

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/1345/2021-22

दिनांक / Date: 13.12.2021

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

**All the Members of State Level Bankers' Committee, Odisha**

महोदय/महोदया Sir/Madam,

**विषय : 164वें एस.एल.बी.सी. , बैठक हेतु कार्यवाहियां**

**Sub: Revised Proceedings of the 164<sup>th</sup> SLBC Meeting of Odisha**

हम दिनांक 24.09.2021 को आयोजित 164वें एस.एल.बी.सी. , उड़ीशा की बैठक का संशोधित कार्यवृत्त प्रेषित कर रहे हैं।

We are sending herewith the revised proceedings of 164<sup>th</sup> SLBC Meeting of Odisha held on 24.09.2021.

हम आपसे अनुरोध करते हैं कि आप अपने विभाग / कार्यालय/संस्था से संबंधित मदों पर कार्रवाई करें और कृत कार्रवाई से तत्काल अवश्य अवगत कराएं ताकि 17.12.21 को आयोजित होने वाली एस.एल.बी.सी. की आगामी बैठक में इसे शामिल किया जाए।

We would request you to initiate action on the points related to your Department / Office / Organization immediately. The action taken report may please be intimated to us immediately to apprise in the next SLBC Meeting to be held on 17.12.21

शुभकामनाओं सहित / With regards,

भवदीय / Yours faithfully,



**अरुपानन्द जेना / Arupananda Jena**

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

**General Manager, UCO Bank cum**

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

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## **Convener, SLBC, Odisha**

अनुलग्नक Encl: यथोक्त As stated above

### **Revised Proceedings of the 164<sup>th</sup> SLBC meeting of Odisha held on 24.09.2021**

The 164<sup>th</sup> SLBC meeting of Odisha was held on 24.09.2021 under Chairmanship of Shri Atul Kumar Goel, MD & CEO, UCO Bank at Seva Bhawan, Govt. Secretariat, Bhubaneswar in presence of:

Hon'ble Finance & Excise Minister, Govt. of Odisha, Shri Niranjan Pujari,

Respected Secretary, DFS, Ministry of Finance, Govt. of India, Shri Debasish Panda,

Respected Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, Shri Pradeep Kumar Jena,

Respected Principal Secretary, Finance Department, Govt. of Odisha, Shri Vishal Kumar Dev,

Respected Principal Secretary, MSME Department, Govt. of Odisha, Shri Satyabrata Sahu,

Respected Commissioner cum Secretary, Fisheries & Animal Resources Development, Govt. of Odisha, Shri R Raghu Prasad,

Respected Commissioner cum Secretary, Agriculture & Farmers Empowerment, Govt. of Odisha, Dr. S K Vashisth,

Respected Regional Director, RBI, Bhubaneswar, Shri H N Panda,

Respected Director, Institutional Finance, Govt. of Odisha Dr. Pragyanmita Sahoo,

Respected Managing Director Odisha State Co-operative Bank, Shri Gapobandhu Satpathy,

Chief General Manager, NABARD, Shri C Uday Bhaskar,

Chief General Manager, SBI, Ms Vidya Krishnan

The Directors of different Departments of Government of Odisha, Chief Post Master General, General Manager-BSNL, Senior Officials of RBI, NABARD and State Government, Controlling Heads of different Banks, Small Finance Banks, Representatives of UIDAI, Insurance Companies, Lead District Managers & other participants. The list of participants is annexed.

**Welcome address by G. M, UCO Bank-cum Convenor ,SLBC, Odisha : Shri Arupananda Jena**



At the outset, General Manager ,UCO Bank-cum Convenor, SLBC, Odisha welcomed all the esteemed dignitaries & other participants to the 164<sup>th</sup> SLBC Meeting of Odisha at SevaBhawan and also expressed his pleasure for conducting the 164<sup>th</sup> SLBC Meeting of Odisha physically after a gap of more than one and half year.

**Keynote address by MD & CEO, UCO Bank cum Chairman, SLBC, Odisha: ShriAtul Ku Goel**

Mr. Goel on his keynote address conveyed sincere gratitude to the State Government and Central Government for their proactive steps in getting people vaccinated due to which the impact of the pandemic was minimized in the state of Odisha.

He informed that Banks have sanctioned Rs.3,361Crore and disbursed Rs.3,159 Crore as on 23.08.2021 under Emergency Credit Line Guarantee Scheme (ECLGS). Under PM-SVANidhi, Banks have sanctioned 40,899 nos. of applications and disbursed in 34,634 nos. of applications as on 30.08.2021. Under the Special Drive to issue KCC to Dairy Farmers, Fishers & Fish Farmers and KCC to all remaining eligible PM Kisan beneficiaries, out of the 4,73,116 nos. of applications received up to 03.09.2021, 4,21,722 nos. of KCC applications have been sanctioned amounting to Rs.2,357.47 Crore.

The achievement during 1<sup>st</sup> quarter under Priority sector lending is 18.08% of ACP and under Agriculture is 19.71 % of the target. Similarly the achievement under MSME sector is 21.73 % of the total target.

All Banks and Financial Institutions have sanctioned an amount of Rs.4,003.77Crore and disbursed Rs.3,887.60 Crores to 9,78,086 beneficiaries under PradhanMantri MUDRA Yojana (PMMY) in the current FY up to 20.08.2021.

Under PMEGP 628 proposals sanctioned against the target of 6,000 as on 31.08.2021. Under SHG Bank linkage, Banks have disbursed Rs.1,321.09Crore in 64,548 accounts as on 31.08.2021 against the target of Rs 6,002.52 Crore to 2,80,150 SHGs for the FY 2021-22.

Under PMJDY, 1,77,50,475 nos. of accounts have been opened under social security scheme, 86,83,224 nos. of beneficiaries under PMSBY and 30,58,858 nos. of beneficiaries under PMJJBY have been enrolled since inception upto 08.09.2021.

Under Atal Pension Yojana (APY) 35% of the target for FY 2021-22 achieved upto 31.08.2021. The cumulative APY enrollment since inception is 12,15,479. He expressed his pleasure that SLBC, Odisha has received Award of Excellence for FY 2019-2020 & FY 2020-21 from PFRDA for surpassing APY enrollment targets.

He expressed his concern over the NPA position of state and informed that NPA % of the state as on 30.06.2021 is 7.20% which is at a higher side.

He said that, 638numbers of applications involving Rs.443.09 Crore for attachment of property under section 14 of SARFAESI Act of different banks are pending with District



Magistrates and requested State Government to take up the matter with the appropriate authority for immediate disposal of the pending cases.

Before concluding his deliberation he made sincere request to all banks to work together to increase CD ratio of the state from 61.61 % to at least 65% by the end of this FY and also requested all banks to clear all pending Govt sponsored loan applications within 15days.

**Address by Hon'ble Finance & Excise Minister, Govt. of Odisha, ShriNiranjanPujari**

Hon'ble Finance Minister, at the outset congratulated GM, UCO Bank-cum Convenor, SLBC, Odisha for conducting 164<sup>th</sup> SLBC meeting physically after a long gap. He praised the initiatives of state govt. for increased vaccination and strict compliance of COVID appropriate protocol to successfully fight the battle against Covid-19 so far .

He informed that out of 6798 gram Panchayats in the State 2289 GPs are covered by Brick & Mortar Branches and 4077 GPs are covered by BC point and 432 GPs do not have any banking outlet. He advised all banks to open more B&M branches during this financial year and to appoint SHGs as BCs in unbanked GPs to ensure 100 percent financial inclusion in the state.

Hon'ble Finance Minister raised his concern over low CD ratio of the state. He urged all public sector banks to strive hard to achieve minimum 60% CD ratio in the State as soon as possible.

Hon'ble Finance Minister said the ACP target of the FY 2021-22 is hiked to Rs.1.10 Lakh crore. Further NABARD in consultation with State Govt. has made PLP projections to the tune of Rs 1.34 lakh crore for the next FY 2022-23. He advised all banks to expedite lending to the priority sectors to achieve the ACP target within the timeline.

He said that under 5T mandate of our State Govt., the average loan size for WSHGs needs to be increased to Rs 4 lakh by 2022-23.

Before concluding his deliberation he impressed upon banks that education and housing being key social sector indices, bankers need to give adequate focus to these two sectors as well.

**Address by Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, ShriPradeep Kumar Jena**

Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, expressed his pleasure to meet bankers and Govt. officials after a long gap. He expected further improvement in COVID crisis in coming days and advised banks to improve availability of credit to various sectors of economy.

He expressed his concern over low CD ratio and performance of the banks in 1<sup>st</sup> quarter and advised for speed credit growth.



He raised his concern for average loan size of SHG . He informed that Andhra Pradesh has about 8 lakhs women SHG and Odisha has about 6 lakhs. Last year credit flow to women SHG in Andhra Pradesh was around Rs.16000 Cr but in Odisha it was about Rs.4000 Cr.

Further he said State Govt. is trying to diversify from paddy crop to Horticulture and other crops like pulses and oil seed crops. He informed that Odisha Millet Mission is among the best in promoting Millet in India.

He expressed his concern on the achievement of ACP target for priority sector lending in 1<sup>st</sup> quarter which is only 18 % of ACP and advised all stake holders to achieve the annual target of Rs.1.10 lakh Cr.

**Address by Principal Secretary, MSME Department, Govt. of Odisha, ShriSatyabrataSahu**

Principal Secretary, MSME Dept. in his address informed that due to the incentive and added advantage given by State Govt. and Central Govt. and continued support of all stake holders, banks in Odisha have sanctioned Rs. 3361 Crores under ECLGS up to 23.08.2021. He said that PMEGP & PMFME are flagship programme of Govt. of India and top up subsidy has been provided by state Govt. to these schemes. He also informed that Odisha is among the top 3 states in country for financing under these schemes.

He urged all the stake holders to increase the ticket size under PMEGP to at least Rs 10 lacs which is currently at around Rs.5 lacs. He also informed that as per RBI guidelines no collateral is required for loans upto Rs10 lacs under this scheme and advised banks not to insist collaterals in such cases. As more than 5000 cases are pending with pending with banks, he advised all banks to take credit decision within specified period.

He said that Odisha has well developed startup ecosystem and is ranked 3<sup>rd</sup> for startup after Gujarat and Kerela. He advised all banks to focus on startup financing and to support them.

**Address by Commissioner cum Secretary, Agriculture & Farmers Empowerment, Govt. of Odisha, Dr. S K Vashisth**

Commissioner cumSecretary, Agriculture & Farmers Empowerment, Govt. of Odisha thanked all the banks for full cooperation to agriculture department in implementing various agriculture schemes despite their limitations. He expressed his concern over the achievement of ACP in Agriculture sector for the June 2021 quarter, which is only 20% of allotted target of Rs.46586.49 crore. He also advised all bankers to expedite the kharif season lending.

He advised banks for quick disposal of pending proposals under BALARAM for benefit of the poorest of poor of the state. He also advised banks to speed up the sanction under flagship scheme MKUY for agri entrepreneurs in coming days to reduce the pendency.



He informed that GOI has opened the portal from 22nd September 2021 to 9th October 2021 for PMFBY and advised all concerned to take benefit of this opportunity and upload the required data in portal so that farmers can get the benefit of crop insurance.

He further informed that State Govt. is also trying to diversify agriculture by shifting from paddy to non paddy crops and focus on Horticulture. To achieve state's objective of diversification, he called upon all banks for support to this mission.

**Address by Commissioner cum Secretary, Fisheries & Animal Resources Development, Govt. of Odisha, Shri R Raghu Prasad**

Commissioner cum Secretary, Fisheries & Animal Resources Development, Govt. of Odisha informed that the state Govt. is providing Back Ended Capital Investment Subsidy upto Rs.50 lakhs on all most all allied sectors in its flagship scheme MKUY.

He said that Fishery is a sunrise sector and Odisha is 4<sup>th</sup> in the country for fish production. He also said that state Govt. has opened up many reservoirs for cage culture of fish production and with the support of banks the fish production can be increased to almost 1 lakh metric ton in the state.

He advised bankers to share the information of left out loan seekers who have approached the bank but not received any loan with concerned department and to the directorate, so that the department can support them, enhance their technical capabilities, prepare their DPR and enhance their credit worthiness.

**Address by Principal Secretary, Finance Department, Govt. of Odisha. Shri Vishal Kumar Dev**

Principal Secretary, Finance Department, Govt. of Odisha thanked SLBC, Odisha for organizing 164<sup>th</sup> SLBC Meeting in physical mode after a long gap of almost 2 years.

He informed that the total advance extended by the financial institutions to the GSDP of the State is hovering around 40 per cent and it is in downward trend. ACP achievement to GSDP ratio in the State is just around 16%.

He said that CD ratio has declined to 61.61% as on 30th June, 2021 from 62.20% as on 31st March, 2021. The Average CD ratio of Public Sector Banks is only 46% and that of Private Sector banks is 73%. He thanked PNB for being only large Public sector Bank to achieve 75% CD ratio. He raised his concern for low CD ratio of some Public sector banks like UBI (34.32%), CBI (34.49%), IOB (37.05%) and Indian Bank (39.02%) and advised for improvement in coming quarter of the current financial year.

He informed that out of 6798 GPs of the State, 2289 GPs are covered by Brick & Mortar Branches and 4077 GPs are covered by only BC point and 432 GPs which need to be covered either by brick & mortar branch or banking outlets. As per Jan DhanDarshak GIS web portal, there are 10 inhabited unbanked villages that are not covered through banking outlets within the distance of 5 KM. So there is a need to reconcile data received from JDDA and GP wise data.





He advised all banks to cover all the GPs having no Brick and Mortar Branch with B&M Branches or WSHGs members may be engaged as BCAs wherever it is not feasible to open B&M Branches.

He expressed his concern over the achievement against total ACP target of HDFC Bank (3.10%), Indian Bank (3.42%), PNB (4.32%), Canara bank (6.80%) and Axis bank (7.85%) as on 30.06.2021. Similarly, performances of Districts like Nuapada (7.54%) and Dhenkanal (9.95%) against ACP target needs to be improved. He advised Banks to improve achievement against ACP target in the current quarter.

He thanked all banks for achieving credit linkage of Rs. 4,187.39 crore to SHGs during last financial year and expected to surpass the target of Rs, 6002.52 crore during the current FY 2021-22. He expressed his concern over the average loan size per SHG at Rs. 2.05 lakh. He advised all banks to increase the average loan size to minimum Rs.3 lakh upon NABARD and RBI to help state Govt. to achieve priority sector lending target. He said that the state Govt. should look into NPA Recovery by instructing District Collector and help in the recovery through SARFESAI or other relevant statute.

**Address by Secretary, DFS, Ministry of Finance, Govt. of India, Shri Debasish Panda**

Secretary, DFS, Ministry of Finance, Govt. of India in his address informed that the Govt. of India is taking series of steps to revive the economy. He said that many of them are credit linked interventions where Govt. of India is providing 100% guarantee and interest subvention. He also appreciated State Govt. for taking very proactive steps to take Odisha forward in terms of growth and development.

He expressed his concern over the low CD ratio of the state and gave his view & improve CD ratio of the state:

1. He said that State Govt. should work hard to bring in some investment to generate some economic activities in the form of agriculture operation and allied activities, manufacturing, MSME and also trading and services. Big corporate to be invited to our state to do business.
2. He advised for careful planning with the help of experts of that particular sector, universities, agriculture department, MSME Ecosystem and start ups with innovative solutions.
3. He said that both the state Govt. and banks should work together to convert the plans into action. He further suggested for providing hand holding support to the investors for ease of doing business in the state.
4. He said that in every district where the CD ratio is below the average CD ratio of state are to be targeted and focused intervention with very careful planning considering the potential that exists in that particular district is to be implemented.
5. For LWE districts he advised that the planning has to be different in consultation with District Collector, sectorial experts, the bankers and the other stake holders. For this purpose he advised NABARD to support State Govt. by deploying experts and other kind of consultancy services they could offer to come out of such kind of situations.
6. He said that there is huge potential in terms of fishery, inland fisheries, aqua culture or marine fisheries .The state has large and long coastline potential to be tapped.



7. He advised to converge the benefits/ intervention being made by GOI as well as State Govt. in to one, which will reduce the amount of margin money that is required by borrower.
8. He expressed his concern over cash flow issue in MSME sector. He informed that the parliament has amended the act to include more than 9000 NBFC to be competent and eligible to do the factoring. He advised banks to on board all the MSMEs on trade platform at the earliest and to create awareness among them.
9. He further said that marketing is another major issue for MSME ecosystem. He suggested that to enhance the marketing potential of the MSME borrowers in our state by supporting and getting them on boarded on different e-commerce platforms.
10. He informed that EXIM Bank with the support of Govt. of India has launched a new scheme called Ubharte Sitare to provide structured support in terms of equity, debt and also technical assistance to Indian companies having export potential.
11. He also advised moving away from paddy and growing other crops based on agro climatic zone, irrigation facilities, rainfall and other condition of that particular area.
12. To increase the average size of lending to agriculture he advised for careful planning, identification of potential area, potential farmers, FPOs and to provide the hand holding. Then only banks and other stake holder are to be impressed upon for investment credit in agriculture sector.
13. He said that Odisha has lots of untapped potential for service industries i.e. Tourism and suggested for initiatives to garner big investment in this sector in terms of big resort, hotels and restaurants.

He said that Brick and Mortar branch is not possible to be opened at every village. He informed that within a radius of every 5 KM of a village there has to be banking touch point. The banking touch point may be Bank-Mitra/CSP/ ATM giving all kinds of services to the customers.

He said that 65 unbanked villages were identified and out of which 34 are being serviced by CSPs and 11 branches have been opened and another 20 are in progress. He also advised Banks to complete the process on priority basis.

He informed that Govt. of India has recently enhanced the limit of collateral free loan from Rs.10 lakhs to Rs.20 lakhs to SHG. He also urged banks to deploy SHGs as BCs .

He further said that Starts-ups need to be promoted even though they are risky. He advised field functionaries to keep in touch and try to understand the start up for future support.

He further impressed upon NABARD and RBI to help state Govt. to achieve priority sector lending target. He said that the state Govt. should look into NPA Recovery by instructing District Collector and help in the recovery through SARFESAI or other relevant statute.





### **Address by Regional Director, RBI, Bhubaneswar, Shri H N Panda**

In his deliberation Regional Director, RBI, praised State Govt.'s single point focus to take forward the economy and the decision to shift away from paddy to non paddy to horticulture and fishery and great thrust made on MSME.

He highlighted the recent development in Policy measures that RBI has taken:

- I. He said that that RBI Policy rate is stable and is consistently lower than the previous regime which still benefits MSME and Agriculture by way of loan pricing.
- II. RBI has exempted CRR on Credit disbursement to MSME borrowers. He said that Banks don't have to lock their capital as CRR if they are lending to new MSME borrowers.
- III. RBI has broadened the scope of priority sector lending and included Start ups as priority sector lending.

He expressed his concern for 6 districts in the states namely Gajapati, Kandhamal, Kendrapada, Malkangiri, Nabarangpur and Nuapada having per capita Priority Sector lending below Rs.6000/-.He said that these districts are identified by RBI as credit starved districts. Adequate credit under Priority Sector lending is Rs.25000/-. So he advised all stake holders to strive hard to take out these districts out of credit starve tag by increasing per capita Priority Sector lending to at least Rs.10000/- in coming quarters.

He informed that RBI together with Banks and Card owners/Card networks have operationalised the payment infrastructure development fund and will facilitate greater deployment of electronic payment acceptance facility i.e. Point of Sale Device in dealers of untapped areas. He also advised banks to make ample use of the fund for furthering the reach of digital payment ecosystem.

He also informed that RBI has released a Financial Inclusion Index to measure the extent of financial inclusion in the country. The annual F.I. Index for the period ending FY-2021 is 53.9% and it is 43.4% for FY-2017.

Before concluding his deliberation he advised all stake holders to put in more thrust to increase CD ratio of our state to 65% in coming quarter and further to 75% as Odisha have lot of potential in MSME and Agriculture.

### **Major action points emerged in the meeting:**

Sl. No	Issues	Issue raised by	Action taken by/ to be taken by
1	Achievement of ACP under	DC cum ACS Principal Secretary,	All Banks to achieve their ACP target of FY 2021-22. So



	Agriculture & Allied Sector	Finance Department,	that the State's annual target of Rs.1.10 lakhs Cr can be achieved.
		Commissioner cum Secretary Agriculture & FE	All banks to expedite the Kharif season lending to increase ACP achievement.
2	Increase in CD ratio of the state to at least 65%	MD and CEO, UCO Bank cum Chairman SLBC	All banks to work together to increase CD ratio of the state from 61.61 % to at least 65% by the end of this FY2021-22.
		Hon'ble Finance & Excise Minister	
		DC cum ACS	
		Regional Director, RBI	
		Secretary, DFS	
3	Disposal of pending loan applications under Govt. sponsored schemes.	MD and CEO, UCO Bank cum Chairman SLBC	All bankers to take credit decision in time bound manner for disposal of pending application under various schemes so that more number of applications can be sponsored.
		Principal Secretary, MSME Department	
		Principal Secretary, Finance Department	
		Commissioner cum Secretary, Fisheries & Animal Resources Development	
4	Increase in average loan size of SHG	Hon'ble Finance & Excise Minister	All banks to co-operate the State Govt. in increasing the average loan size for WSHGs to Rs 4 lakh by 2022-23 and help expanding credit flow to SHG sector.
		DC cum ACS	
		Principal Secretary, Finance Department,	
5	Increase in average loan size of PMEGP	Principal Secretary, MSME Department	All stake holders to work towards increasing the size of the PMEGP project at least to Rs.10 lakhs.
6	Increase in per capita credit in 6 Credit Starved districts	Regional Director, RBI	All stake holders to strive hard to take out 6 districts in the states namely Gajapati, Kandhamal, Kendrapada, Malkangiri, Nabarangpur and Nuapada out of credit starve tag by increasing per capita Priority Sector lending to at least Rs.10000/- in



			coming quarters.
7	Crop diversification	DC cum ACS Commissioner cum Secretary, Agriculture & Farmers Empowerment Secretary, DFS	All stake holders to support diversification from paddy crop to Horticulture and other crops like pulses and seed crops to reduce the dependency on paddy procurement.
8	Rising NPA & overdue % under Agriculture and Allied Sector	MD and CEO, UCO Bank cum Chairman SLBC  Principal Secretary, Finance Department,  Secretary, DFS	Banks and Govt. Departments to make joint effort with specific strategies for better recovery performance and reduction in overdue and NPA accounts.  All LDMS to incorporate the Agenda on pending SARFAESI applications for discussion in DCC meetings.  State Govt to look into NPA by instructing District Collector and help in the recovery through SARFESI or other relevant statute.
9	Opening of Brick & Mortar Bank Branches/Banking touch points in 65 identified Gram Panchayats.	Secretary, DFS	Banks to complete the process on priority basis.

### **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 letter No. SLBC/ODI/523/2021-22 dated 21.07.2021. Since no comments have been received from any quarter, the same is treated as confirmed.

### **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.

Total deposit as on 31.03.2021 for the state was Rs. 3,80,799.48Crore. The total credit target fixed for 2021-22 is Rs.1,55,702.09Crore 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. Total target for FY 2021-22 has been fixed at Rs.155702.09 Cr comprising Rs.110241.02 Cr under priority sector and Rs.45461.06 Cr Non priority sector.

**(Action: All Banks)**

### **(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.19,930.40Crore against the annual target of Rs.1,10,241.02 Crore and the achievement under ACP is 18.08%

The crop loan disbursement is 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. All banks were advised to expedite disbursing more credit under priority sector.

**(Action: All Banks)**

### **(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.

**(Action: All Banks)**

### **(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.

**(Action: All Banks)**

## **AGENDA NO.3**

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

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

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



CD ratio of all banks based on total utilization (including loans sanctioned outside the state) was 62.20% as on 31.03.2021 which is reduced to 61.61 as on 30.06.2021.

The CD Ratio of seven districts was recomputed by taking data from banks which had advances sanctioned outside the state and utilized within the state, district wise. The district wise 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.

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 Cr with SBI. All banks were advised to increase the same to 65% by the year end.

**(Action :All Banks)**

#### **AGENDA NO.4**

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

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

In our State the TFIIP programme is implemented in all the 10 Aspirational Districts namely Dhenkanal, Gajapati, Kandhamal, Balangir, Kalahandi, Rayagada, Koraput, Malkangiri, Nawarangpur and Nuapada.

As on 15.08.2021 total 423 camps were organized and in the camps 81732 PMJDY accounts opened, 117286 PMJJBY, 98678 PMSBY and 14328 APY enrollments were done.

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.

**(Action: All Banks)**

##### **(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.

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. Pr. Secretary, Finance suggested that Finance Department and NABARD may jointly prepare the strategies for better utilisation of the Financial Inclusion Fund of NABARD.



(Action :All Banks and

NABARD)

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

Earlier, Cuttack & Bolangir districts were identified for the said programme and achieved overall 98% digital coverage.

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 more districts of Odisha.

For this, it is decided that Union Bank of India will adopt Ganjam District and Punjab National Bank having highest no. of branches will adopt Sambalpur District for expanding & deepening of Digital Payment Ecosystem.

(Action: UCO Bank, SBI, Union Bank of India, PNB, RBI, NABARD & State Govt.)

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

As of 31<sup>st</sup> August 2021 out of the 65 identified places, in 11 identified places, branches have been opened and in 20 identified places work is in progress. Out of the remaining 34 identified places, in 4 places BCs have been deployed, for 4 places approval awaited from respective HO, for 5 identified places survey yet to be done by banks and remaining 21 identified places are not feasible to open branches as per reports submitted by banks.

(Action: All Banks)

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

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

Exemption for opening of banking outlets in Sulketi (Boudh) & Patbil (Mayurbhanj) villages were 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. Further exemption proposals in respect of 4 villages namely Nuagan (Gajapati), Semikhal (Kalahandi), Jabagaon (Kalahandi) and Bajraguda (Rayagada) are placed in DCC for approval.

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 DhanDarshak App.

(Action: State Bank of India, HDFC Bank & LDMs)





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

As informed by UtkalGrameen Bank that the village, i.e. Gardruan under Sundargarh District which was the only Unbanked Rural Centre (URC) having population below 2000, is now covered by CSP.

#### **(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.

**(Action: BSNL)**

#### **(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

#### **(i) Aadhar Number Seeding**

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:**

At present 27 departments of Government of Odisha are using e-Receipt system of IFMS platform to collect state government dues and taxes. Currently approximately 95% of state government receipt is through e-Receipt system of IFMS.

### **(k)Inclusion of Financial Literacy in School Curriculum**

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

### **(l) Operations of Business Correspondents (BCs)**

As of 30.06.2021, there are 12,708 no. of Business Correspondents in the State of Odisha, out of which 9525 are fixed point BCs.

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.

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

### **(m) 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.

**(Action: IPPB)**

## **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)**

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 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.
- CIBIL Score.
- Non-cooperation of applicants for submitting required documents.
- Sale proceeds are not routed through the accounts.

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

**Govt. Dept)**

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

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.

**(Action: All Banks , State GovtDept)**

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

Under Emergency Credit Line Guarantee Scheme (ECLGS) the Banks in Odisha have sanctioned Rs.3,360.84Crore as on 23.08.2021 and disbursed Rs. 3,159.38 Crore which is 94.01% of the total sanction.

#### **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.

**(Action: All Banks, MSME Dept, Directorate of Industries, Govt. of Odisha)**

**(d) PM SVANidhi (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. Banks were also advised for digital onboarding of the street vendors.

**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.

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

**(e) PMFME (Pradhan Mantri Formalisation of Micro food processing Enterprise)**

As on 09.09.2021 under Individual Category 21 applications have been sanctioned and 135 applications are under process, under SHG 13 applications have been sanctioned and 53 applications are under process and under FPO category, one application has been sanctioned and 3 applications are under process at various bank level. The rejection level in individual category is high.

**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 were 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.

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



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

In Odisha State under AIF scheme 100 proposals are received, out of which 17 proposals are sanctioned, 19 proposals are under process and 64 proposals are rejected. All banks were requested to expedite the sanction of pending applications.

**(Action: All Banks, Agriculture Dept, Govt. of Odisha)**

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

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.

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.

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

### **AGENDA NO. 6**

#### **Agriculture & Allied Sector**

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

Bank have disbursed Rs. 6,885.37 Crores crop loan to 13,54,704 beneficiaries during June quarter of FY2021-22. Similarly under Term Loan Banks have disbursed Rs.2,245.10Crores to 4,73,538 beneficiaries during June quarter of FY2021-22. The crop loan disbursement has been increased to Rs.11362.65 Crore as on 08.09.2021 which is 64.25% of the Kharif 2021 Target of Rs. 17685.86 Crore.

**(Action: All Banks)**

##### **(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.21,251.68crore in 50,73,488 KCC accounts. Banks were advised to clear all pending applications and achieve saturation of KCC accounts.

**(Action: All Banks)**



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

During the 1<sup>st</sup> quarter of FY-2021-22 banks have disbursed Rs. 44.31 Crores in 7,724 accounts under Dairy (Including DEDS), Rs. 85.38 Crores in 19,302 accounts under Fishery, Rs. 77.70 Crores in 11,142 accounts under Poultry, Rs. 659.42 Crores in 2,31,400 accounts under AH-Sheep/Goatery/Piggery and Rs. 826.23 Crores in 1,57,903 accounts under Others schemes of Agriculture Allied Sectors.

**(Action: All Banks)**

### **(d) Mukhya Manti Krushi Udyog Yojana (MKUY)**

Under Mukhyamantri Krushi Udyog Yojana (MKUY) Scheme as on 25.08.2021 total 1836 applications are sponsored. Out of that Banks have sanctioned 583, rejected 428 applications and 825 applications are pending. Banks were advised to dispose pending applications as per time norms.

**(Action: All Banks, State**

**Govt. Dept)**

### **(e) 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 list has already been shared among all the concerned banks for necessary action at their end.

**(Action: All Banks, Directorate of Horticulture, Govt.**

**of Odisha)**

### **AGENDA NO.7**

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

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

During the 1<sup>st</sup> quarter of FY-2021-22 banks have disbursed Rs. 3,680.08 Cr to 1,20,834 Micro Enterprises, Rs. 3,194.32 Cr to 13,476 Small Enterprises and Rs. 1,999.53 Cr to 2,044 Medium Enterprises. Total Balance outstanding as on 30.06.2021 is Rs.39,305.57 Cr in 19,14,125 accounts.

**(Action: All Banks**

#### **(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 is 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.





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.

**Industries Dept)**

**(Action: All Banks, LDMs, KVIC,**

## **AGENDA NO. 8**

### **Central Government Sponsored Schemes**

#### **a. Crop Insurance: PradhanMantriFasalBimaYojana (PMFBY) 2021-22**

For Kharif 2021 as of 23.08.2021 total 80,97,004 farmers were enrolled covering 10,09,846.57 hectors of land with Sum Insured for Rs. 6,802.82 Crores and Rs. 1,334.44 Crores Gross Premium collected.

#### **Pending NAIS Claim of OGB:**

An additional claim of Rs. 13,90,352.27 for Kharif-2015 in respect of 46 farmers of Karamula Branch, OdishaGramya bank in DhenkanalDisirict, Odisha through Agricultural Insurance Company, Bhubaneswar is pending. Govt. of Odisha, Cooperation Department, have already given their consent in bear the state share of claims (50%) amounting to Rs. 6,95,178.64 vide letter no. 5073 dated 17.07.2018 and remaining 50% amounting to Rs. 6,95,178.64 is pending for AIC approval. OGB is advised to take up the matter again with appropriate authority.

**(Action: All Banks, Insurance**

**Companies)**

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

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

Banks have disbursed Rs. 2,353.74 Crores to 8,58,077 beneficiaries under Shishu, , Rs. 1,115.36 Crores to 1,14,209 beneficiaries under Kishore and Rs.418.50 to 5,800 beneficiaries under Tarunupto 20.08.2021.

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.

**(Action: All Banks)**

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



As on 30.06.2021 total 2578 households received benefits under EWS/LIG with subsidy amount of Rs 49.73 Crores, 2931 households received benefits under MIG-I with subsidy amount of Rs 57.97 Crores and 691 households received benefits under MIG-II with subsidy amount of Rs 13.33 Crores.

**(Action: All**

**Banks, NHB)**

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

As on 30<sup>th</sup> June 2021, **238** loan applications amounting to Rs.42.31 Cr have been sanctioned & disbursed as per report generated from Stand up Mitra portal.

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.

**(Action: All Banks, LDMs, DICs,**

**NABARD, SIDBI)**

#### **(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 Cr in 5,51,921 accounts.

**(Action:**

**All Banks)**

#### **(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.

(Action:

**All Banks, SUDA)**

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

As per informed by SIDBI, Bhubaneswar, CGTMSE Proposals covered for the period 01.04.2021 to 30.06.2021 is 3986 amounting to Rs.216.59 Crores.

(Action: All

**Banks & SIDBI)**

**(h) Implementation of PradhanMantri Jan DhanYojana (PMJDY)**

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, Aadhaar seeded in 1,30,56,890 accounts and 11,06,397 accounts have zero balance.

(Action:

**All Banks)**

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

As on 30.06.2021 total 81,10,838 beneficiaries have been enrolled under PMSBY. Similarly 28,16,720 beneficiaries have been enrolled under PMJJBY.

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.

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

(Action:

**All Banks)**

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

On the occasion of the Anniversary of PMJDY, 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 3 retired executive of Banks 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)**

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 Odisha Sch. Caste and Sch. Tribe Development Finance Co-operative Corporation Limited is back-ended.

**(Action: All Banks & Orissa Sch. Caste and Sch. Tribe Dev Finance Co-operative Corp Ltd)**

**(I) 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).

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

**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). As of 09.09.2021 total 15,635 JLGs are formed, out of which 11,649 application are sponsored, 3,668 applications are sanctioned amounting to Rs. 37.07 Crores and Rs.15.88 Crores disbursed. There are 7659 applications under process at various banks.

**Govt)**

**(Action: All Banks & State**

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



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.

#### **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.

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

### **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 their branches for adhering to the minimum loan size of Rs. 2 lakh for SHG loan and gradually increase it to Rs 3 lakhs for the current FY.

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

**Dept)**

### **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 crores. 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. 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.
- 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.

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

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

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.

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

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

Department of Mission Shakti in partnership with State Bank of India, UtkalGrameen Bank, OdishaGramya Bank, YES Bank and ICICI Bank has engaged 1,262 Mission Shakti SHG members as Business Correspondent Agents (BCAs). 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.

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

**(b) KalingaSikhyaSathiYojana(KSSY)**





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.

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

### **(c) SilpiUnnatiYojana (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

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.

**(Action: All Banks, Handicraft Dept.)**

### **AGENDA NO.10**

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

##### **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 Rs.10 lakh and up to Rs.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 Rs.10 lakh) would be eligible for coverage under



Credit Guarantee Fund for Micro Units (CGFMU)."  
**Banks & Mission Shakti Dept)**

**(Action: All**

## **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 AtmaNirbharNidhi (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.

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

## **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 UdyogAadhaar Memorandum (UAM) under above three NIC Codes are now allowed to migrate to Udyam Registration Portal or file Udyam Registration afresh.

**(Action: All Banks)**

### **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. 11,339.37 Crores as 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.

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

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

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

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 were 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.

**(Action: Respective Banks, LDMs & District Collectors.)**

**AGENDA NO. 12**

**Banks Common Concern**

**(a) Digitization of land records**

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, BhulekhOdisha 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 %). The percentage of candidates settled with bank finance as on 30.06.2021 (cumulative) is 57 % against National Average of 49%.

#### **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. **(Action: SBI, BOI, UCO, Union Bank of India & State Govt.)**

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

The posts of 12 FLC Counsellors( SBI-9, BOI-1,UCO -1 and UBI-1)are lying vacant. In six of the districts viz: Rayagada, Khurda, Malkangiri, Nuapada, Jharasuguda, Koraput due to pending high court case no FLC coordinator is posted. Banks are requested to appoint FLC counsellors on Priority basis.

**(Action-SBI, BOI, UCO, Union Bank of India)**

#### **(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 .

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. Under the project Bank of India has been allotted 25 Blocks to set up of CFL spreading over 8 districts. Similarly SBI has been allotted 13 Blocks to set up of CFL spreading over 5 districts. UCO Bank has been allotted 12 Blocks to set up of CFL spreading over 4 districts and Union Bank of India has been allotted 2 Blocks to set up of CFL spreading over 1 district.

**(Action-SBI, BOI, UCO, Union Bank of India, NABARD)**

#### **(e) Celebration of AzadiKaAmritMahostav**

AzadiKaAmritMahotsov (AKAM) was launched on 12.03.2021 by the Hon'ble Prime Minister to commence the celebration of 75 years of India's independence.

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 **AzadiKaAmritMahostav**. 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.

**(Action: All Banks, LDMs, RSETI and Govt. Depts.)**

### **AGENDA NO.13**

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

DCC meetings are to 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

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.

**(Action: All LDMs)**

#### **(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.

**(Action: Respective Banks, LDMs and District**

**Collectors.)**

### **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.

**(Action: All Banks,LDMs and Govt Dept.)**

### **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.

**(Action: All Banks)**

**As there was no other agenda for discussion the meeting ended with vote of thanks by in charge SLBC Shri. LingarajNayak.**

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