

**164<sup>वाँ</sup> राज्य स्तरीय बैंकर्स समिति की बैठक**  
**164<sup>th</sup> STATE LEVEL BANKERS' COMMITTEE MEETING**  
**जुन २०२१ को समाप्त तिमाही की कार्यसूची**  
**AGENDA NOTES FOR THE QUARTER ENDED JUNE 2021**

**75**  
  
**आज़ादी का अमृत महोत्सव**



**दिनांक: 24.09.2021, पूर्वाह्न 10.30 बजे**  
**राज्य स्तरीय बैंकर्स समिति (ओड़िशा)**  
**STATE LEVEL BANKERS' COMMITTEE, ODISHA**



**यूको बँक**  
(ଭାରତ ସରକାରଙ୍କ ଏକ ସଂସ୍ଥା)

**यूको बैंक**  
(भारत सरकार का उपक्रम)

**UCO BANK**  
(A Govt. of India Undertaking)

यूको बैंक  
(भारत सरकार का उपक्रम)



UCO BANK

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/845/2021-22

दिनांक / Date: 18.09.2021

राज्य स्तरीय बैंकर्स समिति उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय: दिनांक 24<sup>th</sup> सितंबर 2021 को होने वाले 164<sup>वें</sup> एस.एल.बी.सी. बैठक हेतु कार्यसूची नोट एवं पृष्ठभूमि पत्र।

Sub: Agenda Note & Background Papers for 164<sup>th</sup> SLBC Meeting to be held on 24<sup>th</sup> Sept 2021.

हम कार्यसूची नोट एवं पृष्ठभूमि पत्र आपके विनम्र अवलोकन एवं दिनांक 24<sup>th</sup> सितंबर 2021 को होने वाले 164<sup>वें</sup> एस.एल.बी.सी. बैठक में सहभागिता हेतु संलग्नित कर रहे हैं।

We are enclosing herewith the Agenda Notes and Background Papers for your kind perusal and participation in the 164<sup>th</sup> SLBC Meeting to be held on 24<sup>th</sup> September 2021 as per the details below:

दिनांक / Date : 24.09.2021 (शुक्रवार / Friday)

समय / Time : 10.30 A.M

स्थान / Venue : राज्य सम्मेलन केंद्र, लोक सेवा भवन, भुवनेश्वर

State Convention Centre, Lok Seva Bhawan, Bhubaneswar.

हम आपसे निवेदन करते हैं कि आप बैठक में अवश्य भाग लें तथा राज्य की प्रगति एवं विकास हेतु अपने बहुमूल्य सुझाव से हमें अवश्य अवगत कराएं।

We would request you to kindly make it convenient to attend the Meeting and give your valuable suggestions for growth and development of the State.

सादर / 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

Enclo: यथोक्त As stated above

यूको बैंक भवन, तृतीय तल, सी-2, अशोक नगर, भुवनेश्वर – 751009

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# **164<sup>th</sup> SLBC AGENDA**



## BANKING AT A GLANCE IN ODISHA AS ON 30<sup>th</sup> JUNE 2021

Sl	Particulars	Amt in Crores
1	Total Deposit	3,97,454.26
2	Total Advance utilized in the state	2,44,888.49
	Total Advance Sanctioned and utilized in State	2,12,153.93
3	Total Business (Deposit + Advance)	6,42,342.75
4	Credit Deposit (CD) Ratio (%) <b>Benchmark- 60%</b>	61.61
5	Total PS Advance	1,31,942.73
	% of PS Advance to ANBC <b>Benchmark - 40%</b>	62.19
6	Agriculture Advance	1,03,701.33
	% of Agriculture Advance to ANBC <b>Benchmark - 18%</b>	48.88
7	MSME Advance	42,657.14
	% of MSME Advance to ANBC	20.11
	Out of which, Micro Enterprises(Rs.20,544.17) <b>(Benchmark- 7.5 % of ANBC)</b>	9.68
8	Advance to Weaker Section	36,693.64
	% of Advance to weaker section to PS Adv. <b>Benchmark – 25%</b>	27.81
9	Education Loan B/o	1,760.17
10	Housing Loan B/o	17,264.53
11	Total DRI Advance	1,704.87
12	Total Advance to Minority community	3,437.67
	% of Advance to Minority community of Total Priority Sector	2.61
13	Advance to Women	29,581.13
	% of Advance to Women <b>(Benchmark – 5% on ANBC)</b>	13.94
14	Credit Investment to Deposit Ratio %	63.96
15	NPA in % (Average in the state)	7.20
	Public Sector Banks	8.69
	Private Sector Banks	2.55
	RRBs	27.80
	Cooperative Banks	3.48
	Small Finance Banks	18.72
16	Total No. of Branches	5521
	a) Rural Branches	2893
	b) Semi Urban Branches	1506
	c) Urban Branches	1122



17	Achievement under ACP 2021-22 vis-à-vis Annual Target under priority sector in %	18.08
	Agriculture	19.71
	MSME including Khadi & Village Industries and Others under MSME	21.73
	Export Credit	21.25
	Education	5.12
	Housing	4.80
	Social Infrastructure	4.74
	Renewable Energy	0.04
	Others	4.32
18	Lead Districts :	30
	State Bank of India	19
	UCO Bank	7
	Bank of India	2
	Union Bank of India	2
19	RSETIs :	30
	State Bank of India	17
	UCO Bank	7
	Bank of India	2
	CBI	1
	Union Bank of India	2
	RUDSETI : Canara Bank & Syndicate Bank	1
20	FLCs	136
	State Bank of India	19
	UCO Bank	7
	Union Bank of India	2
	Bank of India	2
	Cooperative Banks	97
	RRB( OGB)	9





# **164<sup>th</sup> SLBC MEETING, ODISHA**

## **AGENDA NOTES**

### **AGENDA NO. 1**

**Confirmation of Proceedings of 163<sup>rd</sup> SLBC Meeting held on 17.06.2021 at Bhubaneswar through Video Conferencing.**

The proceedings of 163<sup>rd</sup> SLBC Meeting held on 17.06.2021 was circulated among all the members of SLBC vide our letter No. SLBC/ODI/523/2021-22 dated 21.07.2021. Since no comments have been received from any quarter, the same may please be confirmed.

### **Action Taken Report on the Major issues raised in the meeting**

Issues	Issue raised by	Action taken by/ to be taken by																																																															
Achievement of ACP under Agriculture & Allied Sector, financing in Dairy, Fisheries, Poultry and schemes related to MIDH & MKUY	Hon'ble Finance Minister, Odisha, APC-Cum-ACS , Comissioner-Cum-Secretary, Agriculture & Farmers empowerment and Commissioner-Cum-Secretary , F & ARD	<p>Total ACP achievement under Agriculture as of 30.06.2021 is Rs.9,129.42 Crore which is increased from Rs.8,454.36 Crore during the corresponding period ending 30.06.2020.</p> <p>Comparative achievement is given below –</p> <table><tr><th></th><th colspan="3">FY 2020-2021 (upto 30.06.20)</th><th colspan="3">FY 2021-2022 (upto 30.06.21)</th></tr><tr><th>Particulars</th><th>Target</th><th>Achv.</th><th>% Achv</th><th>Target</th><th>Achv.</th><th>% Achv</th></tr><tr><td>Crop Loan</td><td>29878.94</td><td>7433.15</td><td>24.88</td><td>32156.12</td><td>6885.37</td><td>21.41</td></tr><tr><td>Term Loan</td><td>5641.69</td><td>110.59</td><td>1.96</td><td>5823.34</td><td>139.57</td><td>2.40</td></tr><tr><td>Allied Advance</td><td>4707.17</td><td>507.48</td><td>10.78</td><td>5160.52</td><td>1693.05</td><td>32.81</td></tr><tr><td><b>Farm Credit</b></td><td><b>40227.80</b></td><td><b>8051.22</b></td><td><b>20.01</b></td><td><b>43139.98</b></td><td><b>8718.00</b></td><td><b>20.21</b></td></tr><tr><td>Agriculture Infrastructure</td><td>1603.93</td><td>70.25</td><td>4.38</td><td>1668.07</td><td>49.79</td><td>2.98</td></tr><tr><td>Ancillary Activities</td><td>1450.38</td><td>332.64</td><td>22.93</td><td>1778.44</td><td>413.83</td><td>23.27</td></tr><tr><td><b>Agri Total</b></td><td><b>43282.11</b></td><td><b>8454.11</b></td><td><b>19.53</b></td><td><b>46586.49</b></td><td><b>9181.62</b></td><td><b>19.71</b></td></tr></table> <p>Banks are now putting more thrust for sanctioning more number of applications under MKUY Scheme and as of 25.08.2021, banks have sanctioned 583 applications, increased by 130 applications from that reported in last SLBC Meeting.</p>		FY 2020-2021 (upto 30.06.20)			FY 2021-2022 (upto 30.06.21)			Particulars	Target	Achv.	% Achv	Target	Achv.	% Achv	Crop Loan	29878.94	7433.15	24.88	32156.12	6885.37	21.41	Term Loan	5641.69	110.59	1.96	5823.34	139.57	2.40	Allied Advance	4707.17	507.48	10.78	5160.52	1693.05	32.81	<b>Farm Credit</b>	<b>40227.80</b>	<b>8051.22</b>	<b>20.01</b>	<b>43139.98</b>	<b>8718.00</b>	<b>20.21</b>	Agriculture Infrastructure	1603.93	70.25	4.38	1668.07	49.79	2.98	Ancillary Activities	1450.38	332.64	22.93	1778.44	413.83	23.27	<b>Agri Total</b>	<b>43282.11</b>	<b>8454.11</b>	<b>19.53</b>	<b>46586.49</b>	<b>9181.62</b>	<b>19.71</b>
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The details are given below –

As of	Sanctioned	Rejected	Pending	Total
19.05.2021	453	435	839	1727
25.08.2021	583	428	825	1836

There is also substantial growth in Allied Sector from the corresponding period ending 30.06.2020.

The comparative achievement under allied sector is given below –

Name of the scheme	FY 2020 - 2021	FY 2021 - 2022
	Disbursement Amount from 01.04.20 to 30.06.20	Disbursement Amount from 01.04.21 to 30.06.21
Dairy(Including DEDS)	17.07	44.31
Fishery	12.38	85.38
Poultry	68.86	77.70
AH-Sheep/Goatery/Piggery	38.67	659.42
Others	370.50	826.23
<b>Total</b>	<b>507.48</b>	<b>1693.04</b>

Under AH-Sheep/Goatery/Piggery, Indusind Bank has shown Rs. 650.26 Cr. achievement during this current FY (upto June'21).

Under Other Allied Sector achievement, Axis bank has shown Rs.56.13 Cr., Bandhan Bank has shown Rs.88.59 Cr., ICICI Bank has shown Rs.159.20 Cr. and Indusind Bank has shown Rs.320.17 Cr.



PMFBY	Commissioner-Cum-Secretary, Secretary, Agriculture & Farmers Empowerment	<p>In every Crop Weather Watch Group (CWWG) meeting which is held on every Monday under the Chairmanship of APC-Cum-ACS, the matter is discussed to cover all eligible farmers under PMFBY for Kharif 2021 within the stipulated time. Banks have made special drive and as of 23.08.2021, total enrolment of farmers under PMFBY is given below:</p> <table><tr><td></td><td><b>Kharif 20</b></td><td><b>Kharif 21</b></td></tr><tr><td>Enrolment (Farmers No.)</td><td>94,08,942</td><td>80,97,004</td></tr><tr><td>Area Insured (ha)</td><td>11,18,409</td><td>10,09,846.57</td></tr><tr><td>Sum Insured(Rs Crores)</td><td>7,547.00</td><td>6,802.82</td></tr><tr><td>Gross Premium( Rs Crores)</td><td>1,399.45</td><td>1,334.44</td></tr></table>		<b>Kharif 20</b>	<b>Kharif 21</b>	Enrolment (Farmers No.)	94,08,942	80,97,004	Area Insured (ha)	11,18,409	10,09,846.57	Sum Insured(Rs Crores)	7,547.00	6,802.82	Gross Premium( Rs Crores)	1,399.45	1,334.44	
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Rising NPA & Overdue % under Agriculture & Allied Sector and recovery process regarding pending cases under SARFAESI .	Principal Secretary, Finance Dept.& Director, DFS, Govt of India	<p>In June'20, the NPA % under Agriculture was 8.15% and the same is reduced to 6.00% as on 30.06.2021.</p> <p>Under Allied activities also, the NPA% was reduced from 14.68% to 8.87% during the same period.</p> <p>The NPA position was discussed in the Sub-Committee meeting of SLBC on Agriculture Credit held under the Chairmanship of Commissioner-Cum-Secretary, AG&amp;FE on 06.08.21 and Sub-Committee on F &amp; ARD held under the Chairmanship of Commissioner cum Secretary, F &amp; ARD on 21.08.21.It has been decided to speed up the recovery processby banks with the support of State Govt. authorities.</p>																
Increase in CD ratio of 7 districts below 40%	Hon'ble Finance Minister, DC cum ACS & Director, DFS, New Delhi	<p>The LDMs of those 7 districts conducted Special Sub Committee Meeting on CD ratio as given below –</p> <table><tr><td>Name of the district with CD ratio below 40%</td><td>Date of Special Sub-Committee Meeting held</td></tr><tr><td>Deogarh (36%)</td><td>08.07.2021</td></tr><tr><td>Gajapati (36%)</td><td>27.07.2021</td></tr><tr><td>Jagatsinghpur (34%)</td><td>03.08.2021</td></tr><tr><td>Kendrapara (36%)</td><td>15.07.2021</td></tr><tr><td>Malkangiri (36%)</td><td>13.08.2021</td></tr><tr><td>Mayurbhanj (38%)</td><td>02.08.2021</td></tr><tr><td>Keonjhar (35%)</td><td>29.06.2021</td></tr></table> <p>As per the advice of RBI, Bhubaneswar, the CD Ratio was recomputed by taking data from banks which had advance sanctioned outside the state but utilized within the state.</p> <p>Bank of Baroda, Bank of India, Canara Bank, State Bank of India, UCO Bank, HDFC Bank &amp; IDBI Bank has submitted the revised figures of advances sanctioned outside but utilized in the State, districtwise.</p>	Name of the district with CD ratio below 40%	Date of Special Sub-Committee Meeting held	Deogarh (36%)	08.07.2021	Gajapati (36%)	27.07.2021	Jagatsinghpur (34%)	03.08.2021	Kendrapara (36%)	15.07.2021	Malkangiri (36%)	13.08.2021	Mayurbhanj (38%)	02.08.2021	Keonjhar (35%)	29.06.2021
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Keonjhar (35%)	29.06.2021																	



		Considering the information provided by the banks, SLBC has recomputed the CD ratio of all the districts and only one district namely Keonjhar is having CD ratio below 40% as on 30.06.2021. The main reason for reduction of CD ratio is due of closure of Essel Mining having exposure of Rs. 548.84 Crore with SBI.												
Achievement of PMEGP, PMFME, Start Up India target under MSME.	DC Cum ACS and Principal Secretary, MSME Deptt.	<p>The matter was discussed in various review meetings under the Chairmanship of Principal Secretary, MSME Deptt., Govt. of Odisha.</p> <p>In the FY 2021-22, against annual ACP target of Rs. 41,324.54 Crore for MSME, banks have disbursed Rs.8,978.16 Crore which is 21.73% achievement.</p> <p>In regard to PMEGP, Banks in Odisha have disbursed Margin Money in 808 PMEGP applications during the year 2021-22 (upto August'21)against a target of 6,000. However the sanctions during the current FY are 628.</p> <p>Under PMFME Scheme, 21 proposals are sanctioned by banks under Individual category as of 09.09.2021 and under Stand Up India Scheme, 20 applications are sanctioned by different banks as of 30.06.2021 as compared to 17 in the corresponding period as of 30.06.2020.</p> <p>Due to Covid-19 pandemic, there were many restrictions imposed by State Government in the 1<sup>st</sup> quarter. However, banks are now taking steps to achieve the allotted target. Banks to expedite the disposal of pending applications.</p>												
Interest Subvention claim by bank	Commissioner cum Director, Mission Shakti	<p>During the FY 2021-22 (upto 24.08.2021), a sum of Rs.24.40 Crore interest subvention has been disbursed to 5 banks (State Bank of India, Indian Overseas Bank, Central Bank of India, UGB &amp; OSCB) under Mission Shakti loan – State Interest Subvention Scheme.</p> <p>Other banks are requested to submit the interest subvention claims to Mission Shakti Department.</p>												
Appointing WSHG members as Business Correspondent by Bank.	-do-	<p>The number of WSHG members engaged as BCs has been increased from 582 to 1262 in SBI, UGB, OGB, Yes Bank &amp; ICICI Bank platform. Other banks to explore the possibility.</p> <table><tr><td>Name of the Bank</td><td>No. of WSHG members engaged as BCs</td></tr><tr><td>SBI</td><td>296</td></tr><tr><td>UGB</td><td>138</td></tr><tr><td>OGB</td><td>236</td></tr><tr><td>Yes Bank</td><td>498</td></tr><tr><td>ICICI Bank</td><td>94</td></tr></table> <p>During the current FY target is to engage 1000 more women SHG/Federation members as BCAs.</p>	Name of the Bank	No. of WSHG members engaged as BCs	SBI	296	UGB	138	OGB	236	Yes Bank	498	ICICI Bank	94
Name of the Bank	No. of WSHG members engaged as BCs													
SBI	296													
UGB	138													
OGB	236													
Yes Bank	498													
ICICI Bank	94													



Dedicated MIS portal by all Bank for accessing SHG loan data by Mission Shakti	-do-	<p>All major banks have signed MOU with Mission Shakti except Central Bank of India &amp; Odisha State Cooperative Bank for dedicated SHG MIS Portal. These 2 banks are requested to sign MOU with Mission Shakti as soon as possible.</p> <p>A meeting was held on 24<sup>th</sup> August 2021 under the Chairmanship of Commissioner-Cum-Secretary, Mission Shakti Department, Govt. of Odisha where it was decided that</p> <ol style="list-style-type: none"><li>1. 5 Banks (Bank of Baroda, Canara Bank, Union Bank of India, Punjab National Bank &amp; Axis Bank) who have not shared the data though signed MOU have to submit the data immediately.</li><li>2. 4 Banks, i.e. State Bank of India, UCO Bank, Indian Overseas Bank &amp; Odisha Gramya Bank though shared the data with some error have to submit the rectified data by immediately.</li></ol> <p>We request all the above mentioned banks to look into the matter on sharing the data/submission of rectified data.</p>
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## **AGENDA NO.2**

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

#### **(a) ACP Target for the FY 2021-22**

As per the decision taken in the 163<sup>rd</sup> SLBC Meeting, this year target (both Priority Sector & Non-Priority Sector) will be minimum 40% of the deposit of the district. Accordingly, LDMs have revised the target and approved the revised target in the DCC Meetings under the Chairmanship of respective District Magistrate & Collectors.

Total deposit as on 31.03.2021 for the state was Rs. 3,80,799.48 Crore. The total credit target fixed for 2021-22 is Rs.1,55,702.09 Crore which is 40.88% of total deposit. In all the 30 districts also the total credit target has been fixed with minimum of 40% of deposit as on 31.03.2021.

For the current year the Priority Sector target is fixed with an increase of 21.95% over the last year target and 37.98% increase over achievement as on 31.03.2021.

The Priority Sector & Non-Priority Sector target for FY 2021-22 allotted to different banks of the state are given below –



Priority Sector Target for FY 2021-22 (in Cr.)	Non-Priority Sector Target for FY 2021-22 (in Cr.)	Total (Priority + Non-Priority) Target for FY 2021-22 (in Cr.)
1,10,241.02	45,461.06	1,55,702.09

The sector wise revised ACP target for FY 2021-22 under Priority Sector is given below

	Target for FY 2020-21 (in Cr.)	Target for FY 2021-22 (in Cr.)	% increase from last year target
Crop Loan	29,878.94	32,156.12	7.62
Term Loan	5,641.68	5,823.34	3.22
Allied Advance	4,707.18	5,160.52	9.63
<b>Farm Credit</b>	<b>40,227.80</b>	<b>43,139.98</b>	<b>7.24</b>
Agriculture Infrastructure	1,603.93	1,668.07	4.00
Ancillary Activities	1,450.38	1,778.44	22.62
<b>Agri Total</b>	<b>43,282.11</b>	<b>46,586.49</b>	<b>7.63</b>
Micro Enterprises	10,660.30	14,812.36	38.95
Small Enterprises	9,441.97	11,998.07	27.07
Medium Enterprises	5,482.44	7,511.39	37.01
Khadi & Village Industries	1,522.90	2,134.68	40.17
Others under MSME	3,350.38	4,867.93	45.30
<b>MSME Total</b>	<b>30,457.99</b>	<b>41,324.43</b>	<b>35.68</b>
Export Credit	3,479.50	4,566.61	31.24
Education	1,152.13	1,097.39	-4.75
Housing	4,970.15	5,770.64	16.11
Social Infrastructure	334.54	348.62	4.21
Renewable Energy	123.66	112.03	-9.41
Others	6,595.61	10,434.82	58.21
<b>Priority Sector Total</b>	<b>90,395.69</b>	<b>1,10,241.02</b>	<b>21.95</b>

The bankwise target has already been circulated to all banks by SLBC vide letter no. SLBC/ODI/2021-22/418 dated 30.06.2021 covering both priority & Non-priority sector advances for the FY 2021-22.

The bankwise & districtwise Priority & Non-Priority sector target for FY 2021-22 is given in **Annexure -1**.

### **(b) Target vs. Achievement of Annual Credit Plan (ACP) 2021-22 under Priority Sector**

For the FY 2021-22 (upto June'21), total Priority Sector loan disbursement is Rs.19,930.40 Crore against the annual target of Rs.1,10,241.02 Crore and the achievement under ACP is 18.08%



Achievement under Annual Credit Plan (District wise & Bank wise) as on 30.06.2021 is available in **Annexure -2**.

**Comparative- Sectoral Target Vs Achievement under ACP as on 30.06.19, 30.06.20 & 30.06.21.**

(Amt in Rs. Cr.)

	FY 2019-2020 (upto 30.06.19)			FY 2020-2021 (upto 30.06.20)			FY 2021-2022 (upto 30.06.21)		
Particulars	Target	Achv.	% Achv	Target	Achv.	% Achv	Target	Achv.	% Achv
Crop Loan	28085.12	5999.76	21.36	29878.94	7433.15	24.88	32156.12	6885.37	21.41
Term Loan	5607.42	228.87	4.08	5641.69	110.59	1.96	5823.34	139.57	2.40
Allied Advance	4575.22	1681.86	36.76	4707.17	507.48	10.78	5160.52	1693.05	32.81
<b>Farm Credit</b>	<b>38267.76</b>	<b>7910.49</b>	<b>20.67</b>	<b>40227.80</b>	<b>8045.22</b>	<b>20.01</b>	<b>43139.98</b>	<b>8718.00</b>	<b>20.21</b>
Agriculture Infrastructure	1716.22	162.23	9.45	1603.93	70.25	4.38	1668.07	49.72	2.98
Ancillary Activities	1336.04	499.64	37.40	1450.38	332.64	22.93	1778.44	413.83	23.27
<b>Agri Total</b>	<b>41320.02</b>	<b>8572.36</b>	<b>20.75</b>	<b>43282.11</b>	<b>8454.11</b>	<b>19.53</b>	<b>46586.49</b>	<b>9181.62</b>	<b>19.71</b>
Micro Enterprises	6657.44	4204.98	63.16	10660.30	3969.20	37.23	14812.36	3550.23	23.97
Small Enterprises	5896.60	4039.36	68.50	9441.97	3477.48	36.83	11998.07	3169.73	26.42
Medium Enterprises	3423.83	1722.87	50.32	5482.44	1154.65	21.06	7511.39	1999.53	26.62
Khadi & Village Industries	951.06	27.69	2.91	1522.90	356.17	23.39	2134.68	22.01	1.03
Others under MSME	2092.34	366.50	17.52	3350.38	50.62	1.51	4867.93	236.66	4.86
<b>MSME Total</b>	<b>19021.27</b>	<b>10361.40</b>	<b>54.47</b>	<b>30457.99</b>	<b>9008.12</b>	<b>29.58</b>	<b>41324.43</b>	<b>8978.16</b>	<b>21.73</b>
Export Credit	433.82	1110.91	256.07	3479.50	352.33	10.13	4566.61	970.35	21.25
Education	1206.32	109.05	9.04	1152.13	31.97	2.78	1097.39	56.22	5.12
Housing	4826.99	515.53	10.68	4970.15	219.87	4.42	5770.64	276.94	4.80
Social Infrastructure	322.37	6.58	2.04	334.54	27.93	8.35	348.62	16.52	4.74
Renewable Energy	128.34	0.67	0.52	123.66	3.30	2.67	112.03	0.05	0.04
Others	8352.84	932.71	11.17	6595.61	126.85	1.92	10434.82	450.55	4.32
<b>Priority Sector Total</b>	<b>75611.97</b>	<b>21609.21</b>	<b>28.58</b>	<b>90395.69</b>	<b>18224.48</b>	<b>20.16</b>	<b>110241.02</b>	<b>19930.40</b>	<b>18.08</b>



The crop loan disbursement is increased to Rs.11,362.65 Crore as on 08.09.2021 which is 64.25% of Kharif'21 target of Rs. 17,685.87 Crore and 35.34% of total ACP Crop loan target for FY 2021-22.

There is a slight growth in total agriculture over the corresponding period last year but in MSME Sector there is no growth. Though in absolute terms there is increase in total Priority Sector over that of last year, in % terms it is less due to higher target for current FY.

The House may discuss the performance in lending to Fishery, Dairy, Khadi & Village Industries, Education, Housing, Social Infrastructure & Renewable Energy.

**Bank group wise Achievement under ACP-2021-22 as on 30.06.2021 is given in Annexure – 2A.**

**Share of different banks in Agriculture Credit Outstanding on 30.06.2021 is given in Annexure – 2B.**

### (c) Education Loan

All commercial banks have disbursed Rs.60.17 Crore in 756 accounts (both Priority & Non-Priority) during 01.04.2021 to 30.06.2021. The balance outstanding as on 30.06.2021 is Rs. 1,760.17 Crore in 46,899 accounts. Performance in last 3 years under education loan is given below.

As on	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement	Balance Outstanding
	Amount	Amount	Amount	
30.06.2019	109.05	98.14	207.19	1,732.45
30.06.2020	31.97	17.27	49.24	1,626.46
30.06.2021	56.22	4.49	60.71	1,760.17

The Bank wise performance is available at **Annexure – 3.**

### (d) Housing Loan

All Commercial Banks have disbursed Rs.574.11 Crore in 10,848 accounts (both Priority & Non-Priority) from 01.04.2021 to 30.06.2021. The balance outstanding as on 30.06.2021 is Rs. 17,264.53 Crore in 1,86,238 accounts.





(Amt in Rs. Cr.)

As on	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement		Outstanding	
	Amount	Amount	No. of Accounts	Amount	No. of Accounts	Balance outstanding
30.06.2019	515.53	273.53	8,411	789.06	1,72,593	13,967.68
30.06.2020	219.87	306.56	4,896	526.43	1,69,767	15,755.22
30.06.2021	276.94	297.17	10,848	574.11	1,86,238	17,264.53

Bank wise performance as on 30.06.2021 is available at **Annexure – 4.**

## **AGENDA NO.3**

### **Banking Key Indicator & Credit Deposit Ratio**

#### **(a) CD Ratio (All Banks)**

Banks	Based on total utilization (including loan sanctioned outside State) of credit in the state	Based on total utilization (including loan sanctioned outside State) of credit in the state	Based on total utilization (including loan sanctioned outside State) of credit in the state
	31.12.2020	31.03.2021	30.06.2021
Public Sector	51.60	48.23	46.75
Private Sector	83.82	77.65	73.34
RRBs	43.74	41.43	39.97
Cooperative	128.35	124.79	129.94
Small Finance Bank	229.04	219.78	221.05
<b>State</b>	<b>59.89</b>	<b>62.20</b>	<b>61.61</b>

The bank-wise CD ratio as of 31.03.2021 & 30.06.2021 is given below –

Sl	Name of Bank	As of 31.03.2021			As of 30.06.2021		
		Total Deposit	Advance Utilized in The State	CD ratio	Total Deposit	Advance Utilized in The State	CD ratio
1	Bank of Baroda	9659.71	4805.66	49.75	9882.50	5032.57	50.92
2	Bank of India	21586.00	8040.32	37.25	21099.51	11009.84	52.18



3	Bank of Maharashtra	372.10	375.56	100.93	340.99	400.43	117.43
4	Canara Bank	17074.24	8856.00	51.87	18715.01	9642.57	51.52
5	Central Bank of India	4628.89	1664.16	35.95	4674.87	1612.38	34.49
6	Indian Bank	13162.10	5033.44	38.24	13512.40	5271.90	39.02
7	Indian Overseas Bank	7876.35	2657.70	33.74	7390.89	2738.44	37.05
8	Punjab & Sind Bank	1003.00	1122.12	111.88	1221.65	1338.65	109.58
9	Punjab National Bank	18048.49	13879.61	76.90	18856.03	14312.06	75.90
10	State Bank of India	134285.31	62366.85	46.44	138007.46	60562.20	43.88
11	UCO Bank	18295.10	9452.47	51.67	18651.88	9915.31	53.16
12	Union Bank of India	29924.89	14824.36	49.54	30534.21	10419.67	34.12
<b>Total Public Sector Banks</b>		<b>275916.18</b>	<b>133078.24</b>	<b>48.23</b>	<b>282887.40</b>	<b>132256.02</b>	<b>46.75</b>
13	Axis Bank Ltd	20235.13	13592.51	67.17	21019.99	12912.89	61.43
14	Bandhan Bank	1777.12	1926.70	108.42	1968.02	1706.14	86.69
15	City Union Bank	16.88	26.69	158.05	16.88	24.60	145.73
16	DCB Bank Ltd	899.91	1312.80	145.88	910.18	1305.76	143.46
17	Federal Bank	1080.83	820.80	75.94	973.54	861.55	88.50
18	HDFC Bank	15537.92	10758.22	69.24	16214.83	11612.74	71.62
19	ICICI Bank	18149.51	11478.99	63.25	16634.08	11165.84	67.13
20	IDBI Bank	4972.80	2657.26	53.44	5416.83	2607.92	48.14
21	IDFC First Bank	421.78	701.52	166.32	451.94	702.16	155.36
22	Indus Ind Bank	3561.12	6275.86	176.23	3748.47	6270.55	167.28
23	Karnatak Bank Ltd.	424.94	733.36	172.58	425.67	735.33	172.75
24	Karur Vysya Bank	333.13	146.14	43.87	211.15	105.98	50.19
25	Kotak Mahindra Bank Ltd	1469.77	940.11	63.96	1525.31	876.13	57.44
26	Laxmi Vilas Bank	67.24	20.77	30.89	65.02	21.71	33.39
27	RBL Bank	138.93	565.98	407.38	242.20	300.56	124.10
28	Standard Chartered Bank	1.32	0.00	0.00	159.48	1.53	0.96
29	The South Indian Bank Ltd.	175.87	283.05	160.94	197.15	321.19	162.92
30	Yes Bank	1113.96	2456.07	220.48	1708.13	1235.91	72.35
31	Tamilnadu Mercantile Bank	112.29	40.71	36.25	109.65	38.04	34.69
<b>Total Private Sector Banks</b>		<b>70490.45</b>	<b>54737.53</b>	<b>77.65</b>	<b>71998.52</b>	<b>52806.54</b>	<b>73.34</b>
32	Odisha Gramya Bank	13489.96	5796.65	42.97	13504.51	5480.20	40.58



33	Utkal Gramya Bank	7487.25	2894.19	38.65	7450.14	2896.17	38.87
<b>Total of RRBs</b>		<b>20977.21</b>	<b>8690.84</b>	<b>41.43</b>	<b>20954.65</b>	<b>8376.37</b>	<b>39.97</b>
<b>RIDF(NABARD)</b>			22711.59			22749.65	
34	Orissa State Co-Op. Bank	13079.75	16322.55	124.79	20937.64	27205.49	129.94
<b>Total of Co-operative bank</b>		<b>13079.75</b>	<b>16322.55</b>	<b>124.79</b>	<b>20937.64</b>	<b>27205.49</b>	<b>129.94</b>
35	Jana Small Finance Bank	321.09	390.08	121.49	335.10	376.44	112.34
36	ESAF Small Finance Bank	34.13	16.28	47.69	34.13	16.12	47.23
37	Suryoday Small Finance Bank	176.89	620.01	350.51	124.44	595.12	478.22
38	Ujjivan Small Finance Bank	132.07	402.97	305.13	121.91	364.90	299.32
39	Utkarsh Small Finance Bank	50.72	141.84	279.66	60.47	141.84	234.56
<b>Total Small Finance Bank</b>		<b>714.89</b>	<b>1571.18</b>	<b>219.78</b>	<b>676.05</b>	<b>1494.42</b>	<b>221.05</b>
<b>GRAND TOTAL</b>		<b>381178.48</b>	<b>237111.94</b>	<b>62.20</b>	<b>397454.26</b>	<b>244888.49</b>	<b>61.61</b>

The details of bank wise deposit, advances and important banking key indicators as on 30.06.2021 are available at **Annexure – 5**.

#### **(b) Recomputation of CD ratio as on 31.03.2021**

The CD ratio of March'21 was reported as 56.45. The same was recomputed collecting full details of advance sanctioned outside and utilized in the State. The recomputed CD ratio as on 31.03.2021 and the calculated CD ratio as on June'21 is given below –

	As on March'21 reported	As on March'21 after recomputation	As on June'21
CD ratio	56.45	62.20	61.61

The recomputed districtwise CD ratio as of March'21 is given in **Annexure –6**.

#### **(a) CD Ratio (Districtwise) as on 30.06.2021**

As per the advice of RBI, Bhubaneswar, SLBC looked into low CD Ratio of 7 districts which was below 40% as of March'21 and subsequently, the CD Ratio was recomputed by taking data from banks which had advances sanctioned outside the state but utilized within the state, districtwise.



As per the recomputation, only one district namely Keonjhar is having CD ratio below 40% as on 30.06.2021. The main reason for reduction of CD ratio is due of closure of Essel Mining having exposure of Rs. 548.84 Crore with SBI.

**District Wise CD ratio (%) as of 30.06.2020 & 30.06.2021 for all Districts of Odisha**

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

SL.	DISTRICT NAME	30.06.2020			30.06.2021		
		Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
1	ANGUL	14032.19	4145.83	29.55	14296.10	13011.77	91.02
2	BALASORE	13338.81	6346.86	47.58	13606.52	7647.67	56.21
3	BARAGARH	6639.87	3968.49	59.77	7930.69	5798.59	73.12
4	BHADRAK	7019.19	3998.08	56.85	6162.04	4867.03	78.98
5	BOLANGIR	6633.99	3518.10	53.03	7342.35	4533.93	61.75
6	BOUDH	1231.78	835.68	67.84	1317.43	1565.63	118.84
7	CUTTACK	27264.33	11983.52	43.95	31007.52	14265.13	46.01
8	DEOGARH	1540.58	501.67	32.56	1612.72	818.04	50.72
9	DHENKANAL	6399.87	2615.86	40.87	6776.42	5305.89	78.30
10	GAJAPATI	2418.46	691.47	28.59	2711.80	1135.35	41.87
11	GANJAM	21750.66	8319.00	38.25	23132.51	12602.45	54.48
12	JAGATSINGHPUR	11007.42	2875.51	26.12	10598.93	4277.46	40.36
13	JAJPUR	10371.51	7958.84	76.74	10954.05	10424.92	95.17
14	JHARSUGUDA	5906.45	3678.51	62.28	5839.29	9103.74	155.90
15	KALAHANDI	4686.38	2372.09	50.62	4788.48	3853.89	80.48
16	KANDHAMAL	2578.74	950.33	36.85	2659.69	1394.83	52.44
17	KENDRAPARA	6446.78	2189.57	33.96	6681.70	3607.25	53.99



18	KEONJHAR	16136.26	5147.42	31.90	17733.80	6904.58	38.93
19	KHURDA	101773.05	53348.11	52.42	127974.51	76130.08	59.49
20	KORAPUT	6418.46	2793.96	43.53	6821.26	3545.01	51.97
21	MALKANGIRI	1788.97	611.12	34.16	1872.94	788.13	42.08
22	MAYURBHANJ	11896.99	4031.71	33.89	12608.84	5526.95	43.83
23	NAYAGARH	2265.48	1227.40	54.18	2408.19	1712.83	71.12
24	NABARANGPUR	3964.05	2101.33	53.01	4137.47	2789.76	67.43
25	NUAPADA	2048.62	842.79	41.14	2062.01	1725.47	83.68
26	PURI	10006.27	3490.62	34.88	10344.19	5127.48	49.57
27	RAYAGADA	3998.35	1747.92	43.72	4053.57	4104.24	101.25
28	SAMBALPUR	23822.53	7387.44	31.01	22922.97	16964.51	74.01
29	SONEPUR	2338.09	1345.41	57.54	2405.93	2153.81	89.52
30	SUNDARGARH	22664.74	10118.07	44.64	24690.33	13202.07	53.47

The districtwise CD ratio is derived by taking the advances sanctioned in the district as well as the advances sanctioned outside the State but utilized in the district & RIDF.

State Government is requested to conceive large projects which will be financed by banks in Odisha to improve the CD ratio.

## **AGENDA NO.4**

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

#### **(a) Targeted Financial Inclusion Intervention Programme (TFIIP) within the overall Aspirational District Programme (ADP) of NitiAayog.**

With a view to enhance the penetration of financial inclusion in the Aspirational Districts, Department of Financial Services (DFS) launched a Targeted Financial Inclusion Intervention Programme (TFIIP) initially in 40 selected Aspirational Districts in the Country within the overall Aspirational Districts Programme (ADP) of Niti Ayog. Among the 10



Aspirational Districts in our State, Kalahandi and Rayagada were selected for the programme.

Further, DFS vide their letter no. F.No.6/4/2021-FI (C-300479681) dated 10.02.2021 communicated to implement TFIP in all the 112 Aspirational Districts spread across 26 States & 1 UT. Accordingly in our State the TFIP programme will be implemented in all the 10 Aspirational Districts namely Dhenkanal, Gajapati, Kandhamal, Balangir, Kalahandi, Rayagada, Koraput, Malkangiri, Nawarangpur and Nuapada.

TFIP is having the following 2 broad objectives:

- Ensure availability of at least one banking touch point (Branch/ fixed point BC) within 5 km distance of every inhabited village in the Districts
- Achievement under Key Parameters Indicator (KPIs) i.e. enhancing coverage under PMJJBY, PMSBY & APY per lakh population and achievement of 100% benchmark.

Progress in respect of TFIP achieved in FI camps in 10 aspirational districts of Odisha is given below –

Date	Cumulative No. of Camps organized	Cumulative Number of PMJDY accounts opened in camps	Cumulative Number of PMJJBY enrollments done	Cumulative Number of PMSBY enrollments done	Cumulative Number of APY subscriptions
Till 31.05.21	215	41,412	21,909	31,331	4,178
Till 15.08.21	423	81,732	1,17,286	98,678	14,328

There is substantial growth in camps organized and enrollments under all the schemes due to relaxation in lockdown & shutdown on account of Covid-19 Pandemic.

The District-wise achievement as on 15.08.2021 under TFIP is given below –

Sr No .	District name	Cumulative Number of camps organized	Cumulative Number of PMJDY accounts opened in camps	Cumulative Number of PMJJBY enrollments done	Cumulative Number of PMSBY enrollments done	Cumulative Number of APY subscriptions
1	Dhenkanal	31	487	104	292	58



2	Gajapati	7	3229	3221	4352	807
3	Kandhamal	11	42	43	116	28
4	Balangir	32	16148	71019	20657	2754
5	Nuapada	10	818	399	1009	143
6	Kalahandi	107	17868	7165	15804	2152
7	Rayagada	26	188	331	561	121
8	Nabarangpur	51	21188	7877	12273	967
9	Koraput	118	14448	21958	38355	6731
10	Malkangiri	30	7316	5169	5259	567
Total		423	81732	117286	98678	14328

### (b) 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. For FY 2021-22, NABARD will continue to provide the assistance to banks.

A gist of the ongoing schemes where banks can avail the assistance under FIF of NABARD for financial inclusion and banking technology is given in **Annexure- 7**.

Further, Financial Literacy awareness programmes which are conducted in a camp mode or in the nature of street plays (Nukkad Nataks), road shows, etc. are also eligible for financial assistance under FIF. Maximum grant assistance for conduct of these programmes will be @15,000/- (all inclusive) per programme, with overall cap of Rs.5,00,000/- per proposal.

Banks that conduct these programmes in Special Focus Districts (SFDs) (Kalahandi, Kandhamal, Koraput, Malkangiri, Nuapada, Rayagada, Balangir, Dhenkanal, Gajapati, Nawarangpur, Angul, Bargarh, Boudh, Deogarh, Nayagarh, Sambalpur & Sundargarh) will be eligible for grant assistance @ 90% of the cost of programme subject to a maximum of Rs.15,000/- and in non-SFDs districts, the grant assistance will be @ 60%, 80% and 90% of the cost of the programme for Commercial banks, Regional Rural banks





and Rural Cooperative banks respectively, subject to a maximum of Rs.15,000/- per programme all inclusive.

For this purpose, banks may engage local troupe or involve any good NGO which is not blacklisted by the competent authority of Government of India or State Government or any other nodal agency.

In order to take the maximum advantage of the grant assistance, banks may prepare their Financial Inclusion Plan for the year 2021-22 and submit proposals to NABARD, Regional Office, Bhubaneswar for sanction.

CGM, NABARD, Bhubaneswar may apprise the House in this regard.

### **(c) Expanding and Deepening of Digital Payments Ecosystem**

RBI, Central Office, Mumbai vide letter no. FIDD.CO.LBS.No.71339/02.01.001/2021-22 dated 14.07.2021 has advised extension of the existing programme of Expanding and Deepening of the Digital Payments Ecosystem in one or two districts of Odisha. Earlier, Cuttack & Bolangir were identified for the said programme and achieved overall 98% digital coverage.

- Cuttack District: ***As on August 31, 2021, Total Digital Coverage for individuals (Savings Bank Accounts) – 98.77% and Total Digital Coverage for Business (Current Accounts) – 98.47%.***
- Bolangir District: ***As on March 31, 2021, Total Digital Coverage for individuals (Savings Bank Accounts) – 99.99% and Total Digital Coverage for Business (Current Accounts) – 99.76%.***

The bankwise performance in Cuttack & Bolangir District is given in **Annexure – 8**.

For this, SLBC discussed with all banks and **Ganjam District** (Lead Bank - Union Bank of India) was proposed for the programme of Expanding and Deepening of the Digital Payments Ecosystem. The same was communicated to Finance Department, Govt. of Odisha and the department vide letter no. FIN-PUIF-MEET-0015-2016/23175/F. dated 23.08.2021 has agreed for the proposal of Ganjam District. However, the department has also advised that **Sambalpur District** should also be included for the programme of Expanding and Deepening of the Digital Payments Ecosystem which could be adopted by any of major Public Sector Bank like Punjab National Bank (16 branches) / Canara Bank (9 branches) / Bank of India (4 branches) / Indian Bank (3 branches).



We propose Union Bank of India to adopt Ganjam District and Punjab National Bank having highest no. of branches to adopt Sambalpur District for expanding & deepening of Digital Payment Ecosystem.

**(d) Opening of Brick & Mortar Bank Branches in 65 identified Gram Panchayats:**

It has been decided that banks are free to conduct the surveys in all the 65 identified places and can submit their report for opening of branches to SLBC.

The summary regarding opening of Brick & Mortar Bank Branches in 65 identified Gram Panchayats as of 31<sup>st</sup> August 2021 is given below-

Sl.	Name of the Bank	Proposed branch opening	B & M Opened as on 31.08.2021		Consent given		Pending		Remarks
			NO.	PLACE	NO.	PLACE	NO.	PLACE	
1	Axis Bank	5	2	1.Birikote,Gajapati 2.Huma,Sambalpur	0		3	1.Gaiba,Gajapati 2.Panasput,Malkangiri 3.Jamadarpada,Nabarangpur	Not feasible to open branch
2	Bank of Baroda	4	0		1	1.Karchamal,Nabarangpur	3	1.Lugel,Malkangiri 2.Lanji,Nuapada 3.Nisanbhanga,Sambalpur	Not feasible to open branch
3	Bandhan Bank	2	0		0		2	1.Adhamunda,Kalahandi 2.Bhanpur,Nuapada	Not feasible to open branch
4	Bank of India	2	0		0		2	1.Materu,Malkangiri 2.Motanupada,Nuapada	Not feasible to open branch
5	Canara Bank	2	0		2	1.Dimirikuda,Deogarh 2.Boirgaon,Nuapada	0		
6	HDFC BANK	4	1	1.Asanpat,Keonjhar	2	1.Badaamda,Nabarangpur 2.Puttasingi,Rayagada	1	1.Ambagaon,Boudh	Not feasible to open branch
7	ICICI Bank	4	0		0		4	1.Baniakhilinda,Deogarh 2.Temari,Kalahandi 3.Ankabeda,Nabarangpur 4.Mandibisi,Rayagada	BC provided in the cocatation



8	Indian Bank	3	0		0		3	1.Sambalpur,Gajapati 2.Talagumandi,Koraput 3.Parchipara,Nabarangpur	Not feasible to open branch
9	JANA SFB	26	8	1.Kankhinda,Sambalpur 2.Nuagaon,Dhenkanal 3.Haradokhol,Sonepur 4.Dakara,Sambalpur 5.Sargaj,Sonepur 6.Salepali,Sonepur 7.Nasigaon,Kalahandi 8.Chhamundia,Nayagarh	14	1.Bansajal,Sambalpur 2.Kalinga,Kandhamal 3.Manikmara,Dhenkanal 4.Tileimal,Jharsuguda 5.Talab,Sambalpur 6.Thakpali,Nuapada 7.Baunslaga,Sambalpur 8.Jugsaipatna,Kalahandi 9.Sagara,Sambalpur 10.Jamudihi,Sundargarh 11.Tilia,Jharsuguda 12.Bhera,Nuapada 13.Jatesingha,Sonepur 14.Sindhol,Sonepur	4	1.Kaliahata,Keonjhar 2.Kusumbandha,Mayurbhanj 3.Kilasama,Sambalpur 4.Khinda,Sambalpur	Not feasible to open branch
10	PNB	5	0		1	1.Temri,Bargarh	4	1.Aida,Angul 2.Murkar,Koraput 3.Jodinga,Nabarangpur 4.Ampavalli,Koraput	Proposed submitted to HO
11	SBI	3	0		0		3	1.Randa,Bolangir 2.Jagdarpur,Rayagada 3.Nuabarangmal,Sambalpur	Not feasible to open branch
12	Suryodaya SFB	1	0		0		1	1.Bandhapari,Kalahandi	In hold
13	Ujjivan SFB	1	0		0		1	1.Bapanpalli,Malkangiri	Survey not conducted
14	Union Bank of India	3	0		0		3	1.Gunthawada,Malkangiri 2.Renga,Koraput 3.Parkanmala,Malkangiri	Survey is being conducted
	<b>Grand Total</b>	<b>65</b>	<b>11</b>		<b>20</b>		<b>34</b>		

The location wise details are given in **Annexure –9**.



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

As per Jan Dhan Darshak GIS web portal, there are 10 inhabited unbanked villages that are not covered through banking outlets within the distance of 5 km in Jan Dhan Darshak App (JDDA).

The names of 10 unbanked villages are Sulketi (Boudh District), Nuagan (Gajapati District), Kapadia (Ganjam District), Bajasahi (Ganjam District), Sanagam (Ganjam District), Semikhal (Kalahandi District), Jabagaon (Kalahandi District), Karanjaguda (Malkangiri District), Patbil (Mayurbhanj District) & Bajraguda (Rayagada District).

Exemption for opening of banking outlets in the following villages was placed before SLBC for permission in the last meeting held on 17.06.2021. As no comments / objections received, the same is treated as approved by SLBC.

Sl. No.	Name of Village	Name of District	Reason for exemption	Permitted by
1	Sulketi	Boudh	Population is very low i.e. 11 only. No connectivity , not financially feasible and economically viable.	Already approved in the DCC Meeting of the District held on 07/11/2020
2	Patbil	Mayurbhanj	Village is merged with the nearest village Nuasahi	Letter no.2584 dated 18.12.2020 by BDO, Thakurmunda, Mayurbhanj.

Further exemption proposals in respect of 4 villages are placed in DCC. The details of the 4 villages are given below –

DISTRICT	SUB-DIVISION	VILLAGE	ALLOTTED_BANK	ALLOTTED_TY PE	REMARKS
GAJAPATI	R.Udaygiri	Nuagan	State Bank of India	Bank Mitra	LDM Gajapati informed that the village is 3KM from SBI , Mahendragad and SBI informed that exemption certificate awaited from DCC



KALAHANDI	Thuamul Rampur	Semikhal	State Bank of India	Bank Mitra	Vide mail dated 17.06.21, SBI informed that there is no network connectivity in the said village and exemption certificate is awaited from DCC.
KALAHANDI	Biswanathpur	Jabagan	State Bank of India	Bank Mitra	Vide mail dated 17.06.21, SBI informed that there is no network connectivity in the said village and exemption certificate is awaited from DCC.
RAYAGADA	Rayagada	Bajraguda	State Bank Of India	Bank Mitra	As per e-mail dated 17.06.2021 received from SBI, No connectivity - approval awaited from DCC for exemption

SLBC has already shared the data to the concerned banks ,i.e, State Bank of India & HDFC Bank with a request to arrange opening of banking outlets in the allocated villages at the earliest and updating in Jan Dhan Darshak App. Further banks facing concerns in opening of banking outlets in uncovered villages in Left Wing Extremists (LWE) affected districts are requested to consider opening of banking outlets in secured locations like CRPF/Police camps in consultation with district authorities. Banks are also requested to examine involving local Self Help Groups (SHGs) in such locations for deployment as BCs.

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

As informed by Utkal Grameen Bank that the village ,i.e, Gardruan under Sundargarh District which was the only Unbanked Rural Centres (URCs) having population below 2000, is now covered by CSP. As a result, all villages are now covered by banking outlet as per the roadmap for providing Banking Services in villages with population less than 2000.

#### **(g) Connectivity**

As reported by GM, BSNL, status as on 30.06.2021 of BharatNet Phase-I covering 18 districts, 3,989 nos. of GPs/ BHQs have been connected through Optical Fiber Cable out of total 3,991 GPs & BHQs.

Regarding Phase-II, 2187 GPs/ BHQs are connected out of 3,116 GPs & BHQs.



The District wise details are given at **Annexure – 10**.

**GM, BSNL is requested to appraise the latest position in this regard.**

**(h) Progress on implementation DBTL in our State.**

As reported by Odisha State Office, Indian Oil Bhavan, Bhubaneswar.

1. Total no of LPG distributors in the State – 950
2. No of LPG Consumers –87,40,554
3. % of LPG Aadhaar Seeding –96.15
4. % of Bank Aadhaar Seeding (ATC)– 79.47
5. % of Bank Account Seeding verified (BTC)–16.45
6. % of Cash Transfer Compliant (CTC= ATC + BTC) – 95.92

LPG and Bank Aadhaar Seeding Status as on 30.06.2021 is given in **Annexure–11**.

**(i) Aadhar Number Seeding**

As reported by the UIDAI, Bhubaneswar (**Annexure - 12**)

1. Total population as per Census 2021 (estimation), eligible for Aadhar enrolment- 4,40,33,004.
2. Total Enrolment as on 30.06.2021- 4,48,06,010

**(j) Progress of digital payment in receipts and payments in all Government Offices**

The Integrated Financial Management System (IFMS) provides a platform for processing of all activities relating to the payment, receipt & accounting of the State Government finances through a common application.

**Electronic Disbursement:**

Electronic disbursement of IFMS manages 100% of state Government's payments. This facility enables transferring of amount directly to beneficiary's accounts using the e-Kuber platform of RBI through NEFT. To enhance the service delivery a new facility i.e. Bulk Disbursement has been introduced, this facility is beneficial for those departments where the number of beneficiaries are huge like Scholarship, ex-Gratia etc. This is a completely automated system starting from preparation of sanction order, online bills, pay-order till advice generation and payment to beneficiary. It helps in facilitating Scheme Based Direct Benefit Transfer.

**Electronic Receipt:**

The e-Receipt system of IFMS provides a platform to the citizens and the tax payers to deposit state government dues and taxes in an online mode without physically visiting any government office or bank. The e-Receipt system is integrated with 13 public and private sector banks and one payment gateway to receive state government dues



and taxes. Different payment modes like Debit and Credit card, Internet Banking and UPI are available. At present 27 departments of Government of Odisha are using this platform to collect state government dues and taxes. Currently approximately 95% of state government receipt is through e-Receipt system of IFMS.

**State Government, Govt. of Odisha may apprise the House in this regard.**

**(g) Inclusion of Financial Literacy in School Curriculum**

Financial Literacy is added in the School Curriculum from Class VI to X in Government Schools.

**(h) Operations of Business Correspondents (BCs)**

As of 30.06.2021, there are 12,708 no. of Business Correspondents in the State of Odisha.

The bank sector wise information regarding Business Correspondents as of June'21 is given below –

Bank Type	Total BC Outlet	Out of which, Fixed Point BC
Public Sector Banks	9163	7714
Private Sector Bank	1738	765
RRB	1692	1010
Small Finance Bank	115	36
Total	12708	9525

The bankwise detail is given in **Annexure - 13**.

The hurdles/issues faced is given below –

- (i) Network issue.
- (ii) BCs have struggled particularly with problems involving cash handling, like transporting and safeguarding cash, and avoiding fraud and misappropriations. BCs also have limited overdraft facilities and transaction limits that may not be adequate for the daily requirements of their account holders.
- (iii) Expanding into unbanked areas involves costs that banks find difficult to cover leading to significant attrition of BCs.

**(i) Coverage of unbanked GP by IPPBs of Post Office dept.**

As informed by IPPB, Bhubaneswar, 7,953 nos. of facility access points of IPPB are available as on 30<sup>th</sup> June, 2021 through their 3 branches.

Details are given in **Annexure-13A**.





## **AGENDA NO.5**

### **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, vide their letter F.No.M- 01007/5/2020-Admin-1/KCC dated May 28, 2020 had announced a Special Drive for providing all dairy farmers of Milk Cooperatives and Milk Producer Companies with Kisan Credit Cards.

As per FI Plan Portal, out of 24,595 KCC applications received under Dairy, 8,199 applications amounting to Rs.22.05 Crore are sanctioned by different banks and 2,684 applications are pending with different Banks as on 03.09.2021.

Banks are requested to reconcile the data reported in PMFBY Portal and FI Plan portal by promptly updating the FI Plan Portal periodically.

#### **Issues for pending applications:**

- Applicant is already having KCC in same bank or other banks/ Cooperative bank/ PACS or existing KCC is under default/NPA.
- Non-availability of land records, no clear title/ disputed land records etc.
- Inadequate CIBIL Score.
- Non-cooperation of applicants for submitting required documents.
- Sale proceeds are not routed through the accounts.

The Bank-wise achievement as of 03.09.2021 for the campaign is given in **Annexure- 14**.

#### **(b) Special Drive for providing all fishers and fish farmers with Kisan Credit Cards (KCC) to meet their working capital requirement**

Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying, Govt. of India, vide their letter no. 30035-01/2018-Fy(T-1) dated 4<sup>th</sup> June, 2020 had announced a Special Drive for providing fishers and fish farmers with Kisan Credit Cards.

Out of 5,399 KCC applications received under Fisheries, 942 applications amounting to Rs.7.56 Crore are sanctioned by different banks and 1,149 applications are pending with different Banks as on 03.09.2021.

Banks are requested to reconcile the data reported in PMFBY Portal and FI Plan portal by promptly updating the FI Plan Portal periodically.



### **Issues for pending applications:**

- Applicant is already having KCC in same bank or other banks/ Cooperative bank/ PACS or existing KCC is under default/NPA.
- Applicant is not having license for Marine fishing.
- Activity is not related to fishing.
- Inadequate CIBIL Score.
- Non-cooperation of applicants for submitting required documents.

The Bank-wise achievement as of 03.09.2021 for the campaign is given in **Annexure – 14**.

### **(c) Rs 4.5 lakh crore Collateral-free Automatic Loans for Businesses, including MSMEs - Emergency Credit Line Guarantee Scheme (ECLGS)**

Government of India has approved guarantee cover for additional Rs.1.50 lakh Crore collateral free loan thereby increasing it to Rs.4.50 Lakh Crore. The eligible loans are to be sanctioned by 30.09.2021 and to be disbursed by 31.12.2021.

Government of Odisha is also providing interest subvention at the rate of 2% for male and 5% for women accounts and has deposited the interest subvention amount of Rs. 99.87 Crore with the Nodal branch of UCO Bank( Govt. Secretariat Branch).

Banks in Odisha have sanctioned **Rs.3,360.84** Crore as on 23.08.2021 and disbursed Rs. **3,159.38** Crore which is **94.01%** of the total sanction.

The details of achievement by banks are attached in **Annexure-15**.

### **Claim of Interest Subvention**

As of 13.09.2021, only UCO Bank & Utkal Grameen Bank have claimed interest subvention amount in 966 accounts amounting to Rs.33.91 Lakhs from the Nodal branch of UCO Bank( Govt. Secretariat Branch).

All other banks are requested to submit the interest subvention claims complying the operational guidelines as given by the Department.

### **(d) PMSVANidhi (Street Vendors):**

As of 30.06.2021, out of 41,688 applications entered in the portal, 32,101 applications are sanctioned & disbursement made in 26,859 accounts.

Banks have conducted various camps during July-August 2021 in coordination with ULBs to increase the sanctions under PM SVANidhi and as of 30.08.2021, out of 54,771



applications entered in the portal, 40,899 applications are sanctioned & disbursement made in 34,634 accounts.

The bank wise achievement as on 30.08.2021 is given in **Annexure-16**.

#### **Issues for pending applications:**

- Though applicant is having vending ID but not engaged in such activities.
- Non-cooperation of applicants for submitting required documents.
- As informed by banks, most of the accounts are now turning into NPA.

#### **(e) PMFME (Centrally Sponsored Scheme, Pradhan Mantri Formalisation of Micro food processing Enterprise)**

As a part of Atma Nirbhar Bharat Abhiyan, this Centrally Sponsored Scheme, "Pradhan Mantri Formalisation of Micro food processing Enterprise (PM FME)" was launched with a view to provide financial, technical and business support for upgradation of existing micro food processing enterprises. This scheme is to be implemented over a period of five years from 2020-21 to 2024-25 with an outlay of Rs 10,000 crore.

The Scheme aims to promote formalization and to enhance the competitiveness in the existing unorganized individual micro food processing enterprises as well as supports FPOs, SHGs and Producers Cooperatives along with their entire value chain on the basis of One District One Product (ODOP) concept along with support for Common Infrastructure, Branding and Marketing Support, Capacity Building & Research.

In addition to the 35% subsidy provided by the Central Government, Government of Odisha also provides Top-up Subsidy of 15% to the PMFME Units. So the PMFME units can be topped up to 50% to benefit the existing food processing units.

As on 09.09.2021, 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
243	21	87	135

Similarly under SHG, 13 applications have been sanctioned and 53 applications are under process. Under FPO category, 3 applications are pending and 1 application is sanctioned. The pending details are given in **Annexure – 17**.

#### **Issues for pending applications**

- Inadequate CIBIL Score



- Non cooperation of applicants for submission of documents.
- Applicant not interested / project not viable.
- Not logged in by bank branches due to technical reasons.

All the Banks are requested to expedite the process of disposal of the pending proposals in a time bound manner and update the same in the PMFME portal on regular basis. Bank-wise application status is given in **Annexure-17A**.

#### **(f) Agriculture Infrastructure Fund:**

Hon'ble Finance Minister on 15.05.2020 announced Rs 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers. Under this scheme INR 1 Lakh Crore is to be provided by banks and financial institutions as loans to Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Group (SHG), Farmers, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Startups and Central/State agency or Local Body sponsored Public Private Partnership Projects. It is a central sector scheme as well as a top up scheme as any grant or subsidy available under any present or future scheme of Central/State government can be availed for projects under this financing facility. Under this scheme, pre-assessment or pre-appraisal is not required. Funds will flow smoothly and there will be no delay in payment of interest Subvention and Credit Guarantee as fund will flow through PFMS which has already inter linkage with banks.

Initial allocation of fund of Rs.2500.00 crore has been made for Odisha State.

Details of the proposals considered by banks in Odisha State under AIF is given below:

Sl. No.	Name of Bank	Verified/under process	Denied / Rejected	Sanctioned	Out of Sanctioned Disbursed	Total
1.	Bank Of Baroda	5	6	0	0	11
2.	Bank Of India	0	9	2	2	11
3.	Canara Bank	0	4	1	0	5
4.	Central Bank Of India	0	1	0	0	1
5.	HDFC Bank	2	0	0	0	2
6.	ICICI Bank	0	1	0	0	1
7.	IDBI BANK LTD	3	4	0	0	7
8.	Indian Bank	2	1	3	3	6
9.	Indian Overseas Bank	0	1	1	1	2
10.	Karnataka Bank	0	1	0	0	1
11.	Kotak Mahindra Bank	0	1	0	0	1



12.	Punjab National Bank	0	4	1	0	<b>5</b>
13.	State Bank Of India	4	20	8	6	<b>32</b>
14.	UCO Bank	0	4	0	0	<b>4</b>
15.	Union Bank of India	3	7	1	1	<b>11</b>
	<b>Total</b>	<b>19</b>	<b>64</b>	<b>17</b>	<b>13</b>	<b>100</b>

### **(g) Animal Husbandry Infrastructure Development Fund (AHIDF)**

Hon'ble Prime Minister has announced for setting up of Rs. 15000 Crore Animal Husbandry Infrastructure Development Fund (AHIDF) under AtmaNirbhar Bharat Abhiyan stimulus package. The Animal Husbandry Infrastructure Development (AHIDF) has been approved for incentivizing investments by individual entrepreneurs, private companies, MSME, Farmers Producers Organizations (FPOs) and Section 8 companies to establish (i) the dairy processing and value addition infrastructure, (ii) meat processing and value addition infrastructure and (iii) Animal Feed Plant.

### **Objectives of AHIDF**

- To help increasing of milk and meat processing capacity and product diversification thereby providing greater access for unorganized rural milk and meat producers to organized milk and meat market.
- To make available increased price realization for the producer.
- To make available quality milk and meat products for the domestic consumer.
- To fulfill the objective of protein enriched quality food requirement of the growing population of the country and prevent malnutrition in one of the highest malnourished children population in the world.
- Develop entrepreneurship and generate employment.
- To promote exports and increase the export contribution in the milk and meat sector.
- To make available quality concentrated animals feed to the cattle, buffalo, sheep, goat, pig and poultry to provide balanced ration at affordable prices.

The project under the AHIDF shall be eligible for loan up to 90% of the estimated/ actual project cost from the Scheduled Bank based on submission of viable projects by eligible beneficiaries. The beneficiary contribution in case of Micro and Small units as per MSME defined ceiling could be 10% while in case of Medium Enterprises as per defined MSME ceiling, beneficiary contribution could go up to 15%. The beneficiary contribution in other categories of enterprises could go up to 25%. Interest subvention @3% will be provided to the eligible entities.

The detailed guidelines of Animal Husbandry Infrastructure Development Fund (AHIDF) is given in **Annexue – 18**.



## **AGENDA NO. 6**

### **Agriculture & Allied Sector**

#### **(a) Crop Loan & Agriculture Term Loan**

#### **Comparative figures under Crop & Term Loan for the FY 2019-20, 2020-21& 2021-22**

FY	Crop Loan Disbursement during the quarter		Total Agricultural Term Loan Disbursement during the quarter	
	No. (in actuals)	Amt (in Cr.)	No. (in actuals)	Amt (in Cr.)
2019-20 (upto June'19)	13,20,088	5,999.76	3,66,440	2,478.31
2020-21 (upto June'20)	15,72,170	7,433.15	77,643	1,021.21
2021-22 (upto June'21)	13,54,704	6,885.37	4,73,538	2,245.10

Crop loan target for Kharif 21 vis-à-vis achievement as on 08.09.2021

	Target	Achievement	% Achievement
Kharif'20	16,433.41	10,116.97	61.56
Kharif'21	17,685.86	11,362.65	64.25

Bank wise performance of Crop Loan & Term Loan from 01.04.2021 to 30.06.2021 is available at **Annexure – 19**.

**The House may discuss ways to increase Agricultural Crop loan & Term Loan in Odisha.**

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

Banks have disbursed 10,34,535 numbers of fresh KCC accounts amounting to Rs.4,611.86 Crore from 01.04.2021 to 30.06.2021. Total outstanding balance as on 30.06.2021 is Rs.21,251.68 crore in 50,73,488 KCC accounts.

FY	No. of KCCs issued during the quarter		Balance O/S as on quarter ended June	
	No. (in actuals)	Amt (in Cr.)	No. (in actuals)	Amt (in Cr.)
2019-20 (upto June'19)	12,69,954	5,590.92	40,98,378	19,995.14
2020-21 (upto June'20)	15,62,359	7,292.94	48,95,678	22,836.60
2021-22 (upto June'21)	10,34,535	4,611.86	50,73,488	21,251.68

The Bank wise achievement made under KCC as on 30.06.2021 is available at **Annexure – 20**.



### (c) Agriculture Allied Sectors (Fishery & Dairy)

**Comparative - Disbursement for the period from 01.04.19 to 30.06.19, 01.04.20 to 30.06.20 & 01.04.21 to 30.06.21**

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

Name of the scheme	FY 2019-20		FY 2020 - 2021		FY 2021 - 2022	
	No. of a/c disbursed from 01.04.19 to 30.06.19	Disbursement Amount from 01.04.19 to 30.06.19	No. of a/c disbursed from 01.04.20 to 30.06.20	Disbursement Amount from 01.04.20 to 30.06.20	No. of a/c disbursed from 01.04.21 to 30.06.21	Disbursement Amount from 01.04.21 to 30.06.21
Dairy(Including DEDS)	16,560	104.72	3,337	17.07	7,724	44.31
Fishery	4,007	58.72	885	12.38	19,302	85.38
Poultry	21,601	124.78	3,067	68.86	11,142	77.70
AH-Sheep/Goatery/Piggery	8,186	52.29	2,235	38.67	2,31,400	659.42
Others	1,41,389	1,329.82	40,691	370.50	1,57,903	826.23
<b>Total</b>	<b>1,91,743</b>	<b>1670.33</b>	<b>50,215</b>	<b>507.48</b>	<b>4,27,471</b>	<b>1693.04</b>

In the last SLBC Sub-Committee meeting of F&ARD held on 21.08.2021, it following points were discussed –

- Nodal officers both in Fisheries Department and Animal Husbandry Department (DAH & VS) have been appointed against various banks to ensure seamless loan sanctions. All the banks are advised to nominate nodal officers at the earliest.
- The nodal officers from Government Department and from banks will have regular interaction to ensure quick disposal of loan applications.
- Banks have to take appropriate steps for achievement of targets under various sectors.
- The reporting under 'Others' should be avoided .The advances in this category are to be properly classified in respective heads.
- Granular data on fisheries sector applications is to be shared by the Department to SLBC who in turn will share with all banks for quick disposal of pending applications.
- Banks were also requested to reconcile the data reported in PMFBY Portal and FI Plan portal by prompting updating the FI Plan Portal periodically.

Bank wise progress made on financing under different schemes of Allied Agriculture Sector as on 30.06.2021 is given in **Annexure – 21**.





### **Mukhya Mantri Krushi Udyoga Yojana (MKUY)**

The summary under Mukhyamantri Krushi Udyoga Yojana (MKUY) Scheme as on 25.08.2021 sponsored to different banks is given below –

Total applications sponsored under MKUY	Applications rejected under MKUY	Applications sanctioned under MKUY	Applications pending under MKUY
1836	428	583	825

The status of applications sponsored to different banks, sanctioned & pending under MKUY as on 25.08.2021 as submitted by APICOL, Govt. of Odisha is given in **Annexure-22**.

### **Mission for Integrated Development of Horticulture (MIDH)**

Directorate of Horticulture, Government of Odisha reported that as of 27.08.2021, 1061 applications are pending with different banks amounting to Rs. 25.04 Crore. The District-wise & Bank-wise pending proposals under Horticulture Sector is given in **Annexure – 23**. The list has already been shared among all the concerned banks for necessary action at their end.

## **AGENDA NO.7**

### **(a) Financing to MSME Sector**

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

Disbursement performance of Commercial Banks under MSME Sector during last three years as of June quarter is given below.

(Amt in Rs. Cr.)

Manufacturing Sector	Disbursement (01.04.2019 to 30.06.2019)		Disbursement (01.04.2020 to 30.06.2020)		Disbursement (01.04.2021 to 30.06.2021)	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Micro Enterprises	2,84,500	4,226.82	1,99,866	3,968.93	1,20,834	3,680.08
Small Enterprises	13,945	4,990.20	15,520	3,477.43	13,476	3,194.32
Medium Enterprises	1,523	1,764.98	1,723	1,155.42	2,044	1,999.53
TOTAL	2,99,968	10,982.00	2,17,109	8,601.78	1,36,354	8,873.93



The comparative outstanding position under MSME Sector for last 3 years as of June quarter is given below

(Amt in Rs. Cr.)

Particulars	Balance outstanding as on 30.06.2019		Balance outstanding as on 30.06.2020		Balance outstanding as on 30.06.2021	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Micro Enterprises	10,99,057	17,388.08	13,81,714	21,054.43	17,42,176	20,544.17
Small Enterprises	2,02,829	15,278.70	1,79,905	15,398.74	1,51,689	12,805.18
Medium Enterprise	72,770	7,574.53	48,913	5,667.63	20,350	5,956.22
<b>Total MSME</b>	<b>13,74,656</b>	<b>40,241.30</b>	<b>16,10,532</b>	<b>42,120.85</b>	<b>19,14,125</b>	<b>39,305.57</b>

Detailed report of Bank wise position under MSME is given at **Annexure – 24**.

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

For FY 2021-22, Rs.183.50 Crore Margin Money target has been assigned to different banks which was 31.78% increase from the previous Financial Year target. Banks in Odisha have achieved the Margin Money Target of Rs.26.11 Crore as on 31.08.2021. Further Banks in Odisha have sanctioned 628 PMEGP proposals during the current year 2021-22 upto 31.08.2021 against annual target of 6000 accounts.

As of	Total applications forwarded	Total applications returned	Total applications sanctioned	Total applications pending
30.06.2021	2,467	853	235	1,334
31.08.2021	5,407	1,364	628	3,538

The Bank wise achievement under PMEGP of Odisha for the year 2021-22 (up to 31.08.2021) is given in the **Annexure– 25**.

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

Revised operational guidelines for Top-Up subsidy scheme by the State Government under PMEGP has been issued by MSME Department, Govt. of Odisha vide letter no. MS&I-06/2021-6093/MSME dated 09.09.2021. SLBC has circulated the same to all member banks vide letter no. SLBC/ODI/2021-22/842 dated 17.09.2021 for compliance.



## **AGENDA NO. 8**

### **Central Government Sponsored Schemes**

#### **(a) Crop Insurance**

##### **Pradhan Mantri Fasal Bima Yojana (PMFBY) 2021-22**

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

The maximum Farmers' Premium is 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%.

Details of the Farmers covered under PMFBY for Kharif 2021 as of 23.08.2021 is given below:

	<b>Kharif 21</b>
Enrolment (Nos of Farmers) (both loanee & non loanee)	80,97,004
Area Insured (ha)	10,09,846.57
Sum Insured (Rs Crores)	6,802.82
Gross Premium (Rs Crores)	1,334.44
Farmers Premium (Rs Crores)	135.97

The districtwise and bankwise details are given in **Annexure -26**.

**Nodal Officer, PMFBY is requested to appraise the house on this matter.**

#### **(b) Progress of Pradhan Mantri MUDRA Yojana (PMMY) in Odisha**

All Banks and Financial Institutions have sanctioned an amount of Rs.4,003.77 Crore and disbursed Rs.3,887.60 Crores in the financial year 2021-22 (upto 20.08.2021).

The comparative disbursement position under Mudra Sector (categories wise) is given below

<b>Categories</b>	<b>(Amt in Rs. Cr.)</b>					
	<b>FY 2019-20 (upto 30.08.19)</b>		<b>FY 2020-21 (upto 28.08.20)</b>		<b>FY 2021-22 (upto 20.08.21)</b>	
	<b>No. of Accounts</b>	<b>Disbursed Amount</b>	<b>No. of Accounts</b>	<b>Disbursed Amount</b>	<b>No. of Accounts</b>	<b>Disbursed Amount</b>
Shishu	9,43,731	2,563.05	6,40,272	1,898.77	8,58,077	2,353.74



Kishore	67,474	862.48	60,379	787.75	1,14,209	1,115.36
Tarun	15,475	547.51	7,008	458.95	5,800	418.50
<b>Total</b>	<b>10,26,680</b>	<b>3,973.04</b>	<b>7,07,659</b>	<b>3,145.47</b>	<b>9,78,086</b>	<b>3,887.60</b>

As on 20.08.2021 there is overall growth of 23.60% in Mudra loans as compared to that period of last year. Except Tarun, there is substantial growth in Shishu & Kishore category as on 20.08.2021 over corresponding period last year.

The comparative disbursement position under Mudra Sector (Financial Institutions wise) is given below

Financial Institutions	FY 2019-20 (upto 30.08.19)		FY 2020-21 (upto 28.08.20)		FY 2021-22 (upto 20.08.21)	
	No. of Accounts	Disbursed Amount	No. of Accounts	Disbursed Amount	No. of Accounts	Disbursed Amount
MFIs & NBFCs	4,00,152	1,267.22	4,55,397	1,659.03	3,86,521	1,211.05
Public Sector Banks	55,491	898.86	96,697	1,006.65	61,889	910.21
Private Sector Banks	5,41,343	1,600.63	1,47,270	441.72	4,92,445	1,643.45
Regional Rural Banks	10,530	132.48	1,995	22.22	361	1.28
Small Finance Bank	19,164	73.85	6,300	15.85	36,870	121.61
<b>Total</b>	<b>10,26,680</b>	<b>3,973.04</b>	<b>7,07,659</b>	<b>3,145.47</b>	<b>9,78,086</b>	<b>3,887.60</b>

Bank wise, district wise & category wise report on PMMY is available in **Annexure-27**.

### (c) 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.



Broad parameters of the Scheme are captured in the table below –

	<b>EWS</b>	<b>LIG</b>	<b>MIG-I</b>	<b>MIG-II</b>
Purpose	<ul style="list-style-type: none"> <li>• Construction</li> <li>• Purchase</li> <li>• Repairs &amp; upgradation</li> </ul>	<ul style="list-style-type: none"> <li>• Construction</li> <li>• Purchase</li> <li>• Repairs &amp; upgradation</li> </ul>	<ul style="list-style-type: none"> <li>• Construction</li> <li>• Purchase</li> </ul>	<ul style="list-style-type: none"> <li>• Construction</li> <li>• Purchase</li> </ul>
Household Income	≤ Rs.3 lakh	>Rs.3 lakh and ≤ Rs.6 lakh	>Rs.6 lakh and ≤ Rs.12 lakh	>Rs.12 lakh and ≤ Rs.18 lakh
Number of Active Primay Lending Institution's (PLIs) in the state of Odisha as on 30.06.2021	39	39	35	27
Maximum loan amount on which subsidy calculated	Rs.6 lakh	Rs.6 lakh	Rs.9 lakh	Rs.12 lakh
Maximum loan tenure for which subsidy calculated	Old - 15 years upto 31.12.2016 New - 20 years w.e.f. 01.01.2017	Old - 15 years upto 31.12.2016 New - 20 years w.e.f. 01.01.2017	20 years	20 years
Max. Eligible Upfront Subsidy	6.50%	6.50%	4.00%	3.00%
Discount Rate	9.00%	9.00%	9.00%	9.00%
Maximum subsidy amount	Old - Rs.2.20 lakh New - Rs. 2.67 lakh	Old - Rs.2.20 lakh New - Rs. 2.67 lakh	Rs.2.35 lakh	Rs.2.30 lakh



**Number of households received benefit in the State of Odisha as of 31.03.2021 & 30.06.2021 is given below (Amount in Cr.)–**

Number of households received benefit in the State of Odisha as on	EWS/LIG		MIG-I		MIG-II	
	No. of house	Subsidy disbursed	No. of house	Subsidy disbursed	No. of house	Subsidy disbursed
31.03.2021	2317	44.12	2604	51.26	632	12.19
30.06.2021	2578	49.73	2931	57.97	691	13.33

**Regional Resident Representative of NHB may apprise the House in this regard.**

#### **(d) Stand Up India Scheme**

As per the Budget Speech FY 2021-22 of Hon'ble Finance Minister of India, the following changes have since been approved in the Stand Up India Scheme:

- The extent of margin money to be brought by the borrower may be reduced from **'upto 25%' to 'upto 15%'** of the project cost. However, the borrower will continue to contribute at least 10% of the project cost as own contribution.
- Loans for enterprises in **'Activities allied to agriculture'** e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agriclinic and agribusiness centers, food & agro-processing, etc. (excluding crop loans, land improvement such as canals, irrigation, wells) and services supporting these, shall be eligible for coverage under the Scheme.

As per guidelines of Stand up India, each branch of a scheduled bank is expected to extend loans to **at least one SC/ST and minimum one woman entrepreneur** under this scheme.

As on 30<sup>th</sup> June 2021, **20** loan applications have been sanctioned & disbursed as per report generated from Stand up Mitra portal.

#### **Performance under Stand up India as on 30.06.2021**

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

Particulars	As on 30.06.2019			As on 30.06.2020			As on 30.06.2021		
	Sanctioned		Disbursed	Sanctioned		Disbursed	Sanctioned		Disbursed
	A/Cs	Amount	Amount	A/Cs	Amount	Amount	A/Cs	Amount	Amount
SC/ST	2	0.46	0.28	2	0.40	0.00	4	0.95	0.00
Women	24	5.72	3.75	15	3.76	0.38	16	3.34	0.00
<b>Total</b>	<b>26</b>	<b>6.18</b>	<b>4.03</b>	<b>17</b>	<b>4.16</b>	<b>0.38</b>	<b>20</b>	<b>4.29</b>	<b>0.00</b>



The bankwise performance is given in **Annexure- 28**.

All stakeholders are requested to take note of the following action points to improve performance during the current financial year.

- Branches and LDMs have to visit the Standup Mitra portal on regular basis.
- DIC, Banks, NABARD and SIDBI have to organize seminars / workshop / town hall meetings to impart more awareness of the scheme in the State.
- Display of Banner / Poster showing the salient features of the scheme at Branch/ ATM premises.
- DIC / NABARD / SIDBI may give advertisements through newspaper or local media to make wide publicity of the scheme.
- SC / ST Welfare and Women Development Department may take lead to generate good number of application under the Scheme.
- Review the bank wise performance thoroughly during the DCC meeting and instruct the lagging banks to improve upon the performance.

**(e) Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities Progress / Achievement made for 2021-22 – Financing under Minority Communities.**

During 01.04.2021 to 30.06.2021, Banks have extended credit of Rs. 551.67 crore to 77,177 beneficiaries of Minority Community. The outstanding balance as on 30.06.2021 was Rs. 3,437.67 Crore in 5,51,921 accounts. Bank wise performance is available at **Annexure – 29**.

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

As reported by SUDA, 153 loan applications under SEP-I for FY 2021-22 (upto June'21) and 52 loan applications under SEP-G were disbursed. Under SHG-Bank Linkage –306 loan accounts were disbursed.

Achievement figure for FY 2021-22 (upto June'21) is furnished at **Annexure-30**.

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

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



(Amt in Rs. Cr.)

At the end of the year	Proposals covered during the period	
	No. of Accounts	Amount
30.06.2019	3,813	213.41
30.06.2020	5,786	244.69
30.06.2021	3,986	216.59

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2021 to 30.06.2021 are available in **Annexure – 31**.

To improve the ease of delivery and to give further impetus to entrepreneurship, CGTMSE has introduced major policy changes in the credit guarantee products such as increase in the extent of guarantee coverage to 75% for loans above Rs.50 lakh, charging guarantee fee on outstanding amount instead of sanction amount, inclusion of retail trade as eligible activity, allowing partial collateral security, inclusion of NBFCs and SFBs as eligible MLI of CGTMSE etc. Further CGTMSE has recently included Scheduled Urban Co-operative Banks (SUCBs) and New Age Fin-Tech NBFCs as eligible MLIs.

#### (h) Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY) as on 30.06.2021

As of 30.06.2021, 1,74,39,220 accounts are opened under PMJDY and total deposit in these accounts is Rs. 6,729.51 Crore. Out of total PMJDY accounts as on 30.06.2021, Rupay Card issued in 1,36,48,675 accounts.

The performance regarding opening of PMJDY accounts as of 30.06.2019, 30.06.2020 & 30.06.2021 is given below

As of	Total PMJDY a/cs opened as on date	Total Deposit in PMJDY a/cs as on date (Rs. In Cr.)	Zero balance account as on date	Rupay card issued to the PMJDY a/c as on date	Aadhaar seeded in the PMJDY a/cs as on date
30.06.2019	1,45,08,554	4,484.45	17,99,552	1,17,87,018	1,04,87,496
30.06.2020	1,62,00,152	6,259.44	9,63,751	1,30,29,071	1,16,46,480
30.06.2021	1,74,39,220	6,729.51	11,06,397	1,36,48,675	1,30,56,890

Bank wise performance on PMJDY as on 30.06.2021 is available in **Annexure – 32**.

#### (i) Performance by Commercial Banks under Social Security Schemes as on 30.06.2021

The three Social Security Schemes are PMJJBY, PMSBY & APY.





The performance under PMJJBY & PMSBY schemes as on 30.06.2021 is given below –

Scheme	No. of enrollments made as of 30.06.2020	No. of enrollments made as of 30.06.2021
PMJJBY	16,35,772	28,16,720
PMSBY	56,09,156	81,10,838

In regard to APY enrollment, against a target of 3,25,960 accounts set by PFRDA, Govt. of India for the FY 2021-22, banks in Odisha enrolled 1,15,518 accounts as in the State as on 31.08.21 and achieved 35% of target. Cumulative APY accounts opened since inception are 12,15,479.

Bank wise performance in the 3 Social Security Schemes are available at **Annexure– 33**.

SLBC, Odisha got Award of Excellence for FY 2019-2020 & FY 2020-2021.

In this regard, we would also like to inform that APY CITIZEN's CHOICE Campaign started from 1<sup>st</sup> August to 30<sup>th</sup> September 2021. The Campaign aims to target the uncovered potential population in all states across the country & bring them under the ambit of Atal Pension Yojana. The target is to increase the APY enrollment so that they can live respectfully in their vulnerable years after 60 years.

SLBC in coordination with PFRDA has arranged one webinar for Bankers, LDMs and BCs on APY on 09<sup>th</sup> September 2021. In the webinar, speakers from PFRDA explained the importance of APY to various bank-officials, LDMs & BCs and also discussed strategies to cover eligible population under APY in the Odisha State.

As informed by PFRDA, banks in Odisha have enrolled 44,914 APY applications during the APY CITIZEN's CHOICE Campaign (from 1<sup>st</sup> August to 4<sup>th</sup> September 2021) increased from 22,160 applications as on 16.08.2021, against the target of 66,752 APY applications and achieved 67.28% of the target.

It is therefore, requested to all banks & LDMs to take benefit of the campaign opportunity to source maximum APY accounts and become a winner under the campaign.

The bankwise & districtwise performance under APY CITIZEN's CHOICE Campaign from 1<sup>st</sup> August to 4<sup>th</sup> September 2021 is given in **Annexure - 34**.

**(j) Programme on DD Channelon 28th August, 2021 with experts on the Occasion of PMJDY Anniversary.**

On the occasion of the Anniversary of PMJDY on 28.08.2021, DD (Odia) organized a discussion session with experts having banking experience in the related field for the



benefit of the common people in Odisha covering PMJDY, PMJJBY, PMSBY, APY, Mudra & Stand Up India.

As advised by DFS, New Delhi, SLBC had nominated, Shri Niranjan Rath - EX-DGM, UCO Bank, Shri Braja Kishore Nayak – Ex-AGM, SBI & Shri Dhobei Pradhan – Ex-AGM, Canara Bank to participate in the said discussion and the live telecast was made in the DD Odia Channel on 28.08.2021.

**(k) 20 Point Programme under Point-11 (A) for providing economic Assistance to the Sch. Caste beneficiaries during 2021-2022 (allotment year 2020-21)**

The Orissa Sch. Caste and Sch. Tribe Development Finance Co-operative Corporation Limited, Bhubaneswar (OSFDC) has informed that during the current financial year (2021-22), it has been decided to finance eligible Sch. Caste Self Help Group (SHGs) and 30% of target to Individual Sch. Caste beneficiaries where eligible SHGs are not available under Bankable Income Generating Schemes. In each group there will be 10 to 20 SC beneficiaries.

As per the scheme, the subsidy is 50% of the unit cost which will be provided by Corporation subject to the ceiling of Rs. 10,000/- per beneficiary and for Self Help Groups, the subsidy will be 50% of the cost of scheme or per capita subsidy of Rs.10,000/- or Rs.1.25 lakh for the whole group, whichever is less. The balance amount of the unit cost will be provided by participating Banks as loan. The subsidy provided by Orissa Sch. Caste and Sch. Tribe Development Finance Co-operative Corporation Limited is back-ended.

The districtwise target allotted for the FY 2021-22 by the corporation is given in **Annexure - 35** . The LDMs are requested to take up the matter with the local coordinator of the banks and ensure that the allotted target is achieved by March'22.

**The MD, Orissa Sch. Caste and Sch. Tribe Development Finance Co-operative Corporation Limited (OSFDC) may apprise in this matter.**

**(l) Credit Enhancement Guarantee Scheme for Scheduled Castes.**

The Department of Social Justice & Empowerment under the aegis of Ministry of Social Justice & Empowerment, Government of India, has sponsored the "Credit Enhancement Guarantee Scheme for Scheduled Castes" under its social sector initiatives. The objective of the Scheme is to promote entrepreneurship amongst the Scheduled Castes, by providing Credit Enhancement Guarantee to Member Lending Institutions (MLIs), who shall be providing financial assistance to these entrepreneurs.



IFCI (the erstwhile Industrial Finance Corporation of India Ltd) has been appointed as nodal agency for implementation of the scheme.

IFCI has entered into MOU with 25 Banks ( now 17 after the mergers) and the details of guarantee cover for the loans sanctioned to SC entrepreneurs by Banks/MLIs are as under:

Parameters	Loan amount (Rs. in Crore)			
	0.15 to 1.00	1.00 to 2.00	2.00 to 5.00	More than 5.00
Amount of guarantee cover	100 % of the sanctioned facility	80% of the sanctioned facility	70% of the sanctioned facility	60% of the sanctioned facility
Guarantee Obligation	100% of the defaulted amount upto maximum of guarantee cover	80% of the defaulted amount upto maximum of guarantee cover	70% of the defaulted amount upto maximum of guarantee cover	60% of the amount defaulted amount upto maximum of guarantee cover
Minimum Cover	0.15	1.00	1.60	3.50
Maximum Cover	1.00	1.60	3.50	5.00

The Official from IFCI Limited, New Delhi may apprise in this regard.

## **AGENDA NO. 9**

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

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

The total target fixed for formation of 65,000 JLGs for 2020-21 & 35,000 JLGs for 2021-22 (Total – 1,00,000 JLGs).

The performance under the scheme is given below –

Period	Total JLGs formed	Total application sponsored	Total application sanctioned	Amount Sanctioned (in Crore)	Amount Disbursed (in Crore)
As of 30.06.2021	11,602	7,531	1,141	9.57	5.71
As of 09.09.2021	15,635	11,649	3,668	37.07	15.88



There are 7659 applications under process at various banks.

The districtwise details are given in **Annexure – 36**.

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

To strengthen the SHG initiatives, the State Government has created a separate Department of Mission Shakti for holistic empowerment and targeted livelihood activities.

This will certainly help in strengthening the SHG initiative already undertaken by different departments and will bring it all under one platform providing greater focus, synergy and avoiding duplication in activities.

The newly created Department i.e “Department of Mission Shakti” started functioning from 1st June 2021. Agencies like Odisha Livelihoods Mission implementing NRLM and NULM (SHG) dealt by SUDA are functioning under the new Department.

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

The annual credit linkage target for the current financial year has been fixed at Rs. 6002.52 crore targeting 2,80,150 SHGs. As on 31.08.21, 64,548 SHGs have been credit linked with an amount Rs. 1,321.09 crore, which accounts for 23% and 22% of physical and financial target respectively. This requires immediate attention to improve the performance towards achieving annual target. At least 40% of the annual target is to be achieved by end of the second quarter. 45,651 loan applications are pending at the bank branch level for sanctioning. The bank wise and district wise progress (as on 31<sup>st</sup> August 2021) is enclosed at “**Annexure –37**”.

#### **Action:**

- i. Banks to issue suitable instruction for expediting the linkage.
- ii. Banks to coordinate with Department officials at District and Block level for expediting the linkage process.
- iii. The pending loan applications are to be acted upon the earliest. It must be ensured that in no case loan applications requiring immediate action shall not be held on for more than 15 days.



## **2. Average Loan Size:**

Under the 5T mandate of Department of Mission Shakti, Government has targeted to increase the average loan size to Rs. 4 lakh per SHG by the FY 2022-23. The average loan size for the current financial year comes to Rs. 2.05 lakh per SHG.

### **Action:**

Banks to issue suitable instruction to the bank branches for adhering to the minimum loan size of Rs. 2 lakh for SHG loan for the current FY. Communication of the same may be shared with the Department for record.

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

Considering the growth in credit linkage and repayment of loan by SHG, the current year (2021-22) target for 'Mission Shakti Loan - State Interest Subvention' has been fixed at Rs. 200 crore. As on 09.09.2021, claims amounting to Rs. 24.40 crore of UGB, IOB, CBI, SBI and OSCB has been settled by this Department. Bank wise progress (claim settlement for the FY 2020-21) is enclosed at "**Annexure – 38**". Banks namely Punjab & Sind Bank and HDFC bank have not furnished any interest subvention claims over the last financial years.

### **Action:**

- i. Banks to submit the unsettled claims for the last financial year for the period up-to 31st March 2021. A suitable cut-off date for submission of required information may be fixed for the banks.
- ii. Banks may come up with a mechanism to ensure that all interest subvention claims get credited to the SB account of SHGs without delay. The Utilization Certificate of the previous claims settlement may be submitted to this Department for necessary adjustment.

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

The dedicated MIS portal for monitoring SHG Bank Linkage and Interest Subvention programme in the state has been developed and operational. This portal is going to facilitate & monitor online & offline sponsoring of application, sanction & repayment of loans and NPA position with respect to SHG loans in the state.

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 all



banks (except CBI & OSCB) have been executed with Mission Shakti for sharing SHG data.

**Action:**

- i. Central Bank of India and Odisha State Co-operative Bank to sign MoU immediately.
- ii. Banks to share the data for the year ending 31st March 2021 and loan & transaction data for the current year (month wise) immediately for effective operation of the portal.

**5. Engaging Women SHG / Federation Members as Business Correspondent Agents (BCAs) under BC Model:**

To provide different banking services to citizens in unbanked and under banked GPs across the State, Department of Mission Shakti in partnership with State Bank of India, Utkal Grameen Bank, Odisha Gramya Bank, YES Bank and ICICI Bank has engaged 1,262 Mission Shakti SHG members as Business Correspondent Agents (BCAs). These BCAs have undertaken transactions amounting to Rs. 230 crore during the current financial year.

Mission Shakti SHG members as Business Correspondent Agents (BCAs)					
State Bank of India	Utkal Grameen Bank	Odisha Gramya Bank	YES Bank	ICICI Bank	Total
296	138	236	498	94	1262

The districtwise & bankwise summary of 1,262 Mission Shakti SHG members as Business Correspondent Agents is given in **Annexure – 39**.

During the current financial year, it is targeted to engage 1,000 more women SHG/Federation members to as BCAs.

**Action:**

Other banks should step forward to engage Women SHGs as BCA under this Model as per communication of the Finance Department vide letter no. 31629 dated 27.11.2020.

**(c) Kalinga Sikhya Sathi Yojana(KSSY)**

In order to encourage poor and meritorious students of Odisha aspiring for higher studies, Government of Odisha has formulated an interest subsidy scheme in the



nomenclature " Kalinga Sikhya Sathi Yojana" for its implementation from Financial Year 2016-17. The detailed terms and conditions including objective, eligibility and scope have been issued by Department of Higher Education, Government of Odisha vide resolution no. 22869/HE dated 10.08.2016 and subsequent amendments on the scheme.

As reported by banks, 402 applications are sanctioned under KSSY amounting to Rs. 53.78 Crore during the current FY 2021-22 (upto June'21). The balance outstanding as on 30.06.2021 is Rs.581.69 Crore in 12,953 accounts.

In the meeting held on 08.09.2021 Principal Secretary Higher Education discussed the reasons for low offtake and the way forward. It has been decided to increase the awareness among Public & Educational institutions. Creation of a dedicated portal by the State Government was also suggested.

#### **(d) Silpi Unnati Yojana (SUY)**

Margin money assistance is provided to individual artisans @ 20% of the project cost (up to Rs.1,00,000 in seven crafts and up to Rs 50,000.00 in 43 crafts ) per artisan to avail bank loan for setting-up of own handicraft production unit.

During the current FY 2021-22 advertisements were published for collection of applications under the scheme. A target of 1000 numbers has been kept under this for any bankable scheme in Handicraft sector of the State. The applications received are under process and till now 1,112 nos of applications have been sponsored to different banks. Bankers may process & sanction at the earliest possible considering the COVID-19 effect on economic status of Artisans. The details are given in **Annexure -40**.

As per the decision of previous SLBC meeting held on 17.06.2021, 3387 back log cases pending under the scheme at various branches of Banks are to be considered for sanction during the current year. The list of bank wise pending cases are annexed at **Annexure - 41**. Bankers may process and sanction the pending cases at the earliest.

## **AGENDA NO.10**

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

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

**I. Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from Rs.10 lakh to Rs.20 lakh**



RBI, Central Office, Mumbai vide circular no. FIDD.GSSD.CO.BC.No.09/09.01.003/2021-22 dated 09<sup>th</sup> August 2021 has made certain changes in Security and Margin for loans to Self Help Groups (SHGs) under DAY-NRLM which is mentioned below-

- For loans to SHGs up to ₹10.00 lakh, no collateral and no margin will be charged. No lien should be marked against savings bank account of SHGs and no deposits should be insisted upon while sanctioning loans.
- For loans to SHGs above ₹10 lakh and up to ₹20 lakh, no collateral should be charged and no lien should be marked against savings bank account of SHGs. However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below ₹10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU)."

The detail circular is given in **Annexure –42.**

## **II. Payments Infrastructure Development Fund – Inclusion of PM SVANidhi Scheme beneficiaries**

The Payments Infrastructure Development Fund (PIDF) Scheme was announced by RBI, Central Office vide circular no. DPSS.CO.AD No.900/02.29.005/2020-21 on 05<sup>th</sup> January 2021. The objective of the scheme was to encourage deployment of Points of Sale (PoS) infrastructure (both physical and digital modes) in tier-3 to tier-6 centres and north eastern states.

Now, RBI vide press release dated 26.08.2021 has decided to include street vendors identified as part of the PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi Scheme) in tier-1 and tier- 2 centres as beneficiaries under the PIDF Scheme. As hitherto, the street vendors in tier-3 to tier-6 centres will continue to be covered under the Scheme.

The detailed circular is given in **Annexure –43.**

## **III. New Definition of Micro, Small and Medium Enterprises - Addition of Retail and Wholesale Trade**

RBI, Central Office, Mumbai vide circular no. FIDD.MSME & NFS.BC.No.13/06.02.31/2021-22 dated 07<sup>th</sup> July 2021 has informed that in addition to the contents mentioned in circulars FIDD.MSME & NFS.BC.No.3/06.02.31/2020-21 dated July 2, 2020 on 'Credit flow to Micro, Small and Medium Enterprises Sector' and FIDD.MSME & NFS.BC.No.4/06.02.31/2020-21 dated August 21, 2020, on 'New Definition of Micro, Small and Medium Enterprises- clarifications', Ministry of Micro, Small and Medium Enterprises vide Office Memorandum (OM) No. 5/2(2)/2021-E/P & G/Policy dated July 2, 2021, has





decided to include Retail and Wholesale trade as MSMEs for the limited purpose of Priority Sector Lending and they would be allowed to be registered on Udyam Registration Portal for the following NIC Codes and activities mentioned against them:

45	Wholesale and retail trade and repair of motor vehicles and motorcycles
46	Wholesale trade except of motor vehicles and motorcycles
47	Retail trade except of motor vehicles and motorcycles

The Enterprises having Udyog Aadhaar Memorandum (UAM) under above three NIC Codes are now allowed to migrate to Udyam Registration Portal or file Udyam Registration afresh.

## **AGENDA NO. 11**

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

#### **(a) NPA position as on 30.06.2021**

Total NPA as on 30.06.2021 is Rs. 13,645.17 Crore, increased from Rs. 11,339.37Croreas on 31.03.2021. The NPA % of the State as on 30.06.2021 is 7.20 which is at much higher side and alarming. There is a rise in NPA % of Odisha as compared to the quarter ending March 2021 where the NPA % was 6.22%.

Banks in the State have to :

- Stimulate the recovery measures to curtail down the growing in NPAs with the help of State Government machinery.
- Proper monitoring and handholding support is also required to restrict fresh slippages with the help of State Government machinery.
- Increase in the advance portfolio by extending more priority sector credit in the State.

The Bank wise and Sector wise NPA position is given in **Annexure – 44**.

For PMEGP / NULM/ NRLM / SHG, the NPA % 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.



### Sector wise comparison of NPA % for last 3 years June Quarter

Sl. No.	Sector	NPA % as of 30.06.19	NPA % as of 30.06.20	NPA % as of 30.06.21
1.	Short Term Crop Loan	9.40	6.33	4.23
2.	Agriculture Term Loan	12.57	9.87	11.10
3.	Agriculture Allied	12.86	14.68	8.87
4.	Total Agriculture	10.53	8.15	6.00
5.	MSME Sector	9.94	8.55	10.12
6.	Education Loan	14.80	14.57	11.95
7.	Housing Loan	2.53	2.46	1.60
8.	Total Priority Sector	9.83	8.49	9.21
9.	<b>Total Advance</b>	<b>6.57</b>	<b>6.58</b>	<b>7.20</b>

### Scheme wise comparison of NPA % for last 3 years June Quarter

Sl. No.	Sector	NPA % as of 30.06.19	NPA % as of 30.06.20	NPA % as of 30.06.21
1.	PMEGP	9.92	18.04	21.17
2.	SHG	10.68	8.98	8.48
3.	NULM	15.14	10.61	7.23

### Year wise NPA Position (Last 3 years June Quarter)

Year	Total Advance in Crore	Total NPA in Crore	NPA %
30.06.2019	1,49,819.42	9,837.71	6.57
30.06.2020	1,62,805.74	10,711.41	6.58
30.06.2021	1,89,404.28	13,645.17	7.20

### (b) 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.

It is reported that 638 numbers of applications involving Rs.443.09 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.



All Lead District Managers are requested to incorporate the Agenda on pending SARFAESI applications with district magistrates, 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.

District wise and bank wise pending list enclosed in **Annexure – 45**.

## **AGENDA NO. 12**

### **Banks Common Concern**

#### **(a) Digitization of land records**

Department of Land Resources (DoLR), Govt. of India vide their letter dated 7th October 2020 have requested the State/ UT Governments -

- (i) To create standardized open APIs with relevant safe guards to enable access of real time digital land records
- (ii) Finalize the modalities for entry of loan/charges against parcel of land record database with banks and financial institutions.

Digitization of land records and linking the digital land record database with banks and financial institutions will result in creation of online charges in digital land records & facilitate quick processing and sanction of loans by the banks.

In this regard, Bhulekh Odisha is an online portal to keep the land records of the citizens of the Odisha State. The land record system in Odisha got digitalized in the year 2008 under Central Govt.'s National Land Records Modernization Programme (NLRMP).

The concerned Government Department is requested to give access of the digital land records data base to the banks enabling them to create online charge on land for sanction of loans.

#### **(b) RSETI**

The overall number of candidates trained as on 30.06.2021 is 1,97,011 out of which 1,46,237 (74.22%) numbers are settled and 74,288 trained candidates have been credit linked .

As on 30.06.2021, **617** Rural Poor/NRLM target group youth have been trained against annual target of **20,055** ( % of achievement = **3.08 %**)



**Bank wise performance under Rural Poor / NRLM as on 30.06.2021 is as follows:**

BANK	BOI	RUDSETI	CBI	SBI	UNION BANK	UCO BANK
% of Achievement	0	0	5	3	4	4

The percentage of candidates settled with bank finance as on 30.06.2021 (cumulative) is **57 %** against National Average of 49%. **The details are given in Annexure – 46.**

#### **Status of Infrastructure related issues in RSETI**

- In 2016, land was allotted for RSETI Puri with a condition to deposit the ground rent & cess every year. Issuance of permissive possession letter is pending in Puri District.
- In Cuttack District, Land is allotted but possession is not given yet. The Status of the land is also to be converted from Gochar to stitiban.
- In **18** numbers of RSETIs, building construction has been completed.
- In **6** number of RSETIs, the construction is in progress.(Bhadrak, Bargarh, Kalahandi, Rayagada, Sundargarh and Deogarh)
- In 4 RSETIs, the construction has not yet started(Ganjam, Gajapati, Angul and Dhenkanal).
- In Ganjam and Gajapati, District Administration is demanding for payment of Incidental Charges for issuing permissive possession. In Gajapati district allotment has been cancelled by Collector due to nonpayment of Ground rent and cess.

We request State Government to waive payment of ground rent & cess on the land provided for RSETI.

**State Director RSETIs may appraise the House in this regard.**

#### **(c) Financial Literacy Centres (FLC)**

Financial Literacy Centres are the building blocks or the basic units that initiate the financial literacy activities at the ground level and banks should provide the minimum basic infrastructure and strengthen the existing FLC Eco-system. The Financial Literacy



Counsellor/Director heading the Financial Literacy Centre is the key stakeholder in driving the financial literacy initiatives at the ground level.

However, it is found that the posts of 12 FLC Counsellors are lying vacant, as detailed below

Name of the Bank	No. of FLC Counsellor lying vacant	Name of the Districts were FLBC Counsellor is lying vacant	Remarks
State Bank of India	9	Rayagada, Khurda, Malkangiri, Nuapada, Jharsuguda, Koraput, Boudh, Kalahandi & Kandhamal	As informed by SBI, LHO, Bhubaneswar that in six districts, the posting of FLC Coordinator is pending due to pending high court cases. (Rayagada, Khurda, Malkangiri, Nuapada, Jharsuguda, Koraput)  In three districts, the post is lying vacant due to sudden demise of the FLC Coordinator (Boudh, Kalahandi & Kandhamal)
Bank of India	1	Mayurbhanj	As informed by Bank of India, Zonal Office, Bhubaneswar that the process of appointing FLC Coordinator is going on.
UCO Bank	1	Bhadrak	As informed by UCO Bank, Zonal Office, Balasore that the process of appointing FLC Coordinator is going on.
Union Bank of India	1	Gajapati	As informed by Union Bank of India, Circle Office, Bhubaneswar that the process of appointing FLC Coordinator is going on.

In six of the districts viz: Rayagada, Khurda, Malkangiri, Nuapada, Jharsuguda, Koraput due to pending high court case no FLC coordinator is posted.

**The Controlling Head of SBI, Bank of India, UCO Bank-Zonal Office, Balasore and Union Bank of India may apprise in this regard.**

#### **(d) Centres for Financial Literay (CFL) Project**

The CFL pilot project on financial literacy was initiated by RBI in 2017 in nine states across eighty blocks by six Non-Government Organizations (NGOs) in collaboration with eight Sponsor banks for a three-year period, with funding support from Financial Inclusion



Fund (FIF of NABARD) and respective sponsor banks. The NGOs (registered with DEA Fund Cell, DoR) for the project were selected through a rigorous process of screening. The project was initiated with the objective of exploring innovative and participatory approaches to financial literacy.

The project was subsequently extended to twenty tribal/economically backward blocks in three states in 2019 with funding from the Depositor Education and Awareness (DEA) Fund and sponsor banks for a period of two years (to sync with the three years 80 CFL project).

The project cost is being funded from Depositor Education Awareness Fund, Financial Inclusion Fund (as applicable) and part portion is being funded by sponsor banks as elucidated under-

Funding Details	Funding from DEA Fund or FIF (as applicable)	Sponsor banks
CAPEX	Rs 5 Lakh	Nil
OPEX	Rs 8.1 Lakh per year for three years= Rs 24.3 Lakh	Rs 0.9 Lakh per year for three years= Rs 2.7 Lakh
Total	Rs 29.3 Lakh	Rs 2.7 Lakh
Grand Total per CFL	Rs 32 Lakh	

NABARD, Department of Financial Inclusion and Banking Technology, Central Office, Mumbai vide their letter no. 18/DFIBT-05/2021 dated 22.01.2021 has allotted 52 CFL proposed to be set up in the State of Odisha to 4 banks.

The summary of the 52 proposed CFL is given below –

Name of the Bank	No. of District allotted	No. of Blocks allotted for set up of CFL	NGO Allotted	Time line to start the CFL	Funding source
Bank of India	8	25	Dhan Foundation	01.12.2021	Financial Inclusion Fund
State Bank of India	5	13	Dhan Foundation	01.12.2021	Financial Inclusion Fund
UCO Bank	4	12	Dhan Foundation	01.12.2021	Financial Inclusion Fund



Union Bank of India	1	2	Dhan Foundation	01.12.2021	Financial Inclusion Fund
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The details of 52 proposed CFL locations are given in **Annexure – 47**.

**The allotted banks may apprise the house in this regard.**

**(e) Celebration of Azadi ka Amrit Mahostav**

Azad Ka Amrit Mahotsav (AKAM) was launched on 12.03.2021 by the Hon'ble Prime Minister to commence the celebration of 75 years of India's independence. Consequently, several action points and strategy for activities to be undertaken under AKAM were suggested by DFS. Indicative list of activities and events for the Azadi Ka Amrit Mahotsav are summarized in the enclosed letter from DFS. This will require organizing **iconic/ impactful/ impressive** events which may be conceptualized and curated around **5 pillars** of AKAM i.e. Freedom Struggle, Achievements at 75, ideas at 75, Action at 75 & Resolves at 75.

The events or projects must incorporate the spirit of **Jan Aandolan** and **Jan Bhagidari /Connect with people (Janata se Jude)** and linking this concept with ease in delivery of financial services that have evolved over a period of time in the post independence era. Activities should be organized to interact with customers and external stakeholders. Customers would be sensitized about the celebration of 75 years of India's Independence "Azadi ka Amrit Mahotsav", India's achievement in the banking/ insurance/ pension sector since independence and the achievements of the organization must be highlighted so as to have ground level visibility.

The communication as given by DFS is given in **Annexure - 48**.

In this regard, it has been decided that AKAM will be celebrated intensively for the full month of **December, 2021 in Odisha**. The iconic/ impressive events are to be organized during the said month.

SLBC has sought suggestions & strategies from all banks & LDMs for celebration of **Azadi ka Amrit Mahostav**. The following strategies are to be adopted during the celebration month ,i.e, December 2021.

- 1) The AKAM activities should be based on the theme of Jan Bhagidari/connect people (Janta se Jude) and linking this concept with ease in delivery of financial services that have evolved over period of time in the post-independence era.



- 2) AKAM activities may include publicity through digital mode / Social media posts / emails / Posters / Banners / Standees / ATMs / Digital Signage / System Screen / Mnemonics in letterheads, office stationaries, staff badges etc. across pan-India and overseas branches.
- 3) Launch of new/enhanced schemes/products/services
- 4) Customer Interaction – targeted segment-wise.
- 5) Walkathons
- 6) Media Campaign, including social media and films.
- 7) Sound and Light Show
- 8) Nukkad Nataks
- 9) Commemorative Stamp/Special Cover release
- 10) Coffee Table Books/e-Books

All banks are requested to submit the strategies taken by them for celebration of AKAM in the month of December-21 to SLBC which can be consolidated & sent to DFS in advance. After receiving suggestions & strategies from banks and LDMs, strategies to be adopted will be finalized.

**(f)** In view of rising NPA & overdue, banks are requesting State Government to develop a portal where they can enter the NPA details of the bank, so that the defaulting borrowers will be debarred from all Government Sponsored Schemes.

**(g)** 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.

**(h)** Reduction in turnaround time for DM Permission in physical possession under SARFAESI may be considered by the State Government.

**(i)** 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.

**(j)** It is observed that Memorandum of Title Deed (MOTD) is not being done by many banks in our State. In order to minimize the risk of security dilution, all the Banks should issue necessary instruction to their branches to create MOTD scrupulously.





## **AGENDA NO.13**

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

As per the RBI guidelines and Lead Bank Scheme the DCC and DLRC meeting should be conducted at quarterly intervals within stipulated time without being rescheduled number of times. Finance Department, Government of Odisha has advised all Collectors and District Magistrates to extend timely support and co-operation to the Lead District Managers and ensure holding the DCC/DLRC meetings separately, as per the RBI guidelines.

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 adequate attention can be given at the State Level

We request all LDMs to follow the guidelines as per the RBI circular while convening the DCC/DLRC meetings. The unresolved issues may please be shared with SLBC for discussion in the forthcoming SLBC Meeting.

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

As the effectiveness of the Lead Bank Scheme depends on the dynamism of the District Collectors and the Lead District Managers (LDMs), with supportive role of the Regional/Zonal Office, the office of LDMs should be sufficiently strengthened with appropriate infrastructural support being the focal point for the successful implementation of the Lead Bank Scheme.

Apart from the provision of a separate office space, technical infrastructure like computers, printer, data connectivity, etc. which are basic necessities for LDMs to discharge their core responsibilities along with adequate manpower may be provided to LDMs' Office without exception.

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



## **AGENDA NO. 14**

### **Chief Minister's Award for Best Performing Bank branches in Priority Sector Lending for the Year 2020-21.**

State Government is going to announce Chief Minister's Awards for the best performing bank branch in Agriculture, MSME and Women SHG Sectors in the State for the year 2021-21.

The Chief Minister's Awards will be given under three categories –

- (i) Champion Bank branches for the cause of Farmers
- (ii) Champion Bank branches for the cause of Small Entrepreneurs
- (iii) Champion Bank branches for the cause of Women SHGs.

Cash award of Rs.5.00 lakh, Rs.3.00 lakh and Rs.2.00 lakh will be given to the first, second and third best performing bank branches respectively in each of these sectors.

LDMs are advised to submit the DCC approved score card immediately to SLBC for computation of State level score card and onward submission to Finance Department, Government of Odisha.

## **AGENDA NO. 15**

### **Conduct of SLBC Meetings**

It is observed that the Reports/Data are received from many Banks with inordinate delay, that too after constant persuasion through mails/personal contacts, resulting in delay of the consolidation process at SLBC. Further, on many occasions a lot of inconsistencies are observed in the data submitted by Banks and a lot of time is lost in getting the corrected data. Inconsistencies are also observed in the District-wise data being submitted by the Banks to LDMs & SLBC and reconciliation of the same is also delays the consolidation process.

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.

## **AGENDA NO. 16**

Any other matter with the permission of the Chair.