

**MINUTES OF THE MEETING ON PMEGP HELD ON 14-05-2013 AT 12:30 PM AT THE  
CHAMBER OF PRINCIPAL SECRETARY, DEPT. OF M&SSE&T, GOVT. OF WEST BENGAL  
AT WRITERS' BUILDINGS, KOLKATA**

A meeting was held on 14-05-2013 at 12:30 pm at the chamber of Principal Secretary, Dept. of M&SSE&T, Govt. of West Bengal at Writers' Buildings, Kolkata to review the performance during 2012-13 and to finalize the modalities for implementation of PMEGP scheme during 2013-14. The meeting was presided over by Shri Rajiva Sinha, I.A.S., Principal Secretary, Dept. of M&SSE&T, Govt. of West Bengal and the following officers attended the meeting.

1. Shri Aswini Yadav, I.A.S., Director, Dept. of M&SSE, Govt. of West Bengal.
2. Shri R. K. Saha, Director, KVIC, Kolkata.
3. Shri M. Bandyopadhyay, C.E.O., WBKVIB, Kolkata.
4. Shri R. K. Middya, Jt. Director, Dept. of M&SSE, Govt. of West Bengal.
5. Shri S. Bandyopadhyay, PEO, WBKVIB, Kolkata.
6. Shri D. M. Ghosh, Development Officer [PMEGP], KVIC, Kolkata.

IN THE MEETING, THE FOLLOWING DECISIONS WERE TAKEN:-

1. For successful implementation of PMEGP during 2013-14 wide publication of the scheme in the newspapers and electronic media was necessary. Hence, an advertisement may be published on 20-05-2013 in leading daily newspapers in the state to invite applications in the prescribed format from the entrepreneurs.  
Action: KVIC
2. - The prescribed form may be available at all BDO offices, DIC offices, District Offices of KVIB, KVIC offices and also can be downloaded from the KVIC website [www.kvic.org.in](http://www.kvic.org.in) and also MSSE website [www.mssewb.org](http://www.mssewb.org).  
Action: All three agencies; DIC for BDO office
3. The issue of application form will start from 27-05-2013 and the last date for submission of application form will be 29-06-2013.  
Action: All three agencies
4. The application form for all three implementing agencies i.e. KVIC, KVIB and DIC will be submitted at the offices of DIC only as single window system. There will be one common form without any color coding for all the three agencies.  
Action: MSSE Dte to make n/arrangements in DIC offices
5. The district level sub-committee will meet every Monday starting from 03-06-2013, scrutinize all the forms and invite the eligible entrepreneurs for interview giving a date in the following week.  
Action: DLSC

6. After selection of the entrepreneurs through scrutiny and interview the district level sub-committee will send the list of selected candidates to the DLTF for approval every week.

Action: DLSC

7. The DLTF, chaired by DM/ADM, will meet every fortnight, finally approve the proposals from the list of enterprises selected by DLSC and send the proposals to the concerned agencies i.e. DIC, KVIB and KVIC at the ratio of 40:40:20 basis.

Action: i) MSSET Deptt for writing to DMs on fortnightly meeting of DLTF In June,

July and August 2013;

ii) GM DIC for getting the meeting of DLTF convened every fortnight;

iii) all three agencies for distribution of recommended applications in the ratio of 40:40:20.

8. The implementing agencies i.e. KVIC, KVIB and DIC will send the selected application forms along with projects to the concerned financing branch.

Action: All three agencies

9. The financing branch will sanction the project and after release of first installment of loan to the entrepreneurs, the financing branch will send the margin money claim forms duly signed by the entrepreneurs and branch managers directly to the identified nodal bank branches of their respective banks where advance margin money will be kept by KVIC as per target of the branch. The financing branch will send a copy of the sanction letter to the concerned implementing agency for their information and inform of the progress of sanction and disbursement to DLTF. All the three agencies and the banks will reconcile their figures fortnightly at the DLTF platform.

Action: Financing branch of Bank; Nodal Bank; all three agencies

10. All the cases against the current year target will be evaluated by DLTF by 23-08-2013 and the eligible cases will be sponsored to banks within 31-08-13 by the concerned agencies.

Action: All the three agencies; DLTF

11. The Principal Secretary, Deptt. of M&SSE&T, Govt. of West Bengal was of the opinion that instead of three a/c. i.e. KVIC-PMEGP a/c, KVIB-PMEGP a/c and DIC-PMEGP a/c there should be only one a/c. in each Nodal Bank which will disburse the fund to the entrepreneurs of all agencies i.e. KVIC, KVIB and DIC. However, since opening of the three a/cs was mandated by the Standing Order No. 1673 of KVIC it was decided that State Director KVIC would write to Central Office for clarification in the matter.

Action: KVIC

12. Since this meeting discussed only the timelines and processes, it was decided to hold another meeting on 20-05-2013 inviting all concerned including SLBC representative and select banks and some field level functionaries to discuss and finalize the earlier recommendations on qualitative improvement in implementation of PMEGP in the

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state through removal of the identified bottlenecks and an effective M&E arrangement for ensuring that the goal of PMEGP is actually achieved.

Action: KVIC

13. The CEO, WBKVIB, Kolkata had requested for additional margin money fund for Rs 350.00 lakhs to meet the margin money requirement of the entrepreneurs as they had already achieved the margin money target of Rs 2500.00 lakh. It was decided in the meeting that KVIC will disburse additional margin money fund of Rs 350.00 lakhs from the fund of KVIC-PMEGP a/c as per the request of WBKVIB.

Action: KVIC

R. K. Saha  
Director, KVIC, Kolkata

Sd/-  
Rajiva Sinha  
Principal Secretary  
M&SSE&T, Govt. of WB

**TOWARDS QUALITATIVE IMPROVEMENT IN IMPLEMENTATION OF PMEGP IN WEST  
BENGAL IN 2013-2014**  
DECISIONS TAKEN IN THE STATE LEVEL MONITORING COMMITTEE MEETING  
HELD ON 20.05.2013

**1. Self Evaluation Tool**

A booklet will be developed by KVIC containing general guidelines for preparation and self-evaluation of project proposal and DPR on the lines of 'How to evaluate the project yourself'. It will have the minimum requisites of a detailed project report (DPR).

The purpose of this booklet is to enrich the knowledge of the entrepreneurs regarding basic physical and financial parameters of a project proposal which is expected to lead to qualitative improvement in the project proposals and better sanctioning rate under PMEGP.

This booklet will be available in the office of the sponsoring agencies and at the website of PMEGP.

**2. Project Brief**

A two-page template would be developed by KVIC to be submitted along with each application. Called Project Brief, a brief of the project will have to be mandatorily submitted with each application. This will also help effective screening of the applications

Hard and soft copies of this check list would be available at the web site and in the office of the sponsoring agencies.

Hard copies of this template will be circulated among the entrepreneurs at the time of receiving applications. It will also be available at the PMEGP website.

**3. DPR Check List**

Similarly a Check List will be developed by the Dte of MSSE based on the ones used by the Banks for circulation amongst the prospective Entrepreneurs. This checklist will be mandatorily self-certified by each applicant and submitted along with the DPR at the time of interview/screening.

Hard and soft copies of this check list would be available at the web site and in the office of the sponsoring agencies.

**4. Preferred List of Enterprises**

A preferred list of potential projects at least 30 to 40 numbers would be prepared at State Level. Based on this each district will prepare its own preferred list of potential projects. This will be the responsibility of the GM, DIC who would develop this list in consultation with the District Officer, WBKVIB/KVIC and Banks in respect of each

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district of the state. This will be displayed prominently in the office of the sponsoring agencies and will be available at the PMEGP website also.

Entrepreneurs would be encouraged to select proposals from this list that will have a greater chance of sanctioning by the Banks.

5. **A State Level Working Group** consisting of the following Officials will accomplish the above assignment within 31 May 2013.
  - i. Mr. R.K. Saha, State Director, KVIC
  - ii. Mr. R.K. Middy, Jt. Director, MSSE
  - iii. Mr. Subhas Bandyopadhyay, PEO, WBKVIB
  - iv. Representative of SLBC, UBI
  - v. Representatives of select Banks - State Bank of India, UCO Bank, Allahabad Bank, Central Bank of India and W.B. State Cooperative Bank
  - vi. G.M., DIC, 24-Pgs (North) and 24-Pgs (South)
  - vii. District Officer, WBKVIB – 24-Pgs (North), 24-Pgs (South), Paschim Midnapore and Howrah.

The Working Group would meet on 23 May, 2013 at 11:00 A.M. at Hemanta Bhawan. If required it would reconvene the following day to complete the task.

6. All the booklets, checklists, templates along with the Circulars already issued from time to time in connection with implementation of PMEGP in the State would be put the Web-Site of the Directorate MSSE - [mssewb.org](http://mssewb.org).
7. **New Deadlines**
  - (i). The date of starting distribution of Application Forms would be deferred from 27<sup>th</sup> May, 2013 to 15<sup>th</sup> June, 2013.
  - (ii). The last date of submission of application would be extended from 29 June, 2013 to 30 September, 2013.

KVIC would make necessary arrangement for giving wider publicity to these changed dates through Print Media immediately.

8. **Wider publicity on Project Brief and Check List**

The information regarding submission of Project Brief at the time of application and submission of DPR check list at the time of submission of DPR will be published in the newspaper by KVIC for having wider publicity.
9. **Screening and Interview**

The applications would be primarily screened on the basis of required information and particulars as per Project Brief to be accompanied with applications. The Eligible Applicants would be intimated over phone/e-mail (preferred mode of

communication) and also by post giving intimation of the date of interview. They will bring the DPR along with the self-certified Check List for submission at the time of interview.

**10. Eligibility of existing units**

Only the existing units having already availed government subsidy under any other scheme of Government of India or State Government will not be eligible for assistance under PMEGP.

An undertaking from the applicant will be obtained along with the application regarding non-receipt of any Government Subsidy as stated above. The format of this undertaking will be incorporated in the Project Brief.

**11. Joint Inspection**

Pre-sanction Joint Inspection will be undertaken by the Bank and the sponsoring agency in every case.

12. Thrust should be given on sponsoring of quality and high value projects.

**13. Performance Evaluation**

The performance of the sponsoring agencies will be evaluated on the basis of the gap between sponsored and sanctioned cases and that of the Banks will be evaluated on the basis of the gap between sanctioned and disbursed cases. The lower the gap the better the performance.

**14. Quarterly Targets**

Quarterly physical and financial targets will be fixed for sponsoring, sanctioning and disbursement and SLBC at the state level and DSLTF in the districts will monitor this on a quarterly and monthly basis respectively.

  
20/5/13  
**RAJIVA SINHA**  
**PRINCIPAL SECRETARY**  
**GOVT. OF WB**  
**MSSE&T DEPARTMENT**