

**PROCEEDINGS OF THE 161<sup>st</sup> STATE  
LEVEL BANKERS' COMMITTEE  
MEETING OF ODISHA HELD ON  
28.12.2020 FOR THE QUARTER  
ENDED SEPTEMBER 2020**



**UCO BANK  
CONVENOR – SLBC, ODISHA**

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/1018/2020-21

दिनांक / Date: 11.02.2021

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : 161वें एस.एल.बी.सी., बैठक हेतु कार्यवाहियां

Sub: Proceedings of the 161<sup>st</sup> SLBC Meeting of Odisha

हम दिनांक 28.12.2020 को आयोजित 161वें एस.एल.बी.सी., उड़ीशा की बैठक का कार्यवृत्त प्रेषित कर रहे हैं।

We are sending herewith the proceedings of 161<sup>st</sup> SLBC Meeting of Odisha held on 28.12.2020 .

हम आपसे अनुरोध करते हैं कि आप अपने विभाग/ कार्यालय/संस्था से संबंधित मामलों पर तत्काल कार्रवाई करें। आपके द्वारा इस स्तर पर की गई कार्रवाई से हमारे कार्यालय को अवश्य अवगत कराएं ताकि अगली एस.एल.बी.सी. बैठक में इसे शामिल किया जाए।

We would request you to initiate action on the points related to your Department / Office / Organization immediately. The action taken report may please be intimated to us to apprise in the next SLBC Meeting.

शुभकामनाओं सहित / With regards,

भवदीय / Yours faithfully,



अरुपानन्द जेना / Arupananda Jena

महाप्रबंधक, यूको बैंक, व संयोजक, एस.एल.बी.सी., उड़ीशा

General Manager, UCO Bank cum

Convener, SLBC, Odisha

अनुलग्नक Encl: यथोक्त As stated above



## **PROCEEDINGS OF THE 161<sup>st</sup> SLBC MEETING HELD ON 28.12.2020**

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The 161<sup>st</sup> SLBC Meeting of Odisha was held on 28.12.2020 under the Chairmanship of Shri AjayVyas, ED , UCO Bank through Video Conferencing in the presence of:

Shri Niranjan Pujari, Hon'ble Finance Minister, Government of Odisha

Shri Suresh Ch. Mohapatra, Chief Secretary, Government of Odisha

Shri Raj Kumar Sharma, Agriculture Production Commissioner cum ACS, Government of Odisha

Shri A.K.K. Meena, Principal Secretary, Finance, Government of Odisha

Dr. Saurabh Garg, Principal Secretary, Agriculture & Farmers' Empowerment, Government of Odisha

Shri Satyabrata Sahu, Principal Secretary, MSME, Government of Odisha

Shri R Raghu Prasad, Commissioner cum Secretary, Fisheries & Animal Resources Development Department, Government of Odisha

Mrs. Sujata R Kartikeyan, Commissioner cum Director, Mission Shakti, Government of Odisha

Shri Gopabandhu Satpathy, Managing Director, Odisha State Cooperative Bank

Shri Suchindra Mishra, Joint Secretary, Department of Financial Services, Ministry of Finance, Government of India

Shri A.K Dogra, Deputy Secretary, Department of Financial Services, Ministry of Finance, Government of India

Dr. Pragyanmita Sahoo, Director, Institutional Finance, Govt. Of Odisha

Shri C Uday Bhaskar, Chief General Manager, NABARD

Shri Arupananda Jena, General Manager, UCO Bank-cum-Convenor, SLBC, Odisha

Shri Pintun Sutar, Dy. General Manager, Reserve Bank of India, Bhubaneswar.

Shri Priyaranjan, Dy. General Manager, Financial Inclusion & Development Department, Reserve Bank of India, Bhubaneswar.

The list of participants is annexed.



## **Proceedings of the 161<sup>st</sup> SLBC Meeting**

At the outset, General Manager, UCO Bank-cum-Convenor, SLBC, Odisha welcomed all the esteemed dignitaries, the Principal Secretaries, Directors, Senior Officials of Government of Odisha, RBI, NABARD and Controlling Heads of different Banks, representative of SIDBI, Insurance Companies, Lead District Managers & other participants of the Meeting and appraised the house that, the 161<sup>st</sup> SLBC Meeting is being held for the quarter ended Sep'2020 through Video Conference due to outbreak of Corona virus Pandemic.

### **Welcome Address by Executive Director, UCO BANK -Cum-Chairman, SLBC.**

The Executive Director, UCO Bank –cum- Chairman SLBC, Odisha addressed the forum from Kolkata & welcomed all the dignitaries and participants to the 161<sup>st</sup> SLBC Meeting being held through video conference due to the outbreak of CORONA Virus pandemic.

At the outset, Shri Vyas congratulated Sri Suresh Ch. Mahapatra ji for his new assignment as the Chief Secretary of the State and was hopeful that his guidance & direction to SLBC will help in solving different operational problems.

He expressed that the Corona virus Pandemic has largely impacted the human lives and global economy as well. However, Banks are playing a crucial role for the revival of economy. Banks are geared up for speedy & timely delivery of credit facilities to the people, especially in Agriculture, MSME, SHG through regulator relaxations and various schemes under Atma nirbhar Bharat Package such as ECLGS, PM-SVANidhi, Agriculture Infrastructure Fund (AIF), PMFME etc. and restructuring of existing borrower accounts wherever felt necessary.

He expressed his sincere gratitude to Hon'ble Chief Minister of Odisha for his concern in improving banking facilities to the poor and needy people of the State. Hon'ble Chief Minister also took a review meeting on 22.12.2020 with Bank Heads & District Collectors of Odisha State to monitor the progress of financing by banks to farmers, SHGs and MSMEs.

He congratulated all the bankers for sanctioning **Rs.3,023.46** Crore and disbursed **Rs.2,591.94** Crore as on 18.12.2020 under Emergency Credit Line Guarantee Scheme (ECLGS).

He informed about the Door Steps Banking Services provided by all the 12 Public Sector Banks jointly offering important customer oriented services under EASE of Banking reforms, envisaged by Govt. of India, through which customers can avail major Banking transaction services at their Door Step. It is implemented by Door Step Banking(DSB) agents in 100 major Centers across the Country for offering different financial as well as non financial services. In Odisha, Door Step Banking is provided in 3 cities namely Bhubaneswar, Cuttack and Sambalpur.



## **Proceedings of the 161<sup>st</sup> SLBC Meeting**

He expressed his deep concern regarding the NPA percentage which is currently **6.03%** for the state. He requested both Banks and Govt. Departments to make joint effort with specific strategies for better recovery performance and reduction in NPA. He reported that total 877 number of applications involving Rs.337.53 Crore for attachment of property under section 14 of SARFAESI Act of different banks are pending with District Magistrates. He requested State Government to take up the matter with the appropriate authority for immediate disposal of the pending cases.

He also expressed that bankers are optimistic about the tempo of credit off take with much of the growth in Agriculture, MSME and Retails (auto, housing & personal) sectors.

At last on behalf of all banker friends, he assured the State Government that bankers will extend all the required financial support to the needy people/ business enterprises and for the growth of the State Economy.

Wishing a good health to all, he concluded his speech.

### **ADDRESS BY HON'BLE FINANCE MINISTER- SHRI NIRANJAN PUJARI**

Hon'ble Finance Minister, Odisha addressed the forum through Video Conferencing. At the outset he congratulated UCO Bank for organizing 161<sup>st</sup> SLBC meeting for the Sep'2020 quarter and conveyed his sincere gratitude to entire banking fraternity for rendering uninterrupted banking service to the people of Odisha in the pandemic situation. Hon'ble Minister also said that Bank is an important pillar of the economy which pushes the economy for sustainable growth of the country.

Referring to the review meeting by Hon'ble Chief minister of Odisha, with the Bankers on 22.12.2020 regarding credit to farmers, MSME & SHG, Hon'ble Minister advised all the bankers to work hard so as to achieve the ACP target for these 3 sectors. Hon'ble FM also advised to convey the message of Hon'ble Chief Minister to all bank branches to work in this regard and advised the Banks to emphasize on priority sector advance through agriculture & allied activities, SHG finance and MSME sector.

Hon'ble Minister advised the bankers to dispose all pending applications in different schemes promptly. He also advised to organize at least one Financial Inclusion camp in each Gram Panchayat by 31.03.2021. Hon'ble Minister emphasized on the involvement of all Banks, Banking correspondents and respective Government Officials to collect the loan applications and provide financial service to the unreached mass.

In his address Hon'ble Minister emphasized on gender equality and women empowerment as they are the two important pillars of the society and should be provided with timely credit.



Lastly Hon'ble Finance Minister advised all bankers to achieve ACP target for SHG, MSME and Agriculture by 31.03.2021 positively.

### **HIGHLIGHTS OF ADDRESS OF CHIEF SECRETARY, GOVERNMENT OF ODISHA**

The Chief Secretary, Govt of Odisha, addressed the forum by thanking all bankers for their tireless service rendered to people in the pandemic situation all over the State. He mentioned that Odisha has successfully reduced the positive and number of active cases of COVID by taking all the measures proactively. Now it is the right time for revival of economy through credit flow to priority sector ,farmers, Agriculture, Agriculture Allied Sector ,MSME Sector and SHG .He further stated that most of our population lives in rural area and capital infusion to these areas can be really helpful to boost up our economy in a faster rate. He assured that State Government and District Administration will extend all the related support to Banks to achieve ACP target for and our Hon'ble Chief Minister has also announced the Chief Minister's Award for best Banks and Branches of Odisha.

### **HIGHLIGHTS OF ADDRESS OF AGRICULTURE PRODUCTION COMMISSIONER-CUM-ADDITIONAL CHIEF SECRETARY, GOVERNMENT OF ODISHA**

The Agriculture Production Commissioner-cum- Additional Chief Secretary highlighted that Agriculture and Allied sectors are the important sectors for generating livelihood and employment in the State of Odisha.

He stated that as Mission Shakti is a flagship programme of Government of Odisha, there should be special attention to credit flow to SHG for making it successful. He also advised the Banks to clear all the pending applications in MSME, Agriculture and SHG before the review by Hon'ble Chief Minister Review to be held in February 2021. He requested SLBC Odisha to closely monitor all the Commercial Banks regularly regarding priority sector credit so that the ACP Target for Agriculture, SHG, and MSME could be achieved within time.

### **HIGHLIGHTS OF ADDRESS OF PRINCIPAL SECRETARY, FINANCE, GOVERNMENT OF ODISHA**

The Principal, Secretary, Finance Department, Government of Odisha mentioned about the review meeting by Hon'ble Chief Minister with Bankers along with the District Collectors held for the first time.

He reiterated that the objective of the review meeting by Hon'ble Chief Minister is very clear and highlighted the key points discussed in the review meeting. He emphasized on enhancing the average credit size to the WSHG. As farm sectors credit by Commercial banks are not picking up, he requested all the Controlling Heads of Banks to monitor their progress on regular intervals and extend their credit in schemes such as BALARAM etc. He requested all the Controlling Heads of Banks to promptly dispose the pending loan applications. He also highlighted that our



achievement of target under MSME sector is quite encouraging in the last couple of years and banks are need to work hard this year also to achieve and surpass the ACP target smoothly .

He stated that we need to conduct regular review meetings till 31<sup>st</sup> March, 2021 where all the issues should be discussed and addressed immediately for achieving the targets within time. At the district and block level, DCC and BLBC meeting should be conducted at regular interval followed by the Sub committee of SLBC meeting at the State level. He also discussed about the importance of conducting Financial Literacy camps regularly at each Gram Panchayat level, where general public will be apprised of the financial products offered by banks and at the same time recovery of loans which is very important for banks will be highlighted.

He also emphasized to ramp up the target to WSHGs which is the critical for all of us, from Rs. 3,200 Crore this year to Rs.6,000 Crore for the next year 2021-22.

He further stated that the credit to GDP ratio in our country is very low as compared to other developed countries. Again in our State Odisha, the Credit to GSDP is further reduced and comes to around 38 %. We need to put much more effort and do the short term action plan based on the expectation of Hon'ble Chief Minister would probably help in achieving the ACP target this year. However, to achieve the desired ratio of credit to GSDP of 56-60 %, we need to do the medium term action plans.

He highlighted the need of improving the CD ratio of the 12% where CD ratio is below 40% presently. He also highlighted that the size of Annual Credit Plan to be worked out properly, Banking outlets should be increased in the rural areas and more use of technology based banking should be adopted particularly in rural areas.

Finally, he requested all the stakeholders to work together to achieve all the targets allocated within time and reach upto the expectation of Hon'ble Chief Minister and concluded his speech.

**HIGHLIGHTS OF ADDRESS OF COMMISSIONER CUM DIRECTOR, MISSION SHAKTI, GOVERNMENT OF ODISHA.**

Commissioner cum Director, Mission Shakti started her speech by referring to the review meeting of Hon'ble Chief Minister held on 22.12.2020. She informed about the discussions in the meeting regarding improvement of credit facilities to WSHG and steps to be taken to achieve the target set by Hon'ble Chief Minister.

She informed that in last 5 years, credit to WSHG has been improved from Rs.1,000 Crore to Rs. 3,000 Crore and we need to take it up further. She told that Government is confident to reach the target of Rs. 3,000 Crore and in next financial year it will reach to Rs.6,000 Crore positively.





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She further stated that we need to increase per SHG credit to 2 lakh which is currently at average of 1.68 lakh and it will be enhanced in coming financial year to Rs. 4 lakh per SHG.

She informed about interest subvention part under WSHG financing is very crucial for all banks. She requested all banks to claim interest subvention before time instead of waiting for last quarter as subsidy will be credited directly to SHG account and they will be benefitted in this COVID crises.

She also emphasized to convert member of WSHG as Banking Correspondents, so that more and more SHG members will come under bank's financial inclusion and requested all banks to sign MOU with Mission Shakti regarding the same.

She informed that State Bank of India, UCO Bank and Odisha Gramya Bank have already signed the MOU with Mission Shakti regarding dedicated MIS portal for SHG Bank linkage & Interest Subvention and requested all other Banks to sign MOU as soon as possible.

At last, she requested all the Banks to take SHG finance to next level as it has major contribution towards impulsive growth of economy.

### **HIGHLIGHTS OF ADDRESS BY PRINCIPAL SECRETARY, MSME, GOVERNMENT OF ODISHA.**

The Principal Secretary, MSME expressed his thanks to all banks in the State for achieving Rs.3021Crore under ECLGS. At the same time he requested all the LDMs to sanction at least 92% of the total eligible cases under ECLGS. He also requested the GM-DICs to follow up and motivate the beneficiaries who have opted out the facility under ECLGS to avail the same.

He stated that in the last Financial Year 2019-20 Banks had achieved 180% of the total target allocated under ECLGS and was hopeful that this year also Banks will continue with the same trend.

He emphasized on financing to micro units under MSME as micro units comprise 95 % of total MSME. Micro industries should be given priority for credit infusion, which is ultimately added to the achievement under MSME.

He requested all banks to focus on PMEGP proposals and dispose of all the eligible applications in a time bound manner. As PMEGP is a subsidy backed advance, banks need to give priority to the scheme so that borrowers can be benefitted directly in the current COVID crisis.

He also requested all the banks to sanction loan under MUDRA scheme as much as possible which could contribute in achieving the MSME target to a great extent. Principal Secretary, MSME requested all bankers to strive hard towards increasing





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credit flow to these sectors PMEGP, MUDRA, so that we can achieve and even surpass the ACP target before the end of last quarter.

At last he informed about the PMFME scheme which was launched with a view to provide financial, technical and business support for upgradation of existing micro food processing enterprises. The Scheme adopts **One District One Product (ODOP) approach** to reap benefit of scale in terms of procurement of inputs, availing common services and marketing of products. In our State, the Food Product for all the 30 districts have been finalized and circulated to all the concerned. He was also very thankful to the Convenor and In-charge, SLBC for providing proactive support in this regard. He also informed about the additional subsidy of 15% to be provided by State Government as announced by Hon'ble Chief Minister apart from the regular subsidy of 35% in the scheme.

### **HIGHLIGHTS OF ADDRESS BY PRINCIPAL SECRETARY, AGRICULTURE & FARMERS EMPOWERMENT, GOVERNMENT OF ODISHA.**

The Principal Secretary, Agriculture & Farmers Empowerment Department, Government of Odisha stated that out of the target of Rs.30,000 Crore under Agriculture sector Banks have achieved about 50 % up to 30.11.2020. So he advised the banks to take proper steps so that the remaining target can be achieved before the due date.

He further said about Mukhyamantri Krishi Udyog Yojana in which term loans are provided with 40-50 % capital subsidy. He expected that all banks will take these advantages and utilize the same towards achievement of ACP target 2020-21 and extend their co-operation towards smooth implementation of the scheme.

Then he stated about BALARAM scheme which is mainly focusing on the Share Croppers, small, marginal & landless farmers and requested all Controlling Heads of Banks to share detail guidelines of BALARAM scheme to their branches for smooth implementation of the scheme.

Again he mentioned that there are nearly about 7 to 8 lakh farmers benefited under PM-KISAN or KALIA scheme who are yet to receive the Kisan Credit Cards. He requested all the Banks to share their KCC database with Agriculture Department, Government of Odisha so that remaining farmers can be identified and provided with KCC facility.

### **HIGHLIGHTS OF ADDRESS OF COMMISSIONER-CUM-SECRETARY, FISHERIES & ANIMAL RESOURCES DEVELOPMENT, GOVERNMENT OF ODISHA.**

The Commissioner cum Secretary, Fisheries & Animal Resources Development Department, Government of Odisha informed that credit flow to Agriculture and Allied Sector is extremely low and achievement in this sector is only 30% of the target under Annual Credit Plan for FY 2020-21. Out of total target of Rs.4700 Crore, only



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Rs.1380 Crore has been achieved. There is marginal improvement from end of Sep'2020 and he advised all banks to dispose of all pending applications under Agriculture and Allied sector on priority basis and achieve the ACP target of Rs.4700 Crore within time.

In Poultry sector, the achievement is only 40% of the ACP target and a lot of applications are still pending with all banks. He requested all Controlling Heads to follow up all banks for timely disposal all KCC applications under Allied Sector. He also requested to upload the correct data in the respective portal on regular basis.

He further stated that under Mukhyamantri Krishi Udyog Yojana to Allied Sector, 1300 applications are sponsored to different banks. He also informed that State Government is providing upto Rs. 50 lakh back ended subsidy. It is a very good opportunity for the Banks to provide credit support to the Commercial Agri Entrepreneurs and achieve the ACP target. So he requested all the banks to sanction and disburse all the pending applications under MKUY Allied Sector before the review meeting by Hon'ble Chief Minister, scheduled to be held in the last week of February, 2021.

### **HIGHLIGHTS OF ADDRESS OF JOINT SECRETARY, DEPARTMENT OF FINANCIAL SERVICES, GOVERNMENT OF INDIA**

The Joint secretary, Department of Financial Services, Government of India requested to the State Administration and Bankers jointly to take necessary steps to resolve all kind of issues related to credit flow to agriculture allied sector.

He requested the Block Level and District Level administration to extend all types of support to all banks for smooth implementation of all types of Govt schemes and to achieve ACP target within time.

### **HIGHLIGHTS OF ADDRESS CGM,NABARD**

The Chief General Manager, NABARD, Bhubaneswar focused his discussion on BALARAM Scheme. He requested all the bankers to sign MOU with NABARD for BALRAM scheme and avail the brand support of Rs.4000/- per JLG.

Highlighting the importance of BALARAM scheme he mentioned that Commercial Banks are lagging behind in achieving the target of crop loan year after year and it will be a great opportunity to achieve the share of their crop loan target. He also advised Co-operative Banks to focus on this scheme to fill the gap of their agriculture target.

In this regard, he suggested that Scale of Finance Committee Meetings should be convened immediately so that realistic scale of finance can be set for the state. He said that in the present condition 13-15 % growth in scale of finance can be easily extended. With the increased Scale of Finance, it is quite possible to increase the

credit size. He informed all the members in the meeting that for the first time State ACP will cross Rs.100000 Crore in the FY 2021-22 and also the State has a potential for more than Rs.200000 lakh Crore by increasing the ACP target by 30% every year.

He said that doses to SHGs should be doubled. At present credit flow per SHG is very low as compared to other States.

He mentioned that Fisheries Sector is one of the very potential sectors for Agriculture Allied Sector and to be taken forward to the next level by banks to achieve their Agriculture target. At last he mentioned about Financial Inclusion and requested all banks to arrange Financial Inclusion meeting in regular interval.

### **Major Issues raised in the meeting.**

<b>Sl.No</b>	<b>Issues</b>	<b>Issue raised by</b>	<b>Action to be taken</b>
1	Disposal of all pending loan applications for different schemes.	Hon'ble Finance Minister, Odisha	To organize at least one Financial Inclusion camp in each GP before 31.3.2021 co-ordinating all LDMs, Banks, BCs, along with all Block Extension Officers.
2	Opening of 65 B&M branches, ATM cash in and cash out and cash in point ,engagement of BC	-do-	All the Banks to complete the survey and open more and more B& M branches and ATMs and appoint the BCs before the review date of Hon. CM with bankers on 27.2.21.
3	Achievement of ACP target	APC cum ACS	Close monitoring of Commercial Banks for achievement of ACP target
4	1. Increase of per capita WSHG loan size from 1.68 lakh at present to Rs.1.85 lakh and more up to Rs.4.00 lakh.  2.Increase of target of WSHG from Rs3200 cr to Rs6000 crore for FY 2021-22	1.Principal Secretary Finance  2.Commissioner cum Director, Mission Shakti	All Banks, LDMs and Mission Shakti
5	Achieving the Interest Subvention target for WSHG up to Rs.150 crore by banks	Commissioner cum Director, Mission Shakti	Timely claim of Interest Subvention by all banks before completion of last quarter which is Rs.68 crore at present.



6	<p>1.Appointing WSHG members as Business Correspondent by Banks.</p> <p>2.Dedicated MIS portal for accessing SHG loan by Mission Shakti by all Banks</p>	-do-	<p>1.All Banks should sign MOU with State Govt and all Collectors should initiate process the selection of process of SHG members as BC.</p> <p>2.As three Banks UCO Bank, SBI and OGB have already signed their MOU with Mission Shakti, all other banks should sign the MOU as soon as possible with Mission Shakti.</p>
7	Credit to GSDP % of Odisha should be improved from 38% at present to 56-60% at par with National figure	Principal Secretary, Finance	All Banks and LDMS
8	Increase in CD ratio of districts below 40%	-do-	All the Banks and LDMS
9	Achievement of ECLGS,PMEGP target for our state.	Principal Secretary, MSME	All Banks should complete the disbursement of sanctioned ECLGS immediately. Banks should achieve the PMEGP target by sanctioning the sponsored applications and disburse the borrowers as per the scheme guidelines.
10	MKUY scheme	Principal Secretary,Agriculture Commissioner cum Secretary, FARD	All Banks should clear the pendency of applications in MKUY by sanctioning to the eligible borrowers and claiming the subsidy. By sanctioning under the scheme banks can achieve the ACP target for 2020-21.
11	KCC Saturation gap	Principal Secretary, Agriculture	As there are about 7 lakh to 8 lakh farmers not availed the KCC loan from banks. Banks should go on financing to arrive at the KCC saturation level. Agriculture department will provide the data of farmers who have not yet availed any KCC loans as per the data provided by banks.



12	Signing of MOU for BALARAM scheme by banks  Increase of ACP target for 2021-22	CGM,NABARD	All the Banks should sign MOU with NABARD for payment of incentive for financing under BALARAM to JLGs.  Scale of Finance to be increased by 13-15% for different crops.ACP target for 2021-22 will be increased beyond Rs1.00 lakh crore.  Banks and LDMs should conduct regular financial inclusion meeting
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## **AGENDA NO. 1**

### **Confirmation of Proceedings of 160<sup>th</sup> SLBC Meeting held on 28.05.2020 at Bhubaneswar.**

The Proceedings of the 160th SLBC Meeting held on 29.10.2020 was circulated among all the members of SLBC vide our letter No. SLBC/ODI/655/2020-21 dated 17.11.2020. Since no comments have been received from any quarter, the same was confirmed by the house.

## **AGENDA NO. 2**

### **Review of Bankers, LDMs & Collectors by Hon'ble Chief Minister of Odisha**

Hon'ble Chief Minister of Odisha, Shri Naveen Patnaik took a review meeting with the Controlling Heads of Public Sector Banks, Private Sector Banks, OSCB, RRBs, Small Finance Banks, LDMs & District Collectors on 22.12.2020 for credit linkage to Farmers, SHGs and MSMEs. Hon'ble Chief Minister said that Farmers, SHGs and MSMEs are our entrepreneurs and also stated that the provision of loans is a priority to rebuild COVID-19 affected economy and help entrepreneurs to become self dependent.

All the dignitaries highlighted the last review meeting by Hon'ble CM and advised all the Bankers to go on achieving the ACP target for 2020-21 before the review meeting of Hon'ble CM with Bankers on 26.2.2020.

**(Action:- SLBC, All Banks)**

## **AGENDA NO. 3**

### **ATMA NIRBHAR BHARAT PACKAGE:-**



**(a) Special Drive for providing all dairy farmers of Milk Cooperatives and Milk Producer Companies with Kisan Credit Cards (KCC)**

Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry and Dairying, Govt. of India, announced a Special Drive from 1st June-31st July 2020, for providing all dairy farmers of Milk Cooperatives and Milk Producer Companies with Kisan Credit Cards. The last date was further extended up to 31.12.20.

Commissioner cum Secretary, Fisheries & Animal resources Development Department, Government of Odisha, appealed all bankers to go on mission mode for achieving the KCC saturation drive relating to the loan proposals submitted by OMFED to the bankers through GM, Milk Unions. He also requested the Controlling Heads of Banks present in the meeting to clear the pendency of applications on daily basis and achieve the shortfall in ACP target for Agriculture by financing to the dairy farmers.

**(Action: OMFED, All Banks)**

**(b) Rs 3 lakh crore Collateral-free Automatic Loans for Businesses, including MSMEs - Emergency Credit Line Guarantee Scheme (ECLGS)**

All the dignitaries, appreciated the good work done by banks in sanctioning more than Rs.3000 crore and disbursing Rs.2592 Crore. Principal Secretary, MSME Department, Government of Odisha in his address appealed all the bankers to disburse all the sanctioned cases.

**(Action: MSME Deptt., Govt. of Odisha, All Banks)**

**(c) PMSVANIDHI (Street Vendors):**

As of 18.12.20, out of 45,063 applications entered in the portal, 22,404 applications are sanctioned & in 15,355 numbers of applications, have been disbursed to the applicants.

**(Action: All Banks & SUDA)**

## **AGENDA NO. 4**

### **Financial Inclusion and Banking Infrastructure**

**(a) Financial Inclusion Fund (FIF) of NABARD**

NABARD is providing financial assistance to all Scheduled Commercial Banks including Small Finance Banks and Payment Banks under FIF for implementation of schemes relating to Financial Inclusion and Banking Technologies.

The Policy Circular in this regard by NABARD has been circulated to all Banks and the same policy will continue to be the basis for providing assistance to banks under



FIF for Financial Inclusion and Banking Technology Schemes for the year 2020-21 as well. NABARD has also modified some of the schemes and further added few more.

**(Action: NABARD, All Banks)**

**(b) Expanding and Deepening of Digital Payments Ecosystem**

Two districts Cuttack and Bolangir have been identified to be declared as digital districts in our State. A high level committee was constituted with the officials from RBI, SLBC and Finance Department to monitor the progress.

Banks in these districts have been assigned the targets to achieve 100% digitization by end of **February, 2021**.

**(Action: Finance Deptt, SLBC, All Banks, LDM Cuttack and LDM Bolangir)**

**c) Meeting of the Committee on the issue of opening of Brick & Mortar Bank Branches / Business Correspondents in 65 identified Gram Panchayats:**

In the meeting held on 04.06.2020 with Controlling Heads of Banks, it was decided that banks are free to conduct the surveys in all these 65 places and submit their report for opening of branches and earlier restrictions of opening of branches by banks at the allocated places were lifted.

Two B&M branch has been opened at Birikote GP of Gajapati district & Huma GP of Sambalpur District by Axis Bank.

HDFC Bank has identified one place at Asanpat in Keonjhar district to open Brick & Mortar branch.

SLBC has received the survey report from Bank of Baroda, Union Bank of India, UCO Bank & Jana SFB.

The list has been uploaded in the SLBC portal for easy access to all the member banks.

**(Action: Finance Deptt., RBI, SLBC, All Banks)**

**(d) Villages inadequately covered or uncovered by Financial Infrastructure on Jan Dhan Darshak GIS App.**

Department of Financial Services (DFS), Ministry of Finance, Government of India has informed that as of 30<sup>th</sup> November 2020, there are still 74 inhabited unbanked villages that is not covered through banking outlets within the distance of 5 km in Jan Dhan Darshak App (JDDA).

SLBC has requested all the banks to update the covered villages in the Jan DhanDarshak portal from their HO/LHO level and further requested all the other banks to open the banking outlets in the allocated villages as soon as possible.

**(Action: All Banks)**





**(e) Roadmap for providing Banking Services in villages with population less than 2000**

As per the data submitted by banks on Roadmap for providing banking services in every Unbanked Rural Centres (URCs) having population below 2000 - Progress as on 30.09.2020, Banks have covered 45,874 URCs out of 45,888 URCs constituting 99.97% of the target.

Only 14 URCs are left out and allotted to Utkal Grameen Bank. The Bank is advised to consider opening of a CBS enabled banking outlet or a part time banking outlet in the villages.

**(Action: RBI, UGB)**

**(f) Connectivity**

As reported by GM-BSNL, out of 3991 GPs & BHQs under Bharat Net Phase-I covering 18 districts, 3942 nos. of GPs are connected through Optical Fibre as on 30.11.2020. Regarding Phase-II, 911 GPs are connected out of 3116 GPs & BHQs.

**(Action: - E& IT department, Govt. of Odisha and BSNL)**

## **AGENDA NO.5**

### **Annual Credit Plan / Priority Sector Lending / Sectoral Financing**

**(a) Target vs. Achievement of Annual Credit Plan (ACP) 2020-21 under Priority Sector**

The House discussed the underperformance in lending to Fishery, Dairy, Khadi & Village Industries, and Social Infrastructure & Renewable Energy sector.

**(b) Agriculture**

#### **Crop Loan & Term Loan**

The House discussed to increase Agricultural Term Loan in Odisha through different Govt sponsors subsidy backed scheme like MukhyaMantri Krishi Udyog Yojna and BALARAM.

#### **Kissan Credit Card (KCC)**

Banks have disbursed Rs.11,380.18 crore in 23,89,105 KCC accounts during 01.04.2020 to 30.09.2020, out of which 4,16,421 fresh KCCs have been issued disbursing Rs.2,380.60 Crore. Total outstanding balance as on 30.09.2020 was Rs.25,107.67 crore in 51,26,326 KCC accounts. Principal Secretary, Agriculture and FE, Government of Odisha, in his address also highlighted regarding KCC saturation in the state.



### **Doubling of Farmers' Income by 2022-Strategy for Odisha**

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

Raising crop production, reducing cultivation costs and post-harvest losses, and reform of agriculture markets are among the focus areas of the central government to double farmer incomes by 2022.

### **Central Sector Scheme for Formation and Promotion of 10,000 Farmers' Producers Organization (FPOs)**

Government of India has announced a Central Sector Scheme for Formation and Promotion of 10,000 FPOs to be implemented across the country from 2019-20 to 2023-24, through three Implementing Agencies viz. Small Farmer Agri-Business Consortium (SFAC), National Bank for Agriculture and Rural Development (NABARD) and National Cooperative Development Corporation (NCDC). The scheme will be reviewed and monitored through a three tier structure viz. District Level Monitoring Committee (D-MC) at District level, State Level Consultative Committee (SLCC) at State level and National Level Project Management Advisory and Fund Sanctioning Committee (N-PMAFSC) at National level. The SLCC and D-MCs have already been constituted by Government of Odisha vide notification dated 29 June 2020, wherein NABARD has been entrusted the role of Member Secretary and Convener of D-MC and SLCC.

Out of 7 non-DDM districts, only Rayagada District has not conducted the D-MC Meeting. LDM of Rayagada is requested to conduct the meeting at the earliest.

**(Action: NABARD, All Banks)**

### **(c) Education Loan**

All commercial banks have disbursed Rs.99.24 Crore in 2,655 accounts during 01.04.2020 to 30.09.2020. The balance outstanding as on 30.09.2020 was Rs. 1,748.79 Crore in 51,614 accounts.

### **(d) Housing Loan**

All Commercial Banks have disbursed Rs.1, 187.67 Crore in 9,030 accounts during 01.04.2020 to 30.09.2020. The balance outstanding as on 30.09.2020 was Rs. 15,796.81 Crore in 1, 69,485 accounts.

As there are number of projects and units of pre-BDA/pre-RERA days lying unregistered with RERA, home buyers and builders are apprehensive of the future of the project. As a result customers of many banks are reluctant to service these loan accounts leading to surge in NPA. State Government may initiate appropriate action in this regard.

**(Action: State Govt. & All Banks)**



## **AGENDA NO.6**

### **Credit Deposit (CD) Ratio (All Banks)**

As on 30.09.2019, the total deposit of the State was Rs.3,26,968.11Crore & the total advance utilized in the State was Rs.1,97,629.89 Crore and as on 30.09.2020, the total deposit of the banks in Odisha was Rs.3,59,024.30 Crore and advance utilized in the State was Rs.2,06,903.31 Crore. It can be observed that there is an increase of deposit by Rs.32,056.19 Crore whereas credit has increased only by Rs.9,273.42 Crore, for which the CD ratio of the State has decreased from 60.44% to 57.63%.

### **District Wise CD ratio (%) as of 30.09.2019 & 30.09.2020 for all Districts of Odisha**

Sambalpur district registered a CD ratio of 34.50% only on account of MCL deposit of Rs.9,140.99Crore. If this amount is excluded, the CD Ratio will be 56.61%.

It is observed that 5 districts namely Bargarh, Boudh, Jajpur, Jharsuguda and Sonepur have achieved CD ratio of more than 60%.

Out of the 30 districts in Odisha, 9 districts (Angul, Deogarh, Gajapati, Jagatsinghpur, Kendrapada, Keonjhar, Mayurbhanj, Puri, and Sambalpur) have a C/D ratio below 40%. LDMs of these districts have been advised to form (if not constituted) and conduct subcommittee meeting of C/D ratio on urgent basis to study the reasons and how to improve the C/D ratio to achieve the benchmark of 60% as stipulated by RBI. LDMs have been advised to send the minutes of these meetings along with the strategy to RBI.

Three districts namely Malkangiri, Ganjam and Kandhamal have just come out of the "Below 40%" tag.

CD ratio has increased for the districts of Bolangir, Dhenkanal, Gajapati, Ganjam, Malkangiri, Nayagarh, Puri, Sambalpur and Sundargarh while CD ratio has declined for the remaining districts.

**(Action: All LDMs & Banks)**

## **AGENDA NO. 7**

### **Loan Recovery – Legal/Institutional Support**

#### **(a) NPA & Overdue position as on 30.09.2020**

The NPA % of the State as on 30.09.2020 was 6.03 and overdue % was 24.05 which are at much higher side and alarming. Rising NPA in Odisha is a matter of great concern. However, there is a decline in NPA % of Odisha and it is reduced by Rs.383.12 crore in comparison to the quarter ending June 2020 where the gross NPA was Rs.10,711.41 crore and the figure has come down to Rs.10,328.29 crore as on 30.09.2020.



Banks in the State have to increase their advance portfolio by extending credit in the State to bring down the NPA ratio and also stimulate the recovery measures to curtail down the growing in NPAs.

For PMRY / PMEGP / SJSRY (NULM)/ SHG (NRLM) / WCC, the NPA & Overdue % was too high. The Banks are facing problem to recycle the funds owing to non repayment of loans, mounting overdue and rising NPA %. Banks & Govt. Departments have to make joint efforts with specific strategies to improve the recovery performance for better recycling of funds.

**(Action: Finance Department, Govt. of Odisha & All Banks)**

**(b) Status of OPDR cases as on 30.09.2020**

11,685 no. of OPDR cases involving Rs.133.59 crore are pending as on 30.09.2020. All District Collectors are advised by State Authority for early disposal of pending OPDR cases. All the Lead District Managers may put their coordinated efforts to yield desired result.

Banks have also requested for waiver of deposit of upfront fee while filing the OPDR cases and suggested that the amount may be realized after actual recovery in those accounts.

**(Action: Finance Deptt. Govt. of Odisha)**

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

As per Section 14 of the SARFAESI Act banks require the support from District Magistrates for attachment of property and quick enforcement of the Act. Huge applications are pending for DM permission and assistance for taking physical possession of charged assets under the Act.

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

**(Action: Finance Deptt., Govt. of Odisha, All Banks, All LDMs)**

**AGENDA NO.8**

**(a) Financing to MSME Sector**

**Micro, Small and Medium Enterprises (MSMEs)**

**Regarding Bank finance to MSMEs getting lease hold right from IDCO**



Odisha Industrial Infrastructure Development Corporation (IDCO) is the nodal agency of the State Govt. to acquire land and give on lease basis to the Industries and MSMEs of the state for setting up various industrial and commercial activities. IDCO also allows the units to mortgage the land in favor of various commercial Banks and take financial assistance for their units.

In the last few years, it is seen that, IDCO has changed certain rules in its policy of giving lease hold rights to the units. The State Govt. has its policy which states that, a unit should start its manufacturing activity within a period of 3 years from the date of allotment; otherwise, the allotment of land may be cancelled. The Allottees are facing problems when IDCO is preliminarily doing an agreement to lease for a period of 3 years with the respective units and after completion of the project; IDCO does the permanent lease deed with their respective units. Now the problem is, to take up the project, the MSME unit needs fund and the Bankers are not willing to give finance to the units against the agreement to the lease made by IDCO as this agreement to lease is not a permanent lease and mortgagee right against this lease deed has not been issued by IDCO.

**(Action: MSME Deptt, Industry Dept.)**

**(b) Govt. Sponsored Programmes PMEGP– Govt. of India**

For FY 2020-21, Rs.13,483.86 Lakhs Margin Money target is assigned to different banks which is 30.82% increase from the last Financial Year target.

Applications uploaded in the PMEGP portal may please be scrutinized by the Industries Department. Only viable proposal may be forwarded to banks for sanction, to avoid delay and rejection.

**(Action: KVIC & All Banks)**

**AGENDA NO. 9**

**Central Government Sponsored Schemes**

**(a) Financing under Self Help Groups (SHGs)**

RBI through its Master Circular mandates minimum loan of 6 times corpus or Rs. 1 lakh whichever is higher per SHG as the first dose and higher amount in the subsequent doses. Assuming a corpus of 30 to 40 thousands minimum loan to SHG on first dose comes to around Rs.2 lakhs. Further, SLBC Sub-committee on Rural Credit also approved minimum loan of Rs. 2 lakhs per SHG. In addition, RBI Master Circular dated 18<sup>th</sup> September 2020 mandates minimum of Rs.6lakhs based on MCP of SHG on 3<sup>rd</sup> linkage.

**(Action: Mission Shakti, Finance Deptt. & All Banks)**

**(b) Crop Insurance**

**Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif 2020**

The scheme is being implemented in the State since Kharif 2016.

The maximum Farmers' Premium was 2% for Kharif & 1.5% for Rabi season except for the commercial crops like Cotton, Ginger, Turmeric, Potato & Sugarcane for which the Farmers premium is 5%.

- For the first time State Land Records Portal was integrated with National Crop Insurance Portal.
- 3042 Bank Branches along with 4609 CSCs facilitated the farmer's enrolment.
- An ACIM module has been developed in the Agriculture & Farmers' Empowerment Department's website for tracking of claim disbursement. The Bank Branches will be linked to it in future.

**(c) Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY) as on 30.09.2020**

Bank wise achievement in PMJDY as on 30.09.2020 is as follows

Nos of BSBD A/Cs Opened is **1, 62, 68.372.**

Total Numbers of Rupay cards issued is **12732566**

Percentage of Rupay Card Issued to BSBD A/cs is **78.27 %**

Aadhaar Seeding Percentage in BSBD A/Cs- **70.56%**

**(d) Performance by Commercial Banks under Social Security Schemes as on 30.09.2020**

**Insurance Claim Details under Social Security Schemes as on 30.09.2020**

<b>BANKS</b>	<b>Claimed</b>	<b>Settled</b>	<b>Returned/Rejected</b>	<b>Pending</b>
RuPay Debit Card (Rs. 1,00,000/-)				
TOTAL	239	220	1	18
PMJJBY (Rs. 2,00,000/-)				
TOTAL	5285	4866	91	328
PMSBY (Rs. 2,00,000/-)				
TOTAL	2231	1640	212	379
Life Insurance Coverage under PMJDY (Rs 30,000/-)				
TOTAL	470	410	21	39

**(e) Progress of PradhanMantri MUDRA Yojana (PMMY) in Odisha for the period 01.04.2020 to 30.11.2020**

All Banks and Financial Institutions have sanctioned an amount of Rs. 5,737.68 Crore and disbursed Rs.5,481.17 Crores as on 30.11.2020 during the financial year 2020-21.

**Progress of PradhanMantri MUDRA Yojana (PMMY) in Odisha for the period 01.04.2020 to 30.11.2020 (Financial Institutions wise).**

**(Amt in Rs. Cr.)**

<b>Financial Institutions</b>	<b>No. of Accounts</b>	<b>Share in %</b>	<b>Disbursed Amount</b>	<b>Share in %</b>
MFIs & NBFCs	6,17,117	41.52	2,163.04	39.46
Public Sector Banks	1,44,455	9.73	1,569.37	28.63
Private Sector Banks	5,50,208	37.02	1,108.75	20.23
Regional Rural Banks	2,687	0.18	32.79	0.60
Small Finance Bank	1,71,620	11.55	607.22	11.08
<b>Total</b>	<b>14,86,087</b>	<b>100.00</b>	<b>5,481.17</b>	<b>100.00</b>

**(Action: MSME Deptt., Govt. of Odisha & All Banks)**

**(f) PMAY-Housing for all-Credit Linked Subsidy Scheme (CLSS)**

The Credit Linked Subsidy Scheme (CLSS) is the second vertical of the Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] of the Housing for All by 2022 Mission of the Government of India. It is a Central Sector Scheme. The CLSS can be broadly divided into two components (i) PMAY-CLSS for EWS/LIG and (ii) PMAY-CLSS for MIG. The PMAY-CLSS for EWS/LIG is valid from June 17, 2015 to March 31, 2022, while the PMAY-CLSS for MIG is valid from January 1, 2017 to March 31, 2021.

**Rural Housing Interest Subsidy Scheme (RHISS)**

In order to achieve the objective of "Housing for All by 2022", Ministry of Rural Development (MoRD), Government of India launched Rural Housing Interest Subsidy Scheme (RHISS) in 2017 to provide cheap and easy access to institutional loan to the households living in rural areas who are not covered under PMAY-G for construction/modification of their dwelling unit. The National Housing Bank has been identified as the Central Nodal Agency for implementation of the Scheme and various banks have executed MOU with NHB in this respect. MoRD in a review meeting on progress of implementation of RHISS has stressed upon the need to improve the performance under RHISS through target fixing and performance monitoring.

**(g) Stand up India Scheme**

Against a target of **3,670** applications for 2020-21, as on 30<sup>th</sup> September 2020, **109** loan applications have been disbursed as per report generated from Stand up Mitra portal.





As reported by different banks in Stand up Mitra portal as on 30.09.2020, Rs.8.87 Crore has been disbursed in 86 accounts to Women applicants.

**(h) Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities Progress / Achievement made for 2020-21 – Financing under Minority Communities.**

During 01.04.2020 to 30.09.2020, Banks have extended credit of Rs. 267 crore to 27,047 beneficiaries of Minority Community. The outstanding balance as on 30.09.2020 was Rs. 3,076.66 Crore in 3,23,665 accounts.

**(i) National Urban Livelihood Mission (NULM)**

Loan applications under SEP-I for FY 2020-21 were disbursed in 94 accounts amounting to Rs. 1.08 Crore, under SEP-G - 73 loan accounts were disbursed amounting to Rs.2.25 Crore and under SHG-Bank Linkage –534 loan accounts were disbursed amounting to Rs.9.55 Crore.

**(j) Joint Liability Group (JLG)**

Total amount disbursed for the period 01.04.2020 to 30.09.2020 was Rs.246.64 Crore in 55,540 accounts and balance outstanding as on 30.09.2020 was Rs.3,034.20 Crore in 10,48,600 accounts.

**(k) Artisan Credit Card (ACC)**

During the period of 01.04.2020 to 30.09.2020, the Banks in the State have issued 65 number of Artisan Credit Cards involving total amount of Rs.0.21 Crore. The balance outstanding as on 30.09.2020 was Rs.21.68 Crore against 6,245 accounts.

**(l) Swarozgar Credit Card (SCC)**

26 numbers of SCCs have been issued for the period from 01.04.2020 to 30.09.2020 amounting to Rs.0.04 Crore. The balance outstanding as on 30.09.2020 was Rs.115.29 Crore against 42,328 accounts. Except IDBI Bank, no SCC has been issued by Private Sector Banks. The performance of other Banks is not at all impressive and needs lot of improvement.

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

During the period from 01.04.2020 to 30.09.2020, 16,069 no. of proposals are covered under CGTMSE amounting to Rs.549.96 Crore.

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

8,632 Micro units amounting to Rs. 185.56 Crore are covered under CGFMU Scheme for the period from 01.04.2020 to 30.09.2020.

**(Action: Govt of Odisha , NABARD, SIDBI & All Banks)**



## **AGENDA NO. 10**

### **State Govt. Sponsored Schemes Progress**

#### **(a) BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)**

A new scheme BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model) has been notified by Department of Agriculture and Farmers' Empowerment, Government of Odisha on 16.07.2020 for financing Joint Liability Groups (JLGs)/Sharecroppers through financial institutions. The target of the scheme is to form one lakh JLGs (65000 & 35000 for the FY 2020-21 & 2021-22 respectively) covering at least five lakh farmers mainly from among those who are sharecroppers using ATMA (Agricultural Technology Management Agency) platform of the Department of Agriculture and Farmers' Empowerment.

All banks are requested to circulate the Corrigendum of the existing Guidelines in the scheme to the branches for successful implementation of the scheme.

**(Action: All Banks, LDMs, Director-Image, Agriculture Deptt.)**

#### **(b) Development with regard to the Administration of Subsidy of Women SHGs in the State of Odisha – Mission Shakti**

##### **1. SHG Bank Linkage:**

Institutional Finance to women SHGs plays a vital role in livelihood promotion entrepreneurship among women SHG members. This facilitates the realms of building financial capabilities and self-confidence of women.

1. As on 21<sup>st</sup> December 2020, **1,26,263** SHGs have been credit linked with loan amounting to **Rs. 2,120.32** Crore against the annual physical & financial credit linkage target of 2,54,250 & Rs.3,240.20 crore respectively. The physical and financial achievement as percentage of the target comes to 50% & 65% respectively.
2. Under 5T mandate of Mission Shakti, the Government has targeted to increase the loan size to Rs. 4 lakh per SHG by the FY 2022-23. The present average loan size comes to **Rs. 1.68 lakh** per SHG.
3. **63,990** sponsored loan applications are pending with different bank branches across the state, which need immediate action.

##### **2. Mission Shakti Loan – State Interest Subvention:**

Mission Shakti Loan provides women SHGs with bank loan upto Rs. 3 lakh at 0% annual rate of interest on prompt and regular repayment.



Banks namely Bank of Baroda, IDBI, Indian Bank, Punjab & Sind Bank, Union Bank of India and HDFC bank have not furnished the interest subvention claims during the current FY.

**(Action: All Banks & Mission Shakti)**

### **3. Dedicated MIS Portal for SHG Bank Linkage & Interest Subvention (BLIS):**

To integrate online digital solutions to bolster the 'Mission Shakti Loan' implementation process, a state-of-the-art Management Information System (MIS) is being developed by Mission Shakti in collaboration with Tata Consultancy Services (TCS).

This dedicated BLIS portal aims to help in monitoring SHG Bank Linkage and Interest Subvention programme in the state covering all WSHGs irrespective of their promoting agency.

To implement this process, Mission Shakti is collaborating with all banks for periodic data sharing on SHG Bank Linkage and Interest Subvention. Moving forward, MoUs with State Bank of India, UCO Bank and Odisha Gramya Bank has been done with Directorate of Mission Shakti for sharing SHG data.

**(Action: All Banks & Mission Shakti)**

### **4. Engaging WSHG/Federation Members as Business Correspondent Agents (BCAs) under BC Model:**

At least 500 Mission Shakti SHG members will be engaged as Business Correspondent Agents (BCA) to provide different banking services to people in unbanked and under banked areas across the state. This will not only provide a sustainable livelihood option to WSHG members, but also extend banking services to the public at large in GPs deprived of brick and mortar bank branches.

Mission Shakti has signed MoU with Odisha Gramya Bank, YES Bank and ICICI Bank to engage SHG members as BCAs to provide such services.

**(Action: All Banks & Mission Shakti)**

### **(c) SilpiUnnatiYojana (SUY)**

During 2020-21, so far till date 1377 nos. of applications have been sponsored by DICs/RICs to different banks and out of these 47 nos of cases have so far been reported as sanctioned.

Besides above, the pending applications pertaining to the FY 2019-20 under the scheme SUV would be considered during the current year. Accordingly the bank branch wise pendency of 966 no. of cases in respect of the year 2019-20 is also enclosed out of which only 10 cases have been sanctioned during the current year so far.



Thus 57 nos. of cases only have been reported as sanctioned so far. Bankers may be impressed upon to expedite the sanction under the scheme as hardly three months are left to achieve the target.

**(Action: Govt of Odisha & All Banks)**

## **AGENDA NO.11**

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

#### **(a) RBI Policy Changes:**

#### **I. National Strategy for Financial Inclusion (2019-24)—Access to Livelihood and Skill Development**

National Strategy for Financial Inclusion (NSFI):2019-24 was launched in January 2020. The Strategy document lays down measures and recommendations to further and deepen the financial inclusion efforts throughout the country in a time bound manner. It requires a coordinated approach from various stakeholders more so at the grassroots level towards implementation of the milestones.

The major milestones which needs to be achieved in time bound manner in Odisha are

- (i) **Universal Access to Financial Services**
- (ii) **Providing Basic Bouquet of Financial Services**
- (iii) **Access to Livelihood and Skill Development**
- (iv) **Financial Literacy and Education**

#### **II. National Strategy for Financial Education (2020-25)**

National Centre for Financial Education (NCFE), in consultation with major financial sector regulators, Department of Financial Services, Government of India and various stake holders has prepared second National Strategy for Financial Education (NSFE) for the period 2020-2025 and has also been approved by the Sub Committee of Financial Stability Development Council (SC-FSDC).

The Strategic Objectives laid down in the document has recommended adoption of a '**5 C**' **approach** for dissemination of financial education through emphasis on development of relevant **Content** (including Curriculum in schools, colleges and training establishments), developing **Capacity** among the intermediaries involved in providing financial services, leveraging on the positive effect of **Community** led model for financial literacy through appropriate **Communication** strategy and lastly enhancing **Collaboration** among various stakeholders.

**(Action: SLBC & All Banks)**



**(b) NABARD Initiatives**

- I. Deployment of 20 lakh BHIM Aadhar Pay Devices
- II. FIF for conducting Financial Literacy Awareness Programmes (FLAPs)
- III. FIF- Extension of Connectivity and Power Infrastructure Schemes

**(Action: Govt of India, NABARD & All Banks)**

**AGENDA NO. 12**

**Banks Common Concern**

**(a) RSETI**

As on 30.09.2020, 864 rural BPL/NRLM target group youth have been trained against annual target of 15,377 for the year 2020-21. (5.62% achievement)

The overall number of candidates trained as on 30.09.2020 was 895 against annual target of 21,961. (4.08% achievement)

The percentage of candidates settled as on 30.09.2020 (Cumulative) was 74% against National Average of 70%.

**(Action: Concerned Banks, LDMs & all RSETIs)**

**(b) Recovery**

- Banks are requesting State Government to take up the matter with concerned line department for minimizing the charges for initiating Police escort during physical possession of property under SARFAESI.
- Reduction in turnaround time for DM Permission in physical possession under SARFAESI may be considered by the State Government.
- In Government Sponsored schemes, the subsidy amount is to be returned to the sponsoring agencies in case of account becoming NPA. There should be provision to adjust the available subsidy to the loan account to reduce NPA burden on Banks.
- Hon'ble High Court of Odisha now has stayed the auction of property up to 15.01.2021 in the State of Odisha for which banks are unable to recover their due against mortgage properties offered as collaterals for which funds have been stuck in NPA accounts which could have been deployed by the banks for financing to needy and common people.

SLBC-Odisha has filed an Intervene Petition at Odisha High Court on 16.11.2020 where the hearing had been adjourned to 11.12.2020 but no order is uploaded in regards to the IP till date.

**(Action: Finance Deptt. Govt. of Odisha, All Banks)**



## **AGENDA NO.13**

### **(a) Functioning of DCC/DLRC**

DCC meetings should be convened by the Lead District Managers at quarterly intervals. At the DCC level, sub-committees as appropriate, may be set up to work intensively on specific issues and submit reports to the DCC for its consideration. DCC should give adequate feedback to the SLBC on various issues that need to be discussed on a wider platform, so that these receive adequate attention at the State Level.

### **(b) Strengthening of LDMs**

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

**(Action: All District Collectors, LDMs, All Banks)**

## **AGENDA NO. 14**

### **Conduct of SLBC Meetings**

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

In-Charge, SLBC suggested the creation of SLBC Dash board by all Banks so that the required data can be quickly shared with SLBC.

**(Action: All Banks)**

**The meeting ended with vote of thanks by the SLBC In-Charge to Hon'ble Finance Minister and all the dignitaries.**

**LIST OF PARTICIPANTS FOR 161st MEETING HELD ON 28.12.2020 FOR THE QUARTER ENDED SEP 2020 AT 11AM THROUGH VIDEO CONFERENCE**

SL	NAME	DESIGNATION	ORGANISATION
1	Shri Niranjan Pujari	Hon'ble Finance Minister	Govt. of Odisha
2	Shri Suresh Ch. Mohapatra	Chief Secretary	Govt. of Odisha
3	Shri Raj Kumar Sharma	Agriculture Production Commissioner Cum Additional Chief Secretary	Govt. of Odisha
4	Shri A K K Meena	Principal Secretary	Finance Department, Govt. of Odisha
5	Shri Satyabrata Sahu	Principal Secretary	MSME, Govt. of Odisha
6	Dr. Saurabh Garg	Principal Secretary	Agriculture & Farmers Empowerment, Govt. Of Odisha
7	Shri Ajay Vyas	Executive Director Cum Chairman, SLBC, Odisha	UCO Bank
8	Shri R. Raghu Prasad	Commissioner cum Secretary	Fisheries & Animal Resources Development Deptt., Govt. of Odisha
9	Shri Suresh Kumar Vashishth	Special Secretary	Agriculture & Farmers Empowerment, Govt. Of Odisha
10	Mrs Sujata R Kartikeyan	Commissioner cum Director	Mission Shakti, Govt. Of Odisha
11	Shri Gopabandhu Satapathy	Managing Director	Odisha State Cooperative Bank
12	Shri Suchitra Mishra	Joint Secretary	Department of Financial Services, Govt. of India
13	Dr M Muthukumar	Director, Agriculture & Food Production, Odisha	Agriculture & Farmers Empowerment, Govt. Of Odisha
14	Shri A K Dogra	Director DFS	Govt. of India
15	Dr Pragyasmitha Sahoo	Director, Institutional Finance	Finance Deptt., Govt. of Odisha
16	C Uday Bhaskar	Chief General Manager	NABARD
17	Shri Arupananda Jena	General Manager Cum Convenor, SLBC	UCO Bank
18	Shri Ratnakar Rout	Director	Directorate of Animal Husbandry & Veterinary Services, Govt. of Odisha
19	Dr. Pravat Kumar Roul	Managing Director	APICOL
20	Shri Pintun Sutar	Dy. General Manager	RBI, Bhubaneswar
21	Shri Priyaranjan	Dy. General Manager, FIDD	RBI, Bhubaneswar
22	Dr. PK Agrawal	Vice Chancellor	OUAT
23	Shri Lalatendu Behera	In-Charge, SLBC	UCO Bank
24	Shri Tarakanta Bhakta	Deputy Secretary, Finance Dept	Govt. of Odisha
25	Shri B K Das	SDM, OLM	Govt. of Odisha
26	Dr. Rajesh Das	Chief Statistian,	Govt. of Odisha
27	Shri D Pradhan	State Director of RSETIs	RSETI
28	Controlling Head/Executive		OSFDC
29	Controlling Head/Executive		SIDBI
30	Controlling Head/Executive		State Bank of India
31	Controlling Head/Executive		Union Bank Of India
32	Controlling Head/Executive		Indian Bank
33	Controlling Head/Executive		Bank Of Baroda
34	Controlling Head/Executive		Indian Overseasbank
35	Controlling Head/Executive		Bank Of India
36	Controlling Head/Executive		Canara Bank
37	Controlling Head/Executive		Punjab National Bank
38	Controlling Head/Executive		Utkal Grameen Bank
39	Controlling Head/Executive		Odisha Gramya Bank
40	Controlling Head/Executive		Central Bank of India
41	Controlling Head/Executive		Punjab & Sind Bank
42	Zonal Manager, Sambalpur		UCO Bank
43	Zonal Manager, Balasore		UCO Bank
44	Controlling Head/Executive		Axis Bank
45	Controlling Head/Executive		ICICI Bank
46	Controlling Head/Executive		Bandhan Bank



SL	NAME	DESIGNATION	ORGANISATION
47	Controlling Head/Executive		IDBI Bank
48	Controlling Head/Executive		Yes Bank
49	Controlling Head/Executive		RBL Bank
50	Controlling Head/Executive		HDFC Bank
51	Controlling Head/Executive		Federal bank
52	Controlling Head/Executive		DCB
53	Controlling Head/Executive		IDFC First Bank
54	Controlling Head/Executive		Karnataka Bank
55	Controlling Head/Executive		ESAF SFB
56	Controlling Head/Executive		Utkarsh SFB
57	Controlling Head/Executive		IPPB
58	Controlling Head/Executive		Kotak Mahindra Bank
59	Shri Maheswar Gouda	LDM, Angul	UCO Bank
60	Shri S Dakua	LDM, Balasore	UCO Bank
61	Shri Rajesh Behera	LDM, Cuttack	UCO Bank
62	Shri Rabindra Ku Sethi	LDM, Boudh	State Bank of India
63	Shri BC Majhi	LDM, Deogarh	State Bank of India
64	Shri Don Bosco T	LDM Office, Sundargarh	State Bank of India
65	Shri KC Nayak	LDM, Gajapati	Union Bank Of India
66	Shri A K Panda	LDM, Ganjam	Union Bank of India
67	Shri Satish Patra	LDM, Jagatsinghpur	UCO Bank
68	Shri Dayanidhi Kissan	LDM, Jharsuguda	State Bank of India
69	Shri Sashi Pattnaik	LDM , Kalahandi	State Bank of India
70	Shri Kalpataru Swain	LDM, Kandhamal	State Bank of India
71	Shri Malaya Ku Mitra	LDM, Kendrapada	State Bank of India
72	Shri R N Mahalik	LDM, Keonjhar	Bank Of India
73	Shri D K Bhuan	LDM, Khorda	State Bank of India
74	Shri Goura Chandra Satapathy	LDM Koraput	State Bank of India
75	Shri S Boxy	LDM, Nabarangpur	State Bank of India
76	Shri C M Majhi	LDM, Nayagarh	State Bank of India
77	Shri T Kumbhar	LDM, Nuapada	State Bank of India
78	Shri BK Mohanty	LDM, Puri	UCO Bank
79	Shri D Bihari	LDM, Rayagada	State Bank of India