

Agenda Notes for meeting with Controlling Heads of Banks on 02.07.2021 at 11.00 A.M. through Virtual Mode.

The meeting will be held through Virtual Mode under the Chairmanship of Principal Secretary, MSME Department, Government of Odisha with Controlling Heads of Banks. The Agenda Points for discussion in the meeting are as follows:

1. ECLGS :

The sanctioned amount of Rs.99, 87, 20,000/- towards Interest Subvention under ECLGS for the year 2020-21 has already been deposited in the account opened by Office of the Director of Industries, Odisha, Cuttack on 29.06.2021 at UCO Bank, Secretariat Branch, Bhubaneswar as per instruction of MSME Department, Government of Odisha. The Estimated Bank-wise requirement of funds towards Interest Subvention under ECLGS for 2020-21 submitted to Government is enclosed at **Annexure-I**.

SLBC, Odisha has to share the following information to Director of Industries, Odisha, Cuttack.

- (i) The list of Nodal Banks.
- (ii) The complete and correct Bank-wise & Beneficiary-wise information separately in prescribed Template(Copy enclosed at **Annexure –II**) in respect of loan disbursed to individual beneficiary under ECLGS on daily basis for monitoring of the progress .

SLBC, Odisha may appraise the House regarding development in this regard.

2. PMFME :

As per last report of SLBC, Odisha, the performance of this scheme under Individual category is given below :-

Total No. of proposals sponsored to Banks	No. of proposals sanctioned by Banks	No. of proposals rejected by Banks	No. of proposals pending at Banks
200	10	24	166

Similarly under SHG, 4 proposals out of 21 sponsored applications have been sanctioned. Under FPO category only one has been sanctioned out of 3 sponsored applications.

The Bank-wise performance is enclosed at **Annexure-III**

SLBC, Odisha may appraise the House regarding development in this regard.

3. PMEGP:

The Bank-wise consolidated achievement under PMEGP for the year 2021-22 as on 30.06.2021 (F.N.) is enclosed at **Annexure-IV**.

A target of 6000 Units involving an amount of Rs.180 Crores (M.M) has not been distributed to Banks by SLBC, Odisha.

SLBC, Odisha may appraise the House regarding progress in this regard.

4. Annual Credit Plan (ACP) for MSME Sector for the year 2021-22:

As per the report of SLBC, Odisha, the allotted target for the year 2021-22 is as follows:

Sl.No.	Category	Allotted Target for 2021-22 (Rs. in Crore)
1.	Micro Enterprises	14,816.99
2.	Small Enterprises	11,997.29
3.	Medium Enterprises	7,508.89
4.	Khadi & Village Industries	2,134.41
5.	Others under MSME	4,866.96
Total		41,324.54 Crore

SLBC, Odisha may appraise the House regarding achievement in this regard.

5. Stress Committee information on Revival & Rehabilitation of MSMEs:

SLBC, Odisha has to share the Stress Committee information i.e. the stressed accounts rectified, restructured & decided for recovery during the year 2020-21 as per the Framework notified by Ministry of MSME, Government of India and circulated by RBI to all scheduled Commercial Banks (except RRBs).

SLBC, Odisha may appraise the House regarding development in this regard.

6. Any other matter with permission of the Chair:

ESTIMATED BANK-WISE REQUIREMENT OF FUNDS TOWARDS INTEREST SUBVENTION UNDER ECLGS FOR 2020-21

Amount Rs. in lakh

Sl	Name of the Bank	Disbursed		Estimated amount disbursed		Estimated Interest Subvention amount		
		Accounts	Amount	Women (40%)	Men ((60%)	Women @ 5%	Men @ 2%	Total
1	BANK OF BARODA	8029	17149.31	6859.72	10289.59	342.99	205.79	548.78
2	BANK OF INDIA	14924	16271.01	6508.40	9762.61	325.42	195.25	520.67
3	BANK OF MAHARASTRA	602	1345.00	538.00	807.00	26.90	16.14	43.04
4	CANARA BANK (CANARA+SYNDICATE)	14210	20511.58	8204.63	12306.95	410.23	246.14	656.37
5	CENTRAL BANK OF INDIA	5045	5575.00	2230.00	3345.00	111.50	66.90	178.40
6	INDIAN BANK (INDIAN+ALLAHABAD)	7223	19130.00	7652.00	11478.00	382.60	229.56	612.16
7	INDIAN OVERSEAS BANK	2779	4425.22	1770.09	2655.13	88.50	53.10	141.61
8	PUNJAB & SINDH BANK	868	1227.50	491.00	736.50	24.55	14.73	39.28
9	PUNJAB NATIONAL BANK (PNB+OBC+UBI)	16722	28457.00	11382.80	17074.20	569.14	341.48	910.62
10	STATE BANK OF INDIA	19934	79307.95	31723.18	47584.77	1586.16	951.70	2537.85
11	UCO BANK	15563	8964.50	3585.80	5378.70	179.29	107.57	286.86
12	UNION BANK OF INDIA (UNION+ANDHRA+ CORPORATION)	16653	19317.00	7726.80	11590.20	386.34	231.80	618.14
	PSBs TOTAL	122552	221681.07	88672.43	133008.64	4433.62	2660.17	7093.79
13	AXIS BANK	290	19677.18	7870.87	11806.31	393.54	236.13	629.67
14	BANDHAN BANK	0	0.00	0.00	0.00	0.00	0.00	0.00
15	CITY UNION BANK	7	72.70	29.08	43.62	1.45	0.87	2.33
16	DCB BANK	511	3667.00	1466.80	2200.20	73.34	44.00	117.34
17	FEDERAL BANK	184	2909.89	1163.96	1745.93	58.20	34.92	93.12
18	HDFC BANK	1592	15196.33	6078.53	9117.80	303.93	182.36	486.28
19	ICICI BANK	2505	22670.00	9068.00	13602.00	453.40	272.04	725.44
20	IDBI BANK	950	4202.87	1681.15	2521.72	84.06	50.43	134.49
21	INDUS IND BANK	922	7473.55	2989.42	4484.13	149.47	89.68	239.15
22	KARNATAKA BANK LTD.	102	3228.58	1291.43	1937.15	64.57	38.74	103.31
23	KARUR VYSYA BANK	45	324.00	129.60	194.40	6.48	3.89	10.37
24	KOTAK MAHINDRA BANK	501	5490.00	2196.00	3294.00	109.80	65.88	175.68
25	LAXMI VILAS BANK	7	47.52	19.01	28.51	0.95	0.57	1.52
26	STANDARD CHARTERED BANK	0	0.00	0.00	0.00	0.00	0.00	0.00
27	THE SOUTH INDIAN BANK	18	328.43	131.37	197.06	6.57	3.94	10.51
28	YES BANK	25	290.94	116.38	174.56	5.82	3.49	9.31
29	RBL	0	0.00	0.00	0.00	0.00	0.00	0.00
30	IDFC FIRST BANK	71	241.00	96.40	144.60	4.82	2.89	7.71
31	TAMILNADU MERCANTILE BANK LTD	18	301.00	120.40	180.60	6.02	3.61	9.63
	PVTs TOTAL	7748	86120.99	34448.40	51672.59	1722.42	1033.45	2755.87
32	JANA SFB	0	0.00	0.00	0.00	0.00	0.00	0.00
33	ESAF SFB	0	0.00	0.00	0.00	0.00	0.00	0.00
34	SURYODAY SFB	0	0.00	0.00	0.00	0.00	0.00	0.00
35	UJJIVAN SFB	0	0.00	0.00	0.00	0.00	0.00	0.00
36	UTKARSH SFB	0	0.00	0.00	0.00	0.00	0.00	0.00
	SFBs TOTAL	0	0.00	0.00	0.00	0.00	0.00	0.00
37	ODISHA GRAMYA BANK	959	3216.04	1286.42	1929.62	64.32	38.59	102.91
38	UTKAL GRAMEEN BANK	194	1081.97	432.79	649.18	21.64	12.98	34.62
	RRBs TOTAL	1153	4298.01	1719.20	2578.81	85.96	51.58	137.54
39	ODISHA STATE CO-OP.	0	0.00	0.00	0.00	0.00	0.00	0.00
	OSC TOTAL	0	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	131453	312100.07	124840.03	187260.04	6242.00	3745.20	9987.20

TEMPLATE FOR INFORMATION ON ECLGS-ASSISTED MSME ACCOUNTS DURING 2020-21

Sl No.	Name of the District	Name of the Bank	Name of Bank Branch	Name of the beneficiary	Address details	Mobile No	Email Id, if any	Gender (Men/Women)	Beneficiary Category (A/B/C)	Addl. Loan Amount disbursed under ECLGS (Rs.)	Amount of Interest subvention in Rs. (2% for men & 5% for women-owned account)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)

Beneficiary Category

N.B:- A= Interest Subvention up to Rs.1.00 Lakh

B= Interest Subvention above Rs.1.00 Lakh & up to Rs.5.00 Lakh

C= Interest Subvention above Rs.5.00 Lakh

Performance under PMFME as of 11.06.2021

Banks Name	Loan Rejected	Loan Sanctioned	Pending with Lending Bank	Grand Total
ALLAHABAD BANK			5	5
ANDHRA BANK			2	2
BANK OF BARODA			6	6
BANK OF INDIA		2	2	4
CANARA BANK	4		2	6
CENTRAL BANK OF INDIA			1	1
CORPORATION BANK			1	1
IDBI BANK			1	1
INDIAN BANK		1	9	10
INDIAN OVERSEAS BANK	3	2	16	21
PUNJAB NATIONAL BANK	1	2	8	11
STATE BANK OF INDIA	12	1	101	114
UCO BANK	3	2	1	6
UNION BANK OF INDIA	1		3	4
UNITED BANK OF INDIA			7	7
YES BANK			1	1
(blank)				
Grand Total	24	10	166	200

Bank wise Consolidated Achievement Under PMEGP 2021-22 (As on 30.6.2021,FN)

Margin Money(MM) Rs. In Lakhs

Sl	Name of Bank	Cases Sponsored		Cases Sanctioned		Cases Disbursed and MM Claimed		Cases Pending at Bank	
		No	MM	No	MM	No	MM	No	MM
1	Axis Bank Ltd	71	254.84	12	26.66	26	90.16	57	207.94
2	Bandhan Bank	3	13.25	0	0	0	0.00	3	13.25
3	Bank of Baroda	136	421.43	19	47.25	13	49.03	118	378.45
4	Bank of India	238	649.37	17	57.65	24	67.83	213	597.62
5	Bank of Maharashtra	2	2.53	1	1.74	0	0.00	2	2.53
6	Canara Bank	198	548.74	16	41.64	33	111.84	107	329.87
7	Central Bank of India	59	167.60	9	29.5	8	30.78	53	153.65
8	DCB Bank Ltd	0	0.00	0	0	0	0.00	0	0.00
9	Federal Bank	6	36.50	1	8.75	2	17.50	5	27.75
10	HDFC Bank	6	11.89	0	0	1	0.28	6	11.89
11	ICICI Bank Ltd	12	42.78	0	0	0	0.00	12	42.78
12	IDBI Bank	27	108.37	1	5.25	3	11.25	25	104.60
13	IDFC First Bank	0	0.00	0	0	0	0.00	0	0.00
14	Indian Bank	141	461.18	3	4.97	18	43.24	118	412.21
15	Indian Overseas Bank	60	204.92	2	1.88	13	43.53	58	199.67
16	Indusind Bank	0	0.00	0	0	0	0.00	0	0.00
17	Karnataka Bank Ltd	2	12.25	0	0	0	0.00	2	12.25
18	Kotak Mahindra	0	0.00	0	0	0	0.00	0	0.00
19	Odisha Gramya Bank	136	387.99	4	15.16	7	29.51	132	379.03
20	Punjab and Sind Bank	8	23.85	0	0	0	0.00	8	23.85
21	Punjab National Bank	255	849.63	53	145.73	22	66.83	178	617.13
22	Ratnakar Bank Ltd	0	0.00	0	0	0	0.00	0	0.00
23	State Bank of India	819	2388.14	19	70.02	48	112.95	765	2248.35
24	UCO Bank	121	302.83	3	1.78	5	8.65	94	250.06
25	Union Bank of India	204	638.05	22	56.75	37	116.01	184	589.44
26	Utkal Gramin Bank	16	71.15	0	0	0	0.00	15	69.90
27	Yes Bank	0	0.00	0	0	0	0.00	0	0.00
	Total	2520	7597.29	182	514.73	260	799.39	2155	6672.22