

## AGENDA NOTES OF 131<sup>st</sup> SLBC MEETING

### Agenda Item No.1

Confirmation of Proceedings of 130<sup>th</sup> SLBC meeting held on 27.02.2013 at Bhubaneswar.

The Proceedings of 130<sup>th</sup> SLBC meeting held on 27.02.2013 at Bhubaneswar had been circulated among all the members of SLBC vide our letter No.GM/SLBC/ODISHA/609/12-13 dated 11.03.2013. 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 130<sup>th</sup> SLBC meeting held on 27.02.2013.

Sl. No.	Action points	Action to be Taken by	Action taken
1.	The Hon'ble Chief Minister of Odisha in his address in the SLBC meeting dated 18.08.2011 advised the bankers to earmark DRI advances for differently abled beneficiaries. The Convenor, SLBC in the 130 <sup>th</sup> SLBC Meeting advised all the banks to finance at least 2 beneficiaries per branch under DRI advances for differently abled Beneficiaries.	All Banks/ Director of Welfare/ LDMs	The achievement made by banks under DRI is given in Annexure - I . It is observed that banks have financed 990 no. of beneficiaries against the target of 1500 as reported by the Director for Welfare of Persons with Disability.
2.	<b>Opening of branches at 6 blocks of Malkangiri &amp; Nawrangpur district.</b> The proposal of opening of Public sector/Private Sector banks at Korukunda, Kudumulguma and Podia blocks of Malkangiri district, Chandahandi, Nandahandi & Kosagumunda blocks of Nawrangpur district was discussed and centres were allotted to different banks	ICICI /Andhra Bank	The controlling heads of different banks have reported that Bank of Baroda, UCO Bank, UBI & HDFC banks have already opened branches. In spite of close monitoring by RBI & SLBC, Andhra Bank & ICICI Bank are yet to open branch.

3.	<b>Data base for loanee farmers &amp; KCC holders.</b> Convenor SLBC sought information from Director of Agriculture about the list of banks submitting information/ list of loanee farmers/KCC holders so that the defaulting banks can be followed up for submission of information.	Action-OSCB.	As per information received except OSCB, other major banks have submitted the list of borrowers/ KCC holders to the Director of Agriculture. OSCB is requested to comply without further delay.																									
4.	<b>Issues Relating to RSETIs</b> It was reported by SBI that the claims of their 17 RSETIs pending with DRDA of respective districts as on 31.03.2013 are <b>Rs.86.15</b> lakh for reimbursement.	Action-Panchayati Raj Deptt./ Bank/ LDMs	The representative of Panchayati Raj Deptt. present in the house may inform present status of the issue.																									
5.	<b>Financing Handloom clusters.</b> In 129 <sup>th</sup> SLBC few banks like SBI, UBI, CBI & UGB had adopted certain handloom clusters for financing weavers.	Action-SBI/UBI/ CBI & UGB	The progress made by the banks like SBI, UBI, CBI & UGB as on 31.03.2013 are furnished below. <table border="1" data-bbox="987 804 1537 1339"> <thead> <tr> <th data-bbox="987 804 1068 1062">Name Of Bank</th> <th data-bbox="1068 804 1198 1062">No.of Application received</th> <th data-bbox="1198 804 1312 1062">No. Of application Sanctioned</th> <th data-bbox="1312 804 1425 1062">No.of cases disbursed</th> <th data-bbox="1425 804 1537 1062">Amt. disbursed in lacs</th> </tr> </thead> <tbody> <tr> <td data-bbox="987 1062 1068 1146">SBI</td> <td data-bbox="1068 1062 1198 1146">5502</td> <td data-bbox="1198 1062 1312 1146">2999</td> <td data-bbox="1312 1062 1425 1146">2999</td> <td data-bbox="1425 1062 1537 1146">813.31</td> </tr> <tr> <td data-bbox="987 1146 1068 1230">UBI</td> <td data-bbox="1068 1146 1198 1230">891</td> <td data-bbox="1198 1146 1312 1230">251</td> <td data-bbox="1312 1146 1425 1230">221</td> <td data-bbox="1425 1146 1537 1230">77.75</td> </tr> <tr> <td data-bbox="987 1230 1068 1293">UGB</td> <td data-bbox="1068 1230 1198 1293">604</td> <td data-bbox="1198 1230 1312 1293">489</td> <td data-bbox="1312 1230 1425 1293">402</td> <td data-bbox="1425 1230 1537 1293">51.50</td> </tr> <tr> <td data-bbox="987 1293 1068 1339">CBI</td> <td data-bbox="1068 1293 1198 1339">450</td> <td data-bbox="1198 1293 1312 1339">450</td> <td data-bbox="1312 1293 1425 1339">425</td> <td data-bbox="1425 1293 1537 1339">42.00</td> </tr> </tbody> </table>	Name Of Bank	No.of Application received	No. Of application Sanctioned	No.of cases disbursed	Amt. disbursed in lacs	SBI	5502	2999	2999	813.31	UBI	891	251	221	77.75	UGB	604	489	402	51.50	CBI	450	450	425	42.00
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6.	<b>Review on Criteria</b> for selection of banks for handling business and deposits of State Public Sector Undertaking (SPSUs) and State Autonomous Societies (SLASs)	Action-Govt. of Odisha, Finance Department	The suggestion of the committee has been sent to Finance Department, Govt. of Odisha for their perusal & further step in this regard.																									
7.	For increasing credit to Agriculture & fix up realistic / achievable ACP target for Agriculture sector, DG, RBI directed SLBC to form/revive sub committee on Agriculture and hold meeting to prepare plan & implement the same.	Action-Convenor SLBC/ Agril. Deptt /	Convenor SLBC in consultation with P.S. Agriculture constituted a sub-committee of SLBC Agriculture and a meeting of the Sub Committee was held on 04.03.2013. The minutes of the meeting has already been																									

		Banks	circulated among all the banks and officials of Agriculture Department for implementation.												
8.	<p><b>Difficulties faced by tenant farmers / Oral leasees in selling paddy at PACs/ Govt. Mandies .</b>  <u>In the 130<sup>th</sup> LBC Meeting,it was pointed out that</u>  the tenants farmers/oral lessees are unable to sell paddy at Govt. Mandi to get Minimum Support Price as fixed by Govt. Those farmers are not in a position to produce necessary documents / proof of cultivating land which is mandatory to sell paddy to the Govt. agencies. As a result, they are selling their produce to the local traders / middle men at lesser price. Hence, State Govt. was requested to devise appropriate mechanism for purchase of paddy from these farmers.</p>	Action - Cooperation Department	The Commissioner cum Secretary, Cooperation Department, Govt. of Odisha has been requested to examine the issue and initiate steps to resolve the issue. We are yet to receive the action taken details in this regard. The Secretary is requested to inform the development.												
9.	In response to the suggestion of DG, RBI, two banks namely Axis bank & United bank of India volunteered for financing of handicraft artisans in Puri district.	Action—  Axis Bank/ United Bank of India	<p>The progress made in financing to handicraft artisans is furnished below.</p> <table border="1"> <thead> <tr> <th>Name of Bank</th> <th>No.of applications received</th> <th>No.of loans disbursed</th> <th>Amt.d isbursed in lac.</th> </tr> </thead> <tbody> <tr> <td>UBI</td> <td><b>21</b></td> <td>21</td> <td><b>35.35</b></td> </tr> <tr> <td>Axis Bank</td> <td><b>7</b></td> <td>3</td> <td><b>1.67</b></td> </tr> </tbody> </table> <p>It is observed that no. of cases sponsored is less hence effort should be made to generate more no. of applications.</p>	Name of Bank	No.of applications received	No.of loans disbursed	Amt.d isbursed in lac.	UBI	<b>21</b>	21	<b>35.35</b>	Axis Bank	<b>7</b>	3	<b>1.67</b>
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UBI	<b>21</b>	21	<b>35.35</b>												
Axis Bank	<b>7</b>	3	<b>1.67</b>												
10.	It was suggested by DG, RBI that to increase export as well as export financing in the State, the sub-committee on export is to be revived & it has to meet twice in a year.	Action- SLBC	The sub committee of SLBC on export was re-constituted & the first meeting was held on 17.12. 2012. The second meeting was held on <b>10.04.2013</b> and the minutes of the meeting is enclosed												

			to the agenda note. (Annexure – II ) We have already circulated the same among the participants vide our letter No.GM/SLBC/ODI/65/2013-14 dated 15.04.2013.
11.	<p><b>Implementation of Direct Benefit Transfer (DBT) Scheme</b></p> <p>As per directive of Department of Financial Services, Ministry of Finance, Govt. of India, DBT scheme has been implemented from 01.01.2013 covering 26 schemes in 43 districts of the country and now it has been extended to another 78 districts, out of which 04 districts namely, <b>Puri, Cuttack, Bolangir and Sonepur</b> are in our state for implementation from <b>1<sup>st</sup> July, 2013</b>. The rest of the districts will be covered in phases.</p> <p>In terms of instructions and guidelines of Govt. of India, District Collectors are to provide beneficiary list of such 26 schemes being implemented in the districts and their <b>Aadhaar</b> particulars in digitized format to the respective Lead District Managers (LDMs). The Lead District Manager will supply bank wise beneficiaries list to the respective bank's branches in digitized format with copy to the controlling office of the concerned banks (if beneficiaries have no accounts), seed their Aadhaar number and provide ATM Cards to them.</p> <p>We have been informed by Lead District Managers and their controlling heads that they are yet to receive the list of beneficiaries from District</p>	Action - State Governme n t / LDMs/ SLBC	<p>Since the matter is closely monitored and followed up by the Department of Financial Services, Ministry of Finance Govt. of India, and DBT implementation is a time bound programme, we have solicited for kind intervention and instructions of Chief Secretary, Govt. of Odisha to the appropriate authorities to expedite the process for smooth implementation of the scheme in Odisha.</p> <p>A copy of the recent communication vide letter No. F.No.6/41/2012-FI(Vol.III) dated 01.04.2013 of Department of Financial Services, Ministry of Finance, Govt. of India is annexed (Annexure- III )to the agenda note for ready reference and guidance.</p>

	Collectors/different Departments.	Government		
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### Agenda Item No.3

#### Fresh Issues.

##### **A) Clearing House-**

###### **Guidelines for clearing of cheques where there is no formal clearing House.**

RBI has issued guidelines ( Annexure - IV ) in order to operationalise a uniform practice of bilateral exchange / counter presentation of instruments and settlement of funds through cash/ transfer etc derived through mutual discussions with the ultimate aim of providing better customer service. National Clearing Cell, RBI, Bhubaneswar has advised SLBC, Odisha to ensure implementation of guidelines in our state. In this regard, we have already issued letter to all the LDMs of our state and their controlling heads. The time line for implementing the practice was 31.03.2013. But we have not received the progress made in this regard so far.

##### **B) Revised Monitoring Information System (MIS) LEAD BANK SCHEME (LBS)**

RBI has revised MIS under Lead Bank Scheme for strengthening MIS as under:

LBS-MIS-I : Statement for ACP Target.

LBS- MIS – II: Statement for disbursement and outstanding

LBS-MIS-III : ACP Achievement vis-à-vis ACP Target

The directions from RBI to LDMs & SLBC Convenor are to prepare the above statements as per enclosed format starting for the year 2013-14 and also place these statements for review at all DCC and SLBC meetings.

SLBC has already communicated the guidelines of RBI vide letter No. GM/SLBC/ODI/682/2013-14 dated 29.03.2013 enclosing RBI circular No.RBI/2012-13/450/RPCD.CO.LBS.BC.No.68 / 02.01.001/ 201213 dated March 19, 2013. (Annexure - V)

##### **C) Realotment of Service Area of Bank Branches – Issues raised by LDMs / SBI**

SBI has pointed out that some banks do not report to the Lead District Managers about opening of their branches in time. Some banks also do not participate in the DCC meeting. The banks which are opening branches inside / near the towns are not prepared to take service areas away from the towns. As a result, the service area

allocation gets delayed.

All banks are requested to report immediately to LDM about opening of branches in the district so that allocation / redistribution of service can be made in DCC meeting. As per extant guidelines LDMs are required to upload Service Area Plan of the district in the web site maintained by NIC and the same is also required to be updated quarterly. SLBC website has links of all district website maintained by NIC. Hence, the Service Area Plan of all districts can be accessed from SLBC web site automatically.

#### **D) Crop Insurance**

The Commissioner – cum – Secretary to Government , Cooperation Department informed that during Kharif -2011 season, some farmers could not become eligible to receive compensation for crop loss due to natural calamities because of errors / omissions made by the Commercial Banks and Gramya Banks namely SBI, PNB,BOI, IOB ,UGB etc. The banks have been intimated to take suitable actions in the matter. The named banks and Regional Manager, National Agriculture Insurance Company Ltd ( NAIC) are requested to inform the developments.

#### **E) RSETI Issues.**

The following issues of RSETIs have come up for deliberation.

1. Land allocation to RSETIs in the district of Boudh, Nuapada, Jagatsinghpur, Dhenkanal and Puri is pending.
2. Tendering process for construction of building of RSETIs is getting delayed.
3. Residential training facility to be provided immediately in rented premises
4. Providing Manpower support to RSETIs as per guidelines.

#### **F) Dairy Farming –**

The Govt. of Odisha in Fishery& Animal Resource Development Department has introduced five new State Plan schemes under ARD Sector for the Year 2013-14. The brief of the new the Schemes along with proposed Physical Targets is enclosed for reference. Out of the five new schemes three schemes carry the objective of enhancement of milk production in the State through promotion of dairy farming. As the dairy farming in the State of Odisha is mostly related to small & marginal farmers, they should be supported with financial assistance for taking up dairy farming with confidence. The Bankers are requested for facilitating credit support to these categories of farmers in accordance with the target proposed under relevant schemes.

Out of the 37538 applications sponsored by ARBD Department to different banks under DEEDS programme only 4306 number of applications has been sanctioned. The pending applications already sponsored to different banks must be disposed urgently on priority basis.

#### **G) Poultry Farming**

In order to promote poultry development activities in the State of Odisha which has assurance of quick return, the bankers are advised for financing both layer & broiler farming. The proposed district wise target for the poultry sector is annexed herewith for reference

Details of new schemes introduced during 2013-14 in Animal Resources Development Department are enclosure as Annexure – VI.

#### **Agenda Item No.4.**

##### **Recovery as on 31.03.2013**

Overall recovery position of Banks dues in the state during last three years is as follows.

<b>Year</b>	<b>% of recovery</b>	<b>% of overdues</b>
31.03.2010	49.21	50.79
31.03.2011	49.59	50.41
31.03.2012	61.82	38.18
31.03.2013	54.55	45.45

##### **Position of Recovery under Govt. sponsored scheme**

<b>As on</b>	<b>% of Recovery (IRDP/SGSY)</b>	<b>% of Recovery PMRY &amp; PMEGP</b>
31.03.2010	45.78	18.67
31.03.2011	43.26	19.22
31.03.2012	42.58	15.26
31.03.2013	24.73	18.83

It may be observed from Annexure- VII(A) that the recovery position of Agriculture, MSME & SHG Sectors are 57.00 %, 56.10 % & 51.34 % respectively.

### Position of overdues as on 31.03.2013 (Institution wise break up)

Institution	31.03.2010	31.03.2011	31.03.2012	31.03.2013
Public Sector Bank	45.90	44.43	46.41	59.78
RRB	34.68	36.96	29.83	41.16
Co-op Bank	26.69	30.90	29.89	32.22

As on 31.03.2013 the recovery of all Banks in Odisha being 45.45 % is very poor.

Banks & Govt. Departments have to make joint endeavor with specific strategies to improve the recovery performance for better recycling of funds. Under PMRY / PMEGP and IRDP/SGSY the recovery performance is 18.83 & 24.73 % respectively; which is far from satisfactory. Various line department officials are requested to be present in recovery camps for recovery of bank dues.

**The house may review the same and suggest measures for improving recovery in all these sectors.**

The NPA % of the State is 8.15 which is at a very higher side and alarming. The NPA position of special schemes and sector wise is given in Annexure – VII(A) for information of members.

Under OPDR act. & OACOMP (Banks) Act 20746& 3112 no. of cases involving Rs. 176.49 & Rs. 6.77 crores respectively are pending for disposal by Certificate courts. The detailed bank wise position is given in Annexure – VIII A & B.

#### Agenda Item No.5.

#### **Banking Key Indicators**

The details of Bank wise deposit, advances & important banking key indicators are given in Annexure -IX.

#### **(a) CD Ratio for last 3 years(All banks)**

Area	2010-11	2011-12	2112-13
Rural	82.43	100.29	112.72
Semi-Urban	43.06	46.96	68.74
Urban	70.20	73.43	85.87
Total	65.28	71.88	86.94



It is observed from the above that CD Ratio of the state has consistently increased from 65.28 from March, 2011 to 86.94 % as on March-2013.

**b. Major Key indicators ( Commercial Banks only)**

Amount in Rs.Crores.

Parameter	31.03.2011	31.03.2012	31.03.2013	Variation of growth over March 2013	%
No. of branches	2998	3258	3483	+225	<b>6.90</b>
Deposit	102176.87	124826.37	140877.38	+16051.01	<b>12.85</b>
Advances	64425.27	87690.83	121169.61	+33478.78)	<b>38.17</b>
CD Ratio	63.05	70.25	86.01	+15.76	
Investment	2822.25	1052.51	428.32	-624.19	<b>-ve</b>
Credit+ Investment to Deposit Ratio	65.81	71.88	84.18	12.30	
Priority Sector advances	35243.56	36502.18	41237.63	4735.45	<b>12.97</b>
Agril.Advances	17984.39	15460.53	18715.01	3254.48	<b>21.05</b>
MSE advances	8249.24	10278.18	17101.00	6822.82	<b>66.38</b>
Advance to Weaker section	7185.73	8353.48	10251.07	1897.59	<b>22.71</b>

**Major Ratios (Commercial Banks).**

Sl. No.	Ratios In %	RBI stipulation	As on 31.03.2012	As on 31.03.2013
1.	C D Ratio	60	70.25	86.94
2.	P.S.Advances	40	57.06	59.55
3.	Agril.Advances	18	24.17	30.93
4.	Weaker Section advance to P.S.Advances	25	22.88	32.05

**Observation.**

**Commercial Banks** in Odisha have achieved all national parameters. On a year to year basis the deposits & advances have increased by 12.85% and 38.17 % respectively. In absolute terms there is credit growth from Rs. 87690.83crores as on 31.03.2012 to Rs. 121169.61 crores as on 31.03.2013, thus there is an increase of Rs33478.78 crores during the year.

The Public Sector Banks and Private Sector Banks having low CD Ratios below 60% are given below.

### Public Sector Banks

Sl. No.	N a m e	CD Ratio (31-03-2013)
1	Bank of Maharashtra	43.46
2	Vijaya Bank	31.64

### Private Sector Banks

Sl. No.	N a m e	CD Ratio (31-03-2013)
1	Ing.Vysya Bank	2.63
2	Laxmivilas Bank	9.98
3	The South Indian Bank Ltd	2.01
4	Iddusin Bank	47.03

### District – wise CD Ratio of Odisha

Amount in Rs.Crores										
SL. NO.	DISTRICT NAME	Mar-11			Mar-12			Mar-13		
		Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
1	ANGUL	3588.98	1764.14	49.15	4241.22	1969.5	46.4 4	4540.98	2391.89	52.6 7
2	BALASORE	3237.41	2286.05	70.61	3888.47	2714.3	69.8	4583.78	3107.99	67.8 0
3	BHADRAK	1518.65	1084.53	71.41	1931.37	1239.9	64.2	2158.11	1565.23	72.5 3
4	BARAGARH	1569.92	1282.72	81.71	1821.14	1490	81.8 2	2321.90	1803.37	77.6 7
5	BOLANGIR	2001.45	1165.04	58.21	2093.8	1200.5	57.3 3	1869.32	1200.41	64.2 2
6	BOUDH	356.71	271.09	76	424.81	273.64	64.4 1	909.12	319.59	35.1 5
7	CUTTACK	8709.16	4568	52.45	10609.9	5528.5	52.1 1	12020.98	6913.18	57.5 1
8	DEOGARH	426.74	132.7	31.1	512.21	166.5	32.5 1	579.85	187.38	32.3 2
9	DHENKANAL	1468.57	813.14	55.37	1942.98	962.37	49.5 3	2151.07	1069.31	49.7 1

10	GAJAPATI	605.66	219.67	36.27	675.11	254.54	37.7	748.21	299.66
11	GANJAM	5877.02	3223.69	54.85	5866.75	3557.4	60.6	6454.07	3841.60
12	JAGATSINGHPUR	3760.57	1211.11	32.21	3889	1314.9	4	4249.94	1039.42
13	R	2278.94	1388.37	60.92	2919.29	1716.1	33.8	3549.93	2081.28
14	JAJPUR	1465.19	1031.89	70.43	1708.48	1112	58.7	1962.23	1124.11
15	JHARSUGUDA	1188.53	941.05	79.18	1414.34	1040	65.0	1629.70	1112.74
16	KALAHANDI	959.86	378.93	39.48	1114.67	415.97	73.5	1248.98	444.54
17	KANDHAMAL	1700.09	853.99	50.23	1929.94	975.29	37.3	2250.69	1134.64
18	KENDRAPARA	3786.21	2205.46	58.25	4702.02	2684.1	50.5	3908.10	2213.55
19	KEONJHAR	33458.9	23181.3	69.28	41501.5	25312	57.0	44114.64	31441.79
20	KHURDA	2087.94	856.74	41.03	2112.51	924.43	60.9	2329.72	1009.17
21	KORAPUT	664.52	147.16	22.15	766.06	153.91	43.7	886.01	164.84
22	MALKANGIRI	3214.31	1694.14	52.71	4706.42	2635.6	20.0	3922.28	2353.36
23	MAYURBHANJA	1093.21	708.03	64.77	1245.72	808.69	56	1434.23	928.80
24	NAYAGARH	711.54	364.28	51.2	843.62	436.07	64.9	941.98	498.54
25	NOWRANGPUR	754.82	302.92	40.13	911.3	317.36	2	838.86	341.89
26	NUAPADA	2268.28	1343.82	59.24	2902.07	1869.1	51.6	3401.07	1631.84
27	PURI	1177.65	487.78	41.42	1430.4	530.43	34.8	1783.55	701.47
28	RAYAGADA	7774.2	1642.38	21.13	10345	1711.6	64.4	14739.60	3247.90
29	SAMBALPUR	607.13	377.77	62.22	713.41	452.55	37.0	819.23	498.58
30	SONEPUR	4905.29	4060.44	82.78	6688	4198.9	16.5	6733.04	4413.14
	SUNDARGARH						63.4		
							3		
							62.7		
							8		

It is observed that CD Ratio of BOUDH, DEOGARH, JAGATSINGHPUR, KANDHAMAL, MALKANGIRI, & SAMBALPUR is below 40%. The LDMs of those districts having CD ratio below 60 % should constitute sub-committee of DCC to review the same and initiate appropriate steps to achieve at least 60 % at the earliest.

## **Agenda Item No.6**

### **Normal Branch expansion.**

During the last one year, all Banks have opened 229 new branches in the state taking the total branches to 3824 of which 96 are in rural, 120 in semi-urban & 13 in urban centres. Out of 229 branches, PSB banks contributed 156, Private Sector Banks contributed 53, RRBs contributed 16 and Cooperative Bank contributed 4 branches.

**Agenda Item No: 07**

**Achievement under Annual Credit Plan as on 31.03.2013  
(Amount in Rs. Crores)**

Sl. No.	Sectors	Target	Achievement	% of Achievement
1	Crop Loan	9824.80	8457.02	86
2	Agril.term Loan	2364.38	1533.06	65
3	Allied Sector	1989.68	464.07	23
4	Total Agriculture	14178.86	10454.15	74
5	NFS	3368.10	3442.74	102
6	OPS	10242.32	8014.04	78
	<b>T o t a l</b>	<b>27789.28</b>	<b>21910.93</b>	<b>79</b>

The above data reveals that the performance of Banks under ACP 2012-13 is 79 %, which is equal to last year but definitely not as per expectation. All banks should strive for achieving ACP target of 2013-14.

The district wise review of performances under ACP for March 2013 reveals that districts like Angul,Bhadrak, , Dhenkanal, ,Jharsuguda, Kalahandi, Keonjhar,Koraput, Malkangiri, Nayagarh, Nawarangpur, Puri & Sonapur have achieved less than 60 % of their target. These LDMS should take proactive steps in close co-ordination with Govt. line departments and banks to improve the performance of their districts.

Bank wise performance under ACP 2012-2013 reveals that most of Public Sector Banks excepting **Central Bank of India, State Bank of Travancore, and United Bank of India** have achieved more than 60% of their ACP target. In case of Private sector banks, **Kotak Mahendra & INGVysya Bank & both the RRBs** have achieved less than 60%. The controlling heads of the poor performing banks should take steps to increase their performance in the next quarter.

**(B) ACP achievement (Annual Target Vs Achievement & % for last 3 years).  
(Amount in Rs. Crores)**

Sectors	2010-11			2011-12			2012-13		
	Target	Achievement	%	Target	Achievement	%	Target	Achievement	%

Agril	9165.80	6751.81	74	12924.00	8617.00	67	14178.86	10454.15	74
NFS	1400.01	2759.50	197	2785.23	2918.45	105	3368.10	3442.74	102
OPS	6337.88	7099.92	112	9524.21	8454.15	89	10242.32	8014.04	78
Total	16903.69	16611.23	98	25233.44	19989.60	79	27789.28	21910.93	79

It is observed from the above statement that the ACP achievement has increased from Rs.19989.60 crore to Rs.21910.93 crores with growth of 79 % during the year 2012-13

**(C) Brief Analysis of Trend in Agriculture Credit. Outstanding (for 3 years)**

(Amount in Rs. Crores)

Years	31.03.2011	%	31.03.2012	%	31.03.2013	%
<b>Commercial Banks(Excluding RRB)</b>	10324.89	64.5 3	8711.84	55.2 6	11249.19	58.3 5
<b>RRBs</b>	2021.27	12.6 4	2617.31	16.6 0	2377.35	12.3 3
<b>Co-op Banks</b>	3653.16	22.8 3	4437.01	28.1 4	5649.54	29.3 2
<b>Total</b>	15999.32	100	15766.16	100	19276.08	100

The total outstanding in agricultural credit has increased from Rs.15766.16 crores as on March, 2012 to Rs.19276.08 Crores as on March 2013 with a growth of 22.26 %. During the same period the outstanding of agriculture advance has increased by 29.13 % and 27.33 %, in case of Commercial Banks & Co-operative Banks respectively. But there is a decline of 9.17 % in case of RRBs. As reported by UGB the decline is due to transfer of Rs.550 crores to SBI.

- a. The comparative position of disbursement made under ACP 2012-13 and 2011-12 is as follows.

(Amount in Rs. Crores)

Sectors	2011-12	2012-13	Variation	%
Crop loan	6851.91	8457.02	1605.11	23.42
Agril.term Loan	1121.28	1533.06	411.78	36.72
Allied Sector	546.48	464.07	- 82.41	-ve
Total Agril.	8519.67	10454.15	1934.48	22.70
NFS	2573.71	3442.74	869.64	33.78
Other P.S	8265.82	8014.04	-251.78	-ve
Total	19359.20	21910.93	2551.73	13.18

It is observed from the information given above that on year to year basis as on March 2013 there is credit growth in Agriculture sector to the tune of 2551.73 crores. The overall growth for all sectors taken together is 13.18 % over achievement made during the corresponding period of last year. The details of Bank wise and district wise achievement under ACP 2012-13 as on quarter ended March 2013 is furnished in Annexure –XII (A).

#### **ANNUAL CREDIT PLAN (ACP) FOR THE YEAR 2013 -14**

On the basis of District Credit Plans prepared by the LDMs, the ACP for the state has been derived and District Wise ACP is enclosed as Annexure – XII (B).

Due to late submission of information by many LDMs Bank Wise and Quarter Wise ACP for the year 2013 – 14 yet to be prepared.

ACP 2013 – 14 for the state has been finalised at Rs. 30796.09 Crores which is 40.55% more than the Achievement under ACP 2012 - 13



## Aenda Item No.08

### Comprehensive package for Handloom Weavers.

#### (a) Release of Waiver amount under Debt. Waiver Scheme for Weavers.

It has been reported by NABARD Regional Office that the claims received by various banks have already been released by them. The details of amount released by NABARD is as follows.

#### Details of release under Handloom Package as on 30.March 2013 (Amt. in Rs. crores)

Sl No.	Name of the Bank	No. of Accounts	Total amount released by NABARD	Out of which Stat Government Share
1	State Bank of India	2271	94081456.00	
2	Indian Bank	45	688619.00	
3	UCO Bank	204	8172287.00	
4	PNB	71	2115462.00	
5	Andhra Bank	98	5771733.00	
6	CBI	49	1518518.00	
7	Allahabad Bank	33	1002124.00	
8	United Bank of India	451	7595960.00	
9	Bank of India	12	135811.00	
10	Union Bank of India	183	4395262.00	
11	Odisha Gramya Bank	2457	40925593.00	
12	Utkal Gramya Bank	3401	91291555.00	
13	14 CCBs under OSCB	1393	28095927.00	
14	<b>Total</b>	10668	285790307.00	5,71,58,061.00

As per the scheme, State Implementation Monitoring and Review Committee (SIMRC) have recommended 11166 Nos. individual weavers cases for waiver of overdue loan as on 31.03.2010, as against which benefit has been provided to 10668 Individual Weavers amounting to Rs.2857.91 lakh as reported by NABARD, the Implementing Agency, out of which State Govt. share is Rs.571.58 lakh.

We request all the banks to ensure fresh finance to the beneficiaries who have been assisted under Debt Waiver Scheme.

Bank and District wise detail information on WCC / Weaver of loan is given in Annexure - XIII (A)

Under the RRR Package more than 10668 individual weavers/ SHGs/ JLGs have been provided assistance and about 4905 weavers have been provided with Weavers' Credit Cards.

**(b) ISSUE OF FRESH WEAVER CREDIT CARDS (WCCs).**

During the awareness camps organized by Directorate of Handloom in the State during May/June-2012 at different Handloom clusters of State about 21000 fresh applications were received for issuance of WCCs. Out of these 21,000 applications about 18000 applications have been forwarded to different bank branches by the LDMs for sanction & issuance of WCCs. A target of 12,000 WCC was fixed by Govt. of India for the state to be achieved by Sept, 2012.

In spite of holding of Awareness Camps in the Handloom Cluster in the month of March 2013 by the State Government Officials and Banks, the progress of issuance WCCs needs improvement. Convenor SLBC has taken up the issue with controlling heads of banks of the state by providing the bank wise and branch wise sponsoring position to follow up with the branches for disposal of pending applications.

In spite of above concerted effort, performance of banks is yet to show a desired result. The banks have financed 8763 cards amounting to Rs.22.59 crores by end of March 2013. The bank wise performance made as on 31.03.2013 is furnished Annexure –XIII (B).

**(c) Handi Craft Sector.**

**Modernization & Technological Upgradation & Handicraft Industries(MTUHI)**

As reported by Director of Handicrafts and Cottage Industries, out of 126 applications involving Margin Money Rs 253.61 lakhs sponsored to the banks, 40 applications got sanctioned during the year 2012-13. Against budget provision of Rs 100 lacs margin money, Rs.44.37 lakhs has been utilized. For implementation of the scheme in the year 2013-14, a Budget Provision of Rs.70.00 lakhs has been made. The Director of Handicrafts & Cottage Industries, Odisha has prepared a calendar as produced below for successful implementation of the scheme.

**Calendar for successful implementation of the scheme – Modernisation & Technological Up-gradation of Handicraft Industries for the year 2013-14.**

Sl. No	Subject	Schedule Date line
1.	Advertisement in local dailies inviting applications	26/27.04.2013
2.	Last date for submission of application to RICs / DICs	31.05.2013
3.	Scrutinsation and final selection of applicants at District Level Screening Committee	30.06.2013
4.	Sponsoring of eligible cases to Banks by RICs / DICs	15.07.2013
5.	Sanction of loans by Banks	30.09.2013
6.	Part / Full Disbursement of loan by Banks	31.10.2013
7.	Subsidy claim by Promoters to Banks	15.11.2013
8.	Subsidy claim proposal recommended by Banks to Directorate of H & C.I.,Odisha, Bhubaneswar	30.11.2013
9.	Final Subsidy released directly to Bank from Directorate of H & C.I.,Odisha, Bhubaneswar	31.12.2013

All the bankers are requested to sanction the eligible cases and disburse & claim subsidy amount within the time line.

**Agenda Item No.09**

**Financial Inclusion Plan (FIP).**

**(i)FIP UNDER VILLAGESS WITH 2000 + POPULATION**

Banking services have been provided in all 1877 villages of the State through B & M branches/BCA/Mobile vans etc. by 30.06.2012.

As the process of appointment of Common BC for State has not progressed as scheduled, the banks were advised to continue the Financial Inclusion Process with existing BCs. There after some improvement is marked but still the transactions have not happened to the desired extent. The details of transactions made by BCs in these villages are furnished in Annexure -X.

**(ii) FIP IN VILLAGES WITH POPULATION OF 1600 to 2000.**

DFS, MOF GOI advised SLBC to identify the villages with population of 1600 to 2000 (as per 2001 census) and prepare road map for providing banking services in these villages by March, 2013. Accordingly Convenor SLBC in consultation with LDMs identified 1502

villages in the State. The bank wise allocation of villages was approved in 128<sup>th</sup> SLBC meeting. Banking services are to be provided in these villages by March, 2013. Besides BCAs these villages are to be covered with Brick & Mortar / USB by March 2013. The progress for these villages are being monitored every month and report is uploaded in DFS website. The progress made by banks as on 31.03.2013 is enclosed in Annexure - XI. Out of 1502 villages, banking services have been provided in 637 villages by 31/03/2013.

**(i) Revised Roadmap – Provision of Banking Services in villages with population below 2000.**

In 130<sup>th</sup> SLBC Meeting, RBI advised to review the Roadmap and submit the revised one to them by 15.04.2013 taking into consideration the observations made which has been communicated vide their letter No. RPCD(BHU)No.703/02.02.04/120/12-13.

**The revised roadmap must factor the following :**

The roadmap should have details viz. name of the villages allocated to each banks. The plan must aim to cover all the unbanked villages by March 31,2015. The rest unbanked villages should be evenly distributed over 2013-14 & 2014-15.

The revised roadmap should factor at least **5 percent** of the unbanked villages in every district to be covered through Brick & Motor branch mode.

Banking Services proposed to be provided through Other Modes (Mobile Van etc) should be clearly defined.

Private Banks may also be considered for allocation of some villages even though they do not have any / much Service area allocation at present.

Lead banks in every district have to constitute a sub- committee of DCC to review and recast the roadmap. A monitoring and reviewing mechanism should be put at State level by the sub- committee of SLBC.

The Controlling Heads of Banks are requested to bestow their personal attention for both allocation of villages as well as provision of banking services in these villages. They are also required to ensure that fresh opening of adequate number of B&M branches in these unbanked villages are factored in their Annual Branch Expansion Plan submitted by the Bank's Head Office to RBI.

SLBC has already provided the revised road map bank and district wise to RBI, Bhubaneswar. Annexure -XI(A)



## Agenda Item No.10

### Progress under govt. sponsored programme.

#### A) Odisha Livelihood Mission (O L M) Bank linkage.

Total no. of SHG credit linked during the period 01.04.2012 to 31.03.2013 is 40113 with amount of Rs.361.04 crore and the balance outstanding as on 31.03.2013 is Rs1596.96 crores with account nos. 294167( Annexure - XIV).

#### I-About Rs 1000 crores credit mobilization Target for SHG Bank linkage for the year 2013-14 by OLM, Odisha.

SHG Bank linkage is a continued activity under Odisha Livelihoods Mission. NABARD has projected that there is a potential to provide credit linkage to the tune of Rs 1000 crs during this financial year. This has been tentatively distributed for the districts taking into consideration number of SHGs revalidated, Revolving Fund provided, Pro poor Inclusion fund released, and seed capital sanctioned and released. The Collectors have been advised to distribute the target for the Bank Branches operating in the districts and number of SHGs maintaining their accounts with different Bank Branches in consultation with LDMS and DDMs (NABARD). The target is both for Fresh and repeat Finance. The district wise target is given below.

SHG bank linkage target for fresh and repeat assistance			
Sr.no	Name of the district	Target	
		Physical in Nos.	Financial in Rs. Crores
1	Angul	2500	23.75
2	Balasore	5500	52.25
3	Bargarh	4500	42.75
4	Bhadrak	4000	38
5	Bolangir	5500	52.25
6	Boud	1000	9.5
7	Cuttack	7000	66.5
8	Deogarh	1500	14.25
9	Dhenkanal	5500	52.25
10	Gajpati	2000	19
11	Ganjam	5000	47.5
12	Jajpur	4000	38
13	JagatsinghPur	2500	23.75
14	Jharusuguda	1500	14.25
15	Kalahandi	6500	61.75
16	Kandhamal	2000	19
17	Kendraparha	4000	38
18	Keonihar	5500	52.25

## **II - MICRO INVESTMENT PLAN (MIP) based SHG Bank linkage**

In the 123<sup>rd</sup> SLBC it was discussed that SHG s will be provided with required credit as per the MIP prepared by SHG for its households/members. The aggregation of House Hold MIP is the SHG MIP. Last year SHGs have been provided with seed capital based on the MIP prepared. The field staffs of OLM have been trained on preparation of MIP. Banks have also financed SHGs based on the MIPs prepared for providing seed capital. The formats of MIPs need to be familiarized and uniformalised. The copy of the MIP formats is attached at Annexure (XV)

OLM district and block team will provide the list of SHG s with grading sheet and MIP prepared by the SHG to the banks for financing.

## **III-ORGANISATION OF SAMANWAY MELA FOR SHG BANK LINKAGE , RECOVERY of Old loans and revival of defunct SHG.**

For facilitating SHGs and Banks for Bank linkage, a **Samanway Mela** was conceptualized and organized at all bank branches from 18<sup>th</sup> February to 23<sup>rd</sup> February 2013. During the mela although there were interruptions due to unavoidable circumstances but during that week about Rs70 crores could be mobilized with active participation of bankers. Information Education and Communication (IEC) activities and strategy for the mela were pre planned for about a month.

During the current year, it is also planned to organize such SHG bank linkage programme at branch level in each month to be christened as **SAMANWAY DIVAS** on 25<sup>th</sup> of every

month. On Samanway divas both recovery of old loans and credit linkage will be provided. Besides Sanmanaway Diwas, SHGs are free to avail bank credit on other day also. In every month during the monthly Block Level NRLM committee meeting, steps will be taken to revive defunct SHGs.

The activities of Samanway divas will be thoroughly discussed in the monthly Block level NRLM committee meeting and to be organized in a planned manner.

#### **IV - PRODUCERS GROUPS..**

SHG Bank linkage in the state over period of time has been graduated to group micro enterprise. SHG members are engaged in different livelihoods activities. Members are engaged in Agriculture, Non Farm Sector and Non Timber Forest Produce (NTFP). Producers groups have been formed by the SHG and Non SHG members in cluster approach. In the state around 1221 Nos cluster/ Producers Groups have been formed and are active. The producers groups are now expanding their business qualitatively and quantitatively needing working capital requirements based on the project cycle . Banks are now to finance these producers groups as a business enterprise.

#### **B) SJSRY**

Swarna Jayanti Sahari Rozgar Yojana (SJSRY) is a centrally sponsored scheme and aims at Poverty alleviation of urban poor. The scheme has two bank linked component i.e. Urban Self- Employment Programme (USEP) and urban Women Self Help Programme (UWSP).

The Bank wise progress as on 31.03.2013 is enclosed in Annexure- XVI. As on 31.03.2013 banks have financed 2570 cases for Rs.85.09 crores.

#### **C) PMEGP**

Extension of time for settlement of Margin money Subsidy claims in respect of Projects sanctioned under PMEGP during the year 2012-13.

For non lapsing of sanction of cases sanctioned upto 31.03.2013 for the programme year 2012-13, Ministry of MSME, Govt. of India have issued a circular which has already been communicated to all controlling heads of Banks on 27.03.2013 by Director, KVIC, Bhubaneswar. Banks are again requested to disburse all sanctioned cases (till 31.03.2013) and submit the margin money claim to Nodal Branches latest by 20.05.2013.

Achievement under the scheme for the year 2012-13 as on 31.03.2013 is furnished in Annexure - XVII). It is observed from the Statement that against physical target of 3451units accepted by DIC / KVIC & KVIB 2725 cases have been sanctioned involving amount Rs.132.91 crore.



#### **D) Financing under SC/ST/DFCC schemes.**

During the financial year 2012-13 OSCSTDFCC has fixed a target for financing 13500 SC families through 1350 SHGs and 4500 ST families through 450 SHGs under credit linked income generating scheme through Banks. It is also decided to finance SC individual applications where SHGs are not available but individual finance should not be more than 30% of total target. But in case of ST Sector, there is no limitation for financing individual ST candidates.

The Sector wise target and achievement as on 31.03.2013 is given in Annexure –XVIII. It is observed from the given information that as against the target of 13500 Sch. Caste and 4500 Sch. Tribe beneficiaries ( both group & individual), the achievement is only 4980 under Sch. Caste sector and 1532 under Sch. Tribe sector till February 2013.

OSFDC has requested that the applications sponsored under OSFDC to Bank during the financial year 2012-13 but not sanctioned and disbursed by the banks as on 31<sup>st</sup> March 2013 and kept pending with banks may be sanctioned and disbursed during the year 2013-14 by June 2013 without returning to OSFDC.

#### **E) Financing under Pisciculture scheme.**

Government of Odisha has been pleased to introduce 6 new schemes during the year 2013-14 with the budgetary support of Rs.2610.00 lakhs for enhancing the fish production in the State and provide financial assistance to Fish farmers. The new schemes will facilitate in enhancing the credit flow to fisheries sector and would be more attractive and beneficial among the farmers. Bankers should take proactive role in extending credit flow to the sector to make the State self sufficient in fish production.

##### **a. Promotion of intensive aquaculture & fresh water fish seed hatchery.**

At present, subsidy for excavation of new tank and construction of hatchery is provided @ 20% of unit cost maximum Rs.0.60 lakh/ha and Rs.2.40 lakh/hatchery respectively. In the new scheme, additional 30% subsidy will be provided under State plan over and above the existing subsidy provision of FFDA/NFDF/NMPS and other schemes. Farmers will get 50% subsidy for creation of additional fresh water and brackish water areas construction of fish seed hatcheries as well as ornamental fish hatchery etc. in private sector. Under pond development programme, the beneficiary will get 50% back ended subsidy maximum Rs.2.50 lakhs/ha for WSA up to 5.00 ha which will be admissible both for bank finance and own source investment. Budget provision has been made in the year 2013-14 for development of 2000.00 ha inland water areas and construction of 10 private hatcheries.

**b. Interest subsidy for long term credit.**

Interest subsidy for long term loan will be provided to those fish farmers availing loan for pond development in fresh water, brackish water, net & boat, fish seed hatchery and other activities towards assets creation and input cost through different ongoing schemes like FFDA/NFDB/NMPS etc. Interest subvention @ 3 % will be provided on long-term loan to attract the farmers to avail institutional finance for assets creation. An additional interest subvention of 2% will be provided for regular/timely repayment of instalments. Funds to a tune of Rs.450.00 lakh is allocated in the State budget of 2013-14 to meet the expenditure of interest subsidy on fisheries long term loan.

**c. Interest subsidy on short term credit to fish farmers.**

Farmers availing short-term credit under KCC for undertaking scientific fish/prawn farming in their existing fish ponds would be eligible to avail at a subsidized rate of interest. Interest subvention @ 5% will be provided from the State budget and an additional interest incentive of 3% will be provided to those fish farmers who are regular in repayment of loan. With this the farmer would be able to avail loan at the rate of 4% interest on short term credit for adoption of aquaculture activities. Budget provision of Rs.800.00 lakh has been made during 2013-14 for extending short-term credit for fish farming of 6000.00 ha per annum.

**d. Infrastructure for cage culture.**

Under the scheme, 100% assistance will be provided for cage culture in reservoirs. The unit cost of one battery of cages consisting of 24 grow out and 4 rearing cages. Cages would be installed in different reservoirs for enhancing the reservoir production. Budgetary provision of Rs.250.00 lakh has been kept for 2013-14.

**e. Assistance for dwelling houses for fishermen through HUDCO.**

The funding support of the scheme "Development of model Fishermen Villages" is unable to provide adequate housing to fishermen communities. In order to provide more houses to the homeless fishermen, the new scheme under State Plan has been launched which envisages for construction of dwelling [houses @Rs.0.70](#) lakhs, of which the Government would bear Rs.0.50 lakh and Rs.0.20 lakhs will be contributed by the beneficiary. Rs.200.00 lakh has been kept in the budget during 2013-14.

**f. Empowering fishermen through mobile advisory services and establishment of toll free call centre for fisheries extension service.**

1. The scheme envisages empowerment of fishermen through latest information on weather, potential fishing zones, technology on aquaculture and conservation etc. for adopting best practices, to make aquaculture cost effective improving the income of farmers and enhancing the quality out put by the way of voice messages through mobile phone. Provision of Rs.460.00 lakh has been made in the State budget during the year 2013-14.
2. 3181 nos.of pond development proposal with water spread area of 1656.31 ha amounting to Rs.6758.83 lakhs are sponsored to different banks under FFDA/NFDB/ NMPS,out of which 351 cases with WSA 237.55 ha amounting to Rs.970.15 lakh have been sanctioned and financed. The detail branch wise pending position were circulated to the controlling Head of the Banks in the meeting held on 04.03.2013. At the end of the year, 2368 proposals are pending with WSA 1214.87 ha amounting to Rs.5278.05 lakh.

(Areas in ha & Amt. in lakh)

Scheme	Sponsored			Financed			Pending.		
	No	Area	Amt.	No	Area	Amt.	No.	Area	Amt.
FFDA/ NFDB	2932	1302.8	5035.1	290	148.26	534.43	2192	964.57	4009.0
		7	5						1
NMPS	249	353.44	1723.6	61	89.29	435.72	176	250.30	1269.0
			8						4

Under Mastya Credit Card, 779 cases have been sponsored and 492 cases have been sanctioned and financed with WSA 99.52 ha amounting to loan of Rs.146.60 lakh. Similarly under general crop loan 1020 cases have been sponsored, 781 cases have been sanctioned with WSA 446.38 ha amounting to Rs.150.49 lakhs. At the end of the year, total 504 cases are pending with WSA 195.41 ha amounting to Rs.171.66 lakhs under short term credit.

**Mastyajibi Unnayan Yojana-** Under the programme, the bankers are requested to extend finance liberally to the weaker section of the communities under MUY for their socio-economic development. During the year, 1032 and 195 cases have been financed for Net Boat and FRP boat against 2433 & 346 cases sponsored to banks.

#### **Agenda Item No.11.**

#### **Mission Shakti:-**

Under the banner of Mission Shakti a Project for empowerment of women economically and socially is in operation since 08.04.2001. During 2012-13 (i.e. 01.04.2012 to 31.03.2013) credit linkage have been provided to 35269 WSHGs amounting Rs. 307.57 crores. Further

the balance outstanding position as on 31.03.2013 in 273444 accounts is Rs.1429.40 crores. The Bank-wise achievement as on 31.03.2013 is furnished in Annexure- XIX.

### **Organisation of WSHGs in 19 LWE districts.**

Women SHG scheme is presently being implemented in 19 LWE districts of the state. In this scheme there is an attempt of having NGO-SHPI to work as business facilitator (BF) for bank to enable them to serve not merely as an SHPI for promoting and enabling credit linkage of these groups with banks but also serve as a banking/business facilitator, tracking, monitoring these groups and also being responsible for loan repayment. All the LDMs and DDMs of these 19 LWE districts have identified the Anchor NGOS for undertaking the above assignment. For the year 2012-13 a target 1000 WSHGs has been fixed for each LWE districts. The progress made in formation of WSHGs and providing credit support etc. as received from the NABARD furnished in Annexure XX. It is observed from the said annexure that as on 31/03/2013, 5255 WSHGs have been formed in these districts and 3756 SHGs have been savings linked.

### **Agenda Item No.12**

#### **Financing to SME Sector.**

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

**In terms of GOI guidelines credit flow to SME sector should grow at 20% every year.**

**As per recommendation of Prime Minister's Task Force on MSME under chairmanship of T.K.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 in stages viz.50% in the year 2010-11, 55% in the year 2011-12 and 60% in the year 2012-13.

As per T.K.Nair 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 31.03.2013 is as follows.

<b>Particulars</b>	<b><u>Amount in Rs.crores.</u></b>	
	<b><u>31.03.2012</u></b>	<b>31.03.2013</b>

	A/C	AMT	A/C	AMT
Micro Enterprises	592691	6379.15	563620	6887.55
Small Enterprises	41566	5587.27	120589	6901.50
Total MSE	634257	11966.42	684209	13789.05
Share of advances of Micro Enterprises to MSE (%)	93.44	53.31	82.37	49.95

**Observation:**

The allocation of MSE advance to Micro Sector at end of March 2013 is 49.95 % against the parameter of 60 % . Banks have to provide more amount of advance to Micro sector than Small enterprise. Details of bankwise position is given in Annexure– XXI.

Bank wise No. of pending MSME Loan proposals with amount (Rs. In Lacs) is enclosed. Annexure - XXII

**Agenda No. 13.**

**Financing under KCC,JLG & ACC.**

**KCC:-** Top most emphasis is given by Govt.of India/NABARD for issuance of Kissan credit card to all eligible farmers of the state. KCC scheme which was formulated 13 years ago was revisited during the current year to make it truly simple, and hassle free both for farmers and bankers. All the banks have to implement the revised scheme during March, 2013. The bank wise achievement made under KCC as on 31.03.2013 is enclosed in Annexure –XXIII. It is observed that banks have issued 665664 KCCs during the year , taking the total number of KCC issued to 5499595.

**JLG:-** JLG is an important tool for extending credit to Tenant farmers/oral lessees and share croppers for farming activities. It has been reported by CGM, NABARD, Bhubaneswar that the committee of Chief Minister on BGREI, in its meeting held on 26.09.2012 at Kolkata has given emphasis on formation of a large number of JLGs to provide credit facilities to more than 90% of the farmers in the eastern region who are having small, marginal and fragmented land holding to extend timely & adequate credit facilities to all such poor farmers. NABARD has communicated SLBC a target of 40,000 JLG for 2012-13, which has been allocated among different bank branches. Total amount disbursed for the year 2012-13 RS.69.33 crores against 10141 accounts and balance outstanding as on 31.03.2013 is Rs.202.56 crores against 39332 accounts.

The achievement made by banks as on 31.03.2013 is given in Annexure – XXIV.

**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 01.04.2012 to 31.03.2013 the banks in the state have issued 1190 no. of artisan credit cards with amount Rs.6.62 crores. The balance outstanding as on 31.03.2013 is Rs.33.82 crores against 9976 accounts. The bank wise achievement is furnished in Annexure – XXV.

#### **Agenda No- 14**

##### **Financing under Education loan.**

The bank wise achievement and disbursement under the above schemes during 01.04.2012 to 31.03.2013 have been furnished in Annexure – XXVI for review. As on 31.03.2013 banks have financed 8557 accounts for Rs.144.55 crores under Education Loans with total accounts of 72612 and balance outstanding of Rs.1778.21 crores against the year end target of Rs.2094.85 crores.

#### **Agenda No.15.**

##### **Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities – Progress / Achievement made for 2012-13 – Financing under Minority Communities.**

During 01.04.2013 to 31.03.2013, the banks have extended credit of Rs.182.95 crores to 21,448 beneficiaries of Minority Community with an outstanding of 2,68,540 accounts with Rs.2283.07 crores. (Annexure – XXVII)

#### **Agenda Item No.16**

##### **NATIONAL HORTICULTURE BOARD, BHUBANESWAR (ODISHA)**

The Odisha State has good potential for Hi-Tech projects and cultivation of Commercial Floriculture under the Poly Houses/Green Houses/Shade net/ protective cultivation. Agro-climatic condition is very good & suitable for Floriculture in large scale and National Horticulture Board is giving 25% financial assistance (maximum limit upto **Rs.50.00 Lakh** per project) of the eligible project cost in Hi-tech cultivation of commercial Floriculture project (under protective cultivation)

At present total area under Horticulture (Pomology, Olericulture, Floriculture, Mushroom, Medicinal & Aromatics) of NHB assisted project in Odisha state is 4425 acres &

approximately Rs.11.50 crore fund has been released under the scheme “Development of Commercial Horticulture Production & Post Harvest Management” and Rs.7.00 crore under the Cold storage scheme (scheme no – 2) of 21 nos of cold storage unit. Besides these, NHB has also financially assisted for promoting the Transfer of Technology, Organization/ participation in Seminars/Workshops/Exhibitions/ Awareness etc, Introduction of New Technologies, visit of progressive farmers etc under the Scheme “Technology Development and Transfer for Promotion of Horticulture” of Rs.65.50 lakh.

The District wise Area expansion under NHB project i.e. there are 114 acres (Mango crops) in Angul District, 105 acres in Dhenkanal District and 24 acres in Ganjam District, 90 acres in case of Cashew cultivation in Dhenkanal district & 35 acres under Cashew cultivation in Ganjam District, 15 acres in case of Hi-tech Tomato cultivation under protective cultivation (Shade net) in Bolangir & Bargarh District under NHB Scheme only. Besides this, we are also receiving good projects of Cashew processing unit (Ganjam (Berhampur, Rambha, Khallikote), Koraput (jeypore), Dhenkanal, Puri (Bramhagir).

The NHB has issued/approved LOI (Letter of Intent) on Horticulture/Floriculture projects for 2177, out of which only 481 (22.09%) projects where Bank loan has been sanctioned i.e. is the main constraints. There is a need to expedite the same.\_

**Achievement 2012-13:-**

National Horticulture Board has released back ended Capital Investment Subsidy of **Rs.140.00 Lakh** in the state of Odisha during the financial year 2012-13 for 13 no. of Horticulture projects.

All the banks are requested to sanction the eligible projects and ensure submission of utilization certificate in time.

**Agenda No. – 17**

**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
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It is observed from the data that CGTMSE coverage is almost stagnant for last three years. All controlling heads of banks are requested for taking necessary steps for improving coverage under CGTMSE.

**Agenda No.18**

**FINANCE TO MINOR IRRIGATION**

The potential for credit flow under Minor Irrigation for the state for the year 2013-14 is estimated by NABARD at Rs.409.88 crore. All the banks are requested to intensify lending to the minor irrigation by availing the benefit of the scheme. The new guidelines (Annexure - XXVIII ) for execution of shallow tube well and bore well under “JALANIDHI Scheme” is enclosed.

**Agenda Item No.19**

Any other with permission of the chair.