



# **AGENDA ITEMS FOR DISCUSSION IN SUB-COMMITTEE MEETING OF SLBC ON FISHERIES & ANIMAL RESOURCES DEVELOPMENT ON 13.09.2022**

## **Confirmation of the Minutes of the Sub-Committee Meeting of SLBC on Fisheries & Animal Resources Development held on 09.06.2022**

The proceedings of the Meeting of Sub Committee of SLBC on Fisheries & Animal Resources Development held on 09.06.2022, has been circulated among all members vide letter no SLBC/ODI/2022-23/267 dated 21.06.2022 As no suggestions/observations were received from members, the same may be treated as approved.

## **Action Taken on the issues raised in the last SLBC Sub-Committee Meeting held on 09.06.2022**

<b>Sl No</b>	<b>Action Points</b>	<b>Compliance Status</b>																																				
1	All banks to formally confirm willingness for onboarding into Common Credit Portal by 10.06.2022 to SLBC.	<p>As on date 23 banks have given consent for onboarding the Common Credit Portal.</p> <p>All Public Sector Banks, Regional Rural Banks, Co-Operative Bank and 7 Private Sector Banks &amp; ESAF Small finance Bank a total of 23 banks have given consent for onboarding the Common Credit Portal.</p> <p>The following banks have not yet given the consent.</p> <table border="1"><thead><tr><th><b>Banks</b></th><th><b>Branches</b></th><th><b>Banks</b></th><th><b>Branches</b></th></tr></thead><tbody><tr><td>Suryoday SFB</td><td>94</td><td>Karnataka Bank</td><td>6</td></tr><tr><td>Utkarsh SFB</td><td>71</td><td>Karur Vysya Bank</td><td>5</td></tr><tr><td>Jana SFB</td><td>70</td><td>Laxmi Vilas Bank</td><td>5</td></tr><tr><td>Indus Ind Bank</td><td>53</td><td>RBL Bank</td><td>4</td></tr><tr><td>IDFC First Bank</td><td>21</td><td>South Indian Bank</td><td>3</td></tr><tr><td>Kotak Mahindra Bank</td><td>20</td><td>Suryoday SFB</td><td>94</td></tr><tr><td>Laxmi Vilas Bank</td><td>5</td><td>Ujjivan SFB</td><td>19</td></tr><tr><td>RBL Bank</td><td>4</td><td>Utkarsh SFB</td><td>71</td></tr></tbody></table>	<b>Banks</b>	<b>Branches</b>	<b>Banks</b>	<b>Branches</b>	Suryoday SFB	94	Karnataka Bank	6	Utkarsh SFB	71	Karur Vysya Bank	5	Jana SFB	70	Laxmi Vilas Bank	5	Indus Ind Bank	53	RBL Bank	4	IDFC First Bank	21	South Indian Bank	3	Kotak Mahindra Bank	20	Suryoday SFB	94	Laxmi Vilas Bank	5	Ujjivan SFB	19	RBL Bank	4	Utkarsh SFB	71
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2	Banks to provide loan application forms and their internal hierarchy for integration of the same in the portal within a week to SLBC.	<p>All the 23 banks who have given consent for onboarding into the Common Credit Portal have shared the application formats &amp; hierarchy.</p> <p>Exception: UGB to share English version of the application.</p>																																				



3	Banks to ensure proper classification of ACP achievement in Allied sector and avoid reporting under 'Other' sector.	<p>In the 167<sup>th</sup> SLBC meeting held on 23.06.2022 banks were advised for proper classification of "others" under allied sector &amp; to provide granular data if reported under "others" category.</p> <p>The comparative figure of 2 PVT sector banks showing substantial amount if others is given below.</p> <table border="1" data-bbox="467 405 1317 499"> <thead> <tr> <th>Bank</th> <th>Reporting on 31.03.22</th> <th>Reporting on 30.06.22</th> </tr> </thead> <tbody> <tr> <td>IndusInd Bank</td> <td>802.71</td> <td>307.92</td> </tr> <tr> <td>ICICI Bank</td> <td>713.38</td> <td>238.88</td> </tr> </tbody> </table>	Bank	Reporting on 31.03.22	Reporting on 30.06.22	IndusInd Bank	802.71	307.92	ICICI Bank	713.38	238.88
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IndusInd Bank	802.71	307.92									
ICICI Bank	713.38	238.88									
4	Banks which have reported substantial amount in Other Sector (IndusInd Bank, ICICI Bank) must provide granular data in this regard to SLBC and Fisheries & Animal Resources Development Department, Govt. of Odisha	IndusInd Bank & ICICI bank have not submitted the granular data.									

## **AGENDA NO-1:**

### **Development of Common Credit Portal (Mobile App) for Farmers:**

The government of Odisha is developing a platform to institutionalize the availability of credit to farmers at grass root level with direct integration of banks and govt department as stake holders in the Common Credit Portal and mobile App.

The vision for the Credit Portal is to develop a common portal for farmers to avail bank loans for Agri & Allied sector activities, where interested banks will onboard the platform to access the assigned loan applications. Participating banks can provide information on different types of loans offered and their features, and farmers will be able to choose the bank and bank branch for applying loans. Farmers will have access to model DPRs for reference to help them improve the application quality and will also be able to generate configurable DPRs on the portal. The portal will play the role of a facilitator between the farmers and the banks by providing the loan applications recorded on the portal, and in no way shall interfere in the internal processes followed by the banks for application processing.

The major advantages for all the stakeholders are discussed below:

#### **Farmers:**



- Farmers will have easier access to all the available loan products of different banks and will have the freedom to choose according to their needs.
- Farmers will have access to quality DPRs and handholding support from government at all stages of processing of the proposals.

#### **Banks:**

- Banks will have greater access to a huge untapped customer base defying all geographical boundaries.
- The qualitative aspect of proposals will increase substantially reducing risk involved for banks.

#### **Government:**

- Monitoring of credit delivery in Agriculture sector will be easier.
- The analytical data available in the portal will help government in designing tailor made schemes for farmers.

The development of the credit portal and mobile app is complete and currently it is undergoing User Acceptance Testing (UAT). The plan is to launch the common credit portal and app tentatively by 3<sup>rd</sup> week of September 2022. UGB to share English version of the application at the earliest.

On 09.09.2022 SAMAGRA team has sought for further information regarding loan products of banks required for common credit portal the format has been already shared with all the banks with a request to submit the same at the earliest.

All banks are requested to fully cooperate in the ongoing process as this is advantageous for all.

#### **AGENDA NO-2:**

#### **Achievement under Annual Credit Plan (From 01.04.2022 to 30.06.2022)**

All the Banks in Odisha have disbursed Rs. 2030.28 Crore from 01.04.2022 to 30.06.2022 under Annual Credit Plan in Fisheries & Allied Agriculture Sector against the Annual target of Rs. 6,486.60 Crore. The achievement is 31.30 % of the annual target.

#### **Comparison of Performance of Banks under Annual Credit Plan (ACP 2021-22 June 2021 & ACP 22-23 June 2022) under Allied Sector.**

(Amt in Rs. Cr.)

Name of the Scheme	30.06.2021 FY 21-22			30.06.2022 FY 22-23		
	Total Target	Total Achv.	Achv. %	Total Target	Total Achv	Achv. %
Dairy (Including DEEDS)	1,909.63	44.31	2.32	2,117.19	208.56	9.85
Fishery	1,182.74	85.38	7.22	1,557.80	139.48	8.95
Poultry	1,029.03	77.70	7.55	1,228.53	216.71	17.64
AH-Sheep/Goat/ Piggery	834.13	659.42	79.06	1,350.44	581.23	43.04
Others	205.01	826.23	403.02	232.64	884.30	380.12
<b>Total</b>	<b>5,160.54</b>	<b>1,693.04</b>	<b>32.80</b>	<b>6,486.60</b>	<b>2,030.28</b>	<b>31.30</b>

Details of the achievement are given in **Annexure-1**.



<b>Bank Wise Achievement under Allied Sector as of 30.06.2022</b>			
<b>Rs. In Crores</b>			
<b>PUBLIC SECTOR BANKS</b>			
<b>Bank Name</b>	<b>Target</b>	<b>Achievement</b>	<b>%</b>
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
<b>PRIVATE BANKS</b>			
<b>Bank Name</b>	<b>Target</b>	<b>Achievement</b>	<b>%</b>
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
<b>OSCB &amp; RRBs</b>			
<b>Bank Name</b>	<b>Target</b>	<b>Achievement</b>	<b>%</b>
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



<b>SFBs</b>			
<b>Bank Name</b>	<b>Target</b>	<b>Achievement</b>	<b>%</b>
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

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

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

### **AGENDA NO-3:**

#### **Progress under MKUY (Allied Sector)06.09.2022**

<b>Scheme</b>	<b>No. of Proposals Sponsored</b>	<b>No. of Proposals sanctioned</b>	<b>No. of proposals rejected</b>	<b>No. of proposals pending</b>
ARD	2137	695	811	631
Fishery	43	10	11	22
<b>TOTAL</b>	<b>2180</b>	<b>705</b>	<b>822</b>	<b>653</b>

<b>MKUY ARD 06.09.2022</b>				
<b>Bank Name</b>	<b>Sponsored</b>	<b>Sanctioned</b>	<b>Rejected</b>	<b>Pending</b>
STATE BANK OF INDIA	495	147	222	126
OSCB	292	109	142	41
PUNJAB NATIONAL BANK	237	97	70	70
CANARA BANK	135	53	78	4



UCO BANK	105	43	27	35
UNION BANK OF INDIA	144	42	70	32
ODISHA GRAMYA BANK	135	40	25	70
BANK OF BARODA	89	34	31	24
BANK OF INDIA	95	27	40	28
INDIAN BANK	89	25	11	53
CENTRAL BANK OF INDIA	40	21	10	9
IDBI BANK	93	19	46	28
INDIAN OVERSEAS BANK	57	15	26	16
UTKAL GRAMEEN BANK	21	9	2	10
ICICI BANK	19	5	4	10
AXIS BANK	33	4	5	24
KOTAK MAHINDRA BANK	6	3	0	3
PUNJAB AND SIND BANK	14	2	0	12
BANDHAN BANK	1	0	0	1
BANK OF MAHARASHTRA	2	0	0	2
DCB BANK	1	0	0	1
FEDERAL BANK	5	0	0	5
HDFC BANK	25	0	0	25
KARNATAKA BANK	3	0	1	2
SOUTH INDIAN BANK	1	0	1	0
<b>Grand Total</b>	<b>2137</b>	<b>695</b>	<b>811</b>	<b>631</b>

<b>MKUY FISH 06.09.2022</b>				
<b>Bank Name</b>	<b>Sponsored</b>	<b>Sanctioned</b>	<b>Rejected</b>	<b>Pending</b>
STATE BANK OF INDIA	13	6	2	5
BANK OF INDIA	4	2	0	2
CANARA BANK	4	1	3	0
PUNJAB NATIONAL BANK	7	1	2	4
BANK OF BARODA	1	0	1	0
HDFC BANK	4	0	0	4
ICICI BANK	1	0	0	1
IDBI BANK	1	0	0	1
INDIAN BANK	1	0	0	1
INDIAN OVERSEAS BANK	1	0	0	1
KOTAK MAHINDRA BANK	1	0	0	1
ODISHA GRAMYA BANK	3	0	2	1
UCO BANK	1	0	0	1
UNION BANK OF INDIA	1	0	1	0
<b>Grand Total</b>	<b>43</b>	<b>10</b>	<b>11</b>	<b>22</b>



<b>MKUY LAYER FARMING 06.09.2022</b>				
<b>Bank Name</b>	<b>Sponsored</b>	<b>Sanctioned</b>	<b>Rejected</b>	<b>Pending</b>
STATE BANK OF INDIA	18	10	5	3
ODISHA GRAMYA BANK	7	4	0	3
UNION BANK OF INDIA	12	4	6	2
INDIAN BANK	6	2	1	3
KOTAK MAHINDRA BANK	5	2	0	3
UCO BANK	2	2	0	0
CENTRAL BANK OF INDIA	3	1	2	0
PUNJAB NATIONAL BANK	8	1	2	5
AXIS BANK	1	0	0	1
BANK OF INDIA	2	0	2	0
BANK OF MAHARASHTRA	1	0	0	1
CANARA BANK	2	0	2	0
HDFC BANK	1	0	0	1
ICICI BANK	1	0	1	0
IDBI BANK	1	0	0	1
INDIAN OVERSEAS BANK	1	0	1	0
KARNATAKA BANK	1	0	0	1
PUNJAB AND SIND BANK	1	0	0	1
<b>Grand Total</b>	<b>73</b>	<b>26</b>	<b>22</b>	<b>25</b>

## **AGENDA NO-4:**

### **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

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

Bank Wise Progress upto 26.08.2022 is given below:

<b>Bank Name</b>	<b>No of Appl Accepted</b>		<b>No of Appl Sanctioned</b>		<b>No of Appl Pending</b>		<b>Pendency more than 15 Days</b>		<b>No of Appl Rejected</b>	
	<b>AHD</b>	<b>FISH</b>	<b>AHD</b>	<b>FISH</b>	<b>AHD</b>	<b>FISH</b>	<b>AHD</b>	<b>FISH</b>	<b>AHD</b>	<b>FISH</b>



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
<b>Grand Total</b>	<b>46016</b>	<b>5903</b>	<b>13502</b>	<b>870</b>	<b>4076</b>	<b>2035</b>	<b>4014</b>	<b>2011</b>	<b>28438</b>	<b>2998</b>

## AGENDA NO-5:

### NPA

As on 30.06.2022, NPA under Allied Sector was 6.14 %. Department of Fisheries & ARD, Govt. of Odisha is requested to extend their cooperation to the banks for recovery of the NPAs.

NPA POSITION IN ALLIED SECTOR			
Bank Group			
	% NPA as on 30.06.2021	% NPA as on 31.03.2022	% NPA as on 30.06.2022
Total Public Sector Banks	9.82	8.13	8.14
Total Private Sector Banks	2.35	1.89	2.01
Total Of RRBs	28.67	26.20	52.76
Total of Co-operative Banks	19.39	10.81	13.78
Total Small Finance Bank	20.65	12.20	6.19
<b>Grand Total</b>	<b>8.87</b>	<b>5.43</b>	<b>6.14</b>

## AGENDA NO-6:





## **implementation of FIDF (Fisheries Infrastructure Development Fund) scheme in Odisha:**

Odisha being a coastal state offers tremendous opportunities for development of freshwater, brackish water, and marine fisheries with ample scope for increasing fish production along with employment and income generation for the rural population. Odisha has a vast freshwater area of 7 Lac Hectares and more than 4 lac hectares area of brackish water. Furthermore, Odisha boasts of an extensive coastline of 480 kms which makes the coastal populous immensely depend upon marine fishing for their livelihood. Total fish production in Odisha stood at 9.91 lakh tones during the last FY and the sea food exports touched record. Rs 4,560 crore in the last year.

Presently 3 FIDF proposals fish landing centers have been approved by Dept. of Fisheries, Government of India. Considering the scope and growth of freshwater, brackish water, and marine fisheries in Odisha the role of FIDF is important towards developing infrastructure like fish landing centers, ice plants, cold storage, transportation infrastructure etc.

Efforts from all the stake holders are extremely important for successful implementation of the FIDF scheme. To sensitize the banking fraternity about the nitty-gritties of FIDF, workshops are to be organized by Fisheries department and NABARD.

## **AGENDA NO-7:**

**Any other matter.**