



AGENDA ITEMS FOR DISCUSSION IN SUB-COMMITTEE MEETING OF SLBC ON FISHERIES & ANIMAL RESOURCES DEVELOPMENT ON 31.01.2023

Confirmation of the Minutes of the Sub-Committee Meeting of SLBC on Fisheries & Animal Resources Development held on 09.11.2022.

The proceedings of the Meeting of Sub Committee of SLBC on Fisheries & Animal Resources Development held on 09.11.2022, has been circulated among all members vide letter no SLBC/ODI/2022-23/791 dated 06.12.2022. As no suggestions/observations are 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 09.11.2022.

SI	Action Points	Compliance Status																																																																																										
1	Banks which have shown high figures under other allied sector have to analyze the data at their level and classify them in appropriate subheads as per SLBC portal. While reporting the figures in quarter ending December-22 they must analyze the data at their level and classify them in appropriate subheads as per SLBC portal otherwise the same will not be considered as achievement under ACP.	<p>SLBC & RBI held two rounds of discussion with banks reporting higher amount in "Other Allied" Sector on 28.11.2022 and 10.01. 2023. All banks reporting higher figure in "Other Allied" sector were requested to resolve their MIS level issues pertaining to classification of finance and classify all advances as per extant RBI Guidelines to minimize erroneous reporting in "Other Allied" Sector.</p> <p>All banks have rectified their MIS and they are now reporting all advances in proper heads except RBL Bank & Suryoday SFB who are yet to rectify their MIS.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="4" style="text-align: center;">TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA</th> </tr> <tr> <th colspan="4" style="text-align: center;">(Amount in Rs. 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2	Banks to process all loan applications received on SAFAL portal in a timely manner and upload in the portal.	<p>Status of applications in SAFAL portal as of 27.01.2023</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="text-align: center;">Total Appl Forwarded</th> <th style="text-align: center;">Sanctioned</th> <th style="text-align: center;">Pending</th> <th style="text-align: center;">Reverted</th> <th style="text-align: center;">Rejected</th> <th style="text-align: center;">Withdrawn</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1221</td> <td style="text-align: center;">11</td> <td style="text-align: center;">778</td> <td style="text-align: center;">152</td> <td style="text-align: center;">221</td> <td style="text-align: center;">59</td> </tr> </tbody> </table>	Total Appl Forwarded	Sanctioned	Pending	Reverted	Rejected	Withdrawn	1221	11	778	152	221	59																																																																														
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3	Banks to improve performance under MKUY.	There is improvement in sanctions under MKUY Scheme.		
		Scheme	No of Sanctioned 30.09.2022	No of Sanctioned 31.12.2022
		MKUY	857	972
4	All banks to dispose all the pending applications pertaining to KCC saturation drive immediately	The sanctions under AHD & FISHERIES KCC have increased.		
		DATE	AHD KCC SANCTION	FISH KCC SANCTION
		26.08.2022	13,502	870
		21.10.2022	14,239	906
		31.12.2022	15,378	940

AGENDA NO-1:

Progress under Applications received through SAFAL (Simplified Application for Agricultural Loans) Portal:

Bank Wise Status of applications in SAFAL portal as of 27.01.2023 is given below:

SAFAL PORTAL BANKWISE REPORT 27.01.2023						
Bank Name	Applications Received	Applications Sanctioned	Pending Applications	Applications Reverted	Applications Rejected	Applications Withdrawn
Central Bank of India	24	5	11	1	7	0
State Bank of India	724	2	495	102	94	31
Bank of India	95	2	73	4	13	3
UCO Bank	102	1	37	16	43	5
Indian Bank	30	1	7	19	2	1
Angul DCCB	1	0	0	0	1	0
ICICI Bank	3	0	2	1	0	0
IDBI Bank	2	0	0	0	2	0
Punjab National Bank	50	0	33	6	7	4
Utkal Gramin Bank	122	0	77	0	33	12
Union Bank of India	42	0	38	0	3	1
Balasore Bhadrak CCB	1	0	1	0	0	0
Cuttack CCB	16	0	1	1	13	1
Bandhan Bank	3	0	3	0	0	0
Canara Bank	5	0	0	2	3	0
Bank of Maharashtra	1	0	0	0	0	1
TOTAL	1221	11	778	152	221	59

AGENDA NO-2:

Achievement under Annual Credit Plan (From 01.04.2022 to 31.12.2022)

Banks have disbursed **Rs. 5,885.72 Crores** against annual target of Rs. **6,485.62 Crores** achieving **90.72 %** of the target as of 31.12.2022.

Performance of Banks under Allied Sectors

(Amt in Rs. Cr.)



Sector	Agriculture Allied Sectors (FY 2021-22) As of December 2021			Agriculture Allied Sectors (FY 2022-23) As of December 2022		
	Target for FY 2021-22	Achv.	% Achv.	Target for FY 2022-23	Achv.	% Achv.
Dairy	1,909.63	428.11	22.42	2,117.00	1,617.65	76.41
Fishery	1,182.74	308.34	26.07	1,557.61	695.17	44.63
Poultry	1,029.03	352.79	34.28	1,228.36	876.44	71.35
AH Sheep /Goatery/ Piggery	834.13	1,825.06	218.80	1,350.23	2,014.50	149.20
Other Allied Sector	205.01	2,353.65	1,148.06	232.42	681.96	293.42
TOTAL	5,160.54	5,267.95	102.08	6,485.62	5,885.72	90.75

Quarter Wise ACP achievement Comparison 2022-23							
(Amount in Rs. Crores)							
Sector	Target for FY 2022-23	Jun-22		Sep-22		Dec-22	
		Achv.	% Achv.	Achv.	% Achv.	Achv.	% Achv.
Dairy	2,117.00	218.26	10.31	859.19	40.59	1,617.65	76.41
Fishery	1,557.61	139.48	8.95	491.4	31.55	695.17	44.63
Poultry	1,228.36	229	18.64	599.18	48.78	876.44	71.35
AH Sheep /Goatery/ Piggery	1,350.23	587.35	43.5	1,449.24	107.33	2,014.50	149.20
Other Allied Sector	232.42	968.46	416.69	4,264.35	1,834.76	681.96	293.42
TOTAL	6,485.62	2,142.55	33.03	7,663.36	118.16	5,885.72	90.75

Bank Wise Achievement under Allied Sector as of 31.12.2022					
Rs. In Crores					
PUBLIC SECTOR BANKS					
BANKS	ANNUAL TARGET 22-23	ACHIEVEMENT JUNE 22	ACHIEVEMENT SEP 22	ACHIEVEMENT DEC 22	%
Bank of Baroda	188.55	149.66	81.07	174.82	92.72
UCO Bank	296.34	103.57	105.91	230.15	77.67
State Bank of India	2,124.09	1,041.68	1,271.05	1,376.12	64.79
Indian Overseas Bank	138.7	106.24	75.01	86.85	62.62
Canara Bank	238.92	118.25	84.88	125.93	52.71
Indian Bank	262.52	15.48	83.94	133.94	51.02
Bank of Maharashtra	12.71	0.2	7.92	4.8	37.78
Union Bank of India	437.97	167.43	49.04	110.15	25.15
Bank of India	315.52	76.39	44.64	65.06	20.62
Punjab National Bank	348.85	72.67	45.86	55.25	15.84
Punjab & Sind Bank	19.44	7.17	0.34	1.38	7.1
Central Bank of India	84.7	4.66	1.35	3.22	3.8



PRIVATE BANKS (Rs. In Crores)					
BANKS	ANNUAL TARGET 22-23	ACHIEVEMENT JUNE 22	ACHIEVEMENT SEP 22	ACHIEVEMENT DEC 22	%
RBL Bank	5.22	0	144.43	255.62	4,899.65
IDFC Bank	13.67	137.65	125.28	125.28	916.5
Indus Ind Bank	209.72	2610.55	4033.65	1,780.28	848.88
DCB Bank Ltd	33.79	143.12	75.51	132.36	391.77
The South Indian Bank Ltd.	15.55	0	0	32.31	207.75
Bandhan Bank	88.79	320.3	125.71	159.37	179.48
ICICI Bank	251.42	713.38	459.76	187.86	74.72
HDFC Bank	261.55	59.38	29.68	49.26	18.83
Axis Bank Ltd	290.62	218.28	12.42	22.63	7.79
IDBI Bank	82.17	3.99	31.07	5.78	7.03
Karnatak Bank Ltd.	11.74	0.02	0	0.59	5.02
Kotak Mahindra Bank Ltd	20.27	0	0	0.01	0.05
City Union Bank	0.07	0	0	0	0
Federal Bank	31.41	0	0	0	0
Karur Vysya Bank	3.74	0	0	0	0
Laxmi Vilas Bank	0.56	0	0	0	0
Standard Chartered Bank	0.12	0	0	0	0
Tamilnadu Mercantile Bank Ltd.	12.14	0	0	0	0
Yes Bank	3.93	0	0	0	0

OSCB & RRBs (Rs. In Crores)					
BANKS	ANNUAL TARGET 22-23	ACHIEVEMENT JUNE 22	ACHIEVEMENT SEP 22	ACHIEVEMENT DEC 22	%
Utkal Grameen Bank	151.21	52.34	8.57	15.94	10.54
Orissa State Co-Op. Bank	262.98	70.5	5.96	8.12	3.09
Odisha Gramya Bank	223.69	19.95	3.51	6.13	2.74

SFBs (Rs. In Crores)					
BANKS	ANNUAL TARGET 22-23	ACHIEVEMENT JUNE 22	ACHIEVEMENT SEP 22	ACHIEVEMENT DEC 22	%
Suryoday Small Finance Bank	8.77	430.04	290.91	445.5	5,080.44
Ujjivan Small Finance Bank	5.23	119.18	84.04	128.99	2,464.21
Utkarsh Small Finance Bank	10.77	192.15	90.64	137.5	1,276.53
ESAF Small Finance Bank	15.47	111.36	6.05	24.52	158.46
Jana Small Finance Bank	2.68	2.21	193.09	0	0



AGENDA NO-3:

Reporting in "Others" under Allied Sector

SLBC & RBI held two rounds of discussion with banks reporting higher amount in "Other Allied" Sector on 28.11.2022 and 10.01. 2023. All banks reporting higher figure in "Other Allied" sector were requested to resolve their MIS level issues pertaining to classification of finance and classify all advances as per extant RBI Guidelines to minimize erroneous reporting in "Other Allied" Sector.

All banks have rectified their MIS and they are now reporting all advances in proper heads except RBL Bank & Suryoday SFB who are yet to rectify their MIS.

TOTAL REPORTING IN "OTHER" UNDER ALLIED SECTOR BY ALL BANKS IN ODISHA			
(Amount in Rs. Crores)			
Annual Target for FY 2022-23	Achievement		
	Jun-22	Sep-22	Dec-22
232.42	968.46	4264.35	681.96

COMPARISON OF BANKS REPORTING IN "OTHER" UNDER ALLIED SECTOR				
BANK	Annual Target for FY 2022-23	Achievement		
		Jun-22	Sep-22	Dec-22
RBL Bank	0.12	2.04	144.43	255.62
Suryoday Small Finance Bank	0.33	55.72	109.8	234.34
IDFC Bank	0.40	28.4	49.32	49.32
HDFC Bank	9.31	18.73	17.56	30.46
DCB Bank Ltd	1.23	1.34	7.21	24.31
Indian Overseas Bank	4.83	1.32	19.9	19.9
Utkal Grameen Bank	3.53	2.21	8.24	15.32
Bandhan Bank	2.92	0	13.79	15.16
Utkarsh Small Finance Bank	0.41	37.06	90.64	13.75
Union Bank of India	15.82	9.51	11.52	10.42
Orissa State Co-Op. Bank	9.31	3.67	3.63	4.85
Bank of Baroda	6.74	1.17	1.98	3.31
Bank of Maharashtra	0.36	0.13	4.88	1.75
Odisha Gramya Bank	10.30	0.51	1.3	1.33
IDBI Bank	2.95	25.16	25.46	0.87
Indus Ind Bank	5.83	307.92	2930.45	0.65
Karnatak Bank Ltd.	0.40	0.09	0	0.59
Kotak Mahindra Bank Ltd	0.63	0.01	0	0.01
Punjab National Bank	12.56	17.48	22.71	0
State Bank of India	76.76	83.46	0	0
Axis Bank Ltd	10.53	2.73	0	0
ICICI Bank	9.07	238.88	459.76	0
Karur Vysya Bank	0.12	0	0.02	0
Yes Bank	1.00	0	92.05	0



Jana Small Finance Bank	0.29	84.17	182.8	0
Ujjivan Small Finance Bank	0.17	46.75	66.9	0

SLBC vide letter dated 27.01.2023 has informed RBL Bank & Suryoday SFB to come prepared to the meeting with analysis of granular data for a meaningful discussion.

AGENDA NO-4:

Progress under MKUY (Allied Sector) 31.12.2022

Scheme	No. of Proposals Sponsored	No. of Proposals sanctioned	No. of proposals rejected	No. of proposals pending
ARD	2140	767	868	505
Fishery	43	11	10	22
TOTAL	2183	778	878	527

MKUY ARD 31.12.2022				
Bank Name	Sponsored	Sanctioned	Rejected	Pending
STATE BANK OF INDIA	482	154	217	111
OSCB	291	128	159	4
PUNJAB NATIONAL BANK	240	102	83	55
ODISHA GRAMYA BANK	135	64	42	29
CANARA BANK	136	56	80	0
UNION BANK OF INDIA	146	45	71	30
UCO BANK	107	43	28	36
BANK OF BARODA	91	38	38	15
BANK OF INDIA	94	30	41	23
INDIAN BANK	90	25	10	55
CENTRAL BANK OF INDIA	41	23	12	6
IDBI BANK	98	19	47	32
INDIAN OVERSEAS BANK	56	15	25	16
UTKAL GRAMEEN BANK	21	9	3	9
ICICI BANK	19	5	4	10
AXIS BANK	34	4	6	24
KOTAK MAHINDRA BANK	6	3	0	3
PUNJAB AND SIND BANK	14	2	0	12
BANK OF MAHARASHTRA	3	1	0	2
HDFC BANK	25	1	0	24
BANDHAN BANK	1	0	0	1
DCB BANK	1	0	0	1
FEDERAL BANK	5	0	0	5
KARNATAKA BANK	3	0	1	2
SOUTH INDIAN BANK	1	0	1	0
Grand Total	2140	767	868	505



MKUY FISH 31.12.2022				
Bank Name	Sponsored	Sanctioned	Rejected	Pending
STATE BANK OF INDIA	13	6	2	5
BANK OF INDIA	4	2	0	2
CANARA BANK	4	1	3	0
ODISHA GRAMYA BANK	4	1	1	2
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 OVERSEAS BANK	1	0	0	1
KOTAK MAHINDRA BANK	1	0	0	1
UCO BANK	1	0	0	1
UNION BANK OF INDIA	1	0	1	0
Grand Total	43	11	10	22

MKUY LAYER FARMING 31.12.2022				
Bank Name	Sponsored	Sanctioned	Rejected	Pending
STATE BANK OF INDIA	17	10	5	2
ODISHA GRAMYA BANK	7	6	0	1
UNION BANK OF INDIA	12	4	6	2
INDIAN BANK	6	2	1	3
KOTAK MAHINDRA BANK	5	2	0	3
PUNJAB NATIONAL BANK	8	2	2	4
UCO BANK	2	2	0	0
BANK OF MAHARASHTRA	2	1	0	1
CENTRAL BANK OF INDIA	3	1	2	0
AXIS BANK	1	0	0	1
BANK OF INDIA	2	0	2	0
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
Grand Total	73	30	22	21



AGENDA NO-5:

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

Performance as of 31.12.2022 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	50,903	15,378	2,656	2,194	32,869
Fisheries	6,091	940	2,003	1,989	3,148
Total	56,994	16,318	4,659	4,183	36,017

KCC SATURATION DRIVE AHD 31.12.2022					
Bank Name	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	Pendency more than 15 days	No of Applications Rejected
State Bank of India	19,659	7,474	327	122	11,858
Cooperative Bank	9,624	2,519	574	573	6,531
Bank of India	2,722	1,229	17	7	1,476
UCO Bank	3,132	1,040	48	8	2,044
Union Bank of India	2,340	622	53	42	1,665
Punjab National Bank	2,336	574	147	91	1,615
Canara Bank	1,818	545	6	1	1,267
Bank of Baroda	1,788	498	104	99	1,186
Indian Bank	1,351	380	34	2	937
Indian Overseas Bank	5,137	339	1,309	1,224	3,489
Central Bank of India	824	130	17	6	677
Punjab & Sind Bank	109	18	0	0	91
IDBI Bank Ltd.	61	10	20	19	31
Bank of Maharashtra	2	0	0	0	2
Grand Total	50,903	15,378	2,656	2,194	32,869

KCC SATURATION DRIVE FISH 31.12.2022					
Bank Name	No of Applications Accepted	No of Applications Sanctioned	No of Applications Pending	Pendency more than 15 days	No of Applications Rejected
State Bank of India	1,780	431	25	19	1,324
Cooperative Bank	2,457	140	1,779	1,779	538
Bank of India	213	105	0	0	108
UCO Bank	230	75	1	0	154
Indian Bank	213	34	1	1	178
Union Bank of India	193	34	23	23	136
Canara Bank	136	33	0	0	103
Central Bank of India	225	30	0	0	195
Punjab National Bank	175	28	11	11	136
Bank of Baroda	123	23	9	7	91
Indian Overseas Bank	328	7	152	147	169
Bank of Maharashtra	0	0	0	0	0
IDBI Bank Ltd.	16	0	2	2	14
Punjab & Sind Bank	2	0	0	0	2
Grand Total	6,091	940	2,003	1,989	3,148



AGENDA NO-6: Maschya Pokhari Yojana

Area in Hectares

Amount in Rs. Lakhs

Bank-wise Information under MPY as on 31.12.2022												
Name of the Bank	Sponsored			Sanctioned			Returned			Pending		
	No	Area	Amnt.	No	Area	Amnt.	No	Area	Amnt.	No	Area	Amnt.
Odisha Gramya Bank	10	6.76	54.22	6	4.16	32.82	1	0.4	2.6	3	2.2	18.8
Union Bank of India	5	4.08	43.18	3	2.6	30.6	1	1	8.5	1	0.48	4.08
Canara Bank	4	3.52	29.92	2	2.8	23.8	0	0	0	2	0.72	6.12
OSCB	10	9.5	79.95	2	2.6	22.1	1	0.4	2.6	7	6.5	55.25
Indian Overseas Bank	5	1.78	15.13	2	0.8	6.8	0	0	0	3	0.98	8.33
Punjab National Bank	5	4.4	37.4	2	2.4	20.4	0	0	0	3	2	17
Bank of India	6	4.44	33.54	1	0.24	1.3	3	2.44	16.94	2	1.8	15.3
UCO	4	1.04	9.04	1	0.2	1.7	3	0.84	7.34	0	0	0
Bank of Baroda	2	0.55	4.67	0	0	0	0	0	0	2	0.55	4.67
Central Bank of India	2	0.8	6.66	0	0	0	0	0	0	2	0.8	6.66
Indian Bank	2	2	21.67	0	0	0	0	0	0	2	2	21.67
Punjab & Sindh Bank	1	0.4	3.4	0	0	0	0	0	0	1	0.4	3.4
State Bank of India	11	7.08	59.98	0	0	0	1	1.17	9.94	10	5.91	50.03
Total	67	46.35	398.77	19	15.8	139.52	10	6.25	47.92	38	24.34	211.32

AGENDA NO-7:

NPA

As on 31.12.2022, NPA under Allied Sector was 5.67 %. Department of Fisheries & ARD, Govt. of Odisha is requested to extend their cooperation to the banks for recovery of the NPAs.

Bank Group	% NPA as on 31.03.2022	%NPA as on 30.09.2022	% NPA as on 31.12.2022
Total Public Sector Banks	8.13	3.73	3.82
Total Private Sector Banks	1.89	1.91	1.94
Total Of RRBs	26.20	24.32	23.11
Total of Co-operative Banks	10.81	6.54	6.58
Total Small Finance Bank	12.20	13.79	13.82
Grand Total	5.43	5.60	5.67

AGENDA NO-8: Any other matter.