



Agenda for the Sub-Committee meeting of SLBC on Agriculture Credit on 13.09.2022

Confirmation of the Minutes of the Sub-Committee Meeting of SLBC on Agriculture Credit held on 18.01.2022.

The proceedings of the Meeting of Sub Committee of SLBC on Agriculture Credit held on 18.01.2022, has been circulated among all members vide the letter no. SLBC/ODI/2021-22/1585 dated 03.02.2022. As no suggestions/observations were received from members, the same may be treated as approved.

Action Taken Report on Last SLBC Sub-Committee Meeting Agriculture Credit held on 18.01.2022

SI No	Action Points	Compliance Status												
01	The action points/issues and compliance status are to be incorporated in all agenda notes.	The action points & compliance status has been incorporated in the agenda.												
02	While presenting the agenda items one designated officer from the respective department and one designated officer from the bank will lead the discussion.	Designated officers from department and banks have been identified.												
03	Performance in ACP and other Agri Schemes to be improved	<table border="1"><thead><tr><th>Period</th><th>Target</th><th>Achv.</th><th>% Achv</th></tr></thead><tbody><tr><td>June-21</td><td>46,856.49</td><td>9,181.62</td><td>19.71</td></tr><tr><td>June-22</td><td>52,489.57</td><td>11,857.63</td><td>22.59</td></tr></tbody></table> <p>There is improvement both in volume & % of achievement in June-22 as compared to June-21. Performance in other schemes improved.</p>	Period	Target	Achv.	% Achv	June-21	46,856.49	9,181.62	19.71	June-22	52,489.57	11,857.63	22.59
Period	Target	Achv.	% Achv											
June-21	46,856.49	9,181.62	19.71											
June-22	52,489.57	11,857.63	22.59											
04	One small committee will be formed under the chairmanship of principal secretary FARD to discuss the modalities of developing a portal.	Working group has been formed and meeting was held on 28.01.2022, 07.03.2022,10.03.2022 and 03.06.2022 & 05.07.2022. 23 banks have provided the consent for onboarding and information required for the common credit portal.												
05	One small committee will be formed under the chairmanship of Director Agriculture to discuss the modalities of rationalizing the CIBIL charges.	Small committee has been formed under the chairmanship of Director Agriculture with nine other members and meeting was held on 31.01.2022. Out of 33 banks 20 banks have confirmed that they are charging NIL for CIBIL report.												



AGENDA NO-1:

ACP(Agriculture):

All the Banks have disbursed **Rs. 11,857.63 Crore** to Agriculture Sector under Annual Credit Plan for FY 2022-23(up to June 2022) which is **22.59 %** of the total Annual target of **Rs. 52,589.57 Crore** allotted to different Banks.

(Amt in Rs. Cr.)

Particulars	FY 2021-2022 (upto 30.06.2021)			FY 2022-2023 (upto 30.06.2022)		
	Target	Achv.	% Achv	Target	Achv.	% Achv
Crop Loan	32,156.12	6,885.37	21.41	35,156.26	7,562.47	21.51
Term Loan	5,823.34	139.57	2.40	6,919.52	833.60	12.05
Allied Advance	5,160.52	1,693.05	32.81	6,486.60	2,030.28	31.30
Farm Credit	43,139.98	8,718.00	20.21	48,562.38	10,401.76	21.42
Agriculture Infrastructure	1,668.07	49.72	2.98	1,882.84	188.10	9.99
Ancillary Activities	1,778.44	413.83	23.27	2,044.35	1,267.77	62.01
Agri Total	46,586.49	9,181.62	19.71	52,489.57	11,857.63	22.59

Bank Category Target Vs Achievement under ACP as on 30.06.2022 Amt. in Rs. 'Crore'

Banks	Total Annual Target for FY 21-22	Achievement as of June 2021	Achievement %	Total Annual Target for FY 22-23	Achievement as of June 2022	Achievement %
PSBs	20,448.40	1,866.13	9.13	24,363.87	4,146.22	17.02
PVTs	4,795.63	1,757.60	36.65	7,056.47	2,286.92	32.41
RRBs	3,681.42	480.97	13.06	3,169.12	812.45	25.64
SFBs	176.25	99.02	56.18	229.46	270.10	117.71
Co-op Banks	17,484.79	4,977.89	28.47	17,670.65	4,341.94	24.57
Total	46,586.49	9,181.62	19.71	52,489.57	11,857.63	22.59

Bank Wise Target Vs Achievement under ACP as on 30.06.2022			
BANKS	PSBs (Rs. In Crores)		
	TARGET	ACHIEVEMENT	%
	Canara Bank	1307.78	349.57
Indian Overseas Bank	735.33	194.23	26.41
UCO Bank	1532.67	377.00	24.60
Bank of India	1715.08	403.07	23.50
Punjab National Bank	1917.19	440.05	22.95
Union Bank of India	2397.67	408.99	17.06
Bank of Baroda	1032.02	175.30	16.99
Central Bank of India	461.81	73.80	15.98
Indian Bank	1444.49	189.96	13.15



State Bank of India	11669.29	1526.65	13.08
Bank of Maharashtra	63.73	4.45	6.98
Punjab & Sind Bank	86.81	3.15	3.63

Bank Wise Target Vs Achievement under ACP as on 30.06.2022			
PVT BANKS (Rs. In Crores)			
BANKS	Total Agri		
	TARGET	ACHIEVEMENT	%
IDFC Bank	70.54	106.33	150.74
Kotak Mahindra Bank Ltd	90.89	104.09	114.52
Federal Bank	177.70	190.35	107.12
Yes Bank	56.08	51.74	92.26
Indus Ind Bank	988.99	865.32	87.50
Laxmi Vilas Bank	2.78	2.39	85.97
DCB Bank Ltd	183.01	104.36	57.02
Karur Vysya Bank	16.66	8.20	49.22
IDBI Bank	447.18	138.22	30.91
ICICI Bank	1370.23	333.82	24.36
Karnatak Bank Ltd.	48.29	8.11	16.79
Axis Bank Ltd	1586.56	257.26	16.21
RBL Bank	22.03	2.04	9.26
Bandhan Bank	473.48	37.54	7.93
The South Indian Bank Ltd.	86.52	6.17	7.13
HDFC Bank	1420.91	70.98	5.00
City Union Bank	0.41	0.00	0.00
Standard Chartered Bank	0.66	0.00	0.00
Tamilnadu Mercantile Bank Ltd.	13.55	0.00	0.00

Bank Wise Target Vs Achievement under ACP as on 30.06.2022			
SFBs (Rs. In Crores)			
BANKS	Total Agri		
	TARGET	ACHIEVEMENT	%
Suryoday Small Finance Bank	46.37	152.70	329.31
ESAF Small Finance Bank	11.24	30.38	270.28
Ujjivan Small Finance Bank	29.99	49.96	166.59
Utkarsh Small Finance Bank	57.19	37.06	64.80
Jana Small Finance Bank	84.67	0.00	0.00

Bank Wise Target Vs Achievement under ACP as on 30.06.2022			
OSCB & RRBs (Rs. In Crores)			
BANKS	Total Agri		
	TARGET	ACHIEVEMENT	%
Utkal Grameen Bank	1486.14	579.87	39.02



Orissa State Co-Op. Bank	17670.65	4341.94	24.57
Odisha Gramya Bank	1682.98	232.58	13.82

Detailed Bank wise performance in ACP Agriculture as of 30.06.2022 is available at **Annexure – 1.**

AGENDA NO-2:

Agriculture (Crop Loan):

All Banks have disbursed **Rs. 7,562 Crores** under Crop Loan against target of **Rs. 35,156.26 Crores** achieving **21.51%** of the target.

Bank group wise achievement under Annual Credit Plan (ACP) under Crop Loan Sector for the FY 2021-22(Upto June 2021) and FY 2022-23 (Upto June 2022) are given below:

Sl.	Name of the Sector	Amt. in Rs. 'Crore'					
		Crop Loan (FY 2021-22) As on June 2021			Crop Loan (FY 2022-23) As on June 2022		
		Target for FY 2021-22	Achv.	% Achv.	Target for FY 2022-23	Achv.	% Achv.
1	PSBs	11,368.23	1,259.08	11.08	12,499.02	2,163.91	17.31
2	PVTs	2,695.16	225.75	8.38	3,458.40	344.08	9.95
3	RRBs	2,425.81	439.94	18.14	2,177.13	722.28	33.18
4	SFBs	119.97	6.05	5.05	104.38	0.00	0.00
5	Coop Banks	15,546.94	4,954.55	31.87	16,917.33	4,332.20	25.61
6	Total	32,156.12	6,884.37	21.41	35,156.26	7,562.47	21.51

BANK WISE PERFORMANCE IN CROP LOAN AS OF 30.06.2022			
PSBs		(Rs. In Crores)	
BANKS	TARGET	ACHIEVEMENT	%
UCO Bank	746.24	242.71	32.52
Canara Bank	673.65	188.53	27.99
Central Bank of India	236.37	65.55	27.73
Indian Overseas Bank	369.49	97.04	26.26
Bank of India	880.94	192.28	21.83
Union Bank of India	1238.70	267.07	21.56
Punjab National Bank	989.55	192.22	19.42
Bank of Baroda	531.90	95.87	18.02
State Bank of India	6018.22	738.66	12.27



Indian Bank	749.81	81.87	10.92
Bank of Maharashtra	30.35	1.44	4.74
Punjab & Sind Bank	33.80	0.67	1.98
PVT BANKS (Rs. In Crores)			
BANKS	TARGET	ACHIEVEMENT	%
Karur Vysya Bank	2.59	8.20	316.60
Laxmi Vilas Bank	0.85	2.39	281.18
Federal Bank	78.44	77.62	98.95
DCB Bank Ltd	92.69	47.36	51.10
IDBI Bank	229.52	41.73	18.18
Axis Bank Ltd	816.21	102.79	12.59
The South Indian Bank Ltd.	43.81	3.73	8.51
ICICI Bank	702.95	49.73	7.07
Karnatak Bank Ltd.	12.86	0.38	2.95
HDFC Bank	727.00	10.15	1.40
Bandhan Bank	234.32	0.00	0.00
City Union Bank	0.10	0.00	0.00
IDFC Bank	32.29	0.00	0.00
Indus Ind Bank	427.31	0.00	0.00
Kotak Mahindra Bank Ltd	28.79	0.00	0.00
RBL Bank	6.77	0.00	0.00
Standard Chartered Bank	0.16	0.00	0.00
Tamilnadu Mercantile Bank Ltd.	4.26	0.00	0.00
Yes Bank	17.48	0.00	0.00
OSCB & RRBs (Rs. In Crores)			
BANKS	TARGET	ACHIEVEMENT	%
Utkal Grameen Bank	1031.74	491.09	47.60
Orissa State Co-Op. Bank	16917.33	4332.20	25.61
Odisha Gramya Bank	1145.39	231.19	20.18
SFBs (Rs. In Crores)			
BANKS	TARGET	ACHIEVEMENT	%
Jana Small Finance Bank	39.99	0.00	0.00
Utkarsh Small Finance Bank	26.10	0.00	0.00
Suryoday Small Finance Bank	22.68	0.00	0.00
Ujjivan Small Finance Bank	12.40	0.00	0.00
ESAF Small Finance Bank	3.21	0.00	0.00

As on 02.09.2022 banks have sanctioned Rs. 13,165.05 Crores Crop loan which is 34.45% of the annual target and 68.09% of kharif target.



AGENDA NO-3:

Kissan Credit Card:

Banks have disbursed **12,76,881** numbers of KCC accounts amounting to **Rs.6112.26 Crore** from 01.04.2022 to 30.06.2022. Total outstanding balance as on 30.06.2022 is **Rs.27,986.04 crore** in **52,12,180** KCC accounts.

FY	No. of KCCs issued		Balance O/S as on December	
	No. (in actuals)	Amt (in Cr.)	No. (in actuals)	Amt (in Cr.)
2021-22 (upto June'21)	10,34,535	4,611.86	50,73,488	21,251.68
2021-22 (upto March'22)	35,04,696	18,660.58	51,32,650	26,413.59
2022-23 (upto june'22)	12,76,881	6,112.26	52,12,180	27,986.04

PSBs				
Rs. In Crores				
Name of Bank	No. of KCCs issued from 01.04.2022 to 30.06.2022		Balance O/S as on 30.06.2022	
	A/c	Amt.	A/c	Amt
State Bank of India	193030	426.33	434022	2288.49
Punjab National Bank	34379	305.15	97964	577.42
Union Bank of India	29481	267.06	127857	1324.14
UCO Bank	23486	127.87	157547	932.12
Bank of India	17500	91.53	175615	722.04
Bank of Baroda	7161	58.75	75963	633.53
Canara Bank	6342	42.63	54000	351.97
Indian Overseas Bank	5263	23.84	20129	128.39
Indian Bank	499	2.25	20956	156.80
Bank of Maharashtra	0	0.00	0	0.00
Central Bank of India	1607	0.00	12870	81.69
Punjab & Sind Bank	0	0.00	115	1.41
PVT BANKS				
Rs. In Crores				
Name of Bank	No. of KCCs issued from 01.04.2022 to 30.06.2022		Balance O/S as on 30.06.2022	
	A/c	Amt.	A/c	Amt
Axis Bank Ltd	908	102.79	908	828.09



HDFC Bank	10824	52.48	109180	393.88
ICICI Bank	682	49.72	2500	187.67
DCB Bank Ltd	368	14.04	1475	167.42
IDBI Bank	904	6.30	13973	95.35
Federal Bank	233	3.23	231	5.31
Bandhan Bank	0	0.00	0	0.00
City Union Bank	0	0.00	0	0.00
IDFC First Bank	0	0.00	0	0.00
Indus Ind Bank	0	0.00	0	0.00
Karnatak Bank Ltd.	0	0.00	273	2.06
Karur Vysya Bank	0	0.00	0	0.00
Kotak Mahindra Bank Ltd	0	0.00	0	0.00
Laxmi Vilas Bank	0	0.00	0	0.00
RBL Bank	0	0.00	0	0.00
South Indian Bank Ltd.	0	0.00	0	0.00
Standard Chartered Bank	0	0.00	0	0.00
Tamilnadu Mercantile Bank	0	0.00	0	0.00
Yes Bank	0	0.00	0	0.00
OSCB & RRBs				
Rs. In Crores				
Name of Bank	No. of KCCs issued from 01.04.2022 to 30.06.2022		Balance O/S as on 30.06.2022	
	A/c	Amt.	A/c	Amt
Orissa State Co-Op. Bank	836619	3932.33	3472405	16637.52
Utkal Grameen Bank	82139	491.09	228501	1414.69
Odisha Gramya Bank	25456	114.88	200976	1056.04
SFBs				
Rs. In Crores				
Name of Bank	No. of KCCs issued from 01.04.2022 to 30.06.2022		Balance O/S as on 30.06.2022	
	A/c	Amt.	A/c	Amt
ESAF Small Finance Bank	0	0.00	0	0.00
Jana Small Finance Bank	0	0.00	0	0.00
Suryoday Small Finance Bank	0	0.00	0	0.00
Ujjivan Small Finance Bank	0	0.00	0	0.00
Utkarsh Small Finance Bank	0	0.00	0	0.00



Agenda No.4:

Agriculture Allied Sectors:

Banks have disbursed Rs. 2,030.28 Crores against Rs. 6486.60 Crores achieving 31.30 % of the target

Performance of Banks under Allied Sectors

(Amt in Rs. Cr.)

Sector	FY 2021-22		FY 2022-23	
	UPTO JUNE 2021		UPTO JUNE 2022	
	Disbursed Account	Disbursed Amount	Disbursed Account	Disbursed Amount
Dairy (Including DEDS)	7,724	44.31	34,595	208.56
Fishery	19,302	85.38	20,306	139.39
Poultry	11,142	77.70	26,328	216.71
AH Sheep /Goatery/ Piggery	2,31,400	659.42	1,76,226	581.49
Other Allied Sector	1,57,903	826.23	1,97,870	884.30
TOTAL	4,27,471	1,693.04	4,55,325	2,030.28

The sanctions in Other Allied sector for the following banks are comparatively high we request the representatives of following banks to explain the details.

BANKS SHOWING HIGEST DISBURSMENT IN "OTHER" UNDER ALLIED SECTOR		
BANK	NO OF A/C	AMOUNT IN Rs. Crores
INDUS IND BANK	99780	307.91
ICICI BANK	25777	238.87
JANA SMALL FINANCE BANK	19980	84.16
STATE BANK OF INDIA	1304	83.45
SURYODAY SMALL FINANCE BANK	16927	55.72
UJJIVAN SMALL FINANCE BANK	8168	46.75
UTKARSH SMALL FINANCE BANK	14152	37.05
IDFC BANK	5996	28.39
IDBI BANK	16	25.16
HDFC BANK	1000	18.73

Bank Wise Achievement under Allied Sector as of 30.06.2022			
Rs. In Crores			
PUBLIC SECTOR BANKS			
Bank Name	Target	Achievement	%
Bank of Baroda	188.58	40.84	21.66
Indian Overseas Bank	138.73	28.95	20.87
Canara Bank	238.94	34.06	14.25
UCO Bank	296.36	37.63	12.70
State Bank of India	2124.12	247.50	11.65
Bank of India	315.56	29.39	9.31



Union Bank of India	438.00	39.74	9.07
Indian Bank	262.53	20.24	7.71
Punjab National Bank	348.87	25.27	7.24
Central Bank of India	84.73	1.72	2.03
Punjab & Sind Bank	19.45	0.35	1.80
Bank of Maharashtra	12.74	0.13	1.02
PRIVATE BANKS			
Bank Name	Target	Achievement	%
IDFC Bank	13.70	67.91	495.69
Indus Ind Bank	209.74	865.32	412.57
DCB Bank Ltd	33.80	36.27	107.31
ICICI Bank	251.44	238.88	95.00
RBL Bank	5.24	2.04	38.93
IDBI Bank	82.20	27.84	33.87
The South Indian Bank Ltd.	15.58	2.44	15.66
Bandhan Bank	88.83	11.61	13.07
Axis Bank Ltd	290.65	32.44	11.16
HDFC Bank	261.57	18.73	7.16
Karnatak Bank Ltd.	11.78	0.09	0.76
Kotak Mahindra Bank Ltd	20.30	0.01	0.05
City Union Bank	0.10	0.00	0.00
Federal Bank	31.44	0.00	0.00
Karur Vysya Bank	3.76	0.00	0.00
Laxmi Vilas Bank	0.59	0.00	0.00
Standard Chartered Bank	0.16	0.00	0.00
Tamilnadu Mercantile Bank Ltd.	3.95	0.00	0.00
Yes Bank	12.15	0.00	0.00
OSCB & RRBs			
Bank Name	Target	Achievement	%
Orissa State Co-Op. Bank	263.00	4.76	1.81
Utkal Grameen Bank	151.23	2.36	1.56
Odisha Gramya Bank	223.73	1.23	0.54
SFBs			
Bank Name	Target	Achievement	%
Suryoday Small Finance Bank	8.79	149.50	1700.80
Ujjivan Small Finance Bank	5.26	46.75	888.78
Utkarsh Small Finance Bank	10.79	37.06	343.47
ESAF Small Finance Bank	2.72	4.47	164.34
Jana Small Finance Bank	15.49	0.00	0.00



AGENDA NO-5:

KCC Saturation Drive for Animal Husbandry, Dairy and Fishery Farmers:

Performance as of 26.08.2022 under KCC Saturation Drive for Animal Husbandry & Fisheries is given below

Sector	No. of application accepted	No. of application sanctioned	No. of application Pending	No. of application Pending for more than 15 days	No of Application Rejected
Animal Husbandry	46,016	13,502	4,076	4,014	28,438
Fisheries	5,903	870	2,035	2,011	2,998
Total	51,919	14,372	6,111	6,025	31,436

Bank Wise Progress upto 26.08.2022 is given below:

Bank Name	No of Appl Accepted		No of Appl Sanctioned		No of Appl Pending		Pendency more than 15 Days		No of Appl Rejected	
	AHD	FISH	AHD	FISH	AHD	FISH	AHD	FISH	AHD	FISH
State Bank of India	18029	1686	6402	397	647	36	597	36	10980	1253
Cooperative Bank	9599	2436	2512	126	601	1778	601	1774	6486	532
Bank of India	2475	211	1165	102	5	3	1	0	1305	106
UCO Bank	2779	198	949	58	31	1	31	0	1799	139
Punjab National Bank	1904	173	476	28	212	27	212	12	1216	118
Union Bank of India	2108	178	475	32	291	35	288	35	1342	111
Canara Bank	1608	134	451	33	5	6	5	5	1152	95
Bank of Baroda	1438	115	414	23	75	1	75	1	949	91
Indian Bank	1230	212	335	34	5	3	5	3	890	175
Indian Overseas Bank	3949	317	217	7	2091	142	2089	142	1641	168
Central Bank of India	731	225	91	30	23	1	20	1	617	194
IDBI Bank Ltd.	59	16	9	0	31	2	31	2	19	14
Punjab & Sind Bank	106	2	6	0	59	0	59	0	41	2
Bank of Maharashtra	1	0	0	0	0	0	0	0	1	0
Grand Total	46016	5903	13502	870	4076	2035	4014	2011	28438	2998

AGENDA NO-6:

Crop Insurance: Pradhan Mantri Fasal Bima Yojana (PMFBY)

Comparison of Farmers covered under PMFBY for Kharif 21-22 and Kharif 22-23 is given below:



Parameters	Kharif 21 (01.04.2022 to 30.09.2021)	Kharif 22 (01.04.2022 to 31.08.2022)
Enrolment (Nos of Farmers) (both loanee & non loanee)	83,64,406	82,54,851
Area Insured (000's ha)	1,050.57	958.61
Sum Insured (Rs. in Crores)	7,079.86	6,891.67
Gross Premium (Rs. In Crores)	1,387.94	1374.59
Farmers Premium (Rs. in Crores)	141.51	137.75

AGENDA NO-7:

BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model):

The performance under the scheme is given below –

Period	Target	Total JLGs formed	Total application sponsored	Total application sanctioned	Amount Sanctioned (in Crore)	Total application Disbursed	Amount Disbursed (in Crore)
31.03.2022	99,195	22,979	19,436	6,962	65.14	6,160	52.79
31.08.2022	1,00,000	50,132	45,816	16,639	137.73	7,615	63.48

The banks are requested to disburse all the sanctioned cases immediately.

Bank wise JGLs Disbursement figure for 31.08.2022					
Name of the Bank	Target 20-21 & 21-22	Achievement 20-21 & 21-22	Target 2022-23	Achievement 22-23	Total Ach.
State Bank of India	19880	81	11291	62	143
Bank of India	5460	63	3101	13	76
Union Bank of India	7868	18	4469	35	53
Canara Bank	6048	35	3435	14	49
UCO Bank	5852	43	3323	4	47
Punjab National Bank	8232	16	4675	23	39
Central Bank of India	2128	8	1208	28	36
Indian Bank	4368	13	2481	4	17
Indian Overseas Bank	2772	10	1574	3	13
Bank of Baroda	3528	2	2003	2	4
Bank of Maharashtra	112	0	63	0	0
Punjab & Sind Bank	224	0	127	0	0
Total of public sector banks	66472	289	37750	188	477
Bank wise JGLs Disbursement figure for 31.08.2022					
Axis Bank Ltd.	1880	76	1865	0	76
IDBI Bank	780	9	765	4	13
HDFC Bank	1480	2	1391	0	2
Bandhan Bank	2450		2268		0
DCB Bank Ltd.	560		542		0



Federal Bank	250		264		0
ICICI Bank	1610		1503		0
IDFC First Bank	170		208		0
Indus Ind Bank	620		612		0
Karnatak Bank Ltd.	20		28		0
Kotak Mahindra Bank Ltd.	60		84		0
Laxmi Vilas Bank	40		27		0
RBL Bank	10		14		0
The South Indian Bank Ltd.	20		14		0
Total of private sector banks	9950	87	9585	4	91
Bank wise JGLs Disbursement figure for 31.08.2022					
The Odisha State Cooperative Bank Ltd.	4500	5619	34026	1239	6858
Odisha Gramya Bank & Utkal Grameen Bank	17740	165	14000	24	189
Total of RRBs & cooperative banks	22240	5784	48026	1263	7047
Bank wise JGLs Disbursement figure for 31.08.2022					
Jana Small Finance Bank	120	0	807	0	0
Suryoday Small Finance Bank	257	0	2104		0
Ujjivan Small Finance Bank	44	0	345		0
Utkarsh Small Finance Bank	112	0	1383		0
TOTAL	533	0	4639	0	0
Grand Total	99195	6160	100000	1455	7615

Out of 33 allottee banks, two banks (Indusind Bank & Suryoday SFB) have not submitted the branch-wise target. We request these banks to kindly arrange to allocate the branch-wise target.

OSCB has allocated 5,437 no. of JLG Finance in BALARM Scheme to their CCBs. However, the target allocated to OSCB was 34,026 for 2022-23. We request OSCB to allocate the residual target to all the CCBs.

Waiver of CIBIL Charges under JLG Finance in BALARAM Scheme

As of 31.08.2022, only 20 banks out of 33 banks (Bank of Baroda, Bank of India, Central Bank of India, State Bank of India, UCO Bank, Union Bank of India, Axis Bank, Bandhan Bank, DCB Bank, Federal Bank, HDFC Bank, ICICI Bank, IDBI Bank, IDFC First Bank, RBL Bank, Jana SFB, Ujjivan SFB, Utkarsh SFB, Utkal Grameen Bank, OSCB) have reported that they are charging NIL under JLG Finance in BALARAM Scheme. We request other banks to kindly arrange to submit a reply in this matter.

Bank of Maharashtra, Canara Bank, Indian Bank, Indian Overseas Bank, Punjab & Sind bank, Punjab National Bank, Indusind Bank, Karnataka Bank, Kotak Mahindra Bank, laxmi vilas Bank, South Indian bank, Odisha Gramya Bank, Suryodaya SFB have not given their consent.



AGENDA NO-8:

Mukhya Mantri Krushi Udyoga Yojana (MKUY)

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

Date	Total applications sponsored under MKUY	Applications sanctioned under MKUY	Applications rejected under MKUY	Applications pending under MKUY
31.03.2022	2,238	800	870	568
06.09.2022	2,611	857	897	857

MKUY AS OF 06.09.2022				
Bank Name	Sponsored	Sanctioned	Rejected	Pending
STATE BANK OF INDIA	614	199	249	166
PUNJAB NATIONAL BANK	321	131	85	105
OSCB	299	111	145	43
CANARA BANK	154	59	88	7
UNION BANK OF INDIA	188	58	81	49
UCO BANK	121	52	28	41
BANK OF BARODA	118	46	36	36
ODISHA GRAMYA BANK	149	41	27	81
BANK OF INDIA	131	39	43	49
INDIAN BANK	111	28	13	70
CENTRAL BANK OF INDIA	51	25	11	15
IDBI BANK	106	24	48	34
INDIAN OVERSEAS BANK	69	18	27	24
UTKAL GRAMEEN BANK	40	11	3	26
AXIS BANK	38	5	7	26
ICICI BANK	21	5	4	12
KOTAK MAHINDRA BANK	7	3	0	4
PUNJAB AND SIND BANK	15	2	0	13
BANDHAN BANK	2	0	0	2
BANK OF MAHARASHTRA	3	0	0	3
DCB BANK	5	0	0	5
FEDERAL BANK	5	0	0	5
HDFC BANK	36	0	0	36
KARNATAKA BANK	6	0	1	5
SOUTH INDIAN BANK	1	0	1	0
Grand Total	2611	857	897	857



AGENDA NO-9:

Mission for Integrated Development of Horticulture (MIDH)

Directorate of Horticulture, Government of Odisha reported that as of 31.08.2022, 1006 applications are pending with different banks amounting to Rs. 24.06 Crore. Banks have sanctioned 72 proposals amounting to Rs.1.52 Crores.

Date	Pending Proposals		Sanctioned Projects		Rejected Projects by Bank	
	Nos.	Project Cost (Rs. in Lakh.)	Nos.	Project Cost (Rs. in Lakh.)	Nos.	Project Cost (Rs. in Lakh.)
31.08.2022	784	1783.03	72	152.53	227	630.27

Abstract of Bank wise pending proposals under MIDH relating to Horticulture Sector as on 31.08.2022							
Sl. No.	Name of the bank	Pending Proposals		Sanctioned Projects		Rejected Projects by Bank	
		Nos.	Project Cost (Rs. in Lakh.)	Nos.	Project Cost (Rs. in Lakh.)	Nos.	Project Cost (Rs. in Lakh.)
1	State Bank of India	86	192.98	29	62.86	206	589.78
2	Odisha Gramya Bank	163	292.63	11	12.90	6	6.00
3	Bank of India	94	285.86	2	3.58	1	1.50
4	DCCBs	49	147.91	5	5.00	1	1.00
5	Indian Bank	96	165.57	7	11.80	1	15.00
6	UCO Bank	51	90.79	6	7.60	6	9.00
7	Canara Bank	64	103.57	4	10.80	0	0.00
8	Punjab National Bank	35	89.57	2	16.40	1	1.00
9	Central Bank of India	16	40.81	0	0.00	0	0.00
10	IDBI	5	39.00	0	0.00	0	0.00
11	Bank of Baroda	20	29.27	2	3.79	2	3.00
12	Union Bank	77	220.11	1	15.00	2	1.99
13	Indian Overseas Bank	12	18.97	1	1.40	0	0.00
14	LAMP	4	18.00	1	0.00	0	0.00
15	Axis Bank	3	16.99	0	0.00	1	2.00
16	Indusind Bank	1	15.00	0	0.00	0	0.00
17	Co-operative Bank	3	8.40	0	0.00	0	0.00
18	ICICI Bank	4	6.20	0	0.00	0	0.00
19	Federal Bank	1	1.40	0	0.00	0	0.00
20	Dena Bank	0	0.00	1	1.40	0	0.00
	TOTAL:	784	1783.03	72	152.53	227	630.27

AGENDA NO-10:

Agriculture Infrastructure Fund:

The Agriculture Infrastructure Fund is a medium - long term debt financing facility for investment in viable projects for post-harvest management infrastructure and community farming assets through interest subvention and credit guarantee.



The duration of the scheme is from FY2020 to FY2029 (10 years). Under the scheme, Rs. 1 Lakh Crore will be provided by banks and financial institutions as loans with interest subvention of 3% per annum and credit guarantee coverage under CGTMSE for loans up to Rs. 2 Crores. Eligible beneficiaries include farmers, FPOs, PACS, Marketing Cooperative Societies, SHGs, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Start-ups, and Central/State agency or Local Body sponsored Public-Private Partnership Projects. Initial allocation of fund of Rs.2,500.00 crore has been made for Odisha State.

BANKWISE AIF DATA AS ON 08.09.2022										
Institution Name	Submitted	Amount	Rejected	Amount	Sanctioned	Amount	Disbursed	Amount	Total	Amount
Punjab National Bank	14	8.16	14	7.68	79	37.52	69	37.55	97	53.39
Bank Of India	5	4.99	18	5.10	33	16.61	30	13.10	53	24.13
STATE BANK OF INDIA	9	3.76	34	25.19	27	10.57	23	8.77	66	37.72
NABKISAN Ltd	0	0.00	6	0.29	16	0.71	16	0.64	22	0.94
Canara Bank	1	0.30	7	5.79	12	14.66	11	20.04	19	26.13
Indian Overseas Bank	5	0.02	4	1.38	11	0.55	8	0.53	17	1.93
Indian Bank	1	0.14	4	1.58	8	8.82	7	8.04	12	9.77
Bank Of Baroda	4	4.91	8	6.42	7	7.03	7	9.77	19	21.10
Union Bank of India	9	9.31	12	7.93	5	2.03	2	0.89	23	18.13
IDBI BANK LTD	6	14.43	7	6.03	2	0.81	2	0.80	15	21.26
Central Bank of India	0	0.00	2	0.54	1	2.00	1	3.63	3	4.18
HDFC Bank	4	3.31	2	2.60	1	0.50	0	0.00	6	5.91
UCO Bank	3	4.80	6	4.87	1	2.00	0	0.00	9	9.67
DCB Bank	0	0.00	1	0.58	0	0.00	0	0.00	1	0.58
ICICI Bank	0	0.00	2	0.97	0	0.00	0	0.00	2	0.97
Karnataka Bank	0	0.00	1	1.57	0	0.00	0	0.00	1	1.57
Karur Vysya Bank	2	2.77	0	0.00	0	0.00	0	0.00	2	2.77
Kotak Mahindra Bank	0	0.00	2	2.08	0	0.00	0	0.00	2	2.08
YES BANK LTD	1	3.44	0	0.00	0	0.00	0	0.00	1	3.44
Samunnati F I S Pvt Ltd	1	0.05	0	0.00	0	0.00	0	0.00	1	0.05

AGENDA NO-12:

AGRI NPA

The NPA outstanding in Agriculture Sector as of 30.06.2022 is **Rs.5,275.38** Crores which is **7.46 %** of total Agriculture outstanding of **Rs. 70,653.6** Crores.



Short Term Crop Loan			Agriculture Term Loans			Allied Activities Advances		
Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
Amount	Amount	% of NPA	Amount	Amount	% of NPA	Amount	Amount	% of NPA
42,515.18	3,211.15	7.55	17,988.77	1,441.50	8.01	10,149.65	622.73	6.13

AGENDA NO-13:

Any other matter.