

**PROCEEDING OF 124th SLBC MEETING HELD ON 18.08.2011 AT
BHUBANESWAR**

The 124th SLBC Meeting of Orissa was held on 18.08.2011 at Bhubaneswar under the Chairmanship of Shri Arun Kaul, Chief Managing Director, UCO Bank. Among others, it was attended by Shri Naveen Patnaik, Hon'ble Chief Minister, Orissa, Shri P.C Ghadei, Hon'ble Finance Minister, Orissa, Shri H.R Khan, Deputy Governor, Reserve Bank of India, Shri B.K Patnaik, Chief Secretary, Govt. of Orissa, Shri J.K Mohapatra, Principal Secretary to Govt., Finance Department, Govt. of Orissa, Shri B.K Bhoi, Regional Director, RBI, Regional Office, Bhubaneswar, Shri R Narayan, Executive Director, NABARD, Shri C.H Narasimha Rao, CGM, State Bank of India, Local Head Office, Bhubaneswar, Shri A.A Taz, Executive Director, Andhra Bank and Shri S.K Dey Purkayastha, General Manager, UCO Bank-cum-Convenor, SLBC, Orissa. The list of participants is annexed.

Shri S.K Dey Purkayastha, General Manager, UCO Bank and Convenor, SLBC, Orissa welcomed Shri Naveen Patnaik, Hon'ble Chief Minister, Orissa, Shri P.C Ghadei, Hon'ble Finance Minister, Orissa, Shri H.R Khan, Deputy Governor, Reserve Bank of India, Shri B.K Patnaik, Chief Secretary, Govt. of Orissa, Shri J.K Mohapatra, Principal Secretary to Govt., Finance Department, Govt. of Orissa, Shri B.K Bhoi, Regional Director, RBI, Regional Office, Bhubaneswar, Shri R Narayan, Executive Director, NABARD, Shri C.H Narasimha Rao, CGM, State Bank of India, Local Head Office, Bhubaneswar, Shri A.A Taz, Executive Director, Andhra Bank and participants from Govt. Departments/Agencies and Banks. After welcoming all the dignitaries off and on the dais he requested the Hon'ble Chief Minister to address the House.

**HIGHLIGHTS OF THE SPEECH OF SHRI B.K PATNAIK, IAS, CHIEF
SECRETARY, GOVT. OF ORISSA**

He told that we are all attending the SLBC Meeting off and on and today it is special because the Chief Minister is with us. We should note he has already expressed his concern for the low CD ratio. He wanted to add a couple of things on what the Hon'ble Chief Minister had already said. He expressed his concern about the CD ratio. In 2003 the CD ratio was 81.30%, today it is some where around 63 or 64%. We may feel happy that we are above the norm of 60% but we all must remember that it has fallen over last few years. In the context of reduction of poverty in the State, the State has been able to reduce poverty by about 19 to 20% in the same corresponding period.

With the permission of the Chair, onr power point presentations was next made:

(1) Dr. Arabinda Kumar Padhee, IAS, Director NRLM/TRIPTI, Panchayati Raj Department gave a Power Point Presentation on transition from **SGSY to NRLM** and Evaluation Study of SGSY. The contents of the presentation have been circulated to all the participants in the house. All concerned including the Banks implementing the NRLM were requested to implement NRLM in our State in letter and spirit.

(2) Govt. of India had launched the ADW&DR Scheme in Feb'2008. The Comptroller & Auditor General has decided to conduct All India Performance Audit of the implementation of the ADW&DR Scheme 2008. A Power Point Presentation was made by the Office of the Principal Accountant General (Civil Audit), Orissa, Bhubaneswar on "Performance Audit of ADW & DR Scheme 2008". A copy of the presentation which explains the object, scope and methodology of the proposed Audit has been circulated to the Controlling Head of Banks operating in the State of Orissa vide SLBC letter No. FGM/SLBC/ORISSA/52/11-12 dated 27.5.2011. As decided in the meeting concerned Banks whose branches are to be audited have to collect all records necessary for the audit within the shortest possible time and inform the Office of the Principal Accountant General (Civil Audit), Orissa, Bhubaneswar regarding their readiness for the audit. All Banks were requested to cooperate with the visiting Audit Team comprising of One Audit Office and two Asst. Audit Officer. Banks were requested to issue instructions to their branches under their jurisdiction to produce the necessary records to audit and furnish compliance to audit memo if any issued on the spot.

Action : Banks

Agenda Item No.1

The proceedings of the 123rd SLBC meeting held on 26.05.2011 for the quarter ended March, 2011 at Bhubaneswar was taken as confirmed.

Agenda Item No. 2

1. (a) It was decided to constitute a Sub-Committee of SLBC under the Chairmanship of Principal Secretary of Industries Department, Govt. of Orissa to analyse large scale exclusion of Small and Medium enterprises from Institutional financing. The Committee will submit its recommendations for enhancing credit flow to MSME Sector, to be adhered by all concerned.

ACTION: Industries Dept., Govt. of Orissa/RBI/Banks/Textile and Handloom Dept. Govt. of Orissa.

1. (b) To review the performance of Banks for financing MSME Sector as per High Level Task Force Committee recommendations, the format of MSME statement has been recast by SLBC in consultation with RBI. All Banks will submit the statement to SLBC in the new format from June, 2011.

ACTION: Banks/ SLBC/ RBI

2. To take full advantage of Credit Guarantee Trust for Micro and Small Enterprise (CGTMSE) giving coverage to collateral free loans to MSME upto Rs.100 Lacs, SIDBI was requested to conduct awareness /sensitization programme amongst the Bankers for removing misgivings regarding provisions of CGTMSE at Branch level.

ACTION: Banks/ SIDBI/Industries Dept., Govt. of Orissa/KVIC /KVIB

3. As regards establishing RSETIs in the State, it was suggested by Development Commissioner, Govt. of Orissa that the Director, Panchayat Raj Department should convene a meeting of all concerned for resolving pending issues and see to it that RSETIs start functioning in all 30 districts of State by 31st December, 2011.

ACTION: SBI/BOI/Andhra Bank/PR Dept. & Revenue Dept., Govt. of Orissa

4. The deadline for completion of 100% Financial Inclusion of Malkangiri district was extended to 31.12.2011. LDM, Malkangiri, Banks operating in the district and Govt. line departments were requested to take all possible steps for achieving 100% Financial Inclusion in the district.

**ACTION:LDM, Malkangiri/Banks operating in Malkangiri District/
Govt. Line Departments.**

5. The Planning and Coordination Department, Govt. of Orissa had to conduct a sample survey in some of the districts with regard to reality of achievement of 100% Financial Inclusion and submit report to SLBC at the earliest for onward transmission to Govt. of Orissa.

**ACTION: Planning and Coordination and other Depts., Govt. of
Orissa.**

6. Regarding progress in implementation of FIP in the State, it was decided as under.

(i)Controlling Heads of Banks may directly submit the information to SLBC as well as to LDMs.

(ii) All the Banks have to delegate one Nodal Officer who will be held responsible for submission of progress in implementation of FIP.

ACTION: Banks/LDMs/SLBC

7. The services of the Certificate Officers posted in Special Certificate Courts at Cuttack, Bhubaneswar, Berhampur, Sambalpur and Rourkela have to be effectively utilized for disposal of Certificate Cases in a time bound manner. The Chairman SLBC stated that help from the Govt. in recovery not only enhances the environment of financing but helps the Bank to grow the Advances faster. It was noted that there was no progress in the matter of disposal of Top Five Certificate cases of the district as per the decision of the 122nd SLBC meeting held on 10.03.2011. It was decided that status report of Top Five Certificate cases of each District is to submitted in the next SLBC meeting by the Industries Department Govt. of Orissa. Special Secretary Industries Department was requested to monitor the disposal of cases at GM, DIC level.

**ACTION: Industries Dept., Govt. of Orissa/Revenue Dept., Govt.
of Orissa.**

8. Under State Employment Mission, banks have to finance more to provide Self employment to unemployed youth. It was observed that Public Sector Banks and RRBs have been doing well and have achieved the target for the year 2010-11 where as the Private Banks have not been able to achieve the target.

ACTION: Banks

9. Regarding registration of Equitable Mortgage, (Mortgage by deposit of Title Deeds) **with minimal charges** to prevent fraudulent transaction, the Finance Department informed that matter is under active consideration of Govt. of Orissa. It was informed that Govt. is following the Tamil Nadu model and the matter has been referred to Law Dept., and that it will be placed before the Cabinet very soon for its approval. It was suggested that charges by the State Govt. may be in line with what has been prescribed for the Central Registry.

ACTION: Revenue/Finance Dept., Govt. of Orissa

10. For Stamp deed of reconveyances of waiver of charge under Section 4 (1) of the OACOMP (Banks) Act 1975 on landed properties, it was intimated that the matter has been referred to Law Department, and it will be placed before the Cabinet very soon for its approval. Principal Secretary, Finance Department, Govt. of Orissa directed the Department to place it before the next Cabinet meeting for clearance. Revenue Department was requested to intimate outcome to SLBC.

ACTION: Revenue Dept., Govt. of Orissa

11. Recommendation of Working Group of K.C. Chakra borty Committee on rehabilitation of Sick Micro and Small Enterprises is to be followed by all concerned including banks. It was intimated by the Industries Department, Govt. of Orissa that information has been submitted to RBI on action taken by Govt. of Orissa. The major recommendation to have a separate MSME Department is under active consideration of the Govt. and will be decided shortly.

ACTION: RBI/ Industries Dept., Govt. of Orissa

12. With regards to opening of FLCC by the Banks having Lead Bank responsibility, UCO Bank informed that it has opened 3 FLCCs. SBI informed the

house that the National Policy of opening of FLCCs has been finalised and SBI will open all FLCCs by December, 2011. Other Banks, i.e. Andhra Bank and Bank of India having Lead Bank responsibilities were requested to take necessary steps for setting up of FLCC in their respective Lead Districts also latest by December, 2011.

ACTION: UCO Bank/SBI/Andhra Bank/Bank of India

13. All Banks/LDMs are requested to extend co-operation to the Convenor Bank, i.e. UCO Bank by submitting data to SLBC Secretariat in time enabling the Convenor Bank to hold the SLBC Meeting as per the calendar submitted to the RBI for holding SLBC Meeting.

The SLBC Meeting of the quarter ended September, 2011 is scheduled to be held on 15.11.2011 as per the Calendar.

ACTION: Controlling Head of Banks/LDMs

14. RBI suggested Banks to stick to time norm for disposal of PMEGP applications and also for qualitative aspects of implementation of PMEGP to be reported to SLBC. It was proposed by SBI that Nodal Agencies (KVIB /KVIC) may share information on the qualitative aspects of financing of PMEGP with the Bankers.

ACTION: Banks/KVIC/KVIB/Industries Dept., Govt. of Orissa

15. The recovery performance of Banks continues to be poor. The performance of recovery under SGSY/PMRY is showing declining trend. The concerned Line Departments, Govt. of Orissa were requested to assist the Banks in recovery so as to create a conducive credit climate in the State.

ACTION: Banks/Govt. Line Departments

16. As per the decision of the SLBC Meeting, Tahasildars/ Addl. Tahasildars have been designated as the Income Certificate Issuing Authority to the Education Loan borrowers as per the format of IBA. The signature of these authorities should be made available with the Bank branches through DLCC. The Revenue Department, Govt. of Orissa was requested to take necessary steps to look into the matter. Principal Secretary, Finance Department, Govt. of

Orissa directed to make available copy of directions issued to Collectors to SLBC.

ACTION: LDMs/Revenue Dept., Govt. of Orissa

ACTION: Revenue Deptt. Govt. of Orissa

17. As per issue raised by Syndicate Bank in 122nd SLBC Meeting, Govt. of Orissa was requested to prove support in line with MP Govt. for implementation of Financial Inclusion Plan. Principal Secretary, Govt. of Orissa informed that the issue of providing support to banks for financial inclusion has been discussed with RBI and Ministry. The current thinking is

1. For NREGA payment, there is active proposal to provide some kind of support to Banks.
2. Assistance of Rs.50/- for EBT Card to be considered.
3. From State side some cash support is under consideration to Banks.
4. Banks are requested to indicate preferred area as soon as to Panchayat Raj Department for districts where they would like to participate in FIP, NREGA payment and other transaction.

ACTION: Banks/SLBC/PR Dept., & Finance Dept., Govt. of Orissa

Agenda Item No. 3

FRESH ISSUES

1. **Issue raised by Commissioner-cum-Secretary, Fisheries and ARD Department, Orissa, Bhubaneswar - Selection of Beneficiaries under Dairy Development Programme.**

During the recent review meeting of the General Manager, Milk Unions and the CDVOs, it has been decided in principle to finance sufficient number of beneficiaries under Dairy Entrepreneurs Development Scheme (DEDS) in and around the locations where milk procurement by OMFED is less so that marketing will be easier. For example, the capacity of Keonjhar Dairy Plant is 30000 Ltrs. Per day whereas the total milk procurement from the Keonjhar district is only about 5000 Ltrs. OMFED is sustaining heavy loss by transporting milk from Cuttack district to Keonjhar district on daily basis to the tune of 25000 Ltrs. Per day. If more animals are financed in Anandpur subdivision of Keonjhar district, the processing and marketing can be done easily in that area.

Hence, the bankers are requested to finance cases under DEDS on priority basis in locations where milk route is available and in areas close to the Dairy Plants so that marketing of the milk can be done in a systematic manner and repayment of the bank loan can also be made in time by the beneficiaries.

For purpose of financing, the local G.M/the CDVO should be contacted.

Dairy Plant	Capacity (In Ltrs.)	Milk production (in and around the Plant)
Bhubaneswar	2,50,000	Excess
Balasore	80,000	22,000
Dhenkanal	10,000	2,000
Keonjhar	30,000	5,000
Salapada	50,000	5,000
Jeypore	30,000	17,000
Sambalpur	50,000	60,000
Berhampur	30,000	10,000
Bhawanipatna	30,000	17,000
Rourkela	30,000	0 (No Milk Route)

2. Issue raised by the Additional Secretary, Panchayati Raj Department, Govt. of Orissa - Regarding implementation of RSETI in the State

The Rural Self Employment Training Institutes (RSETIs) are being set up in each district of the State based on the RUDSETI model pioneered by SDME Trust, Dharmasthala, Syndicate Bank and Canara Bank. The major objective is to provide skill development training to the rural BPL youth to enable them to undertake micro enterprises and self employment.

The State Government is committed to provide the required land free of cost at the respective district level to set up such institutes. The Ministry of Rural Development bears the one time expenditure, upto a maximum of Rs.1.00 Crore per institute for their infrastructure development. Even Rental charges upto Rs.10.00 Lacs for the initial 3 years are reimbursable under the scheme. The issues relating to identification of a suitable piece of land and their eventual transfer/advance possession has been taken up in various review meetings. Respective Collectors and the Project Directors of DRDAs have also been informed to coordinate on the matter. A local committee in the district has also been set up by the Government taking Lead Bank Manager/Director, RSETI, P.D, DRDA and the Principal, ITI as the members for the purpose of land identification.

In a recent review meeting taken by the Commissioner-cum-Secretary, Panchayati Raj, Govt. of Orissa with the controlling officers of the Lead Banks, Directors, RSETIs (where they have started functioning) and other official stakeholders, the following issues came up which are included for discussion :

- (a) The training under RSETI should immediately be started in the rented premises till the time its own infrastructure comes up.
- (b) Directors of RSETIs should have rich experience in banking and should be having the required commitment and dedication for skilling the rural youth for self employment.
- (c) As the skill development of the rural youth also helps in bank business, the local bank officials should be motivated to come forward in effective operationalisation of the RSETIs.
- (d) Identification of quality resource persons, staffing and other logistics for the Institute should also be looked after by the respective lead banks.

- (e) Till the time a regular Director is posted, the Local Lead District Manager (LDM) could officiate as the head of such Institute which could also be justified for smaller districts.
- (f) Exposure visit of the Lead Bank Managers and other official stakeholders to National Academy of RUDSETI, Bangalore, BIRD, Lucknow and SDME Trust, Dharmasthala could also be organized for better appreciation of this ambitious project of the Government.

3. Issue raised by the Commissioner-cum-Director of Industries, Govt. of Orissa - Regarding One Time Settlement (OTS) proposals in favour of closed VSBK (Vertical Shaft Brick Kiln) Units in the State of Orissa

The Vertical Shaft Brick Kiln (VSBK) Brick Units were financed under SME/REGP Scheme by the banks earlier. But due to heavy financial losses and technology failure, now these units are not in working condition. It was requested earlier to consider their OTS proposals and to instruct the bank branches not to adopt any coercive measures. But the banks are serving notices to them for repayment/auction of equitable mortgaged property of these entrepreneurs. Keeping the seriousness of the matter in view and in order to settle the case of the VSBK entrepreneurs from distress condition, the matter may be included in the agenda points for finalization of their One Time Settlement (OTS) proposals.

Regarding pending MSME proposals the list of pending proposals has been circulated to the controlling Heads of Banks in Orissa. The controlling Heads of Banks are requested to send the status of the pending proposal to the Commissioner-cum-Director of Industries, Govt. of Orissa with a copy to SLBC for information. Commissioner-cum-Director of Industries, Govt. of Orissa, Cuttack is requested also to collect the status of the pending proposals through the General Managers of the DICs and issue can be resolved at DCC level. The Bank wise list of pending proposal is given in Annexure-V.

4. Issue raised by Director of Fisheries, Cuttack -

- (a) During the year, input loan for fingerlings culture integrated with horticulture of unit cost Rs.0.30 Lacs/tank is proposed for finance to 2000 Nos. MGNREGS tanks with 50% subsidy assistance under RKVY through Matsya Credit Card by the Central Co-operative Bank. The Nationalised Banks may also be requested to issue Matsya Credit Card in favour of the fish farmers to facilitate them in availing input loan to take up advanced technology of aquaculture and diversification of species for production enhancement. It is the right time to finance input loan to fish farmers and the District level fisheries Officers have been instructed to sponsor good number of proposals to the banks to provide financial support to the fish farmers in taking up intensive fish farming. Bankers are requested to extend finance liberally for enhancing fish production of the State.
- (b) It is targeted to establish 100 Nos. of ONE STOP AQUA SHOP in 100 fisheries potential blocks with the unit cost @ 5.00 Lacs. The educated youths/entrepreneurs are to be motivated to establish the aqua shop and 40% subsidy assistance will be proposed from RKVY.
- (c) One new scheme has been implemented in fisheries under National Mission for Protein Supplement (NMPS) for development of fisheries in reservoirs and intensive aquaculture in ponds and tanks. 100% assistance will be given for the development of reservoir fisheries, where

as 40% subsidy on unit cost Rs.4.00 Lacs per ha is admissible for intensive aquaculture in ponds and tanks. The unit area will be 1.00 ha to 5.00 ha. During the year, 500 ha are proposed for excavation under the scheme. The proposal will be sponsored soon after off set of monsoon. The bankers are requested to extend finance under the scheme as per recommendation of the District Fisheries Officers. The Bank wise performance is given in Annexure-VI

5. Issues raised by National Housing Bank for consideration of member Banks of SLBC - Interest Subsidy Scheme for Housing the Urban Poor (ISHUP)

The Steering Committee of Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) in the meeting held on March 9, 2011 has taken the following decisions while reviewing the implementation of ISHUP, which is placed for consideration and implementation by the member Banks.

- (a) It may be noted that the Steering Committee had earlier directed that EMI should not exceed 25% of the monthly income of the beneficiary. However, several claims were received where the EMI size exceeded the limit prescribed. However, during the meeting held on February 4, 2011 bankers had requested for the flexibility in view of the fact that a large number of beneficiaries belong to unorganized sectors and have informal incomes. The Committee deliberated on this issue and approved that EMI/Income ratios be left to the banks, as the guidelines provided that the lender would sanction the loan as per their own risk assessment and procedural requirements.
- (b) The Scheme guidelines mentions that subsidized loans under the Scheme would be available to an EWS beneficiary for a house of at least 25 square meters and 40 square meters in case of LIG beneficiaries. The Steering Committee noted that the various claims are either having large built up area or less than the stipulated requirement. However, as the guidelines do not provide for a maximum size of plot and the plots do not generate income by themselves a relaxed view can be taken in this regard. As regards the maximum size, it was decided that this may be left to the judgment of the concerned State Level Nodal Agency which is sponsoring the applications. Further, regarding the cases where the built up area is less than 25 sq. mtrs or 40 sq. mtrs for EWS and LIG beneficiaries, respectively, it was decided that given the high cost of land in the urban areas, a lenient view can be taken provided the house had the space for necessary amenities like kitchen slab, toilet etc. Further, it may be noted that the claims less than the stipulated requirement of built up area and for maximum size upto 100 square meters may be considered by the Central Nodal Agencies (CNAs) wherever the State Level Nodal Agencies (SLNAs) are certifying such claims. However, the claims involving plot size of more than 100 square meters may be excluded form the scheme to avoid moral hazard.

The position of Banks is given in Annexure-VII.

6. Issue raised by KVIC - Interest Subsidy Eligibility Certificate (ISEC) Scheme of KVIC

As per the guidelines of KVIC Working Capital Loan to Khadi Institutions are to be provided under the above ISEC Scheme to produce various Khadi products.

In Orissa State the KVIC State Office has issued ISEC Certificates in favour of 24 institutions for an amount of Rs.452.69 Lacs to avail working capital loan

from their nearest financing bank branches during the year 2011-12. During last year only 3 institutions have availed working capital loan to the tune of Rs.17.71 Lacs from the banks.

It is pertinent to mention here that the progress of the ISEC scheme is poor in Orissa State. Hence, in order to bring the above scheme to the knowledge of all the bankers the guideline of the scheme is enclosed herewith for ready reference in Annexure-VIII.

7. Issue raised by the Orissa Sch. Caste & Sch. Tribe Development Finance Cooperative Corporation Ltd., Bhubaneswar

(a) Loan finance to SC/ST Self Help Groups under Bankable IGS during 2011-12

During the financial year 2011-12 the Corporation had fixed target for financing 26,000 Sch. Caste families through 2425 Self Help Groups, 12350 Sch. Tribes through individual and Self Help Groups under Credit Linked Income Generating Schemes through Banks. It was also decided to finance SC individual applications during 2011-12 where group applications are not available but the individuals should not be more than 30% of total target of a District.

The sector-wise target fixed and achievement made till end of 30/06/2011 is given below;

(Rs. In lakhs)

Sl. No.	Name of the Sector	Target fixed by OSFDC		No. of applications sponsored			No. of applications sanctioned			Application disbursed			Amount disbursed	
		No. of SHG	No. of Benef.	No. of SHG	No. of Indv. Application	Total Benef.	No. of SHG	No. of Indv. Application	No. of Benef.	No. of SHG	No. of Indv. Application	No. of Benef.	Subsidy	Bank Loan
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	SC Sector	2425	24250	84	373	1289	38	266	700	34	100	489	45.36	55.80
2	ST (DTDP)	1235	12350	18	293	502	4	157	201	1	116	128	12.80	13.50
	TOTAL	3660	36600	102	666	1791	42	423	901	35	216	617	58.16	69.30

The district-wise physical target and achievement till end of 30.06.2011 under SC & ST sector is given at Annex-IX & X respectively. The achievement both under Sch. Caste Sector and Sch. Tribe Sector is very poor.

Recovery of Margin Money Loan - Vide the Corporation's Letter No. 2244(20) dated 5.7.2011 all the Regional, Zonal Manager of Nationalized Banks and Chairman of all RRBs have been requested to kindly instruct the Bankers under their control to deposit the Margin Money available in the Bank A/C to OSFDC A/C and cooperate with our District Offices to reconcile the Margin Money loan A/C of Bank/ Branches in concerned Districts. But it is seen that no Banks have instructed to their Bank/ branches for deposit of margin money loan.

Submission of Utilisation Certificate by Banks - During the year 2010-11 funds utilized by OSFDC under bankable I.G.S, Sch. Caste and Sch. Tribe Sector, Utilisation Certificate submitted by District Office and Balance Utilisation Certificate pending with different Districts are given below.

Sl. No.	Sector	Funds utilized by District Office	U/C submitted by District Office	Balance U/C pending
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(1)	(2)	(3)	(4)	(5)
1	Sch. Caste Sector	1837.14	442.13	1395.01
2	Sch. Tribe Sector	627.93	90.90	537.03

Banking Key Indicator of Orissa as on 30/06/2011.

(Commercial Banks only)

(Amt. in Crores)

Parameter	June 2009	June 2010	June 2011	Variation & % of growth over June 2010
No. of Branches	2680	2831	3024	193 (+6.82%)
Deposit	68984.75	85693.24	105887.24	20194 (+23.57%)
Advance	43221.48	52306.66	67204.97	14898.31 (+28.48%)
CD Ratio	62.65	61.04	63.47	+2.43
Investment	2549.71	2837.12	2717.85	-119.27 (-4.20%)
(Credit + Investment) to Deposit Ratio	66.35	64.35	66.04	+1.69
Priority Sector Advance	25166.93	30080.85	36820.36	6739.51 (+22.40%)
Agriculture Advance	12274.28	15978.99	18436.12	2457.13 (+15.38%)
MSME Advance	5407.74	6899.04	10250.21	3351.17 (+48.57%)
Advance to Weaker Section	5361.92	6441.20	7280.87	839.67 (+13.03%)
DRI Advance	107.86	125.84	95.86	-29.98 (-23.82%)

District-wise CD Ratio as of 31/3/2011 & 30/06/2011 for all Districts of Orissa is given below;

(Amt. in Crores)

SL. NO.	DISTRICT	March 2011			June- 2011		
		Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
1	ANGUL	3588.98	1764.14	49.15	3813.63	1759.96	46.14
2	BALASORE	3237.41	2286.05	70.61	3424.39	2409.80	70.37
3	BHADRAK	1518.65	1084.53	71.41	1594.94	1074.50	67.36
4	BARAGARH	1569.92	1282.72	81.71	1639.03	1279.02	78.03
5	BOLANGIR	2001.45	1165.04	58.21	1924.12	1201.18	62.43
6	BOUDH	356.71	271.09	76.00	345.89	254.06	43.45
7	CUTTACK	8709.16	4568.00	52.45	8522.98	4607.55	54.06
8	DEOGARH	426.74	132.70	31.10	416.04	128.11	30.79
9	DHENKANAL	1468.57	813.14	55.36	1696.84	836.49	49.29

10	GAJAPATI	605.66	219.67	36.27	613.65	218.04	35.53
11	GANJAM	5877.02	3223.69	54.85	5919.61	3168.04	53.51
12	JAGATSINGHPUR	3760.57	1211.11	32.20	3859.60	1245.76	32.19
13	JAJPUR	2278.94	1388.37	60.92	2263.94	1397.69	61.73
14	JHARSUGUDA	1465.19	1031.89	70.42	1474.40	1052.52	71.38
15	KALAHANDI	1188.53	941.05	79.18	1223.60	962.66	78.67
16	KANDHAMAL	959.86	378.93	39.47	954.14	380.68	39.89
17	KENDRAPARA	1700.09	853.99	50.23	1727.96	858.23	49.66
18	KEONJHAR	3786.21	2205.46	58.25	3796.16	2215.57	58.36
19	KHURDA	33458.87	23181.25	69.28	35727.71	23343.11	65.33
20	KORAPUT	2087.94	856.74	41.03	1908.31	841.25	44.08
21	MALKANGIRI	664.52	147.16	22.14	639.22	142.22	22.24
22	MAYURBHANJA	3214.31	1694.14	52.70	3826.51	2254.57	58.92
23	NAYAGARH	1093.21	708.03	64.76	1049.50	722.54	68.84
24	NABARANGPUR	711.54	364.28	51.19	671.18	375.64	55.96
25	NUAPADA	754.82	302.92	40.13	741.33	306.52	41.50
26	PURI	2268.28	1343.82	59.24	2316.30	1381.93	59.66
27	RAYAGADA	1177.65	487.78	41.42	1312.42	522.50	39.81
28	SAMBALPUR	7774.20	1642.38	21.12	9251.82	1564.49	16.91
29	SONEPUR	607.13	377.77	62.22	636.26	398.70	62.66
30	SUNDARGARH	4905.29	4060.44	82.78	4106.29	3368.16	82.02

The Banking Key Indicator for Banks in Orissa as on 30.06.2011 is given in Annexure-XI.

Annex-XI

BANKING KEY INDICATOR AS ON 30.06.2011

Sl. No.	Name of Bank	No. of Branches	GROSS NPA	% of NPA to Total Advance	CD Ratio	% of P. S. Adv to Total Adv	% of Agril Finance to Total Advance	% of Adv. To Weaker Section to PS Adv.	(Amt.in Lakhs)		
									% of DRI Advance to Total Advance	% of Advance to women to Total Advance	Credit & Investment / Deposit ratio
1	Allahabad Bank	72	6538.00	3.05	82.88	66.23	44.19	13.99	0.04	4.25	82.88
2	Andhra Bank	112	4219.00	1.61	62.44	21.58	6.60	31.55	0.29	2.67	62.44
3	Bank of Baroda	61	3929.00	2.40	57.96	66.82	13.19	20.61	0.01	5.81	57.96

4	Bank of India	143	13596.00	5.07	55.67	91.00	16.45	9.13	0.03	4.24	55.67
5	Bank of Maharashtra	2	211.75	11.55	46.31	50.11	1.80	18.50	0.00	5.51	46.31
6	Canara Bank	73	744.16	0.59	52.74	65.14	9.13	13.46	0.05	2.91	52.74
7	Central Bank of India	69	3080.00	3.24	57.26	73.20	50.74	9.75	0.12	15.61	57.26
8	Corporation Bank	13	332.79	2.66	18.19	60.13	19.97	34.36	0.02	7.58	18.19
9	Dena Bank	8	190.00	0.75	80.77	11.11	2.73	27.31	0.00	2.60	80.77
10	IDBI BANK	14	1110.53	0.75	68.21	12.72	0.96	1.62	0.00	0.29	68.21
11	Indian Bank	63	1706.92	1.66	62.78	34.60	19.58	11.82	1.01	2.29	62.78
12	Indian Overseas Bank	96	1575.14	0.83	58.29	35.54	15.22	7.58	0.05	4.20	58.29
13	Oriental Bank of Commerce	28	2463.27	2.60	38.66	25.76	1.62	10.42	0.00	6.42	38.66
14	Punjab National Bank	90	6553.00	3.47	49.21	66.20	15.90	14.51	2.54	7.74	49.21
15	Punjab & Sind Bank	5	120.45	4.13	7.79	77.44	12.55	1.64	0.00	2.67	7.79
16	State Bank of India	665	97017.00	5.16	53.15	45.28	17.27	22.82	0.03	7.27	56.97
17	State Bank of Bikaner & Jaipur	3	64.00	0.30	248.04	6.67	0.00	6.28	0.03	1.99	248.04
18	State Bank of Hyderabad	10	142.22	2.14	10.57	63.31	0.00	1.62	0.03	0.09	10.57
19	State Bank of Travancore	1	83.21	1.29	77.43	42.76	0.03	0.00	0.00	0.00	77.43
20	State Bank of Mysore	1	70.22	0.44	89.80	8.26	0.00	0.46	0.01	0.81	89.80
21	Syndicate Bank	60	5602.00	8.03	39.99	48.41	7.76	26.10	1.75	5.36	39.99
22	Union Bank	78	10058.78	3.13	70.14	41.35	29.43	35.69	0.00	5.88	70.14
23	United Bank of India	113	7302.00	5.45	48.71	77.52	45.42	22.46	0.02	7.88	48.71
24	UCO Bank	191	23549.00	3.76	79.90	45.80	22.82	37.52	0.11	5.33	84.47
25	Vijaya Bank	9	450.00	4.94	35.21	73.30	8.50	9.68	0.01	4.24	35.21
Total Public Sector Banks		1980	190708.44	3.83	57.48	48.40	19.09	21.39	0.19	5.87	59.45
26	Federal Bank	3	16.11	0.15	57.39	46.88	12.79	0.00	0.00	0.20	57.39
27	HDFC BANK	39	3964.00	3.82	57.57	35.58	13.14	16.68	0.00	5.75	57.57
28	ICICI BANK	48		0.00	69.35	29.17	6.40	3.22	0.00	7.08	69.35
29	Karnatak Bank Ltd.	5	168.92	0.47	281.54	14.48	5.39	2.79	0.00	0.15	281.54
30	Karur Vysya Bank	3	0.00	0.00	90.48	14.58	10.90	14.14	0.00	0.39	90.48
31	ING Vysya Bank	1	191.98	11.86	20.29	9.82	0.00	0.00	0.00	0.06	20.29
32	Axis Bank	50	2414.27	0.93	60.80	41.20	15.00	4.40	0.00	0.09	60.80
33	Indus Ind Bank	6	381.24	0.70	48.11	49.35	3.29	0.00	0.00	0.00	48.11
34	The South Indian Bank Ltd.	2	0.00	0.00	1.51	40.86	33.91	0.00	0.00	1.36	1.51
35	Lakshmi Vilas Bank Ltd.	1	0.00	0.00	15.49	85.08	84.69	0.00	0.00	0.00	15.49
Total of Private Sector Banks		158	7136.52	1.12	61.16	35.97	10.99	6.36	0.00	2.69	61.16
36	Baitarani Gramya Bank	104	1939.22	3.06	58.21	90.30	27.89	52.06	0.00	14.90	58.21
37	Utkal Gramya Bank	333	10995.41	6.75	62.36	81.22	64.28	45.42	0.00	31.24	85.81
38	Kalinga Gramya Bank	183	5654.00	5.84	58.14	87.78	40.28	63.74	0.00	17.99	74.27
39	Neelachal Gramya Bank	174	5335.62	4.32	50.00	100.75	27.44	22.26	0.00	20.49	55.18
40	Rushikulya Gramya Bank	81	2954.37	7.10	44.61	72.17	35.48	85.26	0.00	17.67	44.61
Total of RRBs		875	26878.62	5.51	55.68	87.87	43.03	46.01	0.00	22.62	67.19
RIDF (NABARD)				0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00
Total Commercial Banks		3013	224723.58	3.34	63.47	54.79	27.43	19.77	0.14	6.25	66.04
41	Orissa State Co-Op. Bank	332	44872.80	10.04	106.81	89.72	80.61	88.65	0.00	5.36	106.92
42	OSCARD Bank	5	0.00	0.00	0.00	100.00	80.81	0.00	0.00	0.00	0.00
Total of Co-operative Bank		337	44872.80	9.97	107.49	89.79	80.61	88.73	0.00	5.32	107.60
43	O.S.F.C.		34161.45	106.37	0.00	100.00	0.00	0.00	0.00	0.00	0.00
44	SIDBI	1		0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00
GRAND TOTAL		3351	303757.83	4.20	65.68	57.34	30.52	26.21	0.13	6.15	68.15

Observation :- Commercial Banks in Orissa have achieved all National parameter except advance under DRI as on 30.06.2011. On year to year basis the deposit and advance have increased by 23.57% and 28.48% respectively. The performance of Commercial Banks in respect of CD Ratio and PS Advance is quite comfortable. The finance under agriculture Sector by Commercial Bank as on 30.06.2011 is 27.43% against the National target of 18%.

The Public Sector Bank and Private Sector Banks having very low CD Ratio are given below.

Public Sector Banks:

Sl. No.	Name of the Bank	CD Ratio
1	Corporation Bank	18.19
2	IDBI Bank	22.49
3	Oriental Bank of Commerce	36.66
4	Punjab & Sind Bank	7.79
5	State Bank of Hyderabad	10.57
6	Syndicate Bank	39.99
7	Vijaya Bank	35.21

Private Sector Banks:

Sl. No.	Name of the Bank	CD Ratio
1	ING Vyasha Bank	29.28
2	South Indian Bank	1.51
3	Laxmi Vilas Bank	15.49

These Banks are requested to gear up their machinery to improve CD Ratio.

Agenda Item No. 5

RECOVERY AS ON 30.06.2011

Overall recovery position of Bank's dues in the State during last four years is as follows;

Year	% of recovery	% of overdue
31.03.2009	50.30	49.70
31.03.2010	49.21	50.79
31.03.2011	49.59	50.41
30.06.2011	59.24	41.76

Position of recovery under Government sponsored schemes.

As on	% of recovery (IRD/SGSY)	% of recovery (PMRY)
31.03.2009	50.97	18.67
31.03.2010	45.78	20.63
31.03.2011	43.26	19.22
30.06.2011	43.84	20.88

Position of overdues as on 30/06/2011 (Institution-wise breakup)

Institution	31.03.2009	31.03.2010	31.03.2011	30.06.2011
	9			

Public sector Banks	47.18	45.90	44.43	46.79
RRBs	25.97	34.68	36.96	32.25
Coop. Banks	31.63	26.69	30.90	0.43

The detail of bank-wise recovery position is furnished in Annexure-XII.

Observation : As on 31.12.2010, the recovery of all Banks in Orissa (except State Co-operative Bank, since data is not furnished) is being 59.24% is poor.

The certificate authorities should take immediate steps to dispose of 18128 cases amounting to Rs. 53.83 crores under OPDR Act and 3135 cases amounting to Rs. 3.38 crores under OACO&MP(B) Act. The NPA position of special schemes is also furnished for information of the members.

It has been reported by Director of Industries that as per decision taken in 123rd SLBC Meeting, all the General Managers, Regional/District Industries Centers have been requested to furnish the information on recovery through Certificate Court every month. In spite of inadequacy in infrastructure, manpower (like Bench Clerk, Process server) etc. at the RIC/DICs, the certificate cases have been taken up by the General Managers in addition to their own duties. It may be mentioned here that OPDR courts are judicial bodies and suppose to provide equal opportunities to all parties before disposing off the cases. However, a reason analysis is being taken up as a measure for speedy disposal of certificate cases. Follow up by Bankers is critical for expeditious disposal of cases. Besides, dedicated manpower for OPDR courts/special Certificate Courts in each district may be better proposition in order to boost the recovery through certificate courts.

RIC/DIC wise targets for recovery through recovery camps during 2011-12 have been circulated for implementation. As per reports received Rs.6862 Lacs has been recovered till 30.06.2011. For effective recovery, it is desirable that banks should furnish beneficiary wise details of loan disbursed, installment fixed and demands to the RIC/DIC, but the same is not being furnished. Banks may be advised to furnish the same to the RIC/DIC and coordinate with them for the purpose.

Agenda Item No. 6

Review of Performance under Annual Credit Plan as on 30/06/2011.

(Please refer **Annex-XIII**)

(Amt. in Rs. Crores)

Sl. No.	Sector	Target	Achievement	% of Achievement
1.	Crop Loan	3045.29	1313.06	43
2.	Agril. Term Loan	795.83	149.25	19
3.	Allied Sector	682.28	80.84	12
4.	Total Agriculture	4523.40	1543.15	34
5.	NFS	974.83	455.38	47
6.	OPS	3333.47	1035.93	31
7.	Total PS	8831.70	3034.46	34

The performance of Banks under Annual Credit Plan 2011-12 up to the 1st quarter ended 30/06/2011 Target & Achievements is given in Annexure-XIII.

Observation : The above data reveals that the performance of Banks under ACP 2011-12 upto the 1st quarter ended June-2011 is only 34%.

The District-wise review of performance for June-2011 reveals that except Jagatsinghpur District no other district has achieved more than 60% of their target. The LDMs should take proactive steps in close coordination with Govt. line Departments and banks to improve the performance of their districts for the next remaining quarters. The District wise and broad sector wise achievements are given in Annexure-XIV.

Bank-wise review of performance under ACP 2011-12 for June-2011 quarter reveals that Dena & HDFC Bank has achieved more than 60% of their target. However, other banks operating in Orissa have not performed well. The Controlling Heads of these Banks should take steps to increase their performance during the remaining quarters.

Agenda Item No. 7

Assistance to drought affected farmer of the State during Kharif 2010-11.

Revenue and Disaster Management Department, Govt. of Orissa in their Notification dated 19th April, 2011 have declared 10674 villages of 112 Blocks and 112 wards of 16 Urban Local Bodies (ULBs) in 17 districts of the State as drought affected area having sustained crop loss of 50% and above.

In terms of RBI Master Circular No. [RPCD.No.PLFS.BC.1/05.04.02/2010-11](#) dated July 1, 2010, the farmers of the affected villages are entitled for certain rehabilitation packages such as rephasing/restructuring of existing loans, availment of consumption loan etc. The list of affected villages has been sent by Convenor, SLBC through E. Mail to all the Controlling Head of the Banks working in the State. The service area bank branches of the affected villages may be suitably advised to extend necessary assistance in terms of RBI Circular to the affected persons.

A copy of Govt. Notification declaring the list of drought affected villages is enclosed in Annexure-XV. for information.

Agenda Item No. 8

Progress under Women Self Help Groups

Mission Shakti is the dream scheme of Hon'ble Chief Minister of Orissa which aims at Women Empowerment through economic upliftment. This scheme was introduced on 08.03.2001, i.e. on the International Women's day. As on 30.06.2011 - 5,23,115 WSHG have been credit linked involving Rs.2733.36 Crores which is an outstanding achievement.

During 2011-12 (i.e. from 01.04.2011 to 30.06.2011) credit linkage have been provided to 9762 WSHGs amounting to Rs.71.06 Crores.

The Bank-wise achievement as on 30.06.2011 is furnished in Annexure-XVI.

All bank branches should observe every Tuesday in a week as SHG day for disbursement of SHG loans.

Agenda Item No. 9

Review of performance under PMEGP

PMEGP - Prime Minister Employment Generation Programme- Implementing Agency-wise Target and Achievement under PMEGP 2010-11 and Bank-wise Target and Achievement under PMEGP 2010-11 enclosed in Annexure-XVII.

For the year 2011-12 a target of DIC (1206) + KVIC (904) + KVIB (905) = Total 3015 units has been fixed for the State. The process of selection of beneficiaries under the scheme by District Level Task Force (DLTF) is in progress. Sponsoring of application to the bank branches will be done soon after the selection of the beneficiaries by the DLTF, pending the finalization of branch-wise target.

The bank branches after sanction and disbursement of loans under PMEGP should furnish the beneficiaries, details of disbursement made, installment fixed and demand position etc. to the sponsoring agencies like DIC/KVIC/KVIB for monitoring of recovery performances.

SGSY

For the year 2011-12, a physical target of 1,26,957 beneficiaries with credit mobilization of Rs.5512.64 Lacs has been fixed for the State. The district-wise total and Sector-wise (SC, ST, Women, Disable & Minority) target both for physical/financial Sector have been enclosed in Annexure-XVIII. SGSY will officially transform to (National Rural Livelihood Mission) NRLM from 01.01.2012. Hence the funds allocated to SGSY during the current year shall have to be utilized before 31.12.2011. Disbursement of all SGSY applications for the financial year 2011-12 should be completed by 31.12.2011. All the Controlling Head of Banks should ensure the disposal of applications by the 31.12.2011.

The district-wise and Bank wise position of progress under the Scheme is enclosed in Annexure-XIX.

Implementation strategies of SGSY for the year 2011-12 as received from Director, NRLM/TRIPTI has been enclosed in Annexure-XX.

Agenda Item No. 10

Issue raised by the Commissioner-cum-Director of Industries, Govt. of Orissa -Regarding One Time Settlement (OTS) proposals in favour of closed VSBK (Vertical Shaft Brick Kiln) Units in the State of Orissa

The Vertical Shaft Brick Kiln (VSBK) Brick Units were financed under SME/REGP Scheme by the banks earlier. But due to heavy financial losses and technology failure, now these units are not in working condition. It was requested earlier to consider their OTS proposals and to instruct the bank branches not to adopt any coercive measures. But the banks are serving notices to them for repayment/auction of equitable mortgaged property of these entrepreneurs. Keeping the seriousness of the matter in view and in order to settle the case of the VSBK entrepreneurs from distress condition, the matter may be included in the agenda points for finalization of their One Time Settlement (OTS) proposals.

Agenda Item No. 11

Credit flow in States covered under new initiative for Bringing Green Revolution in Eastern India

The project aims at improving production and productivity of rice in 97 Non-NFSM (National Food Security Mission) (Rice) districts spread over 7 States of eastern and North-eastern parts of the Country by demonstration of advanced package of practices in rice in 2.69 lakh ha. The demonstration will be conducted in 5 districts agro-ecological regions.

Out of total 97 districts in the Country, Orissa has 15 Non-NFSM districts to implement the programme. The districts of the State are, Puri, Khurda, Balasore, Bhadrak, Cuttack, Kendrapara, Jagatsingpur, Ganjam, Gajapati, Mayurbhanj, Bargarh, Sambalpur, Sonepur, Koraput and Rayagada.

The aim of the project is to -

- (a) Reduce gap between the actual and potential productivity of rice in the district by 50% leading to an average increase of about 0.5 tons per hectare of crop yield area.
- (b) To promote the sowing/planting for overcoming various stresses, input use efficiency and scientific crop management for increasing production.
- (c) It is proposed to conduct demonstration of package of practices in Rice over 52,000 ha (52 clusters of 1000 ha. each) with an estimated cost of 3752.04 Lakh in the year 2011-12.

The broad activities taken up under the projected area

- (a) Demonstration of Package of practices of Rice.
- (b) Asset building (Water structure)
- (c) Site specific needs.

The role of bankers in the said project is as follows.

- (a) Monitor the credit flow to agriculture by opening of new farm accounts, coverage of eligible and willing farmer under KCC Scheme.
- (b) Banks to bring more farmers (SF/MF, Tenant farmers, oral lessees, share cropper) under the fold of JLG/SHG.
- (c) To ensure scientific/timely revision of scale of finance by DLTC and fixing of scale of finance taking into account modern agricultural practices like SRI etc.
- (d) Banks to expand their outreach.
- (e) Launch special credit drive by preparing suitable Sub-plan in consultation with State Govt.
- (f) Co-operative credit structure is to be strengthened.

In response to above all the LDMs and DDMs of the districts were advised by SLBC/NABARD to coordinate with DDAs (Deputy Directors of Agricultures of the district) and to collect information regarding the clusters identified in the State, identification of service area Banks, Scope of issuing fresh KCCs and organizing formation of JLG/SHGs of share croppers, oral leasees, tenant farmers etc. The progress under JLG as on 30.06.2011 is furnished in Annexure-XXXII.

Agenda Item No. 12

Handloom & Handicraft sectors

In order to enhance the credit flow to Handloom and Handicraft sector, Banks have to extend hassle free loan to Handloom weavers on priority and

issue ACCs (Artisan Credit Card) to Handloom weavers. Banks have to finance SHGs promoted by Department of Directorate of Handicraft and village and CI, Orissa.

The progress under financing to Handloom and Handicraft Sector as on 30.06.2011 is given in Annexure-XXI.

Agenda Item No. 13

Progress under Govt. sponsored programme like - SJSRY

Swarna Jayanti Sahari Rojgar Yojna (SJSRY) is a Govt. sponsored programme which aims at :

- (a) Gainful employment to the under employed or unemployed urban poor for encouraging self employment ventures.
- (b) To have skill up-gradation training programme.
- (c) Empowering community to tackle poverty related issues.

Under bankable schemes there are mainly two components such as

- (a) Urban Self Employment Programme (USEP) and Urban Women Self Help Programme (UWSP)

During year 2010-11 under USEP, the achievement by banks was 5169 against a physical target of 2500 and under UWSP it was 4336 against a target of 2500.

For the year 2011-12 a physical target of 2500 under USEP and 500 groups under UWSP has been fixed. The district-wise physical target has been finalised and sent to LDMs for fixing of Bank-wise/branch-wise target by 30.06.2011. The sponsoring of applications for the year has just started and the progress under the scheme likely to pick up during the current quarter. The bank-wise achievement for quarter ended June, 2011 is furnished in Annexure-XXII.

Agenda Item No. 14

The performance of Banks under SC/ST/Scavenger/ITDA

The details of applications sponsored, sanctioned and disbursed under various schemes mentioned above have been given in Annexure-XXIII.

Agenda Item No. 15

Performance under KCC/SCC/ACC as on 30.06.2011.

KCC - The position of financing under KCC as on 30.06.2011 is given in Annexure-XXIV.

SCC - Under Swarojgar Credit Cards as on 30.06.2011 against the Annual target of 25,000, Banks have issued 470 Cards from 01.04.2011 to 30.06.2011 amounting to Rs.472.01 Lacs. Annexure-XXV.

ACC - The Orissa State being rich resource of rural artisan, issuance of Artisan Credit Cards should be the top priority of Banks and Banks should take steps to finance more under Artisan Credit Card (ACC) to eligible artisans.

During the period 01.04.2011 to 30.06.2011, the Banks in the State have issued 260 against a target of 6600 for the year 2011-12. The Bank-wise achievement is furnished in Annexure-XXVI.

Agenda Item No. 16

National Housing Loan, Home Loan, Rural Housing Finance, Finance to Ex-Servicemen, Finance to Minority Community

Progress under National Housing Home Loan, Rural Housing finance and Finance to Ex-servicemen as on 30.06.2011 is given in Annexure-XXVII. for information and necessary compliance by concerned authorities.

Agenda Item No. 17

The progress under Education loan as on 30.06.2011 is given in Annexure-XXVIII. for review of the House.

Agenda Item No. 18

Progress under National Horticulture Board

- (A) A new scheme for Development of Commercial Horticulture thrush production and Post Harvest management of Horticulture crop is being implemented by the NHB. The aim and objective of the scheme is to -
- (a) To encourage high-tech commercial cultivation of vegetable.
 - (b) To promote capital investment in land development, irrigation, farm machanisation, specialized transport and PHM so as to achieve high production and substantial growth.
 - (c) Sustained income in productivity, reduction in pre and post harvest season, capital linked back ended subsidy @ 20% of the total project cost limited to Rs.25 Lacs per project in general area and Rs.30 Lacs in NE Region, Hills and Scheduled area.

Details of scheme and application form are available on website, www.nhb.gov.in.

- (B) (a) Details of applications pending. (b)Details of part/advance subsidy pending with concerned banks in which project has not been utilized as per NHB guidelines and (c) Details of Utilisation certificate

pending from the concerned Bank where the project has been completed and full/final subsidy amount has been utilized, have been shown in Annexure-XXIX.

Agenda Item No. 19

Financial Inclusion

(a) **Financial Inclusion** - Out of 30 districts of the State financial Inclusion has been completed in 29 districts leaving the lone district of Malkangiri. As decided in last SLBC meeting financial inclusion of Malkangiri district is to be completed by 31.12.2011. The GCC and No-frill accounts opened by the Banks as on 30.06.2011 is given in Annexure-XXX.

(b) **Financial Inclusion Plan** - For FIP of 1877 villages with 2000+ population have been identified in the State and allocated among different banks as per their service area. Bank-wise achievement of FIP as on 30.06.2011 is enclosed in Annexure-III.

(c) **Identification of villages with population between 1000 and 2000** - As per directive received from IBA, Mumbai villages with population of 1000 to 2000 have been identified. The LDMs of the respective districts have allotted the villages to different Banks with regards to their service area allocation. Those LDMs who are yet to get approval of the village allocation in the DCCs are requested to do so immediately and send the approved list to Convenor, SLBC for ratification by SLBC.

Agenda Item No. 20

Progress under Reserve Mortgage Scheme

The Bank-wise achievement under Reverse Mortgage Scheme as of 31.03.2011 is given in Annexure-XXXI.

Agenda Item No. 21

Interest Subsidy Scheme for the Housing Urban Poor (ISHUP)

The Scheme though introduced since 2009, it has not made any headway in the State. To give a boost to the Scheme in the State, a State level workshop was organized by State Housing and Urban Development Department, Govt. of Orissa on 20th June, 2011 which was attended by representatives from Ministry of Housing and Urban Poverty Alleviation Department, Govt. of India, the representatives of Nodal agencies like NHB/HUDCO and all LDMs of the State. The LDMs were sensitized about the Scheme and were advised to finalise the bank-wise/branch-wise target without further delay. The target for the state for the year 2011-12 has been fixed for Rs.1,57,000/-. The achievement under the scheme for the first quarter of the year, i.e. from 01.04.2011 to 30.06.2011 is furnished in Annexure-VII for review.

It is understood that DGM (Project), HUDCO has been identified as the Nodal Officer by RO, HUDCO, Bhubaneswar for ISHUP. All LDMs/Banks and Institutes involved in the process can contact him for any clarification on implementation of the Scheme.

All the Urban Local Bodies of the State should take immediate step for sponsoring of eligible applications to the Banks as per target fixed by DCC. All LDMs are requested to review the progress under ISHUP in the DCC meetings.

The Meeting ended with vote of thanks by Mr. P.L Mitra, Deputy General Manager, FGM's Office, UCO Bank, Bhubaneswar.