



## Agenda for the SLBC Sub-Committee Meeting on MSME & Skill Development on 08.09.2022

### **Confirmation of the Minutes of the SLBC Sub-Committee Meeting on MSME & Skill Development held on 22.03.2022**

The proceedings of the SLBC Sub-Committee Meeting on MSME & Skill Development held on 22.03.2022, has been circulated among all members vide our letter no SLBC/ODI/2022-23/90 dated 02.05.2022. 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 22.03.2022**

Sl No	Action Points	Compliance Status															
01	All banks must achieve 100 % ACP MSME target for FY 21-22.	<p>All banks have achieved 103.31% of the allocated target for FY 2021-22.</p> <p style="text-align: right;"><b>Rs in Crores</b></p> <table border="1"> <thead> <tr> <th>FY</th> <th>Target</th> <th>Achievement</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>2021-22</td> <td>41,324.44</td> <td>42,690.90</td> <td>103.31</td> </tr> </tbody> </table>	FY	Target	Achievement	%	2021-22	41,324.44	42,690.90	103.31							
FY	Target	Achievement	%														
2021-22	41,324.44	42,690.90	103.31														
02	Target of 6,000 Beneficiaries in PMEGP to be achieved.	<p>As on 31.03.2022 all banks have sanctioned 5,113 number of proposals against the target of 6,000 which is 85.22%.</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Target</th> <th>Achievement</th> </tr> </thead> <tbody> <tr> <td>31.12.2021</td> <td>6,000</td> <td>3,495</td> </tr> <tr> <td>31.03.2022</td> <td>6,000</td> <td>5,113</td> </tr> </tbody> </table> <p>There is growth in no of applications sanctioned under PMEGP in the last quarter of the year.</p>	Date	Target	Achievement	31.12.2021	6,000	3,495	31.03.2022	6,000	5,113						
Date	Target	Achievement															
31.12.2021	6,000	3,495															
31.03.2022	6,000	5,113															
03	All the pending PMFME applications are to be disposed of by banks within 31.03.2022.	<p>The % of pending application has been reduced.</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Sponsored</th> <th>Sanctioned</th> <th>Pending</th> <th>%Pending</th> </tr> </thead> <tbody> <tr> <td>31.03.22</td> <td>1,080</td> <td>175</td> <td>539</td> <td>49.91%</td> </tr> <tr> <td>31.08.22</td> <td>2,504</td> <td>312</td> <td>543</td> <td>21.68%</td> </tr> </tbody> </table>	Date	Sponsored	Sanctioned	Pending	%Pending	31.03.22	1,080	175	539	49.91%	31.08.22	2,504	312	543	21.68%
Date	Sponsored	Sanctioned	Pending	%Pending													
31.03.22	1,080	175	539	49.91%													
31.08.22	2,504	312	543	21.68%													
04	The Department of MSME, Govt. of Odisha will circulate the revised guidelines for ECLGS interest subvention.	<p>MSME Dept has issued the revised guidelines vide notification no. MS&amp;I-28/2022-4616/MSME dated 06/07/2022. The last date for submission of claim of ECLGS interest subvention has been extended upto 30.09.2022. Banks are requested to submit the claims by 15.09.2022 in order to enable the nodal bank to remit the amount in time.</p>															
05	Workshops to be organized by Govt. Department for bankers for clarification regarding PMFME & PMEGP schemes.	<p>Dept. is requested to apprise.</p>															



## **AGENDA NO -1: ACP MSME:**

### **Target & Achievement as on 30.06.2022:**

Against total target of Rs.59,451.04 Crore, total achievement as on 30.06.2022 is Rs. 14,313.88 Crore which is 24.08 % of total target.

<b>Category</b>	<b>Annual Target (Rs. Crores)</b>	<b>Achievement upto (Rs. Crores)</b>	<b>% Achievement</b>
<b>Micro Enterprises</b>	30,320.05	5,029.19	16.59
<b>Small Enterprises</b>	18,429.72	3,198.95	17.36
<b>Medium Enterprises</b>	10,701.27	6,085.74	56.87
<b>TOTAL</b>	<b>59,451.04</b>	<b>14,313.88</b>	<b>24.08</b>

### **Bank wise performance under ACP MSME 30.06.2022:**

<b>PUBLIC SECTOR BANKS (Rs. Crores)</b>				
<b>Sl No</b>	<b>Bank Name</b>	<b>Target under MSME for 22-23</b>	<b>Achievement upto 30.06.2022</b>	<b>% Achievement</b>
1	Bank of Maharashtra	140.94	68.71	<b>48.75</b>
2	UCO Bank	2900.29	1184.19	<b>40.83</b>
3	Central Bank of India	807.69	308.05	<b>38.14</b>
4	Indian Bank	2470.64	791.83	<b>32.05</b>
5	Canara Bank	2256.74	579.33	<b>25.67</b>
6	Indian Overseas Bank	1350.84	337.26	<b>24.97</b>
7	Bank of India	2935.08	660.19	<b>22.49</b>
8	Union Bank of India	4126.37	816.19	<b>19.78</b>
9	Punjab National Bank	3305.37	613.00	<b>18.55</b>
10	State Bank of India	20043.34	3372.78	<b>16.83</b>
11	Bank of Baroda	1779.88	213.61	<b>12.00</b>
12	Punjab & Sind Bank	253.73	25.13	<b>9.90</b>

<b>PRIVATE BANKS (Rs. Crores)</b>				
<b>Sl No</b>	<b>Bank Name</b>	<b>Target under MSME for 22-23</b>	<b>Achievement upto 30.06.2022</b>	<b>% Achievement</b>
1	Federal Bank	428.71	1635.90	<b>381.59</b>
2	ICICI Bank	2388.22	1579.00	<b>66.12</b>



3	Yes Bank	195.28	118.67	<b>60.77</b>
4	Kotak Mahindra Bank Ltd	310.09	160.82	<b>51.86</b>
5	IDBI Bank	775.15	345.59	<b>44.58</b>
6	HDFC Bank	2494.72	632.86	<b>25.37</b>
7	Indus Ind Bank	2470.17	409.07	<b>16.56</b>
8	Axis Bank Ltd	2744.16	438.86	<b>15.99</b>
9	DCB Bank Ltd	328.07	24.30	<b>7.41</b>
10	Tamilnadu Mercantile Bank Ltd.	67.90	4.71	<b>6.94</b>
11	RBL Bank	227.01	15.07	<b>6.64</b>
12	Karur Vysya Bank	77.59	3.48	<b>4.49</b>
13	Karnatak Bank Ltd.	196.13	8.23	<b>4.20</b>
14	IDFC Bank	151.45	3.48	<b>2.30</b>
15	Bandhan Bank	917.49	11.35	<b>1.24</b>
16	City Union Bank	4.08	0.01	<b>0.25</b>
17	Laxmi Vilas Bank	21.91	0.00	<b>0.00</b>
18	Standard Chartered Bank	7.07	0.00	<b>0.00</b>
19	The South Indian Bank Ltd.	207.34	0.00	<b>0.00</b>

<b>RRBs &amp; OSCB (Rs. Crores)</b>				
<b>Sl No</b>	<b>Bank Name</b>	<b>Target under MSME for 22-23</b>	<b>Achievement upto 30.06.2022</b>	<b>% Achievement</b>
1	Utkal Grameen Bank	698.01	227.32	<b>32.57</b>
2	Odisha Gramya Bank	1685.25	217.65	<b>12.91</b>
3	Orissa State Co-Op. Bank	88.25	1.35	<b>1.53</b>

<b>Small Finance Banks (Rs. Crores)</b>				
<b>Sl No</b>	<b>Bank Name</b>	<b>Target under MSME for 22-23</b>	<b>Achievement upto 30.06.2022</b>	<b>% Achievement</b>
1	ESAF Small Finance Bank	112.74	7.04	<b>6.24</b>
2	Ujjivan Small Finance Bank	90.99	0.34	<b>0.37</b>
3	Utkarsh Small Finance Bank	127.79	0.01	<b>0.01</b>
4	Jana Small Finance Bank	175.64	0.00	<b>0.00</b>
5	Suryoday Small Finance Bank	88.92	0.00	<b>0.00</b>

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



## AGENDA NO-2: PMEGP:

The target achievement under PMGP as on 30.06.2022 and 31.08.2022 is given below

Date	Target for FY 22-23		Forwarded to Bank		Sanctioned by Bank		%Achievement		Pending at bank	
	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (	No of Prj.	MM Involve (In Lakh)
30.06.2022	6000	21000.00	4340	11562.89	605	1554.39	10.08	7.40	1367	3813.46
31.08.2022	6000	21000.00	7809	21741.02	1546	3831.25	25.77	18.24	3529	10469.85

PROGRESS UNDER PMEGP FROM 01.04.2022 TO 31.08.2022										
PSUs and RRBs										
SI No	Bank Name	Target for FY 22-23		Sanctioned by Bank		%Achievement		Pending at bank		
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve	No of Prj.	MM Involve (In Lakh)	
1	Central Bank of India	138	483.00	131	442.91	94.93	91.70	28	116.62	
2	Canara Bank	378	1323.00	180	503.42	47.62	38.05	91	273.93	
3	Bank of Baroda	247	864.50	106	345.47	42.91	39.96	243	799.36	
4	Union Bank of India	547	1914.50	201	543.2	36.75	28.37	160	633.35	
5	Bank of India	403	1410.50	131	307.86	32.51	21.83	341	916.89	
6	Punjab National Bank	471	1648.50	131	323.77	27.81	19.64	419	1321.1	
7	Indian Bank	311	1088.50	80	239.19	25.72	21.97	248	664.39	
8	State Bank of India	1840	6440.00	436	780.97	23.70	12.13	1304	3527.15	
9	UCO Bank	378	1323.00	77	120.15	20.37	9.08	135	343.05	
10	Indian Overseas Bank	195	682.50	28	88.85	14.36	13.02	103	350.73	
11	Odisha Gramya Bank	180	630.00	17	58.57	9.44	9.30	138	422.76	
12	Punjab & Sind Bank	33	115.50	3	16.48	9.09	14.27	18	81.68	
13	Bank of Maharashtra	42	147.00	2	4.08	4.76	2.78	27	107.84	
14	Utkal Gramya Bank	50	175.00	1	8.75	2.00	5.00	34	141.06	

PROGRESS UNDER PMEGP FROM 01.04.2022 TO 31.08.2022										
Pvt Banks										
SI No	Bank Name	Target for FY 22-23		Sanctioned by Bank		%Achievement		Pending at bank		
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve	No of Prj.	MM Involve (In Lakh)	
1	Karnatak Bank Ltd.	4	14.00	2	10.77	50.00	76.93	9	35.56	
2	IDBI Bank	56	196.00	8	12.09	14.29	6.17	34	97.4	
3	Federal Bank	13	45.50	1	8.75	7.69	19.23	5	26.39	



4	Axis Bank Ltd	201	703.50	11	15.97	5.47	2.27	129	359.56
5	Bandhan Bank	73	255.50	0	0	0.00	0.00	1	1.25
6	HDFC Bank	168	588.00	0	0	0.00	0.00	37	152.98
7	ICICI Bank	173	605.50	0	0	0.00	0.00	21	80.15
8	Indus Ind Bank	38	133.00	0	0	0.00	0.00	1	6.25
9	City Union Bank	1	3.50	0	0	0.00	0.00	0	0
10	DCB Bank Ltd	23	80.50	0	0	0.00	0.00	0	0
11	IDFC First Bank	11	38.50	0	0	0.00	0.00	2	9.68
12	Karur Vysya Bank	3	10.50	0	0	0.00	0.00	0	0
13	Kotak Mahindra Bank Ltd	10	35.00	0	0	0.00	0.00	1	0.72
14	DBS (e-Laxmi Vilas Bank)	3	10.50	0	0	0.00	0.00	0	0
15	RBL Bank	2	7.00	0	0	0.00	0.00	0	0
16	Standard Chartered Bank	1	3.50	0	0	0.00	0.00	0	0
17	The South Indian Bank Ltd.	2	7.00	0	0	0.00	0.00	0	0
18	Yes Bank	4	14.00	0	0	0.00	0.00	0	0
19	Tamilnadu Mercantile Bank	1	3.50	0	0	0.00	0.00	0	0

#### **Action Points: -**

1. All banks to dispose the pending applications immediately.
2. Disbursement of all sanctioned cases should be done immediately.
3. Documents to be obtained as per the checklist.
4. Margin Money to be claimed on priority basis for all eligible unclaimed cases of last FY and disbursed cases of current year.
5. The planned average Margin Money for Odisha is Rs.3.50 Lacs, the state average is Rs.2.71 Lacs, Banks should focus on sanctioning large ticket size loans under PMEGP to increase the average ticket size for Margin Money Claim.

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

The performance of this scheme as of 31.08.2022 category is given below –

Category	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	1,690	1,932	241	1,344	347
SHG	500	568	70	305	193
FPO	54	4	1	0	3
<b>Total</b>	<b>2,244</b>	<b>2,504</b>	<b>312</b>	<b>1,649</b>	<b>543</b>



<b>BANK WISE PMFME PERFORMANCE UNDER INDIVIDUAL CATEGORY AS OF 31.08.2022</b>							
SL NO	BANK NAME	TARGET	APPLICATIONS SPONSERED	SANCTIONED	% ACHIEVEMENT	REJECTED	PENDING
1	STATE BANK OF INDIA	393	710	85	21.63	530	95
2	CANARA BANK	122	157	26	21.31	117	14
3	UCO BANK	110	173	22	20.00	134	17
4	CENTRAL BANK OF INDIA	46	34	9	19.57	24	1
5	INDIAN OVERSEAS BANK	56	52	9	16.07	25	18
6	BANK OF BARODA	76	65	12	15.79	49	4
7	INDIAN BANK	90	127	14	15.56	87	26
8	BANK OF INDIA	112	123	17	15.18	94	12
9	UNION BANK OF INDIA	161	135	23	14.29	101	11
10	PUNJAB NATIONAL BANK	146	148	16	10.96	99	33
11	IDBI BANK	33	20	1	3.03	5	14
12	ODISHA GRAMYA BANK	0	103	6	0.00	39	58
13	UTKAL GRAMYA BANK RRB	0	33	1	0.00	18	14
14	AXIS BANK	80	2	0	0.00	2	0
15	BANDHAN BANK LIMITED	84	3	0	0.00	0	3
16	BANK OF MAHARASHTRA	0	3	0	0.00	1	2
17	DCB BANK LIMITED	20	4	0	0.00	4	0
18	FEDERAL BANK	0	3	0	0.00	0	3
19	HDFC BANK	70	14	0	0.00	8	6
20	ICICI BANK LIMITED	69	14	0	0.00	5	9
21	IDFC First Bank Ltd	0	2	0	0.00	0	2
22	INDUSIND BANK	22	1	0	0.00	0	1
23	KARNATAKA BANK LIMITED	0	2	0	0.00	1	1
24	KARUR VYSYA BANK	0	1	0	0.00	0	1
25	OSCB	0	2	0	0.00	0	2
26	PUNJAB AND SIND BANK	0	1	0	0.00	1	0
<b>Grand Total</b>		<b>1690</b>	<b>1932</b>	<b>241</b>	<b>14.26</b>	<b>1344</b>	<b>347</b>

<b>BANK WISE PMFME PERFORMANCE UNDER SHG (THR) CATEGORY AS OF 31.08.2022</b>							
SL NO	BANK NAME	TARGET	APPLICATIONS SPONSERED	SANCTIONED	% ACHIEVEMENT	REJECTED	PENDING
1	STATE BANK OF INDIA	116	210	39	33.62	150	21
2	UCO BANK	32	45	8	25.00	28	9
3	CANARA BANK	36	28	6	16.67	21	1
4	BANK OF BARODA	23	20	3	13.04	17	0
5	CENTRAL BANK OF INDIA	14	4	1	7.14	1	2
6	UNION BANK OF INDIA	47	24	3	6.38	21	0
7	INDIAN BANK	27	22	1	3.70	6	15
8	BANK OF INDIA	33	38	1	3.03	26	11
9	PUNJAB NATIONAL BANK	43	39	1	2.33	2	36
10	HDFC BANK	21	2	0	0.00	0	2
11	ICICI BANK LIMITED	20	8	0	0.00	0	8



12	INDIAN OVERSEAS BANK	17	16	0	0.00	2	14
13	ODISHA GRAMYA BANK	0	28	0	0.00	20	8
14	OSCB	0	4	1	0.00	0	3
15	AXIS BANK	24	0	0	0.00	0	0
16	BANDHAN BANK	25	0	0	0.00	0	0
17	INDUSIND BANK	6	0	0	0.00	0	0
18	IDBI BANK	10	0	0	0.00	0	0
19	DCB BANK	6	0	0	0.00	0	0
20	UTKAL GRAMYA BANK RRB	0	80	6	0.00	11	63
	<b>Grand Total</b>	<b>500</b>	<b>568</b>	<b>70</b>	<b>14.00</b>	<b>305</b>	<b>193</b>

### **Reasons for rejection/pending applications:**

- Inadequate CIBIL Score
- Non cooperation of applicants for submission of documents.
- Applicant not interested.
- Project not viable.

### **Action points:**

1. All pending applications are to be disposed of with adhering to time norm.
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.

### **AGENDA NO -4: ECLGS:**

Banks in Odisha have sanctioned **Rs.3,769.59** Crore as on 31.07.2022 and disbursed Rs. **3,658.01** Crore which is **97.04%** 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
<b>3,48,938</b>	<b>3939.33</b>	<b>2,03,933</b>	<b>3769.59</b>	<b>1,72,826</b>	<b>3658.01</b>
<b>% Achievement</b>		<b>58.44</b>	<b>95.69</b>	<b>84.75</b>	<b>97.04</b>

The benefit of the scheme is extended upto 31.03.2023. All Banks are advised to ensure sanction/disbursement in all eligible accounts at the earliest.

### **Claim of Interest Subvention**

As of 06.09.2022, Rs. 1,297.42 lakhs interest subvention amount has been claimed in 27,529 accounts by different banks.



CONSOLIDATED SHEET ECLGS INT SUBVENTION TILL 06.09.2022			
SL NO	NAME OF BANK	NO OF A.CS CREDITED	AMOUNT REMITTED IN Rs. Lakhs
1	SBI	19,934	1,088.07
2	BANK OF INDIA	4,802	102.22
3	UCO BANK	1,133	31.39
4	OGB	937	40.00
5	PNB	303	12.01
6	UBI	237	13.54
7	UTKAL GRAMYA BANK	182	10.25
8	FEDERAL BANK	1	0.01
	<b>TOTAL</b>	<b>27,529</b>	<b>1,297.42</b>

As per the Revised/ amended Operational Guidelines for extension of time limit regarding utilization of sanctioned funds of Interest Subvention under Emergency Credit Line Guarantee Scheme (ECLGS) issued by MSME Department, Govt. of Odisha vide notification number MS&I-28/2022-4616/MSME dated 06/07/2022.

As the entire interest subvention amount under ECLGS has not been utilized within the end of the financial year i.e., 31.03.2022, the State Government has issued this amended operational Guidelines (O.G.) with extension of time limit for another six months i.e., up to 30.09.2022 for utilization of the sanctioned funds of interest subvention under ECLGS.

A meeting with all the banks through virtual mode was conducted on 30.08.2022 where the Director of Industries advised all banks to submit the pending interest subvention claims as per the revised guidelines within a weeks' time.

In view of the above, all the Banks to submit the ECLGS interest subvention claims of eligible beneficiaries disbursed in FY 2020-21 directly to UCO Bank, Govt. Secretariat branch as per the revised/ amended Operational Guidelines on or before 15.09.2022.

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

All Banks and Financial Institutions have sanctioned 11,38,755 accounts with an amount of Rs.5,900.65 Crore and disbursed Rs.5,677.21 Crores in the financial year 2022-23 (upto 31.08.2022).

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

Categories	FY 2022-23 (Upto 31.08.2022)	
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)
Shishu (Loans upto Rs 50,000)	9,55,462	2,804.67
Kishore (Loans above Rs.50,000 upto Rs 5.0 Lacs)	1,67,809	1,793.45
Tarun (Loans above Rs.5.0 Lacs upto Rs 10.0 Lacs)	15,484	1,079.09
<b>Total</b>	<b>11,38,755</b>	<b>5,677.21</b>

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





Financial Institutions	FY 2022-23 (Upto 31.08.2022)	
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)
Public Sector Banks	98,855	1,951.39
Private Sector Banks	6,53,449	2,307.66
Regional Rural Banks	646	3.33
Small Finance Bank	1,04,643	388.27
MFIs & NBFCs	2,81,162	1,026.54
<b>Total</b>	<b>11,38,755</b>	<b>5,677.21</b>

BANKWISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FROM 01.04.2022 TO 31.08.2022			
Bank Name	PSUs		[Amount Rs. in Crore]
	No Of A/Cs	Sanction Amt	Disbursement Amt
Bank of Baroda	15,900	159.51	159.1
Canara Bank	14,049	258.38	224.96
Indian Overseas Bank	13,106	110.43	109.95
Punjab National Bank	12,486	441.92	398.85
State Bank of India	10,362	347.61	347.24
Bank of India	9,861	263.24	213.39
Union Bank of India	8,114	192.2	179.73
Central Bank of India	5,657	134.62	75.2
UCO Bank	5,601	129.09	128.22
Indian Bank	3,141	98.72	98.72
Punjab & Sind Bank	313	7.88	7.7
Bank of Maharashtra	265	12.27	8.33

BANKWISE PERFORMANCE UNDER PRADHAN MANTRIMUDRA YOJANA FROM 01.04.2022 TO 31.08.2022			
Bank Name	PVT BANKS, RRBs, SFBs		
	No Of A/Cs	Sanction Amt	Disbursement Amt
IndusInd Bank	4,97,334	1,511.99	1,511.99
Axis Bank	62,323	260.06	260.06
HDFC Bank	46,701	214.08	214.08
Utkarsh SFB	41,941	117.39	117.39
Suryoday SFB	35,056	126.11	126.08
Yes Bank	23,885	82.91	82.91
Ujjivan SFB	23,187	131.93	131.93
IDFC Bank Limited	21,882	173.00	172.92



ESAF SFB	<b>4,459</b>	<b>12.88</b>	<b>12.88</b>
ICICI Bank	<b>655</b>	<b>41.78</b>	<b>41.78</b>
Utkal Grameen Bank	<b>646</b>	<b>14.06</b>	<b>3.33</b>
IDBI Bank Limited	<b>372</b>	<b>19.87</b>	<b>19.87</b>
Ratnakar Bank	<b>191</b>	<b>0.40</b>	<b>0.40</b>
Federal Bank	<b>79</b>	<b>2.95</b>	<b>2.74</b>
Karnataka Bank	<b>27</b>	<b>0.99</b>	<b>0.91</b>

Odisha Gramya Bank, Bandhan Bank, City Union Bank, Karrur Vyasya Bank, kotak Mahindra Bank, Laxmi Vilas Bank, South Indian Bank, Tamilnadu Mercantile Bank, OSCB have not sanctioned any loans under PMMY scheme.

### **AGENDA NO -6: Finance to Start Ups:**

The bank wise finance to Start Ups is given below:

<b>BANKS</b>	<b>No of A/C sanctioned from 01.04.2022 to 30.06.2022</b>	<b>Amount sanctioned from 01.04.2022 to 30.06.2022 in Rs. Lakhs</b>	<b>Cummlative No of A/C sanctioned</b>	<b>Cummulative Amount sanctioned in Rs. Lakhs</b>
Bank of India	0	0	163	12224.34
Bank of Maharashtra	0	0	1	120.00
Indian Overseas Bank	0	0	17	1663.72
Punjab National Bank	0	0	10	47.96
State Bank of India	2	67.00	2	67.00
UCO Bank	0	0	1	1000.00
Union Bank of India	0	0	4	66.50
HDFC Bank	0	0	1	400.00
IDBI Bank	96	602.00	181	842.00
<b>TOTAL</b>	<b>98</b>	<b>669.00</b>	<b>380</b>	<b>16431.52</b>

### **AGENDA NO -7: 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 of 31<sup>st</sup> August 2022, **4,710** loan applications have been sanctioned & disbursed as per report by Stand Up India.

#### **Performance under Stand Up India as of 31.08.2022**

**(Amount in Rs, Crores)**

<b>Target SC/ST</b>	<b>SC/ST</b>		<b>Target Wome n</b>	<b>Women (General)</b>		<b>Total Target</b>	<b>Total</b>	
	<b>No Of A/Cs</b>	<b>Disbursement Amt</b>		<b>No Of A/Cs</b>	<b>Disburse ment Amt</b>		<b>No Of A/Cs</b>	<b>Disburse ment Amt</b>
<b>3,865</b>	<b>770</b>	<b>66.06</b>	<b>3,865</b>	<b>3,940</b>	<b>402.09</b>	<b>7,730</b>	<b>4,710</b>	<b>468.19</b>



BANKWISE PERFORMANCE OF STAND UP INDIA AS OF 31.08.2022									
PSUs							Rs. In Crores		
Lender	Target SC/ST	SC/ST		Target Women	Women (General)		Total Target	Total	
		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt
State Bank of India	833	213	25.94	833	953	132.95	1666	1166	158.89
Union Bank of India	357	69	3.24	357	574	38.54	714	643	41.79
Punjab National Bank	360	59	7.34	360	454	70.74	720	513	78.09
Canara Bank	271	129	6.37	271	326	25.36	542	455	31.73
Bank of Baroda	178	72	5.62	178	313	18.57	356	385	24.19
Bank of India	255	42	4.79	255	286	29.86	510	328	34.65
Indian Bank	116	28	3.26	116	212	25.65	232	240	28.91
Indian Overseas Bank	133	85	3.62	133	145	4.62	266	230	8.23
UCO Bank	248	18	2.14	248	195	20.29	496	213	22.43
Central Bank of India	103	12	0.62	103	86	6.27	206	98	6.9
Punjab and Sind Bank	18	4	0.2	18	23	2.03	36	27	2.24
Bank of Maharashtra	9	1	0.12	9	14	0.78	18	15	0.91

BANKWISE PERFORMANCE UNDER STAND UP INDIA AS OF 31.08.2022									
PVT BANKS & RRB							Rs. In Crores		
Lender	Target SC/ST	SC/ST		Target Women	Women (General)		Total Target	Total	
		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt		No Of A/Cs	Disbursement Amt
HDFC Bank	178	8	0	178	166	0.2	356	174	0.2
IndusInd Bank	24	8	1.97	24	83	18.86	48	91	20.83
Kotak Mahindra Bank Limited	18	15	0	18	57	0	36	72	0
ICICI Bank	119	2	0.57	119	22	4.55	238	24	5.12
IDBI Bank	69	3	0.23	69	21	2.65	138	24	2.88
RRB Odisha GB	550	1	0	550	9	0	1100	10	0
Federal Bank	26	1	0.03	26	1	0.17	52	2	0.2

As the scheme is extended upto the year 2025 all banks are requested to achieve the target.

### **AGENDA NO -8: NPA in MSME:**

(Amt in Rs. Cr.)

BANKS	MSME as on 30.06.2022		
	AMOUNT OUTSTANDING	NPA OUTSTANDING	% NPA
PUBLIC SECTOR BANKS	58,422.71	3,700.94	6.33
PRIVATE BANKS	18,802.68	334.09	1.78
RRBs	1,500.95	582.16	38.79



SFBs	46.16	12.42	26.91
CO-OP BANK	50.89	13.18	25.90
<b>TOTAL MSME</b>	<b>78,823.38</b>	<b>4,642.79</b>	<b>5.89</b>

(Amt in Rs. Cr.)

#### **NPA IN PMEGP:**

<b>TOTAL OUTSTANDING 30.06.2022</b>	<b>544.88</b>
<b>GNPA OUTSTANDING 30.06.2022</b>	<b>237.52</b>
<b>GNPA (%) 30.06.2022</b>	<b>43.59</b>

(Amt in Rs. Cr.)

#### **NPA IN MUDRA:**

<b>TOTAL OUTSTANDING 30.06.2022</b>	<b>22,587.32</b>
<b>GNPA OUTSTANDING 30.06.2022</b>	<b>1,417.81</b>
<b>GNPA (%) 30.06.2022</b>	<b>5.54</b>

#### **Action Points:**

- ❖ State Government to help in recovery of NPA accounts.
- ❖ Banks to share scheme wise details NPA list to respective GM, DIC.
- ❖ Top 5 Districts (Kendrapada, Kandhamal, Puri, Nayagarh, Dhenkanal) in terms of NPA in MSME sector have been identified in the 53<sup>rd</sup> EC MSME meeting held on 10.08.2022 for joint recovery drive. The GM DICs of these districts are requested to cooperate in the joint recovery drive.

#### **AGENDA NO -9:**

##### **Regarding Bank finance to MSMEs getting lease hold right from IDCO**

In the 165<sup>th</sup> & 166<sup>th</sup> SLBC Meeting held on 24.02.2022, it was decided that another round of discussion to be held and detailed note in regard to Bank finance to MSMEs getting lease hold right from IDCO to be submitted in this meeting.

Accordingly, the 2nd meeting of the committee was held on 11.04.2022 to discuss the issues regarding mortgage of IDCO leasehold land. After threadbare discussion on the issue, the committee suggested the following action points.

- In case where the applicant is not desirous of availing any loan from banks/FIs, the procedure presently followed by IDCO may continue.
- In case where the applicant is desirous of availing any loan from banks/FIs, after getting allotment of land from IDCO the applicant should apply for Bank Finance. On the basis of IDCO land allotment order, the banks/FIs may sanction loan with a condition that the disbursement will happen only after



execution of lease deed between the applicant & IDCO and creation of mortgage of the land in favour of the financing banks/FIs. The lease deed should be executed by IDCO after the applicant submits the provisional/regular sanction letter from bank/FI. The NOC to mortgage the land should also be issued by IDCO simultaneously.

The minutes of the meeting with above action points were submitted to the Principal Secretary of Industries Department, MSME Department & Finance Department, Government of Odisha vide letter no. SLBC/ODI/2022-23/43 dated 12.04.2022 for further action in this regard.

### **AGENDA NO -10-Silpi Unnati Yojana:**

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 rest 43 crafts) per artisan to avail bank loan for setting-up of own handicraft production unit.

#### **Performance under SUY for FY 2021-22**

As of	No. of application sponsored	No. of application sanctioned	No. of application pending
31.03.2022	2,275	944	1,331
31.08.2022	496	0	496

BANK	2021-22			2022-23		
	SONSORED	SANCTIONED	PENDING	SONSORED	SANCTIONED	PENDING
AXIS BANK	1	0	1	0	0	0
BANK OF BARODA	47	12	35	45	0	45
BANK OF INDIA	140	83	57	0	0	0
CANARA BANK	111	70	41	44	0	44
CENTRAL BANK OF INDIA	45	32	13	13	0	13
ICICI BANK	1	0	1	0	0	0
INDIAN BANK	111	47	64	24	0	24
IDBI BANK	3	0	3	0	0	0
INDIAN OVERSEES BANK	51	12	39	1	0	1
ODISHA GRAMYA BANK	379	147	232	19	0	19
PUNJAB NATIONAL BANK	136	53	83	28	0	28
PUNJAB & SIND BANK	3	1	2	0	0	0
STATE BANK OF INDIA	602	106	496	57	0	57
UCO BANK	103	16	87	8	0	8
UNION BANK OF INDIA	93	47	46	5	0	5
UTKAL GRAMYA BANK	50	4	46	2	0	2
OSCB	399	314	85	0	0	0
HDFC BANK	0	0	0	1	0	1



## **AGENDA NO -11-CGTMSE:**

SIDBI, Bhubaneswar has given the following information on CGTMSE Coverage in our state (Year wise).

(Amt in Rs. Cr.)

At the end of the period	Proposals covered during the period	
	No. of Accounts	Amount (Rs. in Crore)
FY 2020-21	28,288	1,133.70
FY 2021-22	25,788	1,801.05
01.04.2022 TO 30.06.2022	6,405	588.81

## **AGENDA NO -12-Unboarding of Beneficiaries in Udyam Portal:**

Government of India has made the registration of entities mandatory through the Udyam Portal for classification as MSMEs, which is an important step towards promoting formalization in the sector.

The onboarding of MSMEs on the portal is work in progress and currently 1,05,76,583 MSMEs are registered on the platform in whole country and 2,13,099 MSMEs are registered in Odisha. Thus, many MSMEs are still outside the Udyam net.

## **AGENDA NO -13-**

**Any other matter with permission of the chairman.**