

To,

1. Mr D.C.Soni  
Manager, RBI  
And  
Convener, RBI Empowered Committee on Flow of Credit to MSMEs.  
8-9, Vipin Khand, Gomti Nagar, Lucknow-226010
2. Mr Ram Lal  
Deputy General Manager, RBI  
And  
Convener, State Level Inter Institutional Committee  
8-9, Vipin Khand, Gomti Nagar, Lucknow-226010
3. Mr. Subhash C. Ahuja  
General Manager  
And  
Convener, State Level Banker's Committee  
Zonal Office, 45, Hazratganj, Lucknow-226001

**Subject:- Presentation of Coverage under Credit Guarantee Scheme for Micro and Small Industries in SLIIC / SLBC / RBI Empowered Committee on Flow of Credit to MSMEs Meetings.**

Sir,

We are very happy to note that the Credit Guarantee Scheme is now picking up and the Banks are showing keen interest in covering their loan to Micro and Small Industries under the scheme.

However, we feel that the data presented by SIDBI and the Commercial Banks in the meetings is not in the correct perspective. We therefore request that the information should be forthcoming in the following manner –

Each bank may inform as to the number of loans sanctioned by them to Micro and Small Industries and the fate of that loan as to whether it has been covered under the Credit Guarantee Scheme and whether any other additional collateral has been demanded. For example if State Bank of India has sanctioned 10 loans to Micro and Small Industries in a quarter then how many of these loans are under CGS and no collateral has been demanded.

You may like to advise all concerned to furnish the information as stated above for discussion in the next meeting of SLIIC / SLBC /RBI Meetings.

Thanking you,

Yours Truly,

Sanjay Kaul  
Chief Coordinator, Working Groups of IIA

Ref. No.: 2E/R-19/8521

31.05.2010

To,

Mr D.C.Soni  
Manager, RBI  
And

Convener, RBI Empowered Committee on Flow of Credit to MSMEs.  
8-9, Vipin Khand, Gomti Nagar, Lucknow-226010

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Deputy General Manager, RBI  
And  
Convener, State Level Inter Institutional Committee  
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31.05.2010

To,

Mr. Subhash C. Ahuja  
General Manager  
And  
Convener, State Level Banker's Committee  
Zonal Office, 45, Hazratganj, Lucknow-226001

**Subject:- Presentation of Coverage under Credit Guarantee Scheme for Micro and Small Industries in SLBC State Level Banker's Committee Meetings.**

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