



Agenda for the Meeting of SLBC Sub-Committee Meeting on Progress of various MSME Schemes on 22.03.2021.

Confirmation of the Minutes of the Sub-Committee Meeting of SLBC on Progress of various MSME Schemes held on 28.12.2021.

The proceedings of the Sub-Committee Meeting of SLBC on Progress of various MSME Schemes held on 28.12.2021, has been circulated among all members vide our letter no SLBC/ODI/2021-22/1499 dated 12.01.2022. As no suggestions/observations were received from members, the same may be treated as approved.

Action Taken Report on Last SLBC Sub-Committee meeting on MSME held on 28.12.2021

Sl No	Action Points	Compliance Status			
		Date	Target	Achievement	
01	Target of 6,000 Beneficiaries in PMEGP to be achieved.	23.12.2021	6,000	3,495	
		21.03.2022	6,000	4,693	
		There is growth in number of applications sanctioned under PMEGP from the last subcommittee meeting.			
02	GM, DICs to sponsor more PMFME applications under Individual category and banks must dispose the pending applications as per the time norm.	Date	Sponsored	Sanctioned	Pending
		23.12.21	732	88	231
		21.03.22	845	142	384
03	All banks must achieve ACP MSME for FY 21-22.	Rs. In Crore			
		Date	Target	Achievement	%
		30.09.21	41,324.44	17,393.89	42.09
		28.02.22	41,324.44	34,123.33	82.57

AGENDA NO -1: ACP MSME:

Target & Achievement as on 28.02.2021:

Against total target of Rs.41,324.43 Crore, total achievement as on 28.02.2022 is Rs.34,123.33 Crore which is 82.57% of total target.

	Annual Target (Rs. Crores)	Achievement upto (Rs. Crores)	% Achievement
Micro Enterprises	14,812.36	16,598.15	112.06
Small Enterprises	11,998.07	10,190.13	84.93



Medium Enterprises	7,511.39	6,017.15	80.11
Khadi village & Others	7,002.62	1,317.90	18.82
TOTAL	41,324.44	34,123.33	82.57

Top and bottom performing Banks:

PSB, RRB&OSCB		PVT BANKS&SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Indian Bank	269.46	Indus Ind Bank	575.22
Central Bank of India	144.17	Federal Bank	288.42
Utkal Grameen Bank	101.07	DCB Bank Ltd	148.59
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
State Bank of India	74.31	IDFC Bank	0.46
Odisha Gramya Bank	58.62	Bandhan Bank	0.35
Orissa State Co-Op. Bank	1.15	Karur Vysya Bank	0.00

Detailed report of Bank wise position under MSME is given at **Annexure – 1**.

AGENDA NO-2: PMEGP:

The target achievement under PMGP as on 21.03.2022 is given below

Target physical (In no.)	Achievement as of 21.03.2022 (in no.)	Target MM (Rs. in lakhs)	Achievement – MM Claimed (Rs. in lakhs)
6,000	4,693	18,350.00	9,362.94

As of	Total applications forwarded	Total applications sanctioned	Total applications pending
21.03.2022	18,542	4,693	4,343

Top & bottom performing banks under no of units sanctioned:

PSB, RRB&OSCB		PVT BANKS&SFB	
BANK	NO. OF UNIT	BANK	NO. OF UNIT
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
STATE BANK OF INDIA	1439	AXIS BANK	96
PUNJAB NATIONAL BANK	680	IDBI BANK	58



UNION BANK OF INDIA	457	FEDERAL BANK	6
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
PUNJAB & SIND BANK	21	BANDHAN BANK	0
UTKAL GRAMYA BANK	11	IDFC BANK	0
BANK OF MAHARASTRA	9	INDUS IND BANK	0

Top & bottom performing banks under margin money claimed:

PSB, RRB&OSCB		PVT BANKS&SFB	
BANK	MM CLAIMED IN Rs. Lakhs	BANK	MM CLAIMED IN Rs. Lakhs
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
STATE BANK OF INDIA	2,253.72	AXIS BANK LTD	218.08
PUNJAB NATIONAL BANK	1,579.24	IDBI BANK	136.45
UNION BANK OF INDIA	788.75	FEDERAL BANK	35.00
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
PUNJAB AND SIND BANK	38.45	INDUSIND BANK	0
UTKAL GRAMYA BANK	55.61	KOTAK MAHINDRA BANK LTD	0
BANK OF MAHARASHTRA	7.68	YES BANK	0

BANKS HAVING MORE THAN 100 APPLICATIONS PENDING				
SL NO	NAME OF BANK	TARGET	SANCTIONED BY BANK	PENDING AT BANKS
1	STATE BANK OF INDIA	1442	1439	1612
2	ODISHA GRAMYA BANK	275	117	444
3	BANK OF INDIA	418	381	344
4	BANK OF BARODA	287	288	308
5	INDIAN BANK	346	208	278
6	PUNJAB NATIONAL BANK	608	680	270
7	CENTRAL BANK OF INDIA	172	149	188
8	UNION BANK OF INDIA	614	457	188
9	AXIS BANK LTD	91	96	148
10	UCO BANK	406	206	125

DISTRICTS WITH HIGHEST PENDING			
SL NO	NAME OF DISTRICT	PENDING AT BANKS	
		NO. OF UNIT	MM (Rs. in lakhs)
1	KHURDHA	480	1575.98
2	PURI	373	907.96
3	CUTTACK	332	1030.00
4	BALESWAR	251	769.55
5	KENDRAPARA	251	562.27



6	JAGATSINGHPUR	245	813.22
6	MAYURBHANJ	233	701.93
7	GANJAM	230	836.24
9	JAJPUR	195	618.54
10	BHADRAK	161	425.32

GM DICs & LDMs to act in this regard.

BANKS WITH HIGH MM CLAIM PENDING				
SI	BANK	NO OF APPL SANCTIONED	NO OF APPL MM CLAIMED	PENDING
1	STATE BANK OF INDIA	1439	1004	235
2	PUNJAB NATIONAL BANK	680	508	68
3	UNION BANK OF INDIA	457	250	61
4	BANK OF INDIA	381	317	61
5	BANK OF BARODA	288	205	46
6	CANARA BANK	440	319	43
7	UCO BANK	206	128	43
8	INDIAN BANK	208	187	32
9	INDIAN OVERSEAS BANK	119	117	19
10	CENTRAL BANK OF INDIA	149	97	14

Action Points: -

1. All banks to dispose the pending applications immediately.
2. Disbursement of all sanctioned cases should be done immediately as EDP training is also waived to 31st March 2022. However, the beneficiaries to whom the loan has been disbursed and Margin Money has been released during the relaxation period must complete the EDP training either offline or online by 30.06.2022.
3. Margin Money to be claimed on priority basis for all eligible unclaimed cases of last FY and disbursed cases of current year.
4. The planned average Margin Money for Odisha is Rs.3.00 Lacs, the state average is Rs.2.30 Lacs, Banks should focus on sanctioning large ticket size loans under PMEGP to increase the average ticket size for Margin Money Claim.

The Bank wise And District wise achievement under PMEGP of Odisha for the year 2021-22 (up to 21.03.2022) is given in the **Annexure- 2**.

AGENDA NO-3: PMFME:

The performance of this scheme under Individual category is given below –

As on 21.03.2022	Target No. of proposals	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
Individual	1,470	845	142	319	384



SHG	430	203	11	3	189
FPO	55	4	1	0	3
Total	1,955	1,052	154	322	576

TOP AND BOTTOM PERFORMING BANKS			
BANK	Total Application Sanctioned IND	Total Application Sanctioned SHG/FPO	TOTAL
TOP 3 PERFORMING BANKS			
STATE BANK OF INDIA	56	1	57
CANARA BANK	16	0	16
UCO BANK	15	1	16
BOTTOM 3 BANKS			
HDFC BANK	0	0	0
ICICI BANK LIMITED	0	0	0
IDBI BANK	0	0	0

PMFME DISTRICT WISE STATUS AS ON 21.03.2022 (INDIVIDUAL CATEGORY)					
SL NO	DISTRICT	APPLICATION SPONSERED	APPLICATION SANCTIONED	APPLICATION REJECTED	APPLICATION PENDING
1	CUTTACK	116	21	43	52
2	NAYAGARH	30	21	3	6
3	JAGATSINGHAPUR	77	17	17	43
4	GANJAM	70	14	34	22
5	KENDRAPARA	38	14	15	9
6	BALANGIR	41	12	7	22
7	DHENKANAL	18	9	5	4
8	PURI	75	8	34	33
9	BHADRAK	49	7	7	35
10	ANUGUL	6	3	2	1
11	BALESHWAR	30	2	17	11
12	DEOGARH	4	2	1	1
13	JHARSUGUDA	11	2	3	6
14	KALAHANDI	4	2	1	1
15	KANDHAMAL	10	2	0	8
16	BARGARH	5	1	0	4
17	JAJAPUR	4	1	2	1
18	KENDUJHAR	11	1	6	4
19	KHORDHA	21	1	11	9
20	MALKANGIRI	12	1	6	5
21	MAYURBHANJ	12	1	6	5
22	NABARANGPUR	17	1	5	11
23	SAMBALPUR	6	1	2	3
24	BOUDH	3	0	0	3
25	GAJAPATI	4	0	0	4
26	KORAPUT	8	0	4	4



27	NUAPADA	0	0	0	0
28	RAYAGADA	11	0	8	3
29	SONEPUR	18	0	3	15
30	SUNDARGARH	11	0	3	8

BANK WISE APPLICATION STATUS (INDIVIDUAL CATEGORY) AS ON 21.03.2022						
SN	BANK NAME	TARGET	SPONSORED	SANCTIONED	REJECTED	PENDING
1	STATE BANK OF INDIA	341	373	56	143	174
2	CANARA BANK	110	61	16	26	19
3	PUNJAB NATIONAL BANK	134	58	15	16	27
4	UCO BANK	96	70	15	38	17
5	UNION BANK OF INDIA	144	50	10	23	17
6	BANK OF BARODA	67	39	9	15	15
7	BANK OF INDIA	98	43	6	15	22
8	INDIAN OVERSEAS BANK	49	20	6	5	9
9	INDIAN BANK	79	51	4	23	24
10	ODISHA GRAMYA BANK	0	37	3	1	33
11	CENTRAL BANK OF INDIA	40	10	1	3	6
12	UTKAL GRAMYA BANK	0	11	1	4	6
13	AXIS BANK	69	2	0	2	0
14	BANDHAN BANK	74	0	0	0	0
15	BANK OF MAHARASHTRA	0	1	0	1	0
16	DCB BANK LIMITED	17	1	0	1	0
17	HDFC BANK	62	4	0	1	3
18	ICICI BANK LIMITED	61	4	0	0	4
19	IDBI BANK	29	10	0	2	8
20	OSCB	0	3	0	0	0

Under SHG Financing for Chatua Making (THR) one SHG to be financed under PMFME in each block as identified by Mission Shakti. Banks to process all such applications on priority basis.

BANK WISE PMFME 21.03.2022 (GROUP)					
SI No	BANK NAME	SPONSORED APPLICATIONS	SANCTIONED APPLICATIONS	PENDING APPLICATIONS	REJECTED APPLICATIONS
1	UTKAL GRAMYA BANK	29	5	0	24
2	BANK OF INDIA	22	2	0	20
3	CANARA BANK	7	2	0	5
4	STATE BANK OF INDIA	68	1	1	66



5	UCO BANK	13	1	0	12
6	OSCB	2	0	0	2
7	BANK OF BARODA	5	0	0	5
8	CENTRAL BANK OF INDIA	1	0	0	1
9	ICICI BANK LIMITED	3	0	0	3
10	INDIAN BANK	7	0	0	7
11	INDIAN OVERSEAS BANK	5	0	0	5
12	ODISHA GRAMYA BANK IOB,	16	0	0	16
13	PUNJAB NATIONAL BANK	16	0	1	15
14	UNION BANK OF INDIA	9	0	1	8

PMFME DISTRICT WISE STATUS 21.03.2022 (GROUP APPLICATIONS)					
SL NO	DISTRICT	SPONSERED APPL	SANCTIONED APPL	PENDING APPL	RJECTED APPL
1	ANUGUL	0	0	0	0
2	BALANGIR	14	14	0	0
3	BALESHWAR	15	15	0	0
4	BARGARH	0	0	0	0
5	BHADRAK	7	7	0	0
6	BOUDH	0	0	0	0
7	CUTTACK	0	0	0	0
8	DEOGARH	1	1	0	0
9	DHENKANAL	1	1	0	0
10	GAJAPATI	0	0	0	0
11	GANJAM	21	18	1	2
12	JAGATSINGHPUR	8	8	0	0
13	JAJAPUR	2	1	0	1
14	JHARSUGUDA	5	5	0	0
15	KALAHANDI	14	6	8	0
16	KANDHAMAL	12	11	1	0
17	KENDRAPARA	11	11	0	0
18	KENDUJHAR	11	11	0	0
19	KHORDHA	9	9	0	0
20	KORAPUT	0	0	0	0
21	MALKANGIRI	9	9	0	0
22	MAYURBHANJ	27	27	0	0
23	NABARANGPUR	0	0	0	0
24	NAYAGARH	9	9	0	0
25	NUAPADA	0	0	0	0
26	PURI	7	6	1	0



27	RAYAGADA	18	18	0	0
28	SAMBALPUR	3	3	0	0
29	SONEPUR	0	0	0	0
30	SUNDARGARH	0	0	0	0

Action points:

1. All pending applications are to be disposed of within 31.03.2022.
2. All sanctioned accounts are to be disbursed immediately.
3. The rejected cases are to be relooked for sanction if the deficiencies can be removed.
4. Rejection of any proposal should be done in consultation with GM, DIC.
5. Banks to provide leads for good proposals to GM, DIC for sponsoring.
6. The SHG applications sanctioned in offline mode are to be disbursed in consultation with GM DIC for eligibility of subsidy.

AGENDA NO -4: ECLGS:

Banks in Odisha have sanctioned **Rs.3,501.60** Crore as on 31.01.2022 and disbursed Rs. **3,378.19** Crore which is **96.48%** of the total sanction as detailed below.

Net Eligible cases		Total cases sanctioned		Total cases disbursed out of Total sanction	
A/c in actual	Amt in Crore	A/c in actual	Amt in Crore	A/c in actual	Amt in Crore
3,45,406	3,656.72	2,00,979	3,501.60	1,68,219	3,378.19
% Achievement		58.19	95.76	83.70	96.48

All Banks are advised to ensure sanction/disbursement in all eligible accounts at the earliest.

The details of achievement by banks are attached in **Annexure-4**.

Claim of Interest Subvention

As of 18.03.2022, Rs. 141.15 lakhs interest subvention amount has been claimed in 5,585 accounts by different banks.

SL NO	BANK	NO. OF ACC	NO. OF BRANCHES	AMOUNT In Rs.
1	UCO BANK	1,008	24	29,15,619.74
2	UTKAL GRAMYA BANK	180	90	10,24,624.52
3	ODISHA GRAMYA BANK	444	86	23,29,624.00
4	BANK OF INDIA	3,926	102	77,94,497.39
5	PUNJAB NATIONAL BANK	26	2	49,659.00
6	FEDERAL BANK	1	1	1,960.00
TOTAL		5,585	305	1,41,15,984.65



A meeting on Modification of ECLGS Interest Subvention scheme was held on 07.03.2022 under the chairmanship of Principal Secretary, MSME Department, Government of Odisha.

The Proposed Draft Modified Operational Guidelines:

The Controlling Heads of Banks shall submit the consolidated claim statement directly to the Nodal Bank.

The earlier claim application format (Annexure-1) shall be deleted and the claim application form (Annexure-II) shall be retained as Annexure-A. The Nodal Bank shall release the interest subvention amount directly to the beneficiary account.

The Nodal Bank shall refund the unutilized amount to Government through Directorate of Industries at the end of the financial year.

The earlier provision of quarterly reporting shall be replaced by annually.

The Aadhaar number of the beneficiary shall not be mandatory. However, if available shall be mentioned.

At the end of the financial Year the Nodal Bank will submit utilization certificate to Directorate of Industries.

According to the above decisions, the Directorate of Industries shall revise & submit Draft Modified O.G. to MSME Department for necessary approval and issue of Notification.

AGENDA NO -5: PMMY (PRADHAN MANTRI MUDRA YOJNA):

All Banks and Financial Institutions have sanctioned an amount of Rs.10,890.45 Crore and disbursed Rs.10,574.89 Crores in the financial year 2021-22 (upto 04.02.2022).

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

Categories	FY 2021-22 (Upto 04.02.22)	
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)
Shishu	22,35,252	6,065.42
Kishore	2,84,408	3,013.23
Tarun	21,630	1,496.20
Total	25,41,290	10,574.85

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

Financial Institutions	FY 2021-22 (Upto 04.02.22)	
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)
Public Sector Banks	1,85,482	2,958.78
Private Sector Banks	14,66,898	4,512.09
Regional Rural Banks	6,895	113.03
Small Finance Bank	1,69,245	597.73
MFIs & NBFCs	7,12,770	2,393.22
Total	25,41,290	10,574.85



Top 3 & Bottom 3 performing banks in terms of disbursed amount is given below

PSB, RRB & OSCB		PVT BANKS & SFB	
BANK	AMOUNT DISBURSED (Rs. in Crores)	BANK	AMOUNT DISBURSED (Rs. in Crores)
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Punjab National Bank	702.02	IndusInd Bank	3404.1
State Bank of India	610.93	Axis Bank	298.7
Bank of India	359.80	Suryoday Small Finance Bank	228.67
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Bank of Maharashtra	25.25	Ratnakar Bank	2.33
Punjab & Sind Bank	11.24	Kotak Mahindra Bank	0.38
Utkal Grameen Bank	4.07	Karur Vysya Bank	0.05

Bank wise, district wise & category wise report on PMMY is available in **Annexure-4**.

AGENDA NO -5: Stand Up India:

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 31st January 2022, **205** loan applications have been sanctioned & disbursed as per report generated from Stand up Mitra portal and only 12 banks have sanctioned loan under SU.

Performance under Stand up India

(Amt in Rs. Cr.)

Particulars	As on 31.03.2021 (Yearly 2020-21)			As on 31.10.2021 (2021-22)			As on 31.01.2022 (2021-22)		
	Sanctioned		Disbursed	Sanctioned		Disbursed	Sanctioned		Disbursed
	A/Cs	Amount	Amount	A/Cs	Amount	Amount	A/Cs	Amount	Amount
SC/ST	85	17.28	3.19	33	6.05	6.05	36	7.55	7.55
Women	334	80.37	24.20	125	26.68	26.68	169	38.41	38.41
Total	419	97.65	27.39	158	32.73	32.73	205	45.96	45.96

All the banks are requested to improve performance under Stand Up India during the current financial year 2021-22.

Top 3 & bottom 3 banks sanctioned loan under Stand Up India

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
Canara Bank	92
State Bank of India	69
Union Bank of India	10



BOTTOM 3 BANKS	
Bank of Baroda	1
Central Bank of India	1
Indian Overseas Bank	1

The bank wise performance is given in **Annexure- 5**.

AGENDA NO -6: NPA in MSME:

(Amt in Rs. Cr.)

BANKS	MSME as on 31.12.2021		
	AMOUNT OUTSTANDING	NPA OUTSTANDING	% NPA
PUBLIC SECTOR BANKS	28,457.86	3,302.64	11.61
PRIVATE BANKS	16,063.63	336.03	2.09
RRBs	1,439.46	643.82	44.73
SFBs	72.24	3.80	5.26
CO-OP BANK	46.23	7.40	16.01
TOTAL MSME	46,079.42	4,293.70	9.32
TOTAL PRORITY SECTOR	1,11,551.38	9890.96	8.87

(Amt in Rs. Cr.)

NPA IN PMEGP:

TOTAL OUTSTANDING 31.12.2021	589.47
GNPA OUTSTANDING 31.12.2021	154.50
GNPA (%) 31.12.2021	26.21

(Amt in Rs. Cr.)

NPA IN MUDRA:

TOTAL OUTSTANDING 31.12.2021	7,789.53
GNPA OUTSTANDING 31.12.2021	1,049.89
GNPA (%) 31.12.2021	13.48

Action Points:

- ❖ State Government to help in recovery of NPA accounts.
- ❖ Banks to share scheme wise details NPA list to respective GM,DIC.

AGENDA NO -6:

Regarding Bank finance to MSMEs getting lease hold right from IDCO



The 1st meeting of the committee of selected banks, on IDCO land issue was held on 07th January 2022 and the following action points emerged –

IDCO is requested to do away with the procedure of executing "agreement to lease". Instead, lease deed should be executed preferably for longer duration in order to enable banks to secure their debt upto the end of repayment period.

A suitable clause may be inserted in the lease deed regarding completion of project and commencement of operation within 3 years of handing over of possession or any longer period as permitted by the financing bank. The approval letter of bank permitting extension of commencement of commercial operation of the project should be submitted to IDCO.

The revised lease deed before finalization may be sent to SLBC for obtaining bankers' views. IDCO may stipulate any such condition for proper land use where the applicant is not desirous of availing any loan from banks.

SLBC vide letter no SLBC/ODI/2021-22/1631 Dated 11.02.2022 requested MSME Department to take necessary corrective measure for redressal of IDCO Land issue to mitigate the problems faced by the MSME Entrepreneurs and bankers regarding financing to such units.

In the 165th & 166th SLBC meeting held on 24.02.2022 the DC Cum ACS advised to hold another meeting of the committee on IDCO land issue to analyze the gaps and place a final note to Department in this regard.

AGENDA NO -7:

Any other matter with permission of the chairman.