



Agenda for the Meeting of SLBC Sub-Committee Meeting on Progress of various MSME Schemes on 28.12.2021.

Confirmation of the Minutes of the Sub-Committee Meeting of SLBC on Progress of various MSME Schemes held on 02.07.2021.

The proceedings of the Sub-Committee Meeting of SLBC on Progress of various MSME Schemes held on 02.07.2021, has been circulated among all members on 28.09.2021. As no suggestions/observations were received from members, the same may be treated as approved.

AGENDA NO-1: PMEGP:

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 have achieved the Margin Money Target of Rs.50.55 Crore as on 23.12.2021. Further Banks have sanctioned 3,495 PMEGP proposals during the current financial year 2021-22 upto 23.12.2021 against annual target of 6,000 accounts.

As of	Total applications forwarded	Total applications sanctioned	Total applications pending
23.12.2021	14,235	3,495	4,341

PSB,RRB&OSCB		
BANK	NO.OF UNIT	MM (Rs. in lakhs)
TOP 3 PERFORMING BANKS		
STATE BANK OF INDIA	1448	2584.65
PUNJAB NATIONAL BANK	513	1463.28
UNION BANK OF INDIA	331	876.42
BOTTOM 3 BANKS		
ODISHA GRAMYA BANK	70	218.16
INDIAN OVERSEAS BANK	63	158.16
UTKAL GRAMYA BANK	5	15.4

PVT BANKS&SFB		
BANK	NO.OF UNIT	MM (Rs. in lakhs)
TOP 3 PERFORMING BANKS		
AXIS BANK	60	109.63
IDBI BANK	34	96.62
FEDERAL BANK	4	27.3
BOTTOM 3 BANKS		
BANDHAN BANK	0	0
ICICI BANK	0	0
INDUS IND BANK	0	0

DISTRICT NAME	NO.OF UNIT	MM (Rs. in lakhs)	DISTRICT NAME	NO.OF UNIT	MM (Rs. in lakhs)
TOP 3 PERFORMING DISTRICTS			BOTTOM 3 DISTRICTS		
BALESWAR	289	802.16	BOUDH	47	111.07
KHURDHA	263	694.74	NUAPADA	43	115.04
CUTTACK	228	594.78	GAJAPATI	42	81.83



FURTHER ACTIONS ON PMEGP:

1. As on 23.12.2021 there are 4,341 applications pending at various banks. Pending applications are to be disposed of on priority basis.

BANKS HAVING APPLICATIONS PENDING				
SI No	BANK NAME	NO OF APPLICATIONS TARGET	NO OF APPLICATIONS SANCTIONED	NO OF APPLICATIONS PENDING
1	STATE BANK OF INDIA	1442	1448	961
2	BANK OF INDIA	614	331	593
3	ODISHA GRAMYA BANK	608	513	398
4	BANK OF BARODA	485	282	365
5	INDIAN BANK	418	212	350
6	PUNJAB NATIONAL BANK	406	118	286
7	CENTRAL BANK OF INDIA	346	115	255
8	UCO BANK	287	138	195
9	UNION BANK OF INDIA	275	70	183
10	CANARA BANK	217	5	181
11	INDIAN OVERSEAS BANK	213	63	156
12	PUNJAB AND SIND BANK	172	82	24

DISTRICTS WITH HIGHEST PENDING			
SL NO	NAME OF DISTRICT	PENDING AT BANKS	
		NO.OF UNIT	MM (Rs. in lakhs)
1	MAYURBHANJ	490	1400.33
2	KHURDHA	351	1123.56
3	KENDRAPARA	325	606.86
4	PURI	301	784.34
5	CUTTACK	287	940.84
6	BALESWAR	273	792.12
7	GANJAM	216	892.58
8	JAJPUR	203	772.61
9	ANGUL	189	480.19
10	BHADRAK	177	462.76

GM DICs & LDMs to take action in this regard.



2. 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.
3. Margin Money to be claimed on priority basis for all eligible cases of last FY and disbursed cases of current year.

BANKS WITH MORE THAN 100 MM CLAIM PENDING				
SI	BANK	NO OF APPL SANCTIONED	NO OF APPL MM CLAIMED	PENDING
1	STATE BANK OF INDIA	1448	200	1248
2	PUNJAB NATIONAL BANK	513	236	277
3	UNION BANK OF INDIA	331	127	204
4	CANARA BANK	281	171	110

The Bank wise And District wise achievement under PMEGP of Odisha for the year 2021-22 (up to 23.12.2021) is given in the **Annexure- 1**.

AGENDA NO-2: PMFME:

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

As on 23.12.2021	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	1470	732	88	413	231
SHG	430	68	23	2	43
FPO	55	4	1	0	3
Total	1955	804	112	415	277

TOP AND BOTTOM PERFORMANCE			
BANK	Total Application Sanctioned IND	Total Application Sanctioned SHG/FPO	TOTAL
TOP 3 PERFORMING BANKS			
STATE BANK OF INDIA	36	4	40
UCO BANK	12	5	17
PUNJAB NATIONAL BANK	11	3	15
BOTTOM 3 BANKS			
CENTRAL BANK OF INDIA	0	0	0
DCB BANK LIMITED	0	0	0
HDFC BANK	0	0	0



Issues and further actions on PMFME.

There are 3 Districts where not a single application is pending at bank level. **(1.Dhenkanal,2.Gajapati,3.Kalahandi)** and 6 Districts having one application pending **(Angul,Kandhamal,Sambalpur,Deogarh,Jajpur,Koraput)** and there are two districts **Nuapada and Rayagada** where there are no application sponsored.

DISTRICT WISE PENDING UNDER PMFME			
SL NO	DISTRICT	NO OF PALLICATIONS PENDING	SANCTIONED
1	Bhadrak	32	2
2	Jagatsinghapur	23	14
3	Ganjam	23	5
4	Puri	20	8
5	Cuttack	19	9
6	Sundargarh	15	0
7	Baleshwar	14	0
8	Mayurbhanj	10	1
9	Malkangiri	9	0
10	Balangir	8	4
11	Sonepur	8	0
12	Nayagarh	7	15
13	Kendrapara	7	14
14	Khordha	7	1
15	Kendujhar	7	0
16	Jharsuguda	6	2
17	Nabarangpur	4	0
18	Bargarh	3	1
19	Boudh	3	0
20	Anugul	1	2
21	Kandhamal	1	2
22	Sambalpur	1	1
23	Deogarh	1	0
24	Jajapur	1	0
25	Koraput	1	0
26	Dhenkanal	0	7
27	Gajapati	0	0
28	Kalahandi	0	0



1. There are 231 Individual applications pending at bank level.

SI NO	Bank Name	Upto 15 Days	1 Month	Upto 3 Months	More than 3 Months	Total
1	STATE BANK OF INDIA	37	20	0	0	57
2	ODISHA GRAMYA BANK	4	16	10	6	36
3	PUNJAB NATIONAL BANK	10	10	0	0	20
4	UCO BANK	13	7	0	0	20
5	INDIAN BANK	9	7	2	0	18
6	CANARA BANK	6	6	0	0	12
7	UNION BANK OF INDIA	8	3	0	0	11
8	CENTRAL BANK OF INDIA	3	6	0	1	10
9	BANK OF INDIA	4	5	0	0	9
10	INDIAN OVERSEAS BANK	1	4	2	1	8
11	IDBI BANK	1	4	2	0	7
12	UTKAL GRAMYA BANK	0	2	0	3	5
13	BANK OF BARODA	3	1	0	0	4
14	HDFC BANK	3	1	0	0	4
15	ICICI BANK LIMITED	3	1	0	0	4
16	DCB BANK LIMITED	1	0	1	0	2
17	BANK OF MAHARASHTRA	0	0	1	0	1
18	SAMBALPUR DCCB	0	1	0	0	1
19	UCB CUTTACK	1	0	0	0	1
20	UNITED BANK OF INDIA	0	0	1	0	1
21	AXIS BANK	0	0	0	0	0
	Grand Total	107	94	19	11	231

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.

The SHG applications sanctioned in offline mode are to be disbursed in consultation with GM DIC for eligibility of subsidy.

Bank-wise & District wise application status is given in **Annexure-2**.



AGENDA NO -3: ACP MSME:

Micro, Small and Medium Enterprises (MSMEs)

Disbursement performance of Commercial Banks under MSME Sector of the last 3 Half years is given below.

(Amt in Rs. Cr.)

	HY Disbursement during FY 2020-21 (01.04.2020 to 30.09.2020)		Yearly Disbursement during FY 2020-21 (01.04.2020 to 31.03.2021)		HY Disbursement during FY 2021-22 (01.04.2021 to 30.09.2021)	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Micro Enterprises	4,10,441	6,939.42	14,52,040	18,360.91	1,94,960	7,339.96
Small Enterprises	27,350	4,889.62	55,642	13,121.22	49,757	6,662.66
Medium Enterprises	3,015	1,786.18	19,230	5,018.51	23,268	3,391.27
TOTAL	4,40,806	13,615.22	15,26,912	36,550.64	2,67,985	17,393.89

There is overall Y-O-Y growth of 25.82% in MSME as compared to that 30.09.2020. There is growth in all sector, i.e, Micro Enterprises(5.77%), Small Enterprises(36.26%) & Tarun (75.12%).

Target & Achievement as on 30.09.2021:

	Annual Target (Rs. Crores)	Achievement upto 30.09.2021 (Rs. Crores)	% Achievem ent
Micro Enterprises	14812.36	7,339.97	49.55
Small Enterprises	11998.07	6,662.66	55.53
Medium Enterprises	7511.39	3,127.94	41.64
Khadi village & Others	7002.62	263.32	3.76
TOTAL	41,324.44	17,393.89	42.09



District Wise achievement of ACP is given Below:

(Amt in Rs. Cr.)

SI	DISTRICTS	Total MSME		
		T	A	%
1	ANGUL	989.82	601.49	60.77
2	BALASORE	1511.50	801.23	53.01
3	BARGARH	1022.39	379.58	37.13
4	BHADRAK	889.42	276.71	31.11
5	BOLANGIR	893.82	396.43	44.35
6	BOUDH	192.35	78.52	40.82
7	CUTTACK	3876.94	1446.15	37.30
8	DEOGARH	156.40	41.53	26.55
9	DHENKANAL	665.12	206.93	31.11
10	GAJAPATI	251.16	89.19	35.51
11	GANJAM	3381.25	1366.91	40.43
12	JAGATSINGHPUR	624.50	277.42	44.42
13	JAJPUR	956.40	542.59	56.73
14	JHARSUGUDA	779.11	455.12	58.41
15	KALAHANDI	674.90	281.98	41.78
16	KANDHAMAL	253.22	155.89	61.56
17	KENDRAPARA	388.65	201.59	51.87
18	KEONJHAR	942.87	531.96	56.42
19	KHURDA	14723.99	4609.96	31.31
20	KORAPUT	774.20	378.35	48.87
21	MALKANGIRI	174.13	75.60	43.41
22	MAYURBHANJ	683.04	473.73	69.36
23	NABARANGPUR	230.01	112.09	48.73
24	NAYAGARH	20.38	211.74	1038.96
25	NUAPADA	418.20	130.89	31.30
26	PURI	747.66	407.78	54.54
27	RAYAGADA	339.88	266.14	78.30
28	SAMBALPUR	1416.94	775.91	54.76
29	SONEPUR	312.65	204.51	65.41
30	SUNDARGARH	3033.52	1615.98	53.27
TOTAL		41324.44	17393.89	42.09



Top and bottom performance of Banks:

PSB,RRB&OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Indian Bank	65.82
Union Bank of India	57.06
Central Bank of India	51.15
BOTTOM 3 BANKS	
Bank of Baroda	22.45
Punjab National Bank	20.81
Canara Bank	16.19

PVT BANKS&SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Indus Ind Bank	419.08
Federal Bank	60.60
ICICI Bank	54.85
BOTTOM 3 BANKS	
DCB Bank Ltd	23.89
HDFC Bank	15.55
IDFC Bank	0.32

TOP 3 DISTRICTS		
SL	DISTRICT	% ACHIVEMENT
1	NAYAGARH	1038.96
2	RAYAGADA	78.3
3	MAYURBHANJ	69.36

BOTTOM 3 DISTRICTS		
SL	DISTRICT	% ACHIVEMENT
1	BHADRAK	31.11
2	DHENKANAL	31.11
3	DEOGARH	26.55

Detailed report of Bank wise and District wise position under MSME is given at **Annexure - 3**.

AGENDA NO -4: 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 which has extended upto 31st March 2022 or till guarantees for an amount of Rs. 4.50 Lakh are issued by NCGTC, whichever is earlier. Sanction can be made upto 31.3.2022 & disbursement upto 30.06.2022.

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.3,414.72** Crore as on 31.10.2021 and disbursed Rs. **3,206.75** Crore.

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 24.12.2021, UCO Bank, Bank of India, Utkal Grameen Bank & Odisha Gramya Bank have claimed interest subvention amount in 4,473 accounts amounting to Rs.117 Lakhs from the Nodal branch of UCO Bank(Govt. Secretariat Branch).

Issues & Actions:

1. Banks could not claim interest subvention as per operational guidelines which stipulates account wise claim of interest subvention. Banks requested to permit them to claim interest subvention on consolidated basis.
2. All banks to sanction & disburse eligible cases under ECLGS on priority basis.

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

All Banks and Financial Institutions have sanctioned an amount of Rs.8,448.76 Crore and disbursed Rs.8,179.50 Crores in the financial year 2021-22 (upto 23.12.2021).

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

Categories	Amt in Rs. Cr.)					
	FY 2020-21 (upto 31.03.21 Full FY)		FY 2021-22 (upto 30.06.21)		FY 2021-22 (upto 23.12.21)	
	No. of Accounts	Disbursed Amount	No. of Accounts	Disbursed Amount	No. of Accounts	Disbursed Amount
Shishu	31,93,856	8,365.76	592014	1,640.70	18,57,415	4,981.37
Kishore	4,11,288	4,543.71	58640	646.44	2,33,558	2,361.48
Tarun	29,854	2,009.56	3805	273.56	16,705	1,142.89
Total	36,34,998	14,919.03	654459	2,560.70	21,07,678	8,485.74

There is overall growth of 231.38% in Mudra loans as compared to that 30.06.2021. There is growth in all categories, i.e, Shishu (203.61%), Kishore (268.31%) & Tarun (317.78%) as on 23.12.2021 over 30.06.2021.

MUDRA TARGET FOR FY 22-23 (Rs. Crores)	ACHIVEMENT (Rs. Crores)	% ACHIVEMENT
11,000.00	8,485.74	77.14%

Public Sector Banks, Private Sector Banks & Small Finance Banks have shown positive growth.



PERFORMANCE OF BANKS:

(Amt in Rs. Cr.)

PSB,RRB&OSCB	
BANK	Amount
TOP 3 PERFORMING BANKS	
Punjab National Bank	570.61
State Bank of India	483.00
Bank of India	354.73
BOTTOM 3 BANKS	
Indian Overseas Bank	109.4
Union Bank of India	96.98
Utkal Grameen Bank	13.44

PVT BANKS&SFB	
BANK	Amount
TOP 3 PERFORMING BANKS	
IndusInd Bank	2901.13
Suryoday Small Finance Bank	206.99
Axis Bank	202.33
BOTTOM 3 BANKS	
Ujjivan Small Finance Bank	45.35
ICICI Bank	28.93
IDBI Bank Limited	17.68

Bank wise, District wise & category wise report on PMMY is available in **Annexure-5**.

AGENDA NO -5: NPA in MSME:

(Amt in Rs. Cr.)

<u>TOTAL OUTSTANDING 30.09.2021</u>	<u>4,2854.16</u>
<u>GNPA OUTSTANDING 30.09.2021</u>	<u>4,211.76</u>
<u>GNPA(%) 30.09.2021</u>	<u>9.83</u>

NPA IN PMEGP:

<u>TOTAL OUTSTANDING 30.09.2021</u>	<u>583.14</u>
<u>GNPA OUTSTANDING 30.09.2021</u>	<u>105.54</u>
<u>GNPA(%) 30.09.2021</u>	<u>18.10</u>

Issues/Action:

1. Director of Industries vide letter 2RR-14/2021/9899/Ind dated 14.12.2021 has advised that they will only cooperate in recovery in PMRY/PMEGP NPA Accounts. For all other MSME loans banks will take their own steps for recovery.
2. NPA is high in PMEGP.