

Annexure-8.42



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

FIDD.MSME & NFS.No. 6652/06.02.031/2015-16

June 28, 2016

The Regional Director
Reserve Bank of India
Financial Inclusion and Development Department

Dear Sir / Madam,

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Study to find out unidentified / unrecognized clusters of MSMEs in India in order to facilitate availability of banking outlets and credit flow in such clusters

Please refer to the study report submitted by your office on the captioned subject.

2. In this connection, we advise that the study reports received from our Regional Offices (ROs) were consolidated at CO level. The consolidated Report revealed that around 74% of MSME units (particularly Micro units) spread in around 1161 clusters / agglomerations across the country, were not credit linked to formal banking system. Since, the number of such clusters is quite large and number of units at individual cluster may not be adequate to cover them through Town Hall meetings, ROs may consider flagging such clusters / agglomerations (reported by them), at their State Level Bankers Committee (SLBC). ROs may also encourage banks through the forum of SLBC to consider extending banking facilities to such clusters / agglomerations either through Brick Mortar branch or through Banking Correspondent, wherever feasible. We, therefore, request you to take up the matter with your SLBC convenor bank to include the above aspects as one of the agenda items in the ensuing SLBC meeting.

3. The steering Sub Committee / Sub-Committees constituted under SLBC for Micro, Small and Medium enterprises may also be advised to monitor the progress made in regard to credit linkage of the MSME units located in such clusters / agglomerations. A quarterly progress report (format enclosed) may be submitted to us, through ROs, starting from the quarter ending June 30, 2016 so as to reach us by 15th of the succeeding month.

Yours faithfully

(A.B.P. Pandey)

Assistant General Manager

Encl.: as above

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10वीं मंजिल, केन्द्रीय कार्यालय भवन, मुंबई-400 001.
टेलिफोन / TelNo: 91-22-22661000 फैक्स / FaxNo: 91-22-22621011/22610948/22610943 ई-मेल / EmailID: cgmcfidd@rbi.org.in

Financial Inclusion & Development Department, Central Office, 10th Floor, C.O. Building, Post Box No.10014 Mumbai -400 001

हिंदी भाषा में, इसका प्रयोग न करें

"भारतीय रिज़र्व बैंक द्वारा: गैर, डाक, एसएमएस या फोन कॉल के ज़रिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का नंबर, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

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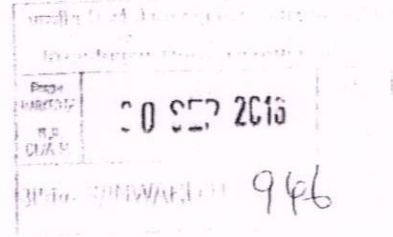


भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

FIDD.MSME & NFS.No.1269/06.02.031/2016-17

September 26, 2016

The Regional Director
Reserve Bank of India
Financial Inclusion and Development Department
Bakery Junction
Thiruvananthapuram – 695 033



Dear Sir,

Study to find out unidentified / unrecognized clusters of MSMEs in India in order to facilitate availability of banking outlets and credit flow in such clusters

Please refer to your letter no. FIDD (T) LBS no. 290/03.01.002/2016-17 dated September 06, 2016 on the captioned subject.

2. In this connection, you are advised to conduct the survey again in the four clusters with unlinked units and ensure that the data on individual units is available for further follow up and monitoring. Further, as advised in our letter dated June 28, 2016, the matter may be taken up with the SLBC convener bank and the quarterly progress may be submitted to Central Office from the ensuing quarter.

Yours faithfully

Richa Pandey Dwivedi

(Richa Pandey Dwivedi)
Assistant General Manager

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10वीं मंजिल, केन्द्रीय कार्यालय भवन, मुंबई 400 001,
टेलिफोन / TelNo: 91-22-22661000 फैक्स/FaxNo: 91-22-22621011/22610948/22610943 ई-मेल/ EmailID: cgmipcdd@rbi.org.in

Financial Inclusion & Development Department, Central Office, 10th Floor, C.O. Building, Post Box No 10014 Mumbai -400 001
हिंदी आसान है, इसका प्रयोग बढ़ाइये

चेतावनी रिज़र्व बैंक द्वारा- मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का न्यॉर, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।
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