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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 / 1226 /2026 Date: 30.07.2026

1) The Member Banks under SLBC, West Bengal
2) The Line Departments, Govt. of West Bengal
3) RBI & NABARD

Reg: Minutes of the SLBC Sub-Committee meeting on MSME held on 30.07.2026

The SLBC Sub-Committee meeting on MSME was held in Hybrid mode on 30.07.2026 to review the performance of the member banks in MSME as on 30.06.2026. The meeting was chaired by Shri Anoop Kumar Agarwal, Additional Chief Secretary, Dept. of MSME&T, Govt. of West Bengal and participated by Dr. Biswanath, Secretary, Dept. of MSME&T, Govt. of West Bengal, Shri Udaya Swaroop, Director, Dept. of MSME, Govt. of West Bengal, Smt. Sushmita Mukherjee, Special Secretary, Dept. of MSME&T, Govt. of West Bengal, Shri Sakshi Gopal Saha, SPMU, WBBCCS, Govt. of West Bengal, Shri Debajyoti Datta, AGM, RBI, Shri Dharmendra Beuria, DGM, NABARD, Shri A P Chobin, Asstt. Director, KVIC, Shri Mridul Halder, Additional Secretary & CEO, KVIB and other dignitaries of line departments and representatives of major member banks.

At the outset, Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal, heartily welcomed all the participants in the meeting. The key issues discussed along with the action points emerged in the meeting are enumerated below:

Agenda No. 1: MSME ACP 2026-27 vis-à-vis achievement as on 30.06.2026:

The member banks in the State disbursed Rs. 1,16,055.23 Crore in total 4,31,070 no. of accounts under MSME as on 30.06.2026, against the target of Rs. 2,29,568.00 Crore with overall achievement of 50.55% of the total target for FY 2026-27. Further disbursement in MSME has increased by Rs. 27,768.43 crores in absolute terms as on 30.06.2026 from Rs 88,286.80 Cr. as on 30.06.2025 thus registering a growth of 31.45 % on Y-O-Y basis.

Shri Anoop Kumar Agarwal, Additional Chief Secretary, Dept. of MSME&T, Govt. of West Bengal, acknowledged the achievement and extended his congratulations to the participating banks as this year's first quarter achievements are bigger than that of the last year's. He encouraged all the banks that are yet to achieve their quarterly targets should gear up their efforts to achieve their half-yearly targets. He also pointed out that the progress under Mudra Yojna is currently not being included in the MSME scenario of the state. If included that figure could have made the MSME portfolio of the state more promising. Shri Agarwal also requested comparatively low performing banks to check their performance in MSME sector and also check their data in the CBS system for clear marking of the MSME loans.

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Shri Balbir Singh informed the house about the MSME outreach programmes in Asansol and Kolaghat informing the borrowers about the various facilities regarding the process of applications, about CIBIL scores and about the restructuring facilities.

(Action Point 1: All the Member Banks)

Agenda No. 2: Progress made under Pradhan Mantri Mudra Yojana (PMMY):

Member banks have disbursed Rs. 1054.11 Cr, Rs. 5520.29 Cr, Rs. 2222.69 Cr. and Rs. 121.04 Cr. in PMMY- Sishu, Kishore, Tarun & Tarun Plus category respectively for Quarter Ended June 2026. Total 7.91 lakh borrowers have been benefited by PMMY by disbursement of total Rs. 8,913.47 crore as on 30.06.2026. Shri Anoop Kumar Agarwal expressed great satisfaction with the state's stellar performance under the Pradhan Mantri Mudra Yojana (PMMY). Commending the team's efforts, he expressed strong confidence that the state will maintain this upward trajectory, surpass its previous benchmarks, and achieve new milestones in the current financial year.

Shri Anoop Kumar Agarwal also expressed his concern about the pending and rejected no. of applications of PMMY. He expressed that there should be an option in the PMMY portal to register the grievance of the borrowers. He advised Reserve bank of India to design a separate complaint portal for only MSME related grievances. Shri Debajyoti Datta informed the house that there is already an Ombudsman where the borrower can lodge complaints for their grievances and as the Reserve Bank of India and Ombudsman are manned separately therefore RBI cannot interfere with the works of Ombudsman. Shri Balbir Singh suggested that the complaints from the MSME borrowers should be shared with the MSME Sub-Committee and the concerned banks and also in EC MSME Meeting for resolution of any grievances, related to MSME, collectively.

(Action Point 2: RBI, All the Member Banks)

Agenda No. 3: Progress made under Pradhan Mantri Employment Generation Programme (PMEGP) as on 30.06.2026:

Shri Balbir Singh informed the forum that the state's performance under the PMEGP declined primarily due to the non-receipt of subsidies from KVIC, issues with geo-tagging, and portal downtime. These operational bottlenecks could have impacted confidence among both borrowers and member banks. It was further highlighted that KVIC is currently not sponsoring new proposals, and post offices have been unable to complete the required geo-tagging, which has halted the adjustment of back-ended subsidies. In response, Shri AP Chobin clarified that the PMEGP Portal is currently non-functional and funding from the Government of India remains pending. Efforts are underway to sensitize post office personnel on geo-

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tagging, and KVIC is actively working to resolve these state-level issues promptly. Shri Anoop Kumar Agrwal advised the CEO of KVIC to escalate the matter to their higher offices. Shri Chobin assured the forum that the matter would be taken up with the KVIC Central Office for an expedited resolution.

(Action Point 3: KVIC, KVIB, DIC & All the Member Banks)

Agenda No. 4: PM Vishwakarma Scheme:

Shri Udaya Swaroop Director, Dept. of MSME, Govt. of West Bengal, highlighted the transformative potential of the PM Vishwakarma Scheme in enhancing livelihoods across West Bengal, emphasizing its role in enabling traditional artisans and craftspeople from the unorganized sector to scale their operations, integrate into the formal economy, and support national development. To operationalize the initiative, the department has identified candidates for an upcoming 6-day training program set to commence shortly. Furthermore, Shri Balbir Singh recommended dedicating the final day of training to financial literacy, proposing that local ground-level bankers and loan processing hub officials to conduct a session on banking formalities and handholding.

(Action point: Department of MSME&T, Govt. of West Bengal & Member Banks)

Agenda No. 5: Progress made under West Bengal Bhabisyat Credit Card Scheme (WBBCCS):

As of June 30, 2026, a total of 53,630 sponsored proposals have been sanctioned under the West Bengal Bhabisyat Credit Card Scheme (WBBCCS), totalling Rs. 1,373.13 crore. Ou of these sanctioned proposals, 40,403 accounts have been disbursed, amounting to Rs. 965.00 crore.

Pursuant to Notification No. 2712-MSMET/18011(11)/5/2023 dated July 22, 2026, the WBBCCS has been subsumed into the Banglar Udyam Credit Card (BUCC) Scheme with immediate effect. Shri Anoop Kumar Agarwal informed member banks that all the applications under the old scheme which are not yet disbursed shall continue to be under the new scheme of BUCCS.

Additionally, Shri Sakshi Gopal Saha clarified that member banks now have the option to return pending proposals as well as the undisbursed subsidy amounts through the WBBCCS portal. He also requested member banks to submit Audited Utilization Certificates for WBBCCS. He informed the house that the new BUCC Scheme is expected to receive final approval shortly and advised member banks for their necessary arrangements, if required, and to ensure its successful implementation. Meanwhile, the WBBCCS framework will remain operational until all existing loans under the scheme are fully closed.

(Action point: Member Banks)

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Agenda No. 6: Miscellaneous:

With the permission of the Chair, several miscellaneous matters were presented before the house.

- Shri Debajyoti Datta requested that member banks and the MSME Department prioritize cluster financing to ensure all active MSME clusters are brought under the purview of formal credit without delay.

(Action point: MSME Department, GoWB & Member Banks)

- Shri Sudipta Bhattacharya, Director of Textiles, Govt. of West Bengal, raised concerns regarding the low sanctions and disbursements under the Weavers' Mudra Loan scheme across the state, urging member banks to accelerate approval rates.

  In response, Shri Balbir Singh requested that Shri Bhattacharya share the list of pending applications along with their submission dates so that the State Level Bankers' Committee (SLBC) and member banks can address the issue directly. Shri Singh also emphasized the need for Shri Bhattacharya's support in sensitizing bankers to the scheme and creating broader awareness among potential borrowers. Furthermore, Shri Singh assured that if the necessary data is provided, the Weavers' Mudra Loan scheme will be included as a dedicated agenda item in the upcoming Sub-Committee meeting.

(Action point: Department of Textiles, Govt of west Bengal, SLBC West Bengal & Member Banks)

Shri Balbir Singh, General Manager and Convenor of SLBC West Bengal, highlighted the critical role of credit support for MSMEs in driving employment generation and broader state and national economic growth. Furthermore, he urged all member banks to expedite the sanction and disbursement of applications within the prescribed timelines to ensure the credit targets for FY 2026–27 are surpassed.

There being no other points of discussion, the meeting ended with vote of thanks to the chair & the participants.

Balbir Singh
General Manager & Convenor
State Level Bankers' Committee, West Bengal

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List of Participants of SLBC Sub-Committee review meeting on MSME at Shilpa Sadan on 30.07.2026 at 03:30 pm

Sl. No.	NAME	DESIGNATION	INSTITUTION
1	Shri Anoop Kumar Agarwal	ACS, MSME & T	Govt. of West Bengal
2	Dr. Viswanath	Secretary, Dept. of MSME&T	Govt. of West Bengal
3	Shri Udaya Swaroop	Director, MSME	Govt. of West Bengal
4	Smt. Sushmita Mukherjee	Spl. Secretary, MSME	Govt. of West Bengal
5	Shri Sakshi Gopal Saha	SPMU, WBBCCS	Govt. of West Bengal
6	Shri Balbir Singh	General Manager & Convenor	SLBC, West Bengal
7	Shri Dharmendra Beuria	DGM	NABARD
8	Shri Debajyoti Datta	AGM	RBI
9	Shri A P Chobin	Asstt. Director	KVIC
10	Shri Mridul Halder	Additional Secretary & CEO	KVIB
	Representatives from the Member Banks		

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