31.12.2025, total of 51,019 number of proposals were sanctioned by the member banks amounting to Rs.1,288.02 Crore, out of which 37,208 number of accounts were disbursed amounting to Rs.868.41 Crore.

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

Further, where the subsidy was received by the branch, but the final disbursement of the sanctioned cases was pending, the member banks were requested to ensure the disbursement of these sanctioned cases without any further delay.

(Action Point: Member Banks, WBCCS Department)

3: Progress made under Pradhan Manti Mudra Yojana (PMMY) as on 31.12.2025.

Member banks disbursed Rs. 5,065.43 Cr, Rs. 21,215.41 Cr, Rs. 7185.44 Cr. and Rs.259.61Cr. in PMMY- Sishu, Kishore, Tarun & Tarun Plus category respectively for Quarter Ended December 2025. More than 32.51 lakh borrowers have been benefited by PMMY by disbursement of total Rs.33,725.83 crore as on 31.12.2025.

➔ **Noted**


4: Progress made under Pradhan Manti Employment Generation Programme (PMEGP) as on 31.12.2025.

➔ **Noted**

5: Miscellaneous:

Invoicemart made a presentation on their product to all stakeholders present there.

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 06-02-2026

S No	Name	Designation	Organisation
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 Manas Dhar	Director & Special Secretary	Institutional Finance, Govt. of West Bengal
4	Shri Sakshi Gopal Saha	SPMU of WBCCS	Govt. of West Bengal
5	Shri Balbir Singh	General Manager & Convenor	SLBC West Bengal
6	Sri PradiptaPurkait	Assitant General Manager	RBI
7	Sri.Sudip Kumar Das	Assitant Manager	NABARD
8	Representative		Member Banks
9	Representative		Invoice Mart

