



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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

June 28, 2016

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

Dear Sir / Madam,

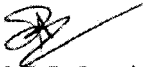
**Study to find out unidentified / unrecognized clusters of MSMEs in India in order to facilitate availability of banking outlets and credit flow in such clusters**

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 15<sup>th</sup> of the succeeding month.

Yours faithfully

  
(A.B.P. Pandey)

Assistant General Manager  
Encl.: as above

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

Financial Inclusion & Development Department, Central Office, 10<sup>th</sup> Floor, C.O. Building, Post Box No.10014/Number -400 001

हिंदी आसानी, इसका प्रयोग बड़ा है

"घेतायनीद्वारा रिज़र्व बैंक- नेत्र, डाक, एसएमएस या फोन कॉल के जरिए 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।"

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

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

Quarterly Reporting Format for Regional Offices

Name of the Regional Office : Lucknow

As on:31.03.2018

Bank	District	No. Clusters/ Agglomerations reported	No. of units reported.						Credit linkages with banks (No. of Micro, Small, and Medium Enterprises credit linked with banks)						No. of units yet to have credit linkage						No. of banking outlets / BC facility accessible to the clusters / agglomerations during the period of survey/ study	Total No. of banking outlets / BC facility accessible to the cluster/ agglomerations as on the date of reporting
			MICRO (B)	SMALL (C)	MEDIUM (D)	TOTAL (B+C+D)	MICRO (F)	SMALL (G)	MEDIUM (H)	TOTAL (F+G+H)	MICRO (R-F)	SMALL (C-G)	MEDIUM (D-H)	TOTAL (I+K+L)	M	N	O					
Allahabad Bank	Bairampur	5	522	0	0	0	522	81	0	0	0	81	441	0	0	0	441	12	12	0	12	
Allahabad Bank	Chitrakoot	1	80	0	0	0	80	19	0	0	0	19	61	0	0	0	61	2	2	0	2	
Allahabad Bank	Gonda	2	56	0	0	0	56	41	0	0	0	41	15	0	0	0	15	7	7	0	7	
Allahabad Bank	Lakhimpur-Kheri	17	43	88	0	0	131	43	88	0	0	131	0	0	0	0	131	0	131	0	131	
Allahabad Bank	Mirzapur	6	295	0	0	0	295	277	0	0	0	277	18	0	0	0	18	65	65	0	65	
Allahabad Bank	Sonebhadra	4	130	0	0	0	130	43	0	0	0	43	87	0	0	0	87	95	95	0	95	
Allahabad Bank	Sitapur	4	225	0	0	0	225	217	0	0	0	217	8	0	0	0	8	31	31	0	31	
Allahabad Bank	Jalaun	1	28	12	0	0	40	15	8	0	0	23	13	4	0	0	17	8	8	0	8	
Allahabad Bank	Hamirpur	2	29	0	0	0	29	5	0	0	0	5	24	0	0	0	24	6	6	0	6	
Allahabad Bank	Mahoba	3	90	0	0	0	90	23	0	0	0	23	67	0	0	0	67	11	11	0	11	
Bank of Baroda	Rampur	2	1520	0	0	0	1520	460	0	0	0	460	1060	0	0	0	1060	4	4	0	4	
Bank of Baroda	Raebareilly	2	210	0	0	0	210	80	0	0	0	80	130	0	0	0	130	18	18	0	18	
Bank of Baroda	Kanpur dehath	1	25	0	0	0	25	8	0	0	0	8	17	0	0	0	17	4	4	0	4	
Bank of Baroda	Kaushambi	1	12	0	0	0	12	2	0	0	0	2	10	0	0	0	10	1	1	0	1	
Bank of Baroda	Shahjahanpur	2	95	0	0	0	95	29	0	0	0	29	66	0	0	0	66	2	2	0	2	
Bank of India	Lucknow	2	8	0	0	0	8	2	0	0	0	2	6	0	0	0	6	7	7	0	7	
Bank of India	Unnao	4	75	0	0	0	75	13	0	0	0	13	62	0	0	0	62	9	9	0	9	
Bank of India	Barabanki	2	257	0	0	0	257	65	0	0	0	65	192	0	0	0	192	5	5	0	5	
Bank of India	Hardoi	3	41	18	0	0	59	7	18	0	0	25	34	0	0	0	34	30	30	0	30	
Bank of India	Kannauj	5	530	0	0	0	530	200	0	0	0	200	330	0	0	0	330	59	59	0	59	
Canara Bank	Agra	1	900	0	0	0	900	102	0	0	0	102	798	0	0	0	798	3	3	0	3	
Canara Bank	Aligarh	2	620	0	0	0	620	30	0	0	0	30	590	0	0	0	590	10	10	0	10	
Canara Bank	Hathras	2	130	0	0	0	130	45	0	0	0	45	85	0	0	0	85	7	7	0	7	
Central Bank of India	Etawah	1	125	0	0	0	125	35	0	0	0	35	90	0	0	0	90	7	7	0	7	
Punjab National Bank	Bulandshahar	6	313	0	0	0	313	210	0	0	0	210	103	0	0	0	103	40	40	0	40	
Punjab National Bank	Lalitpur	1	75	0	0	0	75	30	0	0	0	30	45	0	0	0	45	5	5	0	5	
Punjab National Bank	Saharanpur	3	20	30	0	0	50	11	13	0	0	24	9	17	0	0	26	9	9	0	9	
State Bank of India	Basti	2	13	0	0	0	13	0	0	0	0	13	0	0	0	0	13	2	2	0	2	
State Bank of India	Sant Kabir Nagar	1	100	0	0	0	100	55	0	0	0	55	45	0	0	0	45	6	6	0	6	
Syndicate Bank	Amroha	4	230	0	0	0	230	170	0	0	0	170	60	0	0	0	60	25	25	0	25	
Syndicate Bank	Moradabad	7	700	0	0	0	700	207	0	0	0	207	493	0	0	0	493	43	43	0	43	
Syndicate Bank	Baghpat	2	32	5	0	0	42	28	5	0	0	38	4	0	0	0	4	4	4	0	4	
Syndicate Bank	Sambhal	2	65	13	0	0	78	65	11	0	0	51	25	2	0	0	27	6	6	0	6	
Syndicate Bank	Meerut	3	885	0	0	0	885	253	0	0	0	253	632	0	0	0	632	21	21	0	21	
Syndicate Bank	Mithaura	1	40	0	0	0	40	32	8	0	0	32	8	0	0	0	345	4	4	0	4	
Union Bank of India	Chandauli	1	400	0	0	0	400	55	0	0	0	55	345	0	0	0	345	4	4	0	4	
Union Bank of India	Sant Ravidas Nagar	1	2500	0	0	0	2500	350	0	0	0	350	2150	0	0	0	2150	13	13	0	13	
Union Bank of India	Azamgarh	5	140	0	0	0	140	110	0	0	0	110	30	0	0	0	30	54	54	0	54	
Union Bank of India	Mau	4	270	0	0	0	270	125	0	0	0	125	145	0	0	0	145	110	110	0	110	
Union Bank of India	Varanasi	1	150	0	0	0	150	0	0	0	0	150	0	0	0	0	150	0	0	0	0	
TOTAL		119	11979	166	5	12150	3518	143	5	3666	8461	23	0	882	0	0	8484	882	882	0	882	