

STATE INITIATIVES TO MEET THE DEVELOPMENTAL CHALLENGES.

- **Jalanidhi:**
Harnessing Ground and Surface Water for Agriculture
- **Deep Borewell Secha Karyakram:**
Utilising ground water in hard rock areas for Irrigation
- **Mega Lift Scheme:**
Irrigation for Upland Areas
- **Construction of Check Dams:**
Storing water for Utility Service & Irrigation
- **Canal Lining & System Rehabilitation Programme**
Increasing Water Use Efficiency
- **Odisha Tribal Empowerment & Livelihood Programme Plus:**
Sustainable Livelihood Opportunity for Tribals
- **Jeebika - Orissa Rural Livelihood Programme:**
Watershed Development - A Means to a Better Livelihood
- **Biju Gram Jyoti Yojana:**
Illuminating Villages
- **Biju Saharanchal Vidyutikarana Yojana:**
Electricity for Slums and Habitation in Urban Areas
- **Capital Expenditure Programme:**
System Improvement for Reduction of AT&C loss in Electricity Distribution Sector
- **Biju KBK Plans**
State Intervention for Development in KBK
- **Biju Kandhamal O'Gajapati Yojana:**
Special Dispensation for Development of Kandhamal and Gajapati
- **Gopabandhu Gramin Yojana:**
Bijli, Sadak and Pani for Coastal Districts
- **Cement Concrete Road:**
All Weather Road Connectivity in Villages
- **State Highways Development Programme:**
Improvement of State Highways for Socio-economic Development
- **Improvement of PWD Roads in Urban Areas:**
Development of Urban Road Transport
- **Biju Setu Yojana:**
Bridging connectivity gaps for rural people.
- **Mission Shakti:**
Empowering Women through SHGs
- **Distribution of Free Bicycles to Students of Class X:**
Empowering Students through Improved Mobility
- **Ensuring Food Security;**
Rice @ Rs 1/- per Kg.
- **Mamata: Safe Motherhood and Healthy Child**
(Conditional Cash Transfer Maternity Benefit Scheme)
- **Mo Kudia:**
Housing for the rural poor and needy
- **Mo Mashari:**
Preventing Malaria through Insecticide treated nets
- **Mobile Health Unit:**
Healthcare at doorsteps
- **Madhu Babu Pension Yojana:**
State Social Security Pension for old, Widowed and Infirm

BANKING AT A GLANCE IN ODISHA AS ON 30th SEPTEMBER 2014

(Rs.in Crores)

	Particulars	As on 30th September,2014
1	Total Deposit	183585.30
2. (i)	Total Advance utilized in the state	136333.53
2. (ii)	Total Advance sanctioned and utilized in the state	92363.84
3.	Total Business (Deposit + Advance)	319918.83
4.	Credit Deposit (CD) Ratio (%) Benchmark-60%	74.26
5.	Credit Deposit Ratio excluding advance sanctioned in other state and utilized in our state	50.31
	a) CD Ratio of Rural Branches	62.74
	b) CD Ratio of Semi Urban Branches	40.85
	c) CD Ratio of Urban Branches	48.88
6	CD Ratio of Commercial Banks excluding RIDF	43.92
7	CD Ratio of Commercial Rural Bank Branches excluding RIDF and advance sanctioned in other state and utilized in our state.	38.89
6	Total PS Advance	53276.93
7	% of PS Advance to Total Advance Bench Mark-40%	57.68
8	Agriculture Advance	28352.18
9	% of Agriculture Advance to Total Advance Bench Mark- 18%	30.70
10	MSME Advance	19869.94
11	% of MSME Advance to total advance	21.51
12	Advance to Weaker Section	17740.64
13.	% of Advance to weaker section to PS Adv. Bench Mark – 25%	33.30
14.	Total DRI Advance	211.85
15.	% of DRI Advance to total advance Bench Mark – 1%	0.23
16.	Credit Investment to Deposit Ratio %	74.87
17.	NPA in % (Average in the state)	8.52
	a) Public Sector Banks	8.74
	b) Private Sector Banks	1.41
	c) RRBs	19.92
	d) Cooperative Banks	8.45
18	Total No. of Branches	4449

19.	Of which:	
	a) Rural Branches	2436(54.75%)
	b) Semi Urban Branches	1167(26.23%)
	c) Urban Branches	846(19.02%)
20.	Education loan B/O	1846.82
21	Housing Loan B/o	7601.31
22	Achievement under ACP 2014-15 under priority sector in %	
	a) Crop Loan	38.30
	b) Agriculture Term Loan	14.03
	c) Agriculture Allied loan	9.06
	d) Total Agriculture	30.69
	e) MSE	36.85
	f) Education	6.17
	g) Housing	16.23
	d) Other Priority	9.12
23	Lead Districts :	30
	a) SBI	19
	b) UCO	7
	c) BOI	2
	d) Andhra Bank	2
24	RSETIs :	
	a) SBI	17
	b) UCO	7
	c) BOI	2
	d) CBI	2
	e) Andhra Bank	2
25	RUDSETI : Canara Bank	1
26	FLCS :	103
	a) SBI	19
	b) UCO	7
	c) BOI	2
	d) Andhra Bank	2
	d) OSCB	64
	e) RRB	9

AGENDA NOTES OF 137th SLBC MEETING

AGENDA ITEM NO.1

Confirmation of Proceedings of 136th SLBC meeting held on 18.08.2014 at Bhubaneswar.

The Proceedings of 136th SLBC meeting held on 18.08.2014 at Bhubaneswar had been circulated among all the members of SLBC vide our letter No.GM/SLBC/ODISHA/369/2014-15 dated 17.09.2014. Since no comments have been received from any quarter the same may please be confirmed.

AGENDA ITEM NO.2

Action Taken Report on major decisions taken in 136th SLBC meeting held on 18.08.2014.

Point No..	Action points	Action to be taken by	Action taken
1.	Progress of Implementation of Financial Inclusion Plan in the State.	All banks/ LDMs	Opening of Brick & Mortar Branches. Banks have opened 151 branches in the state for the period 01.04.2014 to 30.09.2014 of which 64 are in rural unbanked centers vis-à-vis 459 during 2013-14, 183 in unbanked rural centres. Banks like SBI, Canara Bank, HDFC bank have opened good number of branches (Details are given in Annexure -I) during the last six months. Provision of banking outlets in unbanked villages with population below 2000 As on 30.09.2014, banks have covered 25,700 villages constituting 56% of the total target. Out of these villages, 335 are covered through B & M branches and rest by branchless

			<p>modes mainly through BC mode. (Details as per the Annexure- II). The performance of both the RRBs is not impressive mainly due to their post merger issues like CBS and HR integration. However, lack of connectivity and other infrastructural issues like poor power supply and non availability of drinking water etc. are the major constraints in provision of banking services to the rural areas.</p> <p>Progress under Financial Inclusion Programme (2013 to 2016) of Public Sector, Private Sector and RRBs as on September 30, 2014 is enclosed at Annexure –III.</p>
2.	DRI Loans in favour of Persons with Disability(PWD)	All Banks/ Director of Welfare/LDMs	<p>Total amount disbursed under DRI scheme for the quarter ended September 2014 is Rs.15.53 crore in 1647 accounts during 01.04.2014 to 30.09.2014, out of which Banks have disbursed 826 applications amounting Rs.2.31 crore under DRI loan to persons with disability.</p> <p>The performance of the participating banks is not encouraging (Annexure – IV).</p> <p>Banks are requested to achieve sanction and disbursement of minimum 10 applications per branch under the scheme for the current year.</p>

3. Implementation of Pradhan Mantri Jan-Dhan Yojana (PMJDY)

A) Household Survey for achieving universal banking coverage :

2011 census record reveals that there are more than 3800 villages in the state, where not a single Household is availing Banking Facility and there are more than 4900 villages where percentage of Households having Bank Accounts are meager, 0.1 to 9.9 %. Similarly there are 10801 villages where people availing Banking facility is within the range of 10 to 29% and in at least 10575 villages % of Household having Bank Accounts is

within 49.9%. **In the entire state, only 1300 villages had 100% coverage by bank accounts.**

Out of the **96,61,085** Households of the state, 43,51,103 households, nearly **45 %** have availed banking facility. In rural areas, out of 81,44,012 households, 33,40,993 households i.e. 41 percent and in urban areas, out of **15,17,073** households, 10,10,110 households i.e. 66.6% are availing banking facilities.

Among the districts of the State, the highest percentage of 59.50 % of the households in Kendrapara avail banking facilities followed by Jagatsinghpur with 58 % and Sundergarh with 57.10%. The lowest percentage of household of 24.10 % is recorded in Nabarangpur district followed by Kalahandi 27.70 % and Malkangiri 29.60 %.

In Rural areas, the lowest percentage of 21.9% is recorded in Nabarangpur district, 25.2% in Kalahandi district and 27.40 % in Malkangiri district. In urban areas, the lowest % of 50.20% households availing banking facility is recorded in Nuapada district. In Bhadrak district, it is only 50.40 % and in Nabarangpur district, it is 51.40%.

The Additional Chief Secretary, Finance Govt. of Odisha has requested all Banks, District Collectors and LDMs to make use of the data on District-wise, Block-wise, Gram Panchayats wise and village wise coverage of households through Bank accounts. The information has already been forwarded to all Banks, LDMs and District Collectors for monitoring progress of opening of bank accounts so as to achieve universal coverage target.

B) Opening of Basic Saving Bank Deposit Accounts:-

It is heartening to note that under the current drive for opening new accounts under PMJDY 22.28 lakh accounts have been opened as on 07.11.2014. However, emphasis needs to be given on opening of bank accounts in areas having low coverage. The controlling heads of all banks should review the district-wise coverage of opening of bank accounts to assess the real status.

Bank-wise progress report on number of accounts opened under PMJDY- upto 07.11.2014 is enclosed at **Annexure - V**. The report reveals that out of total accounts opened 67.00% and 33.00% have been opened in Rural & Urban area respectively.

Aadhaar seeding % of newly accounts opened under PMJDY is 7.83 %.

District- wise accounts opening under PMJDY as on 30.09.2014 reveals that maximum number of accounts have been opened in the district – Khurda, Cuttack, Balasore & Ganjam and minimum accounts have been opened in the district – Gajapati, Rayagada, Malkangiri & Boudh (**Annexure – VI**).

C) Duplication while opening of Accounts under PMJDY-

In the Mission Plan there is provision for providing i) at least one Basic Banking Account to each household with RuPay Debit Card having in built insurance cover of Rs.1.00 lakh ii) an over draft facility of Rs.5000/- after satisfactory operation in the account for six months iii) an addition Life Insurance cover of Rs.30,000/- to the account opened upto 26th January, 2015.

Department of Financial Services, Ministry of Finance, Govt. of India has clarified that the above mentioned facilities as available in the accounts opened under PMJDY would also be applicable to the existing accounts subject to submission of an application by the account holder to the concerned bank branch.

It is being observed that people are opening multiple SB accounts even though they have normal SB/BSBD accounts with the same branch/with other branches of the same Bank / with the branches of other Banks.

In view of the above, it is advised that the front line employee(s) and officer(s) of the branches should enquire from the person concerned, if he/she has any account with any other Bank under CBS and avoid opening of multiple accounts if he/she has already an account. But, the person can open another account with any of our branches if he/she has account only with any other Bank(s)/Post Office not under CBS.

The matter should be publicized adequately among the public while making Financial literacy counseling to them and display of banners in the branches and prominent places.

D) Implementation of National Pension system (NPS)- Swavalamban Scheme under PMJDY.

Swavalamban scheme is an important component of the PMJDY programme. The Pension Fund Regulatory and Development Authority (PFRDA) have set some target for Banks for enrolment of new Subscribers under NPS Life Swavalamban Scheme. SLBC has already requested all banks for their active participation in implementation of the scheme and achievement of the set target. Letter containing detailed guidelines and directions (**Annexure-VII**) has already been communicated to all banks & LDMs. We have

requested all LDMs to include the progress under the scheme as an important agenda for discussion in the DCC & BLBC meetings.

E) Review Meeting on PMJDY.

A review meeting of all Banks on implementation of PMJDY was held on 10.10.2014 under the Chairmanship of the Convenor, SLBC, Odisha.

The 2nd meeting of State Level Implementing Committee on PMJDY was held on 31.10.2014 under the Chairmanship of Addition Chief Secretary, Finance, Govt. of Odisha.

4) Scheme wise interest subvention utilization for the year 2013-14

Interest Subvention & Subsidy Budget Vs. Utilization for the year 2013-14

(Amount in Rs. Lakh)

Interest Subvention Scheme	Budget	Utilization	% Achievement
Short Term Crop Loan	9000.00	2397.20	26.63
Agriculture Term Loan	1600.00	95.94	6.00
Short Term Fishery Loan	150.00	3.26	2.17
Long Term Fishery Loan	830.00	8.39	1.01
Short Term Dairy Loan	69.98	0.46	0.65
Long Term Dairy Loan	116.26	9.86	8.48
Subsidy Scheme - PDE	1265.76	1258.23	99.40

In the last SLBC meeting all Banks were requested to submit their claim to nodal bank (UCO Bank) for the half year September 2014 latest by 31st October 2014 in the prescribed format. Except SBI, IDBI Bank & Bank of India, other Banks have not submitted the claim to the nodal bank. Delay in submission of claim and reimbursement involves financial loss to the beneficiaries.

Implementation of interest subvention scheme for the year, 2014-15 in the State of Odisha.

The under noted interest subvention schemes are being implemented for the year, 2014-15.

1. Short Term Crop Loan.
2. Agriculture Term Loan.
3. Short Term Fishery Loan.
4. Long Term Fishery Loan.
5. Short Term Dairy Loan
6. Long Term Dairy Loan.
7. Weaver Credit Card (Finance to Handloom Sector)
8. Women Self Help Groups (WSHG) in identified 18 districts under category-1.

The subsidy scheme for Promotion Dairy Entrepreneurs (PDE) is also being implemented for the year, 2014-15.

5) Review on Banking Developments in Odisha in KEY Parameters as of September 2014.

(Amt in Rs Crores)

Parameters	September 2013	September 2014	Variation over September 2013	% of growth over September 2013
No. of branches	3658	4449	791	21.62
Deposits	157617.33	183585.30	25967.97	16.48
Advances	140487.21	136333.53	-4153.68	negative
CD Ratio in %	89.13	74.26	****	-14.87
Credit Investments to Deposit Ratio	89.78	74.87	****	-14.91
Priority Sector Advances	46874.33	53276.93	6402.60	13.66
% of Priority Sector Advances to Total Advance	56.27	57.68	****	1.41
Agriculture Advances	25378.85	28352.18	2973.33	11.72

% of Agriculture Advances to Total Advance	30.47	30.70	****	0.23
MSME Advance	17442.62	19869.94	2427.32	13.92
Education Loan	1952.33	1846.82	-105.51	negative
Housing Loan	6592.66	7601.31	1008.65	15.30
Advance to Minority Communities	2238.68	2510.90	272.22	12.16
Advances to Weaker Sections	15890.86	17740.64	1849.78	11.64
% of Weaker Section Advances to PS Advances	33.90	33.30	****	-0.60
DRI Advances	231.13	211.85	-19.28	negative
% of DRI Advances to Total Advances	0.36	0.23	****	-0.13

Branch Network

As at the end of September 2014, the total number of Bank Branches in Odisha increased to 4449, registering a growth of 21.62 % on year to year basis.

During the period 01.04.2014 to 30.09.2014, Banks have opened 151 new branches in the state. Out of 151 branches, Public Sector Banks, Private Sector Banks and RRBs have opened 116, 29 and 6 numbers of branches respectively.

Deposit Growth

Deposits of the Banks in the state have increased from Rs.157617.33 Crore as of September 2013 to Rs.183585.30 Crores as of September 2014, registering an increase of Rs. 25967.97 Crore. The year on year incremental deposit growth is 16.48 %.

Credit Expansion

The total advances decreased from Rs.140487.21 Crore as of September 2013 to Rs. 136333.53 Crores as of September 2014, registering a decrease of Rs.4153.68 Crores. The incremental growth is negative. The credit sanctioned in other State, but utilized in Odisha as on 30.09.2014 has been reduced by Rs.13219.21crore over 30.09.2013.

CD Ratio

The Credit Deposit Ratio of all Banks in the state decreased from 89.13 % as of September 2013 to 74.26 % as of September 2014 due to decline of advance. It may be due to increase in Deposit growth to the extent of 16.48%.

Priority Sector Advances

The percentage of priority sector advances is 57.68 % as of September 2014 against the national norm of 40 %.

The incremental growth on year to year basis is 13.66 %.

Agricultural Advances

The aggregate of agricultural advances extended by banks in Odisha have increased from Rs.25378.85 Crore as of September 2013 to Rs.28352.18 Crore as of September 2014, thus registering an increase of Rs.2973.33 Crore in absolute terms and 11.72 in percentage terms. The share of agricultural credit in total advances as of September 2014 is 30.70 % against the national norm of 18 %.

Micro , Small & Medium Enterprises (MSME)

The advances to MSME during the period under review have witnessed an increase from Rs. 17442.62 Crore as at September 2013 to Rs.19869.94 Crore as at September 2014, thus registering an increase of Rs.2427.32 Crore in absolute terms and 13.92 in percentage terms on year to year basis.

Education Loan

A decrease of Rs. 105.51 Crore under Educational Loan represents a negative growth.

Housing Loan

The housing loan balance outstanding has increased from Rs.6592.66 crore as on 30.09.2013 to Rs.7601.31 as on 30.09.2014, registering an increase of Rs.1008.65 crore in absolute terms. The incremental growth on year to year basis is 15.30 %.

Advances to Weaker Sections

The advances to Weaker Sections increased from Rs.15890.86 crore as of September 2013 to Rs.17740.64 Crore as at September 2014, registering a growth rate of 11.64 %. The share of weaker section advance to Priority Sector advance is 33.30 % against the bench mark 25 %.

DRI Advance

Against the national goal of 1% of the previous year's Gross Bank Credit, only 0.23% of the total credit could be given under the DRI scheme in the state by Commercial Banks as at September 2014.

AGENDA ITEM NO.3

NPA & Overdue position as on 30.09.2014

The NPA % of the State is 8.52 and overdue % is 72.14 which is at much higher side and alarming. Rising NPA in Odisha is a matter of great concern The Bank wise and Sector wise NPA position is given in **Annexure – VIII**. For PMRY / PMEGP / SJSRY/ SHG / WCC, the NPA & Overdue % is too high, which can only be rated as unsatisfactory. The Banks are unable to recycle the funds owing to non repayment of loans, mounting overdue and rising NPA %. Banks & Govt. Departments have to make joint endeavor with specific strategies to improve the recovery performance for better recycling of funds.

State Govt. is requested to constitute a recovery mechanism which will help the Banks in turn to encourage credit flow to the different sectors.

Sector wise NPA & Overdue % as on 30.09.2014

Sl. No.	Sector	NPA %	Overdue %
1.	Short term crop loan	11.75	58.92
2.	Agriculture Term Loan	19.39	86.38
3.	Agriculture Allied	7.87	69.04
4.	Total Agriculture	12.42	65.61
5.	MSME Sector	10.03	80.00
6.	Education Loan	10.82	98.08
7.	Housing Loan	4.05	82.71
8.	Total Priority Sector	11.62	75.39
9.	Total Advance	8.52	72.14

Schemewise NPA & Overdue % as on 30.09.2014

Sl. No.	Sector	NPA %	Overdue %
1.	PMEGP/PMRY	34.98	99.76
2.	SHG	22.12	92.20
3.	SJSRY	28.76	98.57
4.	Weaver Credit Card	10.00	92.68

Under OPDR Act. 12248 Cases involving Rs.158.13 crores are pending for disposal by Certificate Courts. The detailed bank wise and district wise position in respect of Odisha Public Demand Recovery Act and Odisha Agriculture Credit Operation and MISC Provision (Banks Act) is given in **Annexure – IX**.

Request to Govt. of Odisha to change the procedure & system of recovery under OPDR Act.

We would like to reiterate that in terms of letter No.VIC-3/2006/51368 dated 4.11.2007 of Revenue & Disaster Management Department which has been concurred by the Finance Department vide their U.O.R No.286 dated 08.08.2006, the Banks may pay court fees @ 50% upto front at the time of filing OPDR cases. The remaining 50% towards court fees will, at the first instance, be adjusted from the amount recovered from the Certificate Debtor and deposited with Government.

In the various meetings of the SLBC, the member Banks are of the opinion that:

1. No court fees to be paid initially at the time of filing the case. 100% court fees will be adjusted from the amount recovered from the Certificate Debtor and deposit with Government so that there will be no revenue loss to the state exchequer.
2. The present recovery procedure under Public Demand Act of UP, MP & Rajasthan etc. may be followed by State of Odisha for improving recovery performance under different Govt.sponsored Scheme.

In the referred States on receiving Certificate, the Certificate Officer / District Collector proceed to recover the amount stated therein, together with the cost of recovery specified by the State Government. The cost of recovery includes the litigation cost, court fees, commission to officials involved in the recovery process. The cost of recovery is adjusted from the amount recovered from the Certificate Debtor.

The provision of commission to the officials engaged in recovery process provides encouragement to them in yielding better result in recovery.

In Odisha huge number of OPDR cases are lying pending with Certificate Officer for disposal. We are sure that if the recovery mechanism of above states is followed in Odisha, Banks will be benefited.

In the above back drop, SLBC has already requested Finance Department, Govt. of Odisha to take up the matter with the concerned Departments and convey the favorable decision in the matter.

Issues on OPDR case

As per provision of OPDR Act, State Sponsored Scheme means, a scheme notified as such by State Govt for financial assistance by Banks. Govt of Odisha, Finance Department has notified the schemes requiring composite loan sponsored by DIC of the State Govt. Since the Govt. sponsored schemes like SJSRY, SGSY, etc which have not been sponsored by DIC, do not come under Sponsored Schemes, are not accepted by Certificate Officers under OPDR Act.

SLBC has already sought clarification from the Finance department, Govt. of Odisha in the matter.

AGENDA ITEM NO.4

Fresh Issues.

A) Telecom Connectivity:

The feedback from the Banks is that in remote villages, the telecom network is either not available or is not reliable and therefore setting up Business Correspondent in these areas and ensuring opening of Bank account is going to be difficult.

Regular meetings are being held with BSNL, Department of Telecom and SLBC. Different banks have already provided the list of locations/centres where telecom connectivity problems are observed at present under CBS platform. SLBC has also provided to Telecom Department, the list of unbaked Gram Panchayats (4597) in which Brick & Mortar branch will be opened in each GP during the period 2014-15 to 2018-19.

Department of Telecom is requested to ensure that poor or no connectivity are resolved. Priority should be given on villages are not covered with telecom connection.

B) Aadhar Number Seeding.

It is reported by the UIDAI (**Annexure-X**) that out of total population of 4.19 crore in Odisha, target population (five years above) is 3.85 crore, Biometric entry has been done till 13.10.2014 is 2.72 crore (70.72%), AADHAR No. generated for 2.26 crore (54.00%).

Director Census Odisha may be requested to submit information on Village-wise and Name-wise Aadhar number to facilitate Aadhar seeding by the Banks.

In order to extend the use of Aadhaar number to various Social Welfare Schemes, State Govt. is requested to ask the UIDAI & NPR (National Population Register) to complete the enrolment of the rest population by December 2014.

AGENDA ITEM NO.5

Branch Expansion in Odisha.

Branch	As on 31.03.2012	As on 31.03.2013	As on 31.03.2014	As on 30.09.2014
a)Rural	1959(54.49 %)	2055(53.74%)	2335(54.54%)	2436(54.75%)
b)Semi-Urban	901(25.06 %)	1021(26.70%)	1143(26.70%)	1167(26.23%)
c) Urban	735(20.45%)	748(19.56%)	803(18.76%)	846(19.02%)
Total	3595	3824	4281	4449

Branch Network in Odisha.

Banks	As on 31.3.2012	As on 31.3.2013	As on 31.3.2014	As on 30.09.2014
Public Sector	2157	2313	2637	2754
Private Sector	216	269	350	395
RRBs	885	901	951	957
Total Commercial Banks	3258	3483	3938	4106
Co-operative Banks	337	341	343	343
Total	3595	3824	4281	4449

Branch Expansion growth in %.

Banks	For the year 2012	For the year 2013	For the half year 2014
Rural	4.48	4.90	4.32
Semi Urban	17.77	13.31	2.10
Urban	5.76	1.77	5.35
Public Sector	9.60	7.23	4.44
Private Sector	39.35	24.53	12.86
RRBs	1.14	1.80	0.63
Total Commercial Banks	8.67	6.90	4.27
Co-operative Banks	0	1.18	0
Total	7.80	6.37	3.92

Bank wise and District wise branch network as on 30.09.2014 is enclosed in **Annexure – XI**. Bank wise branch opening for the period 01.04.2014 to 30.09.2014 is enclosed in **Annexure – XII**.

Position of ATM installation in the State as on 30.09.2014

Sl. No.	ATM Position	Number
1	No. of Onsite ATMs	1990 (41.54 %)
2	No. of Offsite ATMs	2800(58.46%)
3	Total No. of ATMs	4790
Out of which		
I	No. of ATMs in Rural Branch	1317 (27.50%)
II	No. of ATMs in Semi-Urban Branch	1762(36.78%)
III	No. of ATMs in Urban Branch	1711(35.72%)

Bank wise and District wise ATM position are enclosed in **Annexure – XIII**.

The present status of branch & ATM opening in the state indicates that banks are yet to give due importance for opening of new branches in unbanked area.

Branch opening in Unbanked Gram Panchayats

Against a target of 1118 for the year 2014-15, 51 branches have been opened in the Unbanked GP as on 30.09.2014. Most of the Banks have not opened Brick & Mortar Branch in their allotted unbanked GPs.

SLBC has been informed by Finance Department(Copy of the communication enclosed at **Annexure - XIV**), Govt. of Odisha that Odisha Gramya Bank (OGB) and Utkal Grameen Bank (UGB) in the Empowered Committee Meeting held on 24.10.2014 have expressed their inability to open allocated number of new branches in the Unbanked GPs.

We therefore request the house to take decision on reallocation of the allotted Unbanked GPs to RRBs among other banks.

Inspite of repeated request of SLBC except Bank of Baroda, Corporation Bank, Union Bank of India, Axis Bank, ICICI Bank & UCO Bank, other Banks have not submitted road map year wise identifying the Unbanked GPs for opening Brick and Mortar branch. The Banks those have not submitted the road map, are requested to ensure submission of the same immediately to SLBC for monitoring.

Geo-mapping of Bank Network in Odisha

Geo mapping of the existing Bank branches and ATMs with the help of ORSAC has been completed by RBI, Bhubaneswar. In that connection the branches and ATMs (Onsite and Offsite) as on 31.03.2013 has been mapped by ORSAC which is available in its website which will help Banks to locate the unbanked patches. The data are regularly collected from the Banks to update the website.

AGENDA ITEM NO.6

Banking Key Indicators

The details of Bank wise deposit, advances & important banking key indicators are given in **Annexure – XV**.

(a) CD Ratio (All banks):

Area	2010-11	2011-12	2012-13	31.03.2014	30.09.2014
Rural	82.43	100.29	112.72	66.17	62.74
Semi-Urban	43.06	46.96	68.74	44.33	40.85
Urban	70.20	73.43	85.87	57.66	48.88
Total	65.28	71.88	86.94	56.03	50.31

CD ratio of the year 2010-11, 2011-12 and 2012-13 includes the advance figure of sanctioned in other state but utilized in our state as per Thorat Committee, but CD Ratio of 31.03.2014 and 30.09.2014 excludes the said advance portion. CD Ratio of 31.03.2014 and 30.09.2014 has been computed on advance sanctioned and utilized in the state.

(b). Major Key indicators (Commercial Banks only) (Amount in Rs. Crores.)

Parameter	30.09.2013	30.09.2014	Variation of growth over September 2013	Variation of growth over September 2013 in %
No. of branches	3615	4106	491	13.58
Deposit	152095.38	177229.44	25134.06	16.53
Advances	133677.35	128213.43	-5463.92	negative
CD Ratio in %	89.13	72.34		-16.79
Investment	1027.69	1120.49	92.80	9.03
Credit+ Investment to Deposit Ratio	90.51	72.98	****	-17.54
Priority Sector advances	46874.33	45585.86	-1288.47	negative
Agril. Advances	25378.85	21073.75	-4305.10	negative
MSME advances	17442.62	19774.26	2331.64	13.37
Advance to Weaker section	15890.86	11601.54	-4289.32	negative

Major Ratios: (Commercial Banks)

Sl. No.	Ratios In %	RBI stipulation	As on 30.09.2013	As on 30.09.2014
1.	C D Ratio	60	86.94	72.34
2.	P.S.Advances	40	59.55	54.11
3.	Agril. Advances	18	30.93	25.02
4.	Weaker Section advance to P.S. Advances	25	32.05	25.45

Observation :-

Commercial Banks in Odisha have achieved all national parameters.

Excluding the credit figure of amount sanctioned in other state and utilized in Odisha, the CD ratio of all public sector banks except PNB, State Bank of Bikaner & Jaipur, State Bank of Mysore & State Bank of Travancore is below 60%.

District wise CD ratio as of 30.09.2013. & 30.09.2014 for all Districts of Odisha.

(Amt. in Rs. Crore)

SL. NO.	DISTRICT NAME	30/09/2013			30/09/2014		
		Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
1	ANGUL	4962.06	3543.03	71.40	5346.30	1968.43	36.82
2	BALASORE	5201.33	3331.58	64.05	7018.07	4217.10	60.09
3	BHADRAK	2570.29	1950.32	75.88	3783.59	2396.20	63.33
4	BARAGARH	2572.34	1577.78	61.34	2771.41	2204.73	79.55
5	BOLANGIR	2837.58	1366.91	48.17	3526.41	1484.54	42.10
6	BOUDH	468.50	309.05	65.97	498.09	211.18	42.40
7	CUTTACK	12884.31	6381.46	49.53	15558.15	7041.55	45.26
8	DEOGARH	568.37	215.29	37.88	694.17	252.01	36.30
9	DHENKANAL	2375.23	1327.71	55.90	4312.29	2752.20	63.82
10	GAJAPATI	1119.69	317.78	28.38	1295.51	306.72	23.68
11	GANJAM	7568.65	3994.01	52.77	11128.71	4044.20	36.34

12	JAGATSINGHPUR	5045.68	2695.79	53.43	6565.60	1516.99	23.11
13	JAJPUR	3678.99	2065.26	56.14	5165.22	2785.60	53.93
14	JHARSUGUDA	2167.47	1403.49	64.75	2710.79	1300.31	47.97
15	KALAHANDI	1749.37	1171.85	66.99	2089.64	1279.85	61.25
16	KANDHAMAL	1220.50	400.90	32.85	1451.52	448.38	30.89
17	KENDRAPARA	2593.36	1037.35	40.00	3932.43	1327.37	33.75
18	KEONJHAR	5487.79	2898.31	52.81	6868.41	2850.46	41.50
19	KHURDA	48805.36	34126.30	69.92	57339.92	32787.66	57.18
20	KORAPUT	2677062	1115.21	41.65	3151.28	1397.70	44.35
21	MALKANGIRI	809.84	181.09	22.36	951.41	215.17	22.62
22	MAYURBHANJA	4751.49	1968.20	41.42	5857.18	2154.39	36.78
23	NAYAGARH	898.15	558.21	62.15	1888.68	1054.09	55.81
24	NOWRANGPUR	1599.18	961.08	60.10	1129.79	632.85	56.01
25	NUAPADA	837.60	338.48	40.41	978.02	305.53	31.24
26	PURI	3567.57	1620.49	45.42	4562.44	1825.22	40.01
27	RAYAGADA	1910.79	944.61	49.44	2124.16	849.41	39.99
28	SAMBALPUR	15820.54	2389.69	15.10	15992.25	2324.39	14.53
29	SONEPUR	904.94	484.35	53.52	1061.24	616.87	58.13
30	SUNDARGARH	9568.75	5404.18	56.48	11695.16	5512.50	47.13

The Advance figure of 30.09.2014 excludes the amount sanctioned in other state and utilized in our state.

It is observed that only in 5 districts (**Balasore, Baragarh, Kalahandi , Dhenkanal and Bhadrak**) have achieved CD Ratio of more than 60 %.

Districts having CD Ratio below 40%:

Deoghar, Gajapati, Kandhamal, Kendrapara, Malkangiri, Sambalpur, Jagatsinghpur, Nuapada, Mayurbhanj and Angul

The LDMs of those Districts having CD Ratio below 40 % should constitute sub-committee of DCC to review the same and take appropriate steps to improve the CD ratio.

AGENDA ITEM NO.7

(A) Achievement of Annual Credit Plan(ACP) 2013-14 :-

Achievement under Annual Credit Plan (District wise & Bank wise) as on 30.09.2014 (LBS-MIS-III) is enclosed in **Annexure – XVI**. Performance under major segments of Priority Sector are reproduced below.

(Amount in Rs. Crores)

Sl. No	Sector	Target for the year 2014-15	Achievement for quarter September 2014	% of Achievement
1	Agri and Allied (Direct)	21442.78	6581.06	30.69
	i) Crop Loan	15290.62	5856.23	38.30
	ii) Term Loan	3370.50	472.72	14.03
	iii) Allied Loan	2781.66	252.11	9.06
	Sub-total	21442.78	6581.06	30.69
2	Agri and allied Indirect	1532.57	375.27	24.49
3	MSE	5719.13	2107.42	36.85
4.	Education	1000.13	61.73	6.17
5	Housing	2225.91	361.18	16.23
6	Other Priority Sector	8080.49	737.27	9.12
	Total Priority Sector	40001.01	10223.94	25.56

The above data reveals that the performance of Banks under ACP for the September quarter is 25.56 %.

All the Controlling Head of Banks and LDMs in the State are requested to ensure that the target allocated is achieved before 31 March 2015. Banks are advised to accelerate investment credit for agriculture and allied activities for sustainable growth of priority sector lending to increase food production and productivity in Odisha.

(B) Brief Analysis of Trend in Agriculture Credit. Outstanding: (Excluding RIDF)

(Amount in Rs. Crores)

Years	31.03.2013	Share in %	31.03.2014	Share in %	30.09.2014	Share in %
Commercial Banks(Excluding RRB)	11249.19	58.35	11240.24	52.83	11596.29	52.82
RRBs	2377.35	12.33	2966.01	13.94	3079.74	14.02
Co-op Banks	5649.54	29.32	7070.13	33.23	7278.43	33.16
Total	19276.08	100	21276.38	100	21954.46	100

AGENDA ITEM NO.8

Agriculture.-

Bank wise Performance of Crop Loan & Term loan for the period 01.04.2014 to 30.09.2014 is enclosed in Annexure - XVII.

A) Kissan Credit Card(KCC):-

The Bank wise achievement made under KCC as on 30.09.2014 is enclosed in **Annexure – XVIII**. It is observed that Banks have disbursed Rs. 6529.52 crores in 2055545 KCC accounts during 01.04.2014 to 30.09.2014, out of which **fresh KCC** has been issued in 360120 accounts disbursing Rs. 1351.46 crore. Total outstanding balance as on 30.09.2014 is Rs. 13226.61 crores in 5975046 no. of KCC.

No KCC has been issued so far by the following banks –

Public Sector Banks

Bank of Maharashtra, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Travancore and Bharatiya Mahila Bank.

Private Sector Banks

Indus Ind Bank, ING Vysya Bank, Karur Vysya Bank, Kotak Mahindra Bank Ltd., Laxmi Vilas Bank, The South Indian Bank Ltd, DCB, Karnatak Bank Ltd. & Yes Bank.

B) Agriculture Allied Sectors (Fishery & Dairy).

Name of Govt. Loan schemes in Animal Resources Development Sector

SI No	Name of the Scheme	No. of Applications pending	
		Number	Amount (Lakhs)
1	Promotion of Dairy Entrepreneurship	4019	3371.57
2	Interest Subvention of Short Term Loan	723	150.59
3	Interest of Long Term Loan	1274	584.11

It has been reported by the Director, Animal Husbandry & Veterinary Services that the above mentioned number of loan applications (**Annexure-XIX**) are pending with various Banks. Banks are requested to ensure disposal of loan application as per RBI guidelines.

POULTRY FARMING :-

Poultry Sector which has recorded an annual growth rate of about 27% since 2008-09 in egg production in Odisha, the demand supply gap which is at present 20 lakhs eggs per day .Target of producing 100 lakhs eggs per day is the challenge before us.

To encourage Poultry Sector, Govt. of Odisha have taken a number of initiative for Poultry Development in the state. The State Govt. have declared Agriculture status to Poultry since 2005, enhanced subsidy ceiling to Rs.75.00 lakhs per unit for Commercial Layer, provided for reimbursement of VAT on maize and broken rice used for Poultry feed, exempting entry tax on chicken & egg etc. State Govt. have drafted a Comprehensive “Poultry Development Policy“ which is awaited Govt. approval. This Sector plays a vital role not only in producing the protein deficiency but also creates a lot of employment opportunities for poor & marginalized section. The State is looking forward to double the Egg & Poultry meat production by 2020.

We stress upon the need of credit flow to the growth of Poultry Sector. Bankers should come forward to assist the Commercial Agri-entrepreneurs which will enable them to contribute significantly for development of the sector. Expediting the sanction or disposal of loan applications under the scheme are to be taken care of.

Financing under different allied agricultural scheme as on 30.09.2014.

Sl No.	Allied Agriculture Scheme	Disbursement for the period 01.04.2014-30.09.2014	
		A/c	Amt in Cr.
1	Dairy(Including DEDS)	3634	26.31
2	Poultry	706	22.47
3	Fishery	2678	28.82
4	Others(Goatery,Piggery etc.)	10434	104.11

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

All Banks should give more importance for credit delivery to different schemes of allied sector which is supported by subsidy and interest subvention scheme of state government.

All the member Banks are requested to dispose of the pending loan applications and ensure timely sanction and disbursement of loan application. Any return / rejection of application is to be informed to the loan application sponsored Department with reasons.

AGENDA ITEM NO.9

Financing to MSME Sector :-

MSME is an important sector providing maximum employment opportunities to people. Govt. of India, Govt. of Odisha & RBI have taken several measures to enhance credit flow to MSME sector.

As per recommendation of Prime Minister's Task Force on MSME under chairmanship of T.K.A Nair Banks are advised as under.

Achieve a 20% year on year growth in credit to Micro & Small enterprises and 10% annual growth in number of Micro Enterprises account. The allocation of 60% of MSE Advances to Micro Enterprises is to be achieved. As per Committee recommendation achievement in credit flow to **Manufacturing Sector** is also to be reviewed.

The position of finance to Micro & Small Enterprises in the State as on 30.09.2014 is as follows.

Particulars	Amount in Rs. crores			
	Balance outstanding as on 30.09.2013		Balance outstanding as on 30.09.2014	
	A/cs	Amount	A/cs	Amount
Micro Enterprises	632726	7596.72	598069	8758.13
Small Enterprises	134096	7615.81	165945	7840.00
Total MSE	766822	15212.53	764014	16598.13
Share of advances of Micro Enterprises to MSE (%)	82.51	49.94	78.28	52.76
Total MSME	767793	17442.62	765657	19869.94

Observation :-

Year-on-Year growth in credit to Micro and Small Enterprises as on 30.09.2014 is 9.11 % (March 2013 to March 2014 the growth rate was 29.16%) against the target of 20 %. The advances to MSE sector during the period under review has registered a decrease by Rs. 1212.05 crore over the March 2014 figure (Rs.17810.18 Cr.).

The allocation of Micro Sector to MSE advance at end of September 2014 is 52.76 % against the parameter of 60 %. Member Banks should speed up the flow of credit to Micro Enterprises so that the 60% norm could be achieved.

PM Task Force-Recommendations	Norm %	Actual%
Banks are advised to achieve a 20 per cent year-on-year growth in credit to micro and small enterprises	20	9.10
10 per cent annual growth in the number of micro enterprise accounts.	10	negative
40 per cent of the total advances to MSE sector should go to micro (manufacturing) enterprises having investment in plant and machinery upto Rs.10 lakh and micro (service) enterprises having investment in equipment up to Rs.4 lakh;	40	8.81

20 per cent of the total advances to MSE Sector should go to micro (manufacturing) enterprises with investment in plant and machinery above Rs.10 lakh and upto Rs.25 lakh, and micro (service) enterprises with investment in equipment above Rs.4 lakh and upto Rs.10 lakh.	20	8.47
60 per cent of MSE advances should go to the micro enterprises. Allocation of 60% of the MSE advances to the micro enterprises is to be achieved in stages viz. 50% in the year 2010-11, 55% in the year 2011-12 and 60% in the year 2012-13.	60	52.76

Details of bank wise position under MSME (Manufacturing Sector) is given in **Annexure – XXI**.

(Amount in Rs. Crores)

CREDIT FLOW TO MSME (MANUFACTURING) SECTOR FOR THE PERIOD 01.04.2014 to 30.09.2014																
Name of Bank	MICRO ENTERPRISES				SMALL ENTERPRISES				MEDIUM ENTERPRISES				TOTAL MSME			
	(MANUFACTURING)				(MANUFACTURING)				(MANUFACTURING)				(MANUFACTURING) SECTOR			
	❖ No of case		Balance		No of Cases		Balance		No of case		Balance		No of Cases		Balance	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
Total Comm Banks	8554	600.32	112919	2666.39	1868	815.04	16807	3470.33	383	1229.20	552	2165.80	10805	2644.56	130278	8302.52

❖ No of cases disbursed from 01.04.2014 to 30.09.2014.

➤ Balance outstanding as on 30.09.2014.

Bank wise performance on MSME is enclosed in **Annexure – XXII**.

The share of MSME advances to total advances as of 30.09.2014 is 21.51 %.

Rehabilitation of Sick Units in Micro and Small Enterprises.

Out of the 22948 sick units at the end of June,2014, 5842 are in manufacturing sector and 17106 are in Services Sector. Out of the 22948 sick units, Potentially Viable units are only 1067 (Amt. Rs153.9 crore), Non-Viable units are 20.677 (Amt. Rs.460 crore) and Units where viability study is to be undertaken are 1205 (Amt. Rs.23.47 crore). RBI, Bhubaneswar has expressed concern over the no. of units being classified as Non-Viable and requested all the banks to comply with the RBI guidelines on sick units. Also, while sending data on sick units, banks may highlight the main reasons for the non-viability for fruitful discussion in the review meeting.

Information on Rehabilitation of Sick Units in Micro and Small Enterprises as on 30.06.2014 in the State is enclosed at **Annexure - XXIII**.

RBI emphasize that timely and adequate assistance to potentially viable MSE units which have already become sick or are likely to become sick of the utmost importance not only from the point of view of the financing banks but also for the improvement of the national economy , in view of the sectors contribution to the overall industrial production and employment generation.

Banks should therefore, take a sympathetic attitude and strive for rehabilitation, in respect of units in the MSE sector, particularly wherever the sickness is on account of circumstances beyond the control of the entrepreneurs. However, in case of units, which are not capable of revival, Banks should make efforts for a settlement and /or resort to other recovery measures expeditiously.

AGENDA ITEM NO.10

RSETI

A) RSETI Functioning.(Progress for the period 01.04.2014 to 30.09.2014)

No. of programmes conducted	342
No. of trainees trained as against a target of 19800 for March' 2014 set by MORD	9763
Total no. of trainees settled	6362
Settlement Ratio	65.16 (Target 70%)
No of RSETI'S trained candidates settled with Bank Finance	2166
No of RSETI'S trained candidates settled with self finance	3083
% of Bank Finance to total settlement	34.05

RSETI wise performance for the period 01.04.2014 to 30.09.2014 is enclosed at **Annexure – XXIV.**

B) Issues :-

Residential Training Facilities in RSETIs

- In spite of allotment of land to the RSETIs, there is delay in commencement / completion of construction of buildings. The sponsoring Banks may ensure that the building construction is completed as soon as possible so that quality residential training can be provided in RSETIs.

DRDA is requested to provide necessary support to address issues relating to allotment of land/permissive possession of land / approval of construction plans by municipal authorities.

- Pending construction of building, RSETIs may take rented premises.

The status of residential facilities in RSETIs is at **Annexure - XXV**.

Panchayati Raj Department is requested to ensure timely settlement of claims submitted by RSETIs to DRDAs.

C) Grading of RSETIs in Odisha.

As per tentative grading results for 2013-14, there are no “C” or “D” graded RSETIs in Odisha. The RSETI at Malkangiri with “B” and at Balasore, Dhenkanal and Mayurbhanja with “AB” grading may be upgraded to “A”. The cooperation of the concerned sponsoring Banks is requested.

The list of tentative grading 2013-14 is enclosed at **Annexure-XXVI**.

AGENDA ITEM NO.11

Finance to Weaver Sector:

Waiver of Overdue loan of Individual Weaver / SHGs/JLGs

The individual weavers overdue loan outstanding in respect of 10668 weavers have been waived out, the issue of weavers credit card to the concerned weavers is not up to the mark though it is precondition to sanction fresh loan to the concerned weavers whose loan have been waived off. It is reported by the participating banks that 8054 number of beneficiaries have been refinanced with amount Rs.21.87 crores (**Annexure- XXVII**)

Total No. of fresh WCC issued for the half year ended September 2014 is 896 and amount disbursed is Rs.2.28 crore. Balance outstanding as on 30.09.2014 is Rs.44.09 crore in 13376 accounts.

The Bank wise performance as on 30.09.2014 is furnished in **Annexure– XXVIII**.

Bank wise target for issuance of 20,000 number of WCCs for the year 2014-15 has already been communicated to the participating Banks (**Annexure - XXIX**).

All the participating Banks are requested to ensure timely release of margin money and interest subvention claim.

AGENDA ITEM NO.12

Financing Under Women Self Help Group (WSHG)

Target of WSHGs Bank Linkage Programme for the year 2014-15:

The Bank wise target has been circulated by SLBC to all Banks (**Annexure - XXX**). The Districtwise Target has already been communicated through 136th SLBC Agenda . The SHG- bank linkage achievement as on 30.09.2014 is Rs.161.96 crore and 17357 SHGs against target of 928.71 Cr and 93032 SHGs. The bank-wise achievement made under SHG Bank Linkage is enclosed in **Annexure - XXXI**. Most of the Private Sector Banks have not extended credit to SHGs.

Banks are requested to identify the potential SHGs for repeat finance and to utilize advantage of interest subvention.

Repeat Finance

The achievement under repeat finance is 7099 SHGs and Rs. 73.87 crore as on 30th September 2014. It is observed that the amount of repeat finance is not picking up. During FY 2014-15, the stipulation is 70%. Banks can view the position of revalidated SHGs in e-NRLM portal and plan for fresh and repeat finance.

Bank Mitra

The service of Bank Mitra positioned in Bank Branches should be utilized effectively by branch in SHG financing.

Samanway Mela

All the District Collectors have been advised vide OLM letter No.230/14 dated 06.09.2014 to organize Samanway Mela with logistic support from Blocks on quarterly basis to dispose off all pending linkage and resolution of operational issues. Banks are requested to take support of dedicated support structure of OLM for SHG-Bank linkage.

Claiming of interest subvention of 2% from UCO Bank for the year 2013-14

UCO Bank has received interest subvention of 2% from SBI ,IOB, UCO Bank, Union Bank of India and both RRBs. Other banks may indicate the position in this regard.

AGENDA ITEM NO.13

Finance to Handicraft

Finance to Artisans/SHGs under the scheme of “Modernization & Technical Up-gradation of Handicraft Industries”.

It has been informed by the Director of Handicraft , Govt. of Odisha that :

1. In order to enhance the productivity of the handicraft items, under the scheme “Modernization & Technological Up-gradation of Handicraft Industries” (**M.T.U.H.I**) an amount of Rs.100.00 lakh is available towards release of Subsidy for all Sanctioned & Disbursed cases. During 2014-15, 246 no’s. of applications have been received in different Districts & till date 114 applications have been already sponsored to different Commercial Banks by the DICs / RICs against a target of 55 whose detail is placed at **Annexure - XXXII**. As per calendar of the scheme all subsidy claim are to be made by Banks to Directorate, H & CI, Odisha, Bhubaneswar by 31.12.2014 after due sanction & first disbursement of loan.
2. **Bank Linkage of SHGs promoted in Handicraft Sector under Craft Village Scheme.**

The Bankers are to make credit linkage with the SHGs after skill up gradation training programmes are over. Till date 25 cases are pending for Bank linkages. The detail list is placed at (**Annexure - XXXIII**).

3. Rehabilitation of Handicraft Artisans.

Margin money assistance is provided to individual artisans @ 20% of the project cost (upto Rs.50000.00)with maximum ceiling of Rs.10,000/- per artisan to avail Bank loan for setting up own handicraft production unit. During 2014-15, till date 662 applications have been sponsored to different Commercial Banks by the DICs / RICs against a target of 503 whose detail is placed at **Annexure - XXXIV**.

AGENDA ITEM NO.14

Progress under Govt. Sponsored Programmes

A) PMEGP :-

The PMEGP target (Bank-wise, District-wise, Agency-wise) of Odisha State for the year 2014-15 has already been communicated to all participating banks and LDMs.

Performance of PMEGP for the year 2014-15 as on 28-10-2014

Implementing Agency	Target			Achievement (Backlog)		
	No. of Units	M.M	Emp (Nos)	No. of Units	M.M	Emp (Nos)
KVIC	1576	2177.59	12608	94	173.57	752
KVIB	1576	2177.59	12608	280	519.12	1786
DICs	2101	2903.45	16808	548	938.13	2495
TOTAL	5253	7258.63	42024	922	1630.82	5033

Achievement up to 28.10.2014 under PMEGP in Odisha state is given as under.

Implementing Agency	No. of Applications Received	No. of Applications selected by DLFC	No. of Applications forwarded to Banks	No. of Applications sanctioned by Banks during 2014-15		Disbursement made by Nodal banks 2014-15	
				No	M.M (Lacs)	No	M.M (Lacs)
KVIC	3339	2006	288	-	-	-	-
KVIB	7320	3839	1909	22	124.19	-	-
DICs	13672	5823	5823	23	51.99	-	-
TOTAL	24331	11668	8020	45	176.18	-	-

E-Tracking :-

The E-tracking of all PMEGP applications has been awarded to Navadiganta Resource India, Pvt. Ltd., Bhubaneswar. The position of E-tracking as on 28.10.2014 as follows:-

SI No	Name of the Agency	No. of Applications uploaded through E-Tracking system		
		Applications Received	Application placed before DLFC	Applications forwarded to Banks
1	KVIC	2877	2877	288
2	KVIB	2517	2517	359
3	DICs	5443	5443	1101
TOTAL		10837	10837	1748

EDP Training :-

As per Circular No. PMEGP/Circular Guide/ B&FL/2013-14 dated 29.03.2014 , EDP training has been mandatory before the disbursement of 1st installment of loan under PMEGP with effect from 01.04.2014.

It has been decided in the State Level Local Committee Meeting to accredit to all the Banks sponsored RSETIs & RUDSETIs and Govt. Training Centers to conduct EDP training during 2014-15 for completion of EDP backlog cases and ongoing. Accordingly, SLBC has already requested all the banks financing under PMEGP to sponsor the name of beneficiaries in the prescribed format to the RSETI/ RUDSETI/ Govt. Training Centers of the concerned district for undergoing EDP training.

Action Plan for the year 2014-15 for achieving the target.

SI No	Action Plan	Remarks
1	Last date of sponsoring of application to Bank	20.11.2014
2	Sanction by Financing Banks	31.12.2014
3	EDP Training	15.01.2015
4	Disbursement by Financing Banks	28.02.2015
5	Margin Money Claims release by Nodal Banks	15.03.2015

B) National Urban Livelihood Mission (NULM)

Target under NULM for the year 2014-15

Annual target for 2014-15 (**Annexure-XXXVI**) has already been communicated to 33 Municipality in different Districts under Self Employment Programme (SEP), Employment through Skills Training & Placement (EST & P) and Social Mobilization & Institution Development (SM & ID) component of NULM.

At present NULM covers only 33 Urban Local Bodies (ULBs) in the State. The State Govt. is most likely to roll out its own flagship scheme Odisha Urban Livelihood Mission (OULM) across 77 Urban Local Bodies (ULBs).

Out of total beneficiaries, minimum 30% should be women, 15% should belong to minority community and 3% should be differently-abled.

SJSRY :-

During the period of 01.04.2014 to 30.09.2014, all the Banks have provided credit of Rs. 1.04 crore in 128 accounts. The balance outstanding as on 30.09.2014 is Rs. 149.34 crore in 14807 accounts (**Annexure -XXXVII**)

C. Financing under SC/ST Schemes:-

1. During the financial year 2014-15, the Corporation has fixed target for financing 21000 Sch. Caste families through 2100 Self Help Groups, 60000 Sch. Tribes through individual and SGHs under Credit Linked Income Generating Schemes through Banks.

The District-wise sponsoring of applications, sanction and disbursement position for the year 2014-15 is enclosed in **Annexure – XXXVIII**. As reported by Odisha SC & ST Development Finance Co-operative Corporation Limited, the State wise progress is as under.

	SCs	STs
Target	21000	6000
Achievement	510 (2.43%)	208 (3.47%)

Total amount disbursed under SC Sector by different Banks is Rs.84.08 lakh and subsidy amount is Rs.50.95 lakh. Total amount disbursed under ST sector by different Banks is Rs.32.93 lakh and subsidy amount is Rs.20.65 lakh.

Sector wise finance to SC/ST Categories by different Banks is enclosed at **Annexure - XXXIX**.

2. Joint Liability Group (JLG):-

JLGs have emerged as successful non-collateralized credit instruments for financing livelihood activities of small farmers in general and tenant cultivators in particular.

Bank-wise & District-wise target for financing JLGs (Only Farming Activities) during the year 2014-15 received from NABARD, Bhubaneswar is enclosed in **Annexure – XXXX**.

SLBC has already communicated the target to all the Banks and the LDMs with request to achieve the target. Financing of JLGs for non-farm activities will continue, over and above the allocated targets for Joint Farming Groups.

LDMS are advised to monitor the progress in the DCC/DLRC meetings.

Total amount disbursed for the period 01.04.2014 to 30.09.2014 is Rs. 58.59 crore in 5862 accounts and balance outstanding as on 30.09.2014 is Rs. 307.63 crore against 51461 accounts.

The achievement made by banks as on 30.09.2014 is given in **Annexure – XXXXI**.

Assessing Joint Liability Groups (JLGs) for Bank Finance

NABARD vide their letter No.NB.ORI.Mcid-2(b)JLG/2013-14 dated 25.09.2013 (copy enclosed at **Annexure-XXXXII**) have forwarded rating tool for assessing JLGs for finance by Banks. It has been observed that Banks are following different tools/practice for assessing JLG for financing. In order to standardized the rating tool for use by all banks, the rating tool suggested by NABARD need to be approved by SLBC and circulated among the Banks for their use.

D. Artisan Credit Card (ACC):-

The state of Odisha is having abundant scope for skill development of Rural artisans. Issuance of artisan credit cards should be a priority of Banks & Banks should take steps to finance more under artisan credit card (ACCs) to all eligible persons.

During the period of 01.04.2014 to 30.09.2014, the Banks in the state have issued 173 no. of artisan credit cards with amount Rs. 1.16 crore. The balance outstanding as on 30.09.2014 is Rs. 30.02 crore against 7110 accounts. The bank wise achievement is furnished in **Annexure – XXXXIII**.

E. Swarozagar Credit Card (SCC):-

1825 SCCs have been issued for the half year ended September 2014. The balance outstanding as on 30.09.2014 is Rs. 75.15 crore against 25564 accounts. No SCC is being issued by all Private Sector Banks and some Public Sector Banks. The performance other banks is not at all impressive and needs lot of improvement.

Bank wise achievement is furnished in **Annexure – XXXXIV**.

AGENDA ITEM NO.15

Education Loan:

All commercial banks have disbursed Rs.83.89 crore in 4865 accounts during 01.04.2014 to 30.09.2014. The balance outstanding as on 30.09.2014 is Rs. 1846.82 crores in 70975 accounts.

The outstanding balance as on 30.09.2014 of all private sector banks is **only Rs. 3.97 crores in 156 number of accounts.**

No Education loan has been disbursed for the period 01.04.2014 to 30.06.2014 by the following Banks.

State Bank of Bikaner & Jaipur, DCB, Indus Ind Bank, ING Vysya Bank, Karnatak Bank Ltd., Kotak Mahindra Bank, The South Indian Bank Ltd, Laxmi Vilas Bank and Yes Bank.

Bank wise performance is enclosed in **Annexure – XXXXV.**

AGENDA ITEM NO.16

Housing Loan

Performance of all banks under Housing Loan as on 30.09.2014 is given below.

(Amt. in Crores)

Disbursement made during the current year (1.4.2014 to 30.09.2014)		Balance outstanding as on 30.09.2014		NPA outstanding as on 30.09.2014	
No. of A/c	Amt.	No. of A/c	Amt.	No. of A/c	Amt.
9297	826.40	158301	7601.31	15889	307.85

Bank wise performance as on 30.09.2014 is enclosed in **Annexure – XXXXVI.**

Target under Rajiv Rinn Yojana (RRY) for the year 2014-15 .

Bank wise and District wise target under RRY has already been communicated to the banks and Lead District Managers. They are requested to ensure achievement of the target for the year 2014-15.

AGENDA ITEM NO.17

Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities – Progress / Achievement made for 2013-14 – 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 01.04.2014 to 30.09.2014, the Banks have extended credit of Rs. 425.50 crore to 15326 beneficiaries of minority community. The outstanding balance as on 30.09.2014 is Rs. 2510.90 crore in 296772 accounts. Bank wise performance is enclosed in **Annexure – XXXXVII.**

Opening of “Nil Balance Bank A/c” for students belonging to Minority Communities for transferring Scholarship amount to the students’ A/c. from the year, 2014-15.

As per advice of Minorities & Backward Classes Welfare Department, Govt. of Odisha, SLBC has already requested all Banks to open Savings Bank Deposit account with '0' balance for students of Minority Communities for the purpose of availing Scholarship through their Bank's account under various schemes of the Ministry of Minority Affairs, Govt. of India.

Lead District Managers are also have been requested to discuss the matter in DCC meeting and monitor the progress.

AGENDA ITEM NO.18

Advance to Weaker Sections:

The advances to Weaker Sections increased from Rs. 16464.96 crore as of March 2014 to Rs.17740.64 crore as at the end of September 2014 and constitutes 33.30 % of Priority Sector advance against the national norm of **25 %**.

AGENDA ITEM NO.19

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme –
Progress made by banks for the last five years.

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

At the end of the year	Proposals covered during the year	
	No. of Accounts	Amount in Rs. Crore
31.03.2009	3117	91.42
31.03.2010	6681	285.21
31.03.2011	13929	631.18
31.03.2012	14383	650.66
31.03.2013	16533	648.04
31.03.2014	15777	661.02
01.04.2014 to 30.09.2014	8624	454.35

Odisha ranks 10th among all the States in India under number of units of MSME covered under the guarantee scheme of CGTMSE. Bank-wise analysis reveals that SBI has sanctioned highest quantum of loans followed by Bank of India for the half year ended September 2014. District-wise analysis reveals that Khordha has highest coverage followed by Cuttack.

Bank wise and District wise CGTMSE coverage approval is enclosed in **Annexure – XXXXVIII.**

AGENDA ITEM NO.20

Applications pending at Bank branches under different Schemes of State Government (Annexure - XXXXIX).

It is informed by Banks that applications rejected / returned long back are still appearing as pending in the list provided by different Departments of State Government. For reconciliation of data, SLBC requests application sponsoring Departments, to reconcile the pendency position by collecting the information from the respective banks branches.

AGENDA ITEM NO.21

Financial Literacy

Besides the Financial Literacy Programme undertaken by RBI, NABARD, Banks through Financial Literacy Counseling centers located at District head quarters, RSETI/RUDSETI, Govt. of Odisha, Finance Department has also advised all District Collector to invite representatives of the RBI to Investor Awareness Programme on Non-Banking Financial Companies for dissemination of information so that their officers could interact with the participants on the issues and concerns relating to the Non Banking companies and Unincorporated bodies.

Information and Public Relation Department has also produced and arranged telecast on an appropriate T.V. spot to alert citizens of the State regarding fraudulent activities of unscrupulous Financial Establishment.

Besides, almost all Odiya leading dailies have published advertisement in order to alert citizens of the state not to fall prey to the fraudulent activities of unscrupulous Financial Establishment.

IBA has uploaded 3 films on Financial Literacy on IBA website www.iba.org.in. We request all Banks to run these films in all the FLCs / RSETIs / RUDSETIs / Camps and Training Institutes for creating awareness and spreading Financial Literacy. Banks may also arrange to run visuals or animated films, if any, prepared by them.

IBA have also given a link on their above website from where Banks can download the PMJDY logo, Anthem, Television Commercial (TVC), Radio Jingle, Internet Video, Caller Tune and other event collaterals for use at the camps and other places.

The copy of the communication of IBA is enclosed at **Annexure – XXXXX** for compliance.

Conducting of Financial literacy programmes by Rural branches

During the quarter ended September 2014, 350 rural branches in the State conducted 445 FL programmes in which 14,711 persons participated and Bank accounts were opened for 6141 individuals (who were not having any accounts).

AGENDA ITEM NO.22

Coir Board

The Ministry of Micro, Small and Medium Enterprises (MSME), Govt. vide letter No.5 (17)/2013-Coir/231 dated 25th June, 2014 has conveyed approval of the competent authority for continuation of the on-going Plan Scheme **Rejuvenation, Modernization and Technology Upgradation** during the XIIth Five Year Plan with modified operational guidelines at an outlay of Rs.80.00 crores..

SLBC has already circulated the copy of the modified operational guideline vide its letter No. SLBC/ODI/312/2014-15 dated 03.09.2014 with request to implement the scheme in the state.

The assistance will be made available through all the Scheduled Commercial Banks listed in the 2nd Schedule of the RBI Act. Regional Rural Banks, Co-operative Banks. SC/ST/OBC Finance and Development Corporations.

Assistance under the scheme will be made available to individuals, Companies, Self Help Groups, Non Governmental Organizations, Institutions registered under Societies" Registration Act 1860, Production Co-operative Societies, Joint Liability Groups and Charitable Trusts.

AGENDA ITEM NO.23

Any other matter with permission of Chair.