

Agenda & background notes for the 4th Special Monthly meeting of J&K SLBC slated on 14/05/2009 at Srinagar.

Agenda Item No: 01

Confirmation of Minutes of the 3rd monthly Special Meeting of J&K SLBC on MSMEs:

The 3rd special meeting of J&K SLBC on MSMEs was held on 22.04.2009 at Jammu. Minutes of the said special SLBC meeting were web cast on www.jkslbc.com and also circulated vide this office No.SP-M-SLBC-3/2009-64 dated 11.05.2009 for desired action. A copy of the same is enclosed for information and ready reference.

The house is requested to confirm the same.

Encls: 03

Agenda Item No: 02

Review of data / position relating to implementation of IBA package on MSMEs, Housing & Auto sectors as at end of April, 2009:

The consolidated data relating to implementation of IBA package on MSMEs, Housing & Auto sectors in the prescribed format as received from banks/ lending institutions operating in the State as at the end of April 2009 is enclosed for information of the house.

It is evident from the data available that:

- Upto the end of April 2009, banks in the State have so far restructured 4268 MSMEs accounts involving an amount of Rs.226.61 Crore.
- Banks have sanctioned working capital loans (new) to the extent of Rs.291.41 Crore in favour of 2747 beneficiaries and incremental working capital loans to 944 existing units amounting to Rs.133.63 Crore.
- Housing Loans to the tune of Rs.178.76 Crore have been sanctioned in favour of 6148 beneficiaries; and
- Auto loans to the tune of Rs.127.00 Crore have been sanctioned in favour of 5131 beneficiaries.

Besides, pursuant to the decision taken in the last monthly Special SLBC meeting held on 22.04.2009 at Jammu, the bank-wise cumulative position as at the end of April, 2009 is given below for information of the house:

(Amount in Crores of Rupees)

S. No.	Name of the Bank	Restructuring of MSMEs a/cs.		Sanction of working capital loans (new)		Incremental Working Capital loans Sanctioned		Housing Loans sanctioned		Auto loans sanctioned	
		A/Cs.	Amt.	A/Cs.	Amt.	A/Cs.	Amt.	A/Cs.	Amt.	A/Cs.	Amt.
1	J&K Bank	3217	123.56	234	51.70	213	33.54	4631	81.75	613	30.18
2	SBI	766	46.12	875	147.27	172	41.28	822	45.95	1656	36.97
3	PNB	202	53.90	296	29.85	154	27.53	383	23.85	1509	12.88
4	Canara Bank	56	0.79	76	16.23	0	0	10	0.59	32	0.90
5	Central Bank of India	0	0	03	0.11	136	17.78	79	4.12	65	2.01
6	P & S Bank	6	0.07	43	22.77	08	0.88	09	0.53	37	1.55
7	OBC	0	0	20	0.64	132	4.89	19	0.90	19	0.44
8	Synd. Bank	0	0	01	0.50	0	0	03	13.32	05	10.50
9	Union Bank	0	0	06	0.95	6	0.35	10	0.80	109	1.55
10	Vijaya Bank	10	0.13	12	0.38	0	0	06	0.65	16	0.70
11	Bank of India	0	0	17	0.24	0	0	0	0	14	0.35
12	IOB	03	0.28	01	0.10	01	4.15	01	0.05	15	0.54
13	United Bank	06	0.90	135	4.61	01	0.20	12	1.06	03	0.19
14	Corpora.Bnk	0	0	01	0.20	00	0	28	1.17	54	1.43
15	UCO Bank	02	0.86	01	0.51	0	0	07	0.42	0	0
16	Bnk. of Maha.	0	0	11	0.19	0	0	21	0.59	3	0.02
17	HDFC Bank	0	0	0	0	0	0	146	5.04	0	0
18	JRB	0	0	145	3.05	42	1.20	29	0.77	374	15.79
19	EDB	0	0	598	9.16	79	1.83	33	0.77	456	5.91
20	ACCB	0	0	272	2.95	0	0	0	0	05	0.05
21	DUCO Bank	0	0	0	0	0	0	45	1.47	0	0
	TOTAL	4268	226.61	2747	291.41	944	133.63	6148	178.76	5131	127.00

The house may review the position and deliberate on the issue.

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Agenda Item No. 03

Credit delivery to the Micro and Small Enterprises Sector - RBI Circular:

Reserve Bank of India, Central Office, Mumbai, vide their Circular No. RBI/2008-09/467 issued vide RPCD.SME&NFS.BC.No.102/06.04.01/2008-09 dated May 4, 2009 addressed to all Scheduled Commercial Banks, have conveyed that in recognition of the problems being faced by the Micro and Small Enterprises (MSE) sector, particularly with respect to rehabilitation of potentially viable sick units, the recommendations made by the working group under the Chairmanship of Dr. K. C. Chakrabarty, relating to Government of India, SIDBI and Commercial Banks have been accepted and forwarded to the concerned for necessary action, whereas the recommendations relating to the State Governments (forming Annexure-II) have been forwarded to the SLBC Convenor Banks for taking up the issue in the SLBC meetings.

A copy of the Circular under reference alongwith the relative Annexures is enclosed for information of the house and its implementation by the concerned agencies.

Encls: 04