

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 /682/2024

Date: 02.01.2025

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

Reg: Minutes of the SLBC Sub-Committee meeting on MSME held on 17.12.2024.

The SLBC Sub-Committee meeting on MSME was held on 17.12.2024 to review the performance of the member banks under MSME as on 30.09.2024. The meeting was chaired by Shri Rajesh Pandey, Principal Secretary, Dept. of MSME & T, Govt. of West Bengal and participated by Shri Udayakumar Swaroop, Joint Secretary, 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 & major 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, Principal 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 2024-25 vis-à-vis achievement as on 30.09.2024:

Member banks have disbursed Rs.1,13,722.17 crore in MSME, thus achieving 74.08% against ACP target of Rs.1,53,509.18 crore as on 30.09.2024. Disbursement in MSME has increased by Rs.24,719.92 crores in absolute terms as on 30.09.2024 from Rs.89,002.25 crore as on 30.09.2023 and thus registering a growth of 27.78% on Y-O-Y basis.

- It is observed that there is an increase in disbursement (amount wise) while number of accounts have been declined. All member banks are requested to focus on disbursing MSME loan in more number of accounts, especially in Micro and Small segments as these 2 segments contribute to higher number of employment generation.
- There is some classification issue of MSME loan of Bandhan Bank. RBI, Bandhan Bank and the Department may hold a separate meeting for analysis of the issue and the resolution thereof.

(Action Point: member banks, RBI, MSME Department)

2. West Bengal Bhabishyat Credit Card Scheme (WBBCCS) as on 30-09-2024:

As on 30.09.2024, total 1,42,428 number of applications were sponsored to banks. Out of these sponsored cases, 29,270 number of proposals have been sanctioned amounting to Rs.664.40 Crore and 16,726 number of accounts have been disbursed amounting to Rs.337.67 Crore.



- As maximum pendency was with SBI (around 30% of the total pendency), SBI is requested to expedite their process of credit decision and to dispose of the pendency on urgent basis.
- Representative from SBI informed that their CBS is presently allowing only Term Loan component in case of WBBCCS loan. This leads to difficulties in extending Cash Credit component of the loan to the concerned borrowers. SBI has been requested to resolve the issue on an urgent basis.
- It has been flagged that few member Banks have rejected a significant number of cases without giving proper justification. Member Banks have been requested to take note of the issue and to reconsider the rejected cases, if applicable.
- Bank in collaboration with the department officials will contact the applicants concerning both sanction pending and disbursement pending cases. All the pending cases should be disposed off on urgent basis. Long pendency or delayed credit decision could eventually discourage the interested applicants from applying loan under WBBCCS.
- All Banks are requested to give special focus on their top 20 highest pending branches and strategise accordingly so that the pendency could be reduced to a great extent. The Department will share the bankwise details of top 20 pending branches in terms of sanction & disbursement with the respective member banks. The controlling heads of the banks are expected to monitor the same from their desk.
- On request of the banks, it is decided that the Department will share the Auditor Certificate format, applicable for claiming interest subvention in WBBCCS, with the member banks.

(Action Point: member banks, WBBCCS Department)

3. Status of MSME Cluster financing as on 30-09-2024:

SLBC received a list of 371 number of clusters from the Department of MSME, Govt. of West Bengal which was forwarded to LDMs for submitting the status of credit linkage. As per the feedback received from LDMs, the new list of 371 MSME clusters is different from the existing 336 adopted clusters.

- As there may be variance between the list shared by the department and the existing list of adopted clusters with LDMs, a separate meeting with GM-DICs and LDMs may be conducted in the presence of the Department and SLBC to further course of action for ensuring credit linkage of all clusters.

(Action Point: SLBC, MSME Department)

4. Progress made under Pradhan Mantri Mudra Yojana (PMMY) as on 30-09-2024:

Member banks have disbursed Rs.3614.30 Cr, Rs.9294.26 Cr and Rs.4175.93 Cr. in PMMY-Sishu, Kishore & Tarun category respectively during 01.04.2024 to 30.09.2024 for the current FY 2024-25. Total 18.68 lakh borrowers have been benefited by PMMY by disbursement of total Rs.17084.47 crore as on 30.09.2024.

- Some private Banks are requested to focus on the account classification so that mudra loan properly classified as MSME.
- Banks are requested to find opportunities to finance mudra loan upto Rs 5 lacs under WBBCCS as the said scheme has greater benefits in MSME segment.



- Private Bank with their micro credit vertical disbursing the mudra loan which may be converted to WBBCCS.

(Action Point: Member banks)

5. Progress made under PMEGP as on 30-09-2024:

Under PMEGP Banks have disbursed Rs.20.14 Cr. margin money in 532 PMEGP cases against a target of disbursement of Rs.63.37 cr margin money in 2313 no of cases for the FY 2024-25, thus achieved 31.78% and 23.00% of the target of MM disbursement amount and number of accounts respectively upto September 2024.

- A proactive approach of banks is highly solicited in this sector.

(Action Point: Member banks)



(Balbir Singh)

General Manager & Convenor,
SLBC, West Bengal



List of participants in SLBC Sub-Committee Meeting on MSME held on 17-12-2024

S No	Name	Designation	Organisation
1	Shri Rajesh Pandey	Principal Secretary	Department of MSME & T, Govt. of West Bengal
2	Shri Uday Swaroop	Director	Department of MSME & T, Govt. of West Bengal
3	Shri Manas Dhar	Director & Special Secretary	Institutional Finance, Govt. of West Bengal
4	Shri Parthasarathi Datta	Dy. Director	Institutional Finance, Govt. of West Bengal
5	Shri Sakshi Gopal Saha	SPMU of WBBCCS	Department of MSME & T, Govt. of West Bengal
6	Shri Balbir Singh	General Manager	SLBC, West Bengal
7	Shri Prosenjit Bhattacharya	Assistant General Manager	Reserve Bank of India
8	Representative from NIC		
9	Representative from Member Banks		

