

BANKING AT A GLANCE IN ODISHA AS ON 31st MARCH 2019

Sl	Particulars	Amt in Crore
1	Total Deposit	314478.16
2	Total Advance utilized in the state	206786.24
	Total Advance sanctioned and utilized in the state	167544.90
3	Total Business (Deposit + Advance)	521264.40
4	Credit Deposit (CD) Ratio (%) Benchmark- 60%	65.76
	Credit Deposit Ratio excluding advance sanctioned in other state and utilized in our state	53.28
5	CD Ratio of Rural Branches	66.20
	CD Ratio of Semi Urban Branches	51.25
	CD Ratio of Urban Branches	47.48
6	Total PS Advance	105049.79
	% of PS Advance to ANBC Benchmark - 40%	62.70
7	Agriculture Advance	55310.21
	% of Agriculture Advance to ANBC Benchmark - 18%	33.01
8	MSME Advance	38627.53
	% of MSME Advance to ANBC	23.06
	Out of which, Micro Enterprises(Rs.17082.74) (Benchmark- 7.5 % of ANBC)	10.20
9	Advance to Weaker Section	31519.83
	% of Advance to weaker section to PS Adv. Benchmark - 25%	30.00
10	Education Loan B/o	1961.19
11	Housing Loan B/o	14369.52
12	Export Credit B/o	2191.05
13	Total DRI Advance	1209.68
	Total Advance to Minority community	5148.34
14	% of Advance to Minority community of Total Priority Sector (Norm 15 % of Priority Sector)	4.90
15	Advance to Women	16879.04
	% of Advance to Women(Benchmark - 5% on NBC)	10.07
16	Credit Investment to Deposit Ratio %	67.86

17	NPA in % (Average in the state)	6.49
	Public Sector Banks	7.64
	Private Sector Banks	0.90
	RRBs	26.56
	Cooperative Banks	6.40
	Small Finance Banks	1.70
18	Total No. of Branches	5293
	Rural Branches	2814
	Semi Urban Branches	1426
	Urban Branches	1053
19	Achievement under ACP 2018-19 vis-à-vis Annual Target under priority sector in %	83.92
	Agriculture	68.67
	MSME including Khadi & Village Industries and Others under MSME	144.60
	Export Credit	642.27
	Education	42.01
	Housing	50.89
	Social Infrastructure	2.61
	Renewable Energy	1.25
	Others	30.19
20	Lead Districts :	30
	SBI	19
	UCO	7
	BOI	2
	Andhra Bank	2
21	RSETIs :	30
	SBI	17
	UCO	7
	BOI	2
	CBI	1
	Andhra Bank	2
	RUDSETI : Canara Bank & Syndicate Bank	1
22	FLCs	140
	SBI	19
	UCO Bank	7
	Andhra Bank	2
	Bank of India	2
	Cooperative Banks	97
	RRB	13

SLBC, ODISHA – 155th MEETING ON 11.07.2019

AGENDA NOTES

A Steering Committee of the SLBC, Odisha was constituted in terms of RBI, Circular no. FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 dated 06.04.2018. As per the decision taken in the Fourth Steering Committee held on 26.06.2019, the AGENDA for the 155th Meeting of SLBC was prepared.

AGENDA NO. 1

Confirmation of Proceedings of 154th SLBC Meeting held on 06.03.2019 at Bhubaneswar.

The Proceedings of the 154th SLBC Meeting held on 06.03.2019 was circulated among all the members of SLBC vide our letter No. SLBC/ODI/23 /2019-20 dated 29.04.2019, since no comments have been received from any quarter, the same may please be confirmed.

AGENDA NO. 2

Action Taken Report on major decisions taken in 154th SLBC Meeting held on 06.03.2019

FOLLOW-UP ACTION ON PENDING ISSUES:

Sr.	Issues	Action taken
1	Release of Subsidy of Pisciculture loan of 184 Cases amounting to Rs.59.17 Lakhs for the year 2015-16 & 73 Cases amounting to Rs.21.44 Lakhs for 2016-17 financed by Canara Bank, Konark & Gopalpur Branch	Department of Fisheries has not yet released the Subsidy amount. However the release of the same may be expedited.

2	Pending issues of RSETIs & Charging of domestic Tariff for electricity connection instead of commercial tariff.	<ol style="list-style-type: none"> 1. Issuance of permissive possession letter is pending in Puri District. 2. Land is yet to be allotted to Cuttack District. 3. Physical possession yet to be given in respect of Angul district. 4. In 14 RSETIs the construction of building has been completed. 5. In 10 RSETIs the construction work is going on. 6. In 3 RSETIs (Ganjam, Gajapati, Deogarh and Dhenkanal) construction work has not yet started. 7. Tender Notice for construction of RSETI building, Dhenkanal has already been floated by UCO Bank on 28.05.2019. 8. Waiver of various charges like ground rent, cess, stamp duty, registration fees etc. <ol style="list-style-type: none"> I. In Puri, District Administration is demanding for payment of Ground Rent and Cess for issuing permissive possession letter. II. In Jagatsinghpur, District Administration is demanding for payment of Stamp Duty and Registration Fee. III. In Ganjam, District Administration is demanding for payment of Ground Rent, Cess and Incidental Charges for issuing permissive possession letter.
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AGENDA NO.3

Relief measures taken by the Financial Institutions in areas affected by Cyclonic Storm "FANI"

Coastal districts of Odisha were devastated by a very very severe cyclonic storm "FANI" on 03.05.2019. Due to massive destruction of infrastructures like power and tele-connectivity, banking services were badly hit. Maximum damages were reported in Puri district. Immediately after the storm, Principal Secretary, Finance, Govt. of Odisha convened a meeting on restoration of banking services in the cyclone affected districts on 06.05.2019, where Regional Director-RBI, Bhubaneswar, CGM-NABARD, Bhubaneswar, Convenor-SLBC, Odisha and Regional Heads of all the major banks were present, where it was decided that:

- a) Banks functioning in these districts are to remain open on all working days till 6.00 PM for banking transactions and withdrawal of cash wherever required. Further banks may function on Sundays and other holidays as per the instruction of respective District Collectors of cyclone affected districts in terms of SR-360 of Odisha Treasury Code.

- b) Controlling Heads of the Banks were instructed to operationalize all the ATMs immediately to facilitate withdrawal of cash and to take the help of Mobile ATMs, and Banking Correspondents to facilitate basic banking services in rural areas.
- c) RBI, Bhubaneswar was requested to transfer sufficient cash to the currency chests in these cyclone affected districts to avoid shortage of cash for general public.
- d) Convener, SLBC, Odisha was asked to open a control room with fixed land line telephone and fax to short out problems and difficulties faced by banks and general public, which was done immediately.

Revenue & Disaster Management Department, Govt. of Odisha, vide their Notification no. 2800, dated 10.05.2019 declared 159 Blocks and 52 ULBs in 14 districts as affected by Extremely Severe Cyclonic Storm "FANI". (**Annexure-1**)

As per the directions from DFS, Ministry of Finance, Govt. of India, RBI, Bhubaneswar and Finance Dept, Govt. of Odisha a Special SLBC Meeting was convened on 10.05.2019 under the Chairmanship of MD & CEO, UCO Bank. Other dignitaries present in this meeting were, Chief Secretary, Govt. of Odisha, Deputy Governor, RBI, Mumbai, EDs of three Banks along with senior officials from State Govt. and Regional Heads of all the Banks & Insurance Companies.

In this Special SLBC Meeting deliberations on restoration of normal banking facilities and measures adopted by banks as per RBI Master Directions dated October 17, 2018 were made. A number of recommendations were made in this meeting and as per these recommendations a number of measures were also taken. Some of the important measures are:

- a) A Special Task Force was constituted under the Chairmanship of Principal Secretary, Finance, Govt. of Odisha for formulation, implementation and monitoring of suitable measures by Banks and Insurance Companies in cyclone affected districts. This Task Force will bring detail instructions about relief measures and monitor the situation on fortnightly basis.
- b) LDMs were asked to arrange for holding DCC meetings immediately to assess the affected areas and to ensure speedy implementation and monitoring of relief measures.
- c) Insurance Companies were instructed to simplify the procedure for claim settlement and to relax the documentation process for quick settlement of claims.
- d) All banks were requested to grant consumption loans up to Rs.10,000/- to the existing borrowers without any collateral as per RBI Master Direction, 2018.
- e) Onetime reduced rate of interest loan of Rs.1.00 lakh to women SHGs in the affected districts may be provided by banks. Also a moratorium of one year for existing loans to SHGs may be considered.

Already three Special Task Force Meetings have been convened on 16.05.2019, 30.05.2019 and 08.07.2019. Recommendations that were made are reviewed by the Special Task Force.

Principal Secretary, Finance took a video conference with the Collectors of 14 cyclone affected districts on 20.05.2019 to discuss the issues relating to holding Special DCC Meetings in the context of relief and rehabilitation measures by banks as per RBI Master Direction, 2018. LDMs, GMs DICs, DDMs NABARD, DSSOs and other line department officers were present in the conference. Principal Secretary, Finance instructed the Collectors of these districts to organize special camps for receiving applications for fresh lending and restructuring of existing loans in MSME, Agriculture & Allied sectors and also for the SHGs.

In the Meeting with hoteliers of Puri, convened by State Tourism Department on 08.06.2019, Hon'ble Union Petroleum Minister, Sri Dharmendra Pradhan, Union Minister of State, MSME, Sri Pratap Sarangi were the dignitaries present, along with representatives of different Banks, Insurance Companies and State Government were present. In the wake of cyclone "FANI" Hotel Association of Puri requested for Soft Loan from Banks to the affected hoteliers and also to expedite the process of restructuring of existing loans.

In June 2019, 11 Block wise special credit camps on different dates were held in Puri District as per the recommendation of Special Task Force and following applications where received in the camp.

New loans sanctioned & sanction letter distributed in the camp		Application received in the camp		Restructuring done by banks till the camp date	
No.	Amount (in lacs)	No.	Amount (in lacs)	No.	Amount (in lacs)
3484	3701	1801	1765	1497	4066

A Video Conference with banks and insurance companies was held on 21.06.2019 under the Chairmanship of Additional Secretary (FI), DFS, New Delhi to review the progress made by banks in restoration of banking services, restructuring/sanction of fresh loan to people and settlement of insurance claims in the affected areas. The minutes of the VC is annexed in **Annexure - 2**.

With the proactive steps taken by State Government, RBI and Member Banks, banking operations and ATMs were operationalized within 2-3 days in the cyclone FANI affected districts. However, in Puri District offsite ATMs and few bank branches remained non-operational due to connectivity and electricity problem. Major Banks also deployed Mobile ATM Vans in Puri District to facilitate cash withdrawal.

The latest progress made by banks in restoration of banking services is given in **Annexure - 3**.

AGENDA NO.4

Annual Credit Plan / Priority Sector Lending / Sectoral Financing

(a) Target vs. Achievement of Annual Credit Plan (ACP) 2018-19 under Priority Sector

Achievement under Annual Credit Plan (District wise & Bank wise) as on 31.03.2019 (LBS-MIS-II) is available at **Annexure – 4A**. Performances under major segments of Priority Sector are noted below.

Sectoral Target Vs Achievement under ACP as on 31.03.2019

Amt in Crore

Particulars	Target	Achievement	%age
Crop Loan	25764.14	18732.47	72.71
Agri Term Loan	7267.11	4242.52	58.38
Fishery	1014.93	165.73	16.33
Dairy	1482.05	317.86	21.45
Farm Credit	35528.23	23458.58	66.03
Agriculture Infrastructure	1671.58	849.27	50.81
Ancillary Activities	1178.60	2045.67	173.57
Agri Total	38378.41	26353.51	68.67
Micro Enterprises	6271.72	9022.65	147.11
Small Enterprises	5554.95	8848.55	159.29
Medium Enterprises	3225.45	2829.41	87.72
Khadi & Village Industries	895.96	116.70	13.02
Others under MSME	1971.11	5093.69	258.42
MSME Total	17919.19	25910.99	144.60
Export Credit	341.14	2191.05	642.27
Education	1232.28	517.70	42.01
Housing	4810.99	2448.54	50.89
Social Infrastructure	317.08	8.29	2.61
Renewable Energy	123.41	1.55	1.25
Others	8297.35	2504.71	30.19
Priority Sector Total	71419.85	59936.34	83.92

The House may discuss the underperformance with particular reference to lending to Fishery, Dairy, Khadi & Village Industries, Social Infrastructure & Renewable Energy.

Bank group wise Achievement under ACP-2018-19 as on 31.03.2019 is given in Annexure – 4B.

Share of different banks groups in Agriculture Credit Outstanding on 31.03.2019 is given in Annexure – 4C.

(b) Agriculture

Crop Loan & Term Loan

Bank wise performance of Crop Loan & Term Loan from 01.04.2018 to 31.03.2019 is available at **Annexure – 5.**

The House may discuss ways to increase Agricultural Term Loan in Odisha.

Kissan Credit Card (KCC)

The Bank wise achievement made under KCC as on 31.03.2019 is available at **Annexure – 6.**

It is observed that Banks have disbursed Rs.18139.74 crore in 4273898 KCC accounts during 01.04.2018 to 31.03.2019, out of which 436375 fresh KCC have been issued disbursing Rs 2133.82 Crore. Total outstanding balance as on 31.03.2019 is Rs.20686.18 crore in 5415852 KCC accounts.

Agriculture Allied Sectors (Fishery & Dairy)

Bank wise progress made on financing under different schemes of Allied Agriculture Sector is given in **Annexure – 7.**

Disbursement for the period from 01.04.2018 to 31.03.2019

Name of the scheme	No. of account	Amount in Rs. Crore
Dairy(Including DEDS)	42889	317.88
Fishery	8945	165.72
Poultry	50329	339.93
Other allied (Goatery, piggery etc)	143393	673.81
Total	245556	1497.34

Refund of Interest free loans under Dairy and Poultry Venture Capital Fund:

Under the captioned scheme, interest free loans were given to the farmers by NABARD through banks. As per the scheme guidelines, the banks are supposed to refund the said loan amount after the recovery of the same from borrowers. In this connection, Rs.4.16 lakh is yet to be refunded to NABARD by 02 banks viz. Bank of India Rs.0.85 lakh (13 accounts) and SBI Rs.3.31 lakh (7 accounts), respectively. Despite intensive follow-up with these Banks the amount has not been refunded by the two banks.

Submission of Utilization Certificate (UC) under Govt. Sponsored Schemes:

As per the guidelines, the banks are required to submit the UC within 15 days from the date receipt of the subsidy. However, some banks have not submitted UCs despite vigorous follow up with them. The bank-wise details of UC to be submitted is given in **Annexure - 8**. Banks may be requested to submit the same at the earliest.

Negotiable Warehouse Receipts (NWRs)

RBI, Central Office, Mumbai has advised all the banks to furnish quarterly data (Districtwise) on pledge financing against NWRs to farmers as per the prescribed format to SLBC within 20 days from the end of each quarter. A NIL report may be submitted if there is no data. The extant circular is given in **Annexure - 9**.

Doubling of Farmers' Income by 2022-Strategy for Odisha

The Hon'ble Finance Minister in his budget speech envisaged provision of income security to the farmers going beyond the concept of food security and assured that Union Government will reorient its interventions in the farm and non-farm sectors to double the income of the farmers by 2022.

House may invite suggestions from the stakeholders to discuss on the ways & means for doubling the farmer's income by 2022.

Farmers' Producers Organisation

To strengthen the movement of formation and nurturing of Farmers Producer Organisations in the State of Odisha, NABARD has signed an MOU with Department of Agriculture and Farmers Empowerment , Govt., of Odisha on 13 November 2018 for promotion, nurturing and building the capacity of FPOs broadly in terms of governance, finance, market linkage including procurement, packaging and networking etc., and also to provide handholding support to existing FPOs in the State.

Department of Agriculture and Farmers Empowerment, Govt., of Odisha has also drafted a comprehensive policy on promotion and nurturing of FPOs in the State to create a conducive environment for FPOs by integrating and promoting the activities involved in the field of Agriculture and allied sector, Food Processing, Agri-Business, Warehousing and Logistics Sectors through focused attention, global technologies and necessary infrastructure facilities.

(c) Education Loan

All commercial banks have disbursed Rs. 618.17 Crore in 26547 accounts during 01.04.2018 to 31.03.2019. The balance outstanding as on 31.03.2019 is Rs.1961.19 Crore in 64833 accounts. The Bank wise performance is available at **Annexure – 10**.

As on	Outstanding		Disbursement	
	No. of Accounts	Balance Outstanding (Crore)	No. of Accounts	Amount (Crore)
31.03.2017	77519	2198.43	16792	331.37
31.03.2018	72098	2018.66	15312	408.44
31.03.2019	64833	1961.19	26547	618.17

(d) Housing Loan

All Commercial Banks have disbursed Rs. 3703.77 Crore in 37572 accounts during 01.04.2018 to 31.03.2019. The balance outstanding as on 31.03.2019 is Rs.14369.52 Crore in 174659 accounts.

(Amount in Rs Crore)

As on	Outstanding		Disbursement	
	No. of Accounts	Balance outstanding	No. of Accounts	Amount
31.03.2017	178451	10982.32	26902	2451.44
31.03.2018	188858	11951.49	27437	2893.69
31.03.2019	174659	14369.52	37572	3703.77

Bank wise performance as on 31.03.2019 is available at **Annexure – 11**.

AGENDA NO.5

Credit Deposit Ratio

The details of Bank wise deposit, advances and important Banking Key indicators as on 31.03.2019 are available at **Annexure – 12**.

CD Ratio (All Banks)

Banks	Basing on total utilization (including loan sanctioned outside State) of credit in the state	Basing on advance sanctioned and utilized in the state
	31.03.2019	31.03.2019
Public Sector	59.74	36.86
Private Sector	85.54	79.45
RRBs	43.72	43.72
Cooperative	123.34	123.34
Small Finance Bank	340.93	340.93
State	65.76	53.28

District Wise CD ratio (%) as of 31.03.2018 & 31.03.2019 for all Districts of Odisha

SL.	DISTRICT NAME	31.03.2018 (Crore)			31.03.2019 (Crore)		
		Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
1	ANGUL	10081.64	4200.01	41.66	10924.12	3853.30	35.27
2	BALASORE	10297.84	5197.83	50.47	11645.85	5993.63	51.47
3	BHADRAK	5046.44	3546.02	70.27	6095.25	3935.44	64.57
4	BARAGARH	4658.79	2523.23	54.16	5344.61	3735.42	69.89
5	BOLANGIR	5047.99	2567.03	50.85	6014.94	2939.99	48.88
6	BOUDH	939.48	688.71	73.31	1071.41	739.00	68.98
7	CUTTACK	21356.74	11049.45	51.74	23790.39	11244.20	47.26
8	DEOGARH	1091.49	428.77	39.28	1300.19	454.23	34.94
9	DHENKANAL	4822.13	4199.24	87.08	6128.85	3993.95	65.17
10	GAJAPATI	1845.89	543.29	29.43	2362.50	601.93	25.48
11	GANJAM	16865.07	6537.65	38.76	19323.28	7334.15	37.95
12	JAGATSINGHPUR	8670.76	3451.83	39.81	7436.82	2859.33	38.45
13	JAJPUR	7404.14	6004.95	81.10	8612.00	6700.50	77.80
14	JHARSUGUDA	4757.20	3093.66	65.03	5265.57	3265.14	62.01

15	KALAHANDI	3467.77	2112.65	60.92	4097.07	2252.08	54.97
16	KANDHAMAL	2014.82	899.70	44.65	2266.79	870.44	38.40
17	KENDRAPARA	4894.39	1909.60	39.02	5583.58	1978.80	35.44
18	KEONJHAR	9950.51	4342.26	43.64	12693.33	4661.57	36.72
19	KHURDA	78470.53	41225.09	52.54	93430.74	51595.35	55.22
20	KORAPUT	4798.42	2400.41	50.02	5458.50	2710.71	49.66
21	MALKANGIRI	1327.76	554.84	41.79	1589.89	481.88	30.31
22	MAYURBHANJ	9013.35	3461.69	38.41	10224.23	3711.49	36.30
23	NAYAGARH	3131.77	1652.71	52.77	2055.60	1106.46	53.83
24	NABARANGPUR	1744.56	1010.81	57.94	3502.27	1854.41	52.95
25	NUAPADA	1669.03	691.83	41.45	1871.86	731.93	39.10
26	PURI	7307.08	2955.78	40.45	7928.16	3140.95	39.62
27	RAYAGADA	3066.57	1434.51	46.78	3567.62	1637.50	45.90
28	SAMBALPUR	23067.42	4762.80	20.65	23836.84	5622.67	23.59
29	SONEPUR	1566.98	1058.80	67.57	1825.46	1261.47	69.10
30	SUNDARGARH	17134.52	8168.84	47.67	19230.42	8508.20	44.24

Sambalpur district registered lowest CD ratio of 23.59% only on account of MCL deposit of Rs.14760 Crore. If this amount is excluded, the CD Ratio will be 61.95%

It is observed that 7 districts namely Bargarh, Bhadrak, Boudh, Dhenkanal, Jajpur, Jharsuguda, and Sonapur have achieved CD ratio of more than 60% & 13 Districts have registered CD ratio below 40%, namely Angul, Deogarh, Gajapati, Ganjam, Jagatsinghpur, Kandhamal, Kendrapara, Keonjhar, Malkangiri, Mayurbhanj, Nuapada, Puri & Sambalpur.

The Sub-Committee of DCCs for improving CD ratio should meet regularly in all such districts and the LDMs of those Districts and the Banks operating in the Districts should take needful action for improvement in CD ratio in the coming quarters. Area wise CD Ratio is at **Annexure-13**.

AGENDA NO. 6

Financial Inclusion and Banking Infrastructure

(a) Meeting of SLBC Sub-Committee on Banking Expansion:

SLBC Sub-committee Meeting on banking expansion is held on regular interval and the progress of financial inclusion in the state was reviewed. It was decided that banks will open Banking Outlets to complete the target set by Govt. of Odisha for providing the same within 5 k.m. radius of a GP and by Reserve Bank of India for all the villages within the stipulated time. The next meeting will be held on 09.07.2019.

(b) Deployment of BC in the identified uncovered 2268 Villages & Opening of Brick & Mortar Branches in Aspirational Districts.

DFS had advised vide their letter no. F.No.21 (23)/2014-FI dated 17.05.2018 to deploy BCs in the 2268 uncovered villages and inactive locations by 31.08.2018 extended to 15.12.2018.

Accordingly 2268 nos. of villages are distributed among 23 nos. of Banks for deployment of BCs.

The status as on 31.05.2019 is as under:

Sl. No.	Name of Bank	No. of uncovered villages allotted for Deployment of BCs	No. of Villages where deployment of BC Completed	No. of villages still uncovered
1	Allahabad Bank	17	17	0
2	Andhra Bank	29	26	3
3	Axis Bank	12	11	1
4	Bank of Baroda	14	14	0
5	Bank of India	43	28	15
6	Canara Bank	23	23	0
7	Central Bank of India	23	14	9
8	Corporation Bank	9	9	0
9	DCB Bank	10	5	5
10	HDFC Bank	93	93	0
11	ICICI Bank	17	17	0
12	IDBI Bank	30	29	1
13	Indian Bank	6	5	1
14	Indian Overseas Bank	112	110	2
15	Odisha Gramya Bank	7	7	0
16	Oriental Bank of Commerce	4	4	0
17	Punjab National Bank	37	35	2
18	State Bank of India	939	939	0
19	Syndicate Bank	3	3	0

20	UCO Bank	13	13	0
21	Union Bank of India	64	64	0
22	United Bank of India	32	31	1
23	Utkal Grameen Bank	660	599	61
Total		2197	2096	101
	Nil Population	29	71	
	No Such Village	40		
	Villages belong to other state	2		
Grand Total		2268		

Status of Banking Outlet to be opened in Aspirational Districts in Odisha as of 13.06.2019.

Sl. No.	Name of District	Proposed no. of branches to be opened	Place	Allotted to Bank	Status
1	Balangir	2	Parlimal Kameimunda	1)Canara Bank 2)HDFC Bank	1) Branch opened on 19.12.2018. 2) BC has been deployed.
2	Kalahandi	2	Giginia Bhawanipatna	1) Canara Bank 2) Bandhan Bank	1). Branch opened on 28.09.2018. 2).Branch opened on 13.06.2019.
3	Nabarangpur	1	Agnipur	HDFC Bank	BC has been deployed
4	Nuapada	1	Nuapada	Bandhan Bank	Branch opened on 24.12.2018.
5	Rayagada	2	Rayagada Gunupur	1)Bandhan Bank 2)HDFC Bank	1). Branch opened on 26.12.2018. 2). Branch opened on 25.03.2019.

(c) Connectivity

As reported by GM, BSNL, the status as on 28.06.2019 of BharatNet Phase-I covering 18 districts, 3758 no. of GPs have been connected through Optical Fibre Cable out of total 3991 GPs & BHQs. The District wise details are given at **Annexure – 14**.

GM, BBNL is requested to appraise the latest position with regard.

(d) Progress on implementation DBTL in our State.

LPG and Bank Aadhaar Seeding Status as on 31.03.2019 **(Annexure - 15)**

As reported by Odisha State Office, Indian Oil Bhavan, Bhubaneswar.

1. Total no of LPG distributors in the State – 886
2. No of LPG Consumers –7977962
3. % of LPG Aadhaar Seeding- 95.48
4. % of Bank Aadhaar Seeding (ATC)– 76.90
5. % of Bank Account Seeding verified (BTC)– 18.28
6. % of Cash Transfer Compliant (CTC= ATC + BTC) – 95.18

(e) Aadhaar Number Seeding

As reported by the UIDAI, Bhubaneswar **(Annexure - 16)**

1. As on 30.05.2019; total population eligible for Aadhaar enrolment- 45861035
2. Total Enrolment- 43758056
3. Enrolment % on population- 95.41
4. Aadhaar generated- 43758056

AGENDA NO. 7

Financing to MSME Sector

Micro, Small and Medium Enterprises (MSMEs)

Amount in Rs. Crore

Particulars	Balance outstanding as on 31.03.2018		Balance outstanding as on 31.03.2019	
	A/cs	Amount	A/cs	Amount
Micro Enterprises	977875	18040.57	971862	17082.74
Small Enterprises	152517	11665.37	790591	15294.75
Total MSE	1130392	29705.94	1762453	32377.49
Share of advances of Micro Enterprises to MSE (%)	86.50	60.73	95.30	83.82
Total MSME	1182107	35313.40	1849470	38627.53

Observations:-

- The advance to MSME as on 31.03.2019 has registered growth of 9.38% over 31.03.2018
- Against a target of 7.5% of ANBC, Banks have achieved 10.20 % under Micro Enterprises.
- The allocation of Micro sector to MSE advance at the end of March 2019 is 83.82 % (against bench mark – 60%).
- Detailed report of Bank wise position under MSME is available at **Annexure – 17**.
- The target under ACP for MSME sector (Priority Sector) for the year 2018-19 is Rs.17919.19 Crore and the achievement as on 31.03.2019 is Rs.25910.99 Crore which is 144.60% of the target.

- The share of MSME advances to total advances as of 31st March 2019 is 23.06 %.

Performance of Commercial Banks under Manufacturing Sector

Manufacturing Sector	Disbursement (in 2017-18)		Disbursement (in 2018-19)	
	A/C	Amt in Crores	A/C	Amt in Crores
Micro Enterprises	137341	2042.38	49228	2345.24
Small Enterprises	9037	2585.29	10839	2036.90
Medium Enterprises	1142	1170.68	4322	1253.44
TOTAL	147520	5798.35	64389	5635.58

AGENDA NO. 8

Central Government Sponsored Schemes – PMFBY, DAY-NRLM, DAY-NULM, PMAY etc.

(a) Crop Insurance

Pradhan Mantri Fasal Bima Yojana (PMFBY) – Kharif 2018

No's of Farmers registered (in Lakh)	Area Insured (in Lakh ha.)	Sum Insured (in Crore)	Farmers Premium Paid (in Crore)
20.22 (Loanee – 17.49 & Non-Loanee – 2.73)	14.26	8355.49	167.19

Pradhan Mantri Fasal Bima Yojana (PMFBY) – Rabi 2018-2019

No's of Farmers registered (in Lakh)	Area Insured (in Lakh ha.)	Sum Insured (in Crore)	Farmers Premium Paid (in Crore)
0.79 (Loanee – 0.68 & Non-Loanee – 0.12)	0.68	442.04	6.38

The comparison of district wise coverage crop insurance coverage under PMFBY between 2016 (kharif) , 2017 (kharif) & 2018 (kharif) is given in **Annexure – 18** and the comparison of district wise coverage crop insurance coverage under PMFBY between 2016 (Rabi) , 2017 (Rabi) & 2018 (Rabi) is given in **Annexure – 19**.

Nodal Officer, PMFBY is requested to appraise the house on the issues.

(b) Financing under Self Help Groups (SHGs)

Performance under SHG-Bank Linkage during FY 2018-19

	2018-19		2019-20	
	Physical	Financial	Physical	Financial
SHG Bank Linkage Target	90000	Rs.1275.00 crore	135000	Rs.2041.30 crore
Achievement	103174	Rs.1521.74 crore	162402	Rs.1781.87 crore
Achievement Percentage	115%	119%	120.30%	87.29%

The Bank-wise Achievement in FY 2018-19 is enclosed at **Annexure – 20**. The WSHG Bank Linkage target for FY 2019-20 is given in **Annexure – 20A** and the same has already been communicated to Banks.

Average Loan Size– As for the FY 2018-19, the minimum loan size in first linkage of SHG was not to be less than Rs. 1.5 lakhs. **The House may explore the possibility of extending the same for the FY 2019-2020.**

(c) Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY) as on 31.03.2019

No of accounts opened from 16.08.2014 to 31.03.2019 132.44 lakhs	Rural 92.77 lakhs Urban 39.67 lakhs
No. of accounts opened with Zero balance	18.12 lakhs
% of Zero balance accounts to total account opened	13.68%
Total deposit balance under PMJDY accounts.	Rs.3987.34 crore
No. of RuPay Cards issued	115.73 lakhs
No. RuPay Cards activated	60.04 lakhs
No. of Aadhaar seeded accounts	95.29 lakhs
% of Aadhaar seeding	71.95%

Bank wise performance on PMJDY as on 31.03.2019 is available in **Annexure – 21**. Bankwise & Districtwise performance on BSBDA as on 31.03.2019 is available in **Annexure – 22**.

(d). Performance by Commercial Banks under Social Security Schemes as on 31.03.2019

Name of Scheme	No. of Enrollments in lakhs
PMSBY	43.69
PMJJBY	11.45
APY	4.33

Bank wise performance in the 3 Social Security Schemes is available at **Annexure-23**.

Insurance Claim Details under Social Security Schemes as on 31.03.2019

BANKS	Claimed	Settled	Returned/Rejected	Pending
RuPay Debit Card (Rs. 1,00,000/-)				
TOTAL	186	176	0	10
PMJJBY (Rs. 2,00,000/-)				
TOTAL	3639	3249	112	278
PMSBY (Rs. 2,00,000/-)				
TOTAL	1523	1100	195	228
Life Insurance Coverage under PMJDY (Rs 30,000/-)				
TOTAL	394	356	0	38

Bank wise details of Insurance Claim Settlements made under various social security schemes are available at **Annexure - 24**.

(e). Progress of Pradhan Mantri MUDRA Yojana (PMMY) in Odisha for the period 01.04.2018 to 31.03.2019.

All Banks and Financial Institutions have sanctioned an amount of Rs. 15770.29 Crore and disbursed Rs.15284.62 Crores as on 31.03.2019 during the financial year 2018-19

Categories	No. of Accounts	Share in %	Disbursed amount (Crore)	Share in %
Shishu	3910051	93.89	10304.71	67.42
Kishore	218809	5.26	2974.14	19.46
Tarun	35572	0.85	2005.77	13.12
Total	4164432	100.00	15284.62	100.00

Progress of Pradhan Mantri MUDRA Yojana (PMMY) in Odisha for the period 01.04.2018 to 31.03.2019 (Financial Institutions wise)

Financial Institutions	No. of Accounts	Share in %	Disbursed amount (Crore)	Share in %
MFIs, NBFCs & Small Finance Bank	2117097	50.84	6328.59	41.40
Public Sector Banks	206708	4.96	3120.12	20.42
Private Sector Banks	1679123	40.32	5097.28	33.35
Regional Rural Banks	25873	0.62	270.33	1.77
Foreign Banks	6	0.00	0.42	0.00
Small Finance Bank	135625	3.26	467.88	3.06
Total	4164432	100.00	15284.62	100.00

Bank wise, district wise & category wise report on PMMY is available at **Annexure-25**.

(f) Stand Up India Scheme

As per guidelines of Stand up India, each branch of a scheduled bank is expected to extend loans to **at least one SC/ST and minimum one woman entrepreneur** under his scheme. Against a target of 5514 applications for 2018-19 as on 31st March 2019, 321 loan applications have been disbursed up to 31.03.2019 as per report generated from Stand up Mitra portal.

Performance under Stand up India as on 31.03.2019

Particulars	as on 31.03.2018			as on 31.03.2019		
	Sanctioned		Disbursed	Sanctioned		Disbursed
	A/cs	Amount	Amount	A/cs	Amount	Amount
SC/ST	95	16.59	7.50	37	8.06	3.69
Women	652	129.14	58.63	284	63.65	20.37
Total	747	145.73	66.13	321	71.71	24.06

As reported by different banks in Stand up Mitra portal as on 31.03.2019, Rs.3.69 Crore has been disbursed in 37 accounts to SC/ ST applicants and Rs. 20.37 Crore has been disbursed in 284 accounts to Women applicants. **(Annexure - 26)**

The SC / ST Welfare and Women Development Department may take lead to generate good number of application under the Scheme. SIDBI, NABARD and banks may also create more awareness about the Scheme.

Government of Odisha may indicate the name of the State-level Monitoring Committee on Stand Up India so that banks can give their feedback and seek guidance.

(h) Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities Progress / Achievement made for 2018-19 – Financing under Minority Communities.

Ministry of Finance, Govt. of India has advised that the share of credit flow to minority communities of Public Sector Banks (PSB) should be 15% of the Priority Sector Advances.

During 01.04.2018 to 31.03.2019, the Banks have extended credit of Rs.2263.82 crore to 331128 beneficiaries of Minority Community. The outstanding balance as on 31.03.2019 is Rs. 5148.34 Crore in 383044 accounts. Bank wise performance is available at **Annexure – 27**.

(i) National Urban Livelihood Mission (NULM)

As reported by SUDA, loan application under SEP-I for FY 2018-19 (upto 31.03.2019) is disbursed in 2555 accounts against a target of 4000 accounts, under SEP-G - 253 loan accounts is disbursed against a target of 277 accounts and under SHG-Bank

Linkage-2371 loan accounts is disbursed against a target of 3000 accounts. Detailed Report is available at **Annexure-28**.

The NULM Bankwise target for FY 2019-20 is given in **Annexure – 28A** and the same has already been communicated to Banks.

(j) Joint Liability Group (JLG)

Total amount disbursed for the period 01.04.2018 to 31.03.2019 is Rs.2180.86 Crore in 520271 accounts and balance outstanding as on 31.03.2019 is Rs.2217.90 Crore in 716905 accounts. Bank wise achievement as on 31.03.2019 is given in **Annexure – 29**

(k) Artisan Credit Card (ACC)

During the period of 01.04.2018 to 31.03.2019, the Banks in the State have issued 60 no. of Artisan Credit Cards involving total amount of Rs.0.13 Crore. The balance outstanding as on 31.03.2019 is Rs.29.08 Crore against 6494 accounts.

The Bank wise achievement is furnished in **Annexure – 30**.

(l) Swarozgar Credit Card (SCC)

1067 SCCs have been issued for the period from 01.04.2018 to 31.03.2019 amounting to Rs.9.60 Crore. The balance outstanding as on 31.03.2019 is Rs.116.92 Crore against 43093 accounts. No SCC has been issued by Private Sector Banks and a few Public Sector Banks. The performance of other Banks is not at all impressive and needs lot of improvement.

The Bank wise achievement is furnished in **Annexure – 31**.

(m)Coir Udyami Yojana(CUY) during 2018-19:

As part of rationalization of the ongoing Plan Programmes under the Ministry of MSME, Coir Udyami Yojana being implemented by Coir Board in Coir Sector has been integrated with the Prime Minister's Employment Generation Programme (PMEGP) w.e.f 01.04.2018. However a total number of 123 CUY applications received through online CUY portal prior to the implementation of PMEGP were pending with the Banks and out of which the Board has released a subsidy of Rs.32.00 lakhs for setting up of 10 coir units during the year 2018-19.The Bank-wise details of subsidy released under the Scheme during 2018-19 are given in **Annexure – 32**.

The Bank wise details of the subsidy amount refundable by the banks in Odisha are enclosed as **Annexure- 32A**.

AGENDA NO.9

State Govt. Sponsored Schemes Progress

(a) Kalinga Sathi Sikhya Yojana (KSSY)

During the Period from 01.04.2018 to 31.03.2019, 2659 no. of accounts amounting Rs.12.51 Crore has been sanctioned under the income group upto 4.50 lacs and 1384 no. of accounts amounting Rs.4.25 Crore has been sanctioned under the income group from 4.50 lacs to 6.00 lacs. The Bankwise achievement under KSSY is given in **Annexure – 33**.

(b) Development with regard to the Administration of Subsidy of Women SHGs in the State of Odisha- “Mission Shakti Loan”

In the meeting dated 01.08.2018 on “Bank Linkage of Mission Shakti SHGs” under the Chairman of DC-Cum-ACS, Govt. of Odisha, Commissioner-cum-Director, Mission Shakti stated that Mission Shakti is the umbrella organization for Women SHGs in the State irrespective of urban/rural divide, or income criteria or the promoting agency whether NRLM, NULM, OTELP etc. This has led for far reaching social, political and economic empowerment among women across the State.

The State Government has now approved to provide **interest free loans,i.e, 0% per annum for WSHGs for loans upto Rs.3 lakhs w.e.f 1st April 2019** to accelerate the SHG bank linkage programme in the State and to further livelihood promotion of WSHGs.

The detail guidelines for Mission Shakti Loan – Interest Subvention Scheme for WSHGs is given in **Annexure – 34**.

(c) Finance to Handicraft Sector – Silpi Unnati Yojana (SUY)

Margin money assistance is provided to individual artisans @ 20% of the project cost (up to Rs.1,00,000 in seven crafts and upto Rs 50,000.00 in rest 43 crafts) per artisan to avail bank loan for setting-up of own handicraft production unit. So far 2178 no's of applications have been sponsored by DICs/RICs for the year 2018-19 to different Banks and out of which 690 no. of cases have been sanctioned.

The Bank wise detail is placed at **Annexure-35**. The Bankers are requested to sanction the cases at an early date so as to facilitate release of margin money.

AGENDA NO.10

Recent Policy Initiatives by Govt. of India, RBI, NABARD & Govt. of Odisha

(a) Govt. of India Scheme:

(i) PM – Kisan Samman Nidhi:

PM KISAN is a Central Sector scheme with 100% funding from Government of India. It has become operational from 1.12.2018. Under the scheme an income support of Rs.6000/- per year in three equal installments will be provided to small and marginal farmer families having combined land holding/ownership of upto 2 hectares. Definition of family for the scheme is husband, wife and minor children. State Government and UT Administration will identify the farmer families which are eligible for support as per scheme guidelines. The fund will be directly transferred to the bank accounts of the beneficiaries. The first installment for the period 1.12.2018 to 31.03.2019 is to be provided in this financial year itself. .

(ii) Interest Subvention Scheme for MSMEs:

Government of India, on November 2, 2018, has announced 'Interest Subvention Scheme for MSMEs 2018'. Small Industries Development Bank of India (SIDBI) is the single national level nodal implementation agency for the scheme. Ministry of MSME (MoMSME) has decided that "Interest Subvention Scheme for Incremental credit to MSMEs 2018" will be implemented over 2018-19 and 2019-20.

(b) RBI Policy Changes:

I. RBI Guidelines on KCC Scheme- Working Capital for Animal Husbandry and Fisheries:

The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish. In this respect, the DLTC should arrive at the scale of finance for each category and inform the same to SLBC by July 31st 2019.

II. RBI Guidelines on Collateral free Agricultural loans:

RBI, FIDD, Central Office vide letter no. RBI/2018-19/118 dated 07.02.2019 has decided to raise the limit for collateral free agricultural loans from the existing level of Rs.1 lakh to Rs.1.60 lakh. Accordingly, banks to waive margin requirements for agricultural loans upto Rs.1.60 lakh.

(c) NABARD guidelines under Capital Investment Subsidy Scheme under restructured National Bamboo Mission.

The restructured National Bamboo Mission was launched by Govt. of India during 2018-19 to provide new avenues for bamboo plantation and for holistic development of its value chain in potential states, which has a credit linked subsidy component.

The Capital Investment Subsidy Scheme under National Bamboo Mission – Procedure for sanction and release of subsidy is given in **Annexure - 36**.

CGM, NABARD may apprise the House in this regard.

(d) Govt. of Odisha Scheme:

Krushak Assistance for Livelihood and Income Augmentation (KALIA):

Financing agriculture and insuring the cultivators is essential to eradicate poverty and to boost shared prosperity of the state. Through the implementation of Krushak Assistance for Livelihood and Income Augmentation - **KALIA Scheme**, the State Government aims to lend farmers with an all inclusive and flexible support system, ensuring accelerated agricultural prosperity.

	Number of Farmers benefited
Upto 31.03.2019	51,05,290 (Small & Marginal Farmers - 36,34,710 & Landless Agriculture Household – 14,70,580)

AGENDA NO. 11

Loan Recovery – Legal/Institutional Support

(a) NPA & Overdue position as on 31.03.2019

The NPA % of the State is 6.49 and overdue % is 27.77 which are at much higher side and alarming. Rising NPA in Odisha is a matter of great concern. The Bank wise and Sector wise NPA & Overdue position is given in **Annexure – 37**. For PMRY / PMEGP / SJSRY (NULM)/ SHG (NRLM) / WCC, the NPA & Overdue % is too high. The Banks are facing problem to recycle the funds owing to non repayment of loans, mounting overdue and rising NPA %. Banks & Govt. Departments have to make joint efforts with specific strategies to improve the recovery performance for better recycling of funds.

Sector wise NPA & Overdue % as on 31.03.2019

Sl. No.	Sector	NPA %	Overdue %
1.	Short Term Crop Loan	9.66	25.29
2.	Agriculture Term Loan	11.72	42.52
3.	Agriculture Allied	10.63	41.91
4.	Total Agriculture	10.23	28.35
5.	MSME Sector	7.63	32.83
6.	Education Loan	16.23	42.93
7.	Housing Loan	3.95	18.19
8.	Total Priority Sector	8.80	28.90
9.	Total Advance	6.49	27.77

Scheme wise NPA & Overdue % as on 31.03.2019

Sl. No.	Sector	NPA %	Overdue %
r1.	PMEGP & PMRY	18.65/29.48	41.73
2.	SHG	11.03	36.83
3.	NULM	13.02	30.83
4.	Weaver Credit Card	25.86	64.75

Year wise NPA Position as on 31.03.2019

Year	NPA %
31.03.2017	11.50
31.03.2018	10.66
31.03.2019	6.49

(b) Status of OPDR cases as on 31.03.2019

12004 no. of OPDR cases involving Rs 110.90 crore are pending as on 31.03.2019. Highest number of cases (1113) are pending in Kendrapara district followed by Cuttack district (989 cases). All District Collectors have been recently advised by State authority for early disposal of pending OPDR cases. All the Lead District Managers may put their coordinated efforts to yield desired result. District wise & Bank wise report is available at **Annexure – 38**.

(c) Applications for attachment of property under Section 14 of the SARFAESI Act pending with District Magistrates

Banks require adequate support from District Magistrate for quick enforcement of SARFAESI Act. The applications are remaining pending with District Magistrates in different districts for a long time for permission and assistance for taking physical possession of charged assets under the Act.

It is reported that 1163 numbers of applications involving Rs.882.42 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.

All Lead District Managers are requested to incorporate the Agenda on pending SARFAESI applications with district magistrate, if not done, and critically review the position of pending cases in every DCC meetings and pursue the matter with the District Authorities for immediate disposal of the same as the number of pending SARFAESI applications is gradually increasing.

District wise and bank wise pending list enclosed at **Annexure – 39**.

AGENDA NO. 12

(a) Govt. Sponsored Programmes PMEGP– Govt. of India

The Bank wise and District wise target and achievement under PMEGP of Odisha for the year 2018-19 (upto March 2019) is given in the **Annexure– 40**.

The Bank wise and District wise target under PMEGP of Odisha for the year 2019-20 is given in the **Annexure– 40A** which has already been communicated to all the banks.

(b) Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme –Govt. of India

Progress made by Banks since 2009.

SIDBI, Bhubaneswar has given the following information on CGTMSE Coverage in our state (Year wise).

At the end of the year	Proposals covered during 01.04.2018 to 31.03.2019	
	No. of Accounts	Amount in Rs. Crore
31.03.2017	18946	794.03
31.03.2018	12310	738.14
31.03.2019	16424	887.01

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2018 to 31.03.2019 is available at **Annexure – 41**.

(c) Credit Guarantee Fund for Micro Units (CGFMU) Scheme – Govt. of India

79648 Micro units amounting to Rs. 1488.72 Crore are covered under CGFMU Scheme for the period from 01.04.2018 to 31.03.2019.

Bank wise CGMFU coverage for the period 01.04.2018 to 31.03.2019 is available at **Annexure – 42**.

AGENDA NO. 13

Banks Common Concern

RSETI

As on 31.03.2019, 17659 rural BPL/NRLM target group youth have been trained against annual target of 14488 for the year 2018-19. (122% achievement)

The overall number of candidates trained as on 31.03.2019 is 21803 against annual target of 20695. (105% achievement)

The Bank-wise performance under BPL as on 31.03.2019 is as follows.

Bank	RUDSETI	SBI	Bank of India	CBI	UCO Bank	Andhra Bank
%age Achievement	117	123	129	118	128	90

The percentage of candidates settled as on 31.03.2019(Cumulative) is 74% against National Average of 69%.

The percentage of candidates settled with Bank finance as on 31.03.2019(Cumulative) is 55% against National Average of 48%. The details are given in **Annexure-43**.

State Director RSETIs may appraise the present status of pending claim of different Banks

National Common Mobility Card (NCMC) for enabling Digital Payments

Hon'ble Prime Minister has recently launched National Common Mobility Card (NCMC) to provide an easy convenient, fast and fail-proof method of digital payment to the citizens for all routine low value transactions including public transport and retail. The idea is to enable a singly interoperable digital payment mode in all the Metros, Railways and Bus services along with retail to fulfill the vision of 'One Nation One Card'. The detail circular is given in **Annexure - 44**.

FIR on Fraud Reporting

SBI has informed that few of their branches are unable to file FIR with the police authorities on the frauds taken place at their end in 18 cases. As the cases are old in nature, the local police authorities are not accepting the FIR.

We request the concerned line departments to take up the matter.

AGENDA NO. 14

(a) Functioning of DCC/DLRC

It was observed that DCC / DLRC meetings are not held in time and frequently rescheduled at the last minute. Even issues are not prioritized for discussion. SLBC may discuss ways to strengthen this important forum.

(b) Strengthening of LDMs

The DFS and RBI has been stressing for the need to improve the infrastructure at LDM offices and strengthen the office of LDM with adequate staff, vehicle, internet facility etc to enable LDM to discharge the duties effectively.

Controllers of the Lead Banks are requested to provide adequate staff and other infrastructure facilities to strengthen the LDM's office.

AGENDA NO. 15

Conduct of SLBC Meetings

It is observed that the Reports/Data is received from many Banks with inordinate delay, that too after constant persuasion through mails/personal contacts, resulting in delay of the consolidation process at SLBC. Further, on many occasions a lot of inconsistencies are observed in the data so submitted by Banks and a lot of time is lost in getting the corrected data. Inconsistencies are also observed in the District-wise data being submitted by the Banks to LDMs & SLBC and reconciliation of the same is also delaying the consolidation process.

Controlling Heads of Banks are requested to sensitize the staff responsible for preparation and submission of data as per time lines to enable SLBC to submit the data to all concerned as per schedule and conduct the meetings of SLBC as per the yearly calendar.

As per the Govt. of Odisha Resolution no. 13284 dated 30.04.2016, seven Sub-Committees are formed. The Chairman/Chairpersons of these Sub-Committees are requested to hold the meeting in regular interval to strengthen the SLBC.

AGENDA NO. 16

Any other matter with the permission of the chair.