



ଓଡ଼ିଶା ସରକାର
ମିଶନ ଶକ୍ତି ବିଭାଗ

GOVERNMENT OF ODISHA
DEPARTMENT OF MISSION SHAKTI

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No: 034 /MS
MS - 0016 -2021

Date: 23.06.2021

From

Smt. Sujata R. Karthikeyan, IAS
Commissioner-cum-Secretary
Department of Mission Shakti

To

All Collectors
(30 Districts)

Sub: Annual SHG Bank Linkage Target for the Financial Year 2021-22

Madam/Sir,

State Government has created a separate Department of Mission Shakti for holistic empowerment and targeted livelihood activities of the SHGs by bringing different promoting agencies like Mission Shakti, Odisha Livelihoods Mission implementing NRLM and NULM (SHG) dealt by SUDA under one platform.

Institutional Finance to women SHGs plays a vital role in livelihood promotion and entrepreneurship among SHG members. This facilitates the building of financial capabilities and self-confidence among women. As credit plays a catalytic role in accelerating the economy, a coordinated approach has been made at the State level for fixation of the annual SHG- Bank Linkage target by involving key stakeholders.

i. Annual Credit Linkage Target:

The Annual Credit Linkage Target (Physical & Financial) under SHG Bank linkage Programme for the financial year 2021-22 has been fixed for 2,80,150 SHGs with a financial target of Rs. 6,000.52 crore for the State based on the decision taken in the SLBC. The consolidated State target (District & Bank wise) is enclosed at Annexure – A and Annexure – B respectively for reference.

The bank branch wise target may be worked out at the district level in close coordination with Lead District Manager and AGM, NABARD within the overall target of the district.

ii. Average Loan Size:

Amount of loans to the SHGs matters a lot for undertaking any sustainable livelihood and entrepreneurial activities. For viability of the activities and to provide more credit support to the SHG members, the minimum credit to be increased to Rs. 2 lakh. For this, repeat loans have to be taken up on a massive scale and monitored at the district level.

iii. Mission Shakti Loan – State Interest Subvention Scheme:

The interest subvention amount, acts as a catalyst for SHGs towards taking up new challenges for setting up / scaling up enterprises leading to strengthening of local economy, contributing more to state GDP and generating more employment opportunities.

The benefits of Interest Subvention will be available to all eligible SHGs for loan amount up-to Rs. 3 lakh, irrespective of their promoting and sponsoring agencies. The loanee SHG may be made aware about the scheme and facilitate in availing the benefit of the State flagship scheme.

iv. Services of Field Functionaries & Participation Community Institution:

Unified approach may be adopted at the district and block level involving all concerned departmental officials and community institution associated with the programme for facilitating, monitoring and supervision.

The services of Community Cadres such as CRP-CMs, MBKs, Bank Mitras shall be utilized for the success of the programme. The BLF (Block Level Federation) and GPLF (Gram Panchayat Level Federation) executive committee member should discuss the progress and benefits under the programme during their monthly meeting.

v. Documentation & Sponsoring of loan application:

The loan application sponsoring shall be completed well in advance for achieving the next quarter target. It must be ensured that at least 150% of targeted number of SHGs loan applications shall be submitted to the bank branches by the 3rd quarter of the current financial year. Necessary instructions may be issued to the field functionaries to stick to the timeline. Banks may be instructed, not to hold the sponsored application beyond 15 days (except in exceptional cases).

Special loan melas may be organized at the block/project level in every quarter for orientation of the SHG member on benefits of SHG Bank Linkage & Mission Shakti

Loan scheme. Such melas shall be organised observing Government Covid protocols.

vi. Monitoring & Reporting:

Monthly review meeting may be conducted at the district level involving bankers and key stakeholders to monitor the progress. SHG Bank Linkage and Mission Shakti Loan may be discussed in DCC & BLBC meeting. In such meetings special focus shall be given to fresh linkages and also to repeat loans. This shall not only help reach overall targets but also increase the average loan size of the district. Special review of the programme may be made on quarterly basis involving all key functionaries from the district, blocks and bankers. The monthly progress report under this programme may be shared with the State for information.

It is requested to coordinate and facilitate the entire programme, so that all eligible SHGs get credit from the banks and avail the interest subvention benefits. PD, DRDAs, DSWOs, BDOs, CDPOs and other field functionaries may be impressed upon appropriately for successful implementation of the programme. The SHG bank linkage target may be included in the District Annual Credit Plan for effective monitoring and implementation.

Enclosure:

- I. State Annual Credit Linkage Target (District and Bank wise) for the FY 2021-22 **(Annexure - A & B)**
- II. District Annual target (both physical & financial for the FY 2021-22 **(Annexure - C)**

Yours faithfully,



Commissioner-cum-Secretary
Department of Mission Shakti

Memo No. 35/MS, Date: **23/06/2021**

Copy forwarded to the Private Secretary to Principal Secretary, Finance Department Govt. of Odisha for kind information of Principal Secretary, Finance Department.



Assistant Financial Advisor

Memo No. 36/MS, Date: **23/06/2021**

Copy forwarded to the State Mission Director cum Chief Executive Officer, OLM for kind information and necessary action.



Assistant Financial Advisor

Memo No. 37/MS, Date: **23/06/2021**

Copy forwarded to the Director, Institutional Finance, Finance Department, Govt. of Odisha for kind information and necessary action.



Assistant Financial Advisor

Memo No. 38/MS, Date: **23/06/2021**

Copy forwarded to the General Manager, RBI for information.



Assistant Financial Advisor

Memo No. 39/MS, Date: **23/06/2021**

Copy forwarded to the Chief General Manager, NABARD for information and action. He is requested to advise all DDMS/AGMs, NABARD to monitor and provide necessary support in effective implementation of the programme.



Assistant Financial Advisor

Memo No. 40/MS, Date: **23/06/2021**

Copy forwarded to all PD, DRDAs / DSWOs for information and necessary action. They are requested to organize an orientation meeting/workshop with all BDOs, CDPOs, functionaries of Department officials, Bankers and other key functionaries at the earliest observing the Government Covid protocol. The annual target for the block/GP and bank branch may be fixed at district level basing on the potential and last year

performance etc. A quarterly target may be fixed at the ratio of 10%, 30%, 35% and 25% respectively for successful implementation of the programme.



Assistant Financial Advisor

Memo No. 41/MS, Date: **23/06/2021**

Copy forwarded to the Convener SLBC, Odisha for information and necessary action. He is also requested to share the district and bank wise target respectively with all Lead District Managers (LDMs) and Controlling Heads of Banks for information and necessary action.



Assistant Financial Advisor

Memo No. 42/MS, Date: **23/06/2021**

Copy forwarded to all Controlling Heads of the Banks (Operating in the State of Odisha) for information and necessary action.



Assistant Financial Advisor

Memo No. 43/MS, Date: **23/06/2021**

Copy forwarded to all Lead District Managers (LDMs) and AGM/DDM, NABARD for information and necessary action. They are requested to coordinate with bankers and support the district officials in arriving the block/project & bank branch wise target (quarter wise).



Assistant Financial Advisor

Annexure - A

Annual Credit Target under WSHGs Bank Linkage for the FY 2021-22 : District Wise

SL No	District Name	Physical			Financial (INR in Lakh)
		Fresh Accounts	Renewal / Repeat Accounts	Total Accounts	
	2	3	4	5 (3+4)	6
1	ANGUL	1893	9488	11381	23525.86
2	BALESHWAR	3080	14918	17998	44935.72
3	BARGARH	2565	4594	7159	15146.55
4	BHADRAK	2294	11189	13483	33834.78
5	BOLANGIR	2392	5466	7858	11861.71
6	BOUDH	532	2686	3218	7359.54
7	CUTTACK	3144	15919	19063	48458.26
8	DEOGARH	214	3777	3991	6630.12
9	DHENKANAL	1497	6967	8464	17595.39
10	GAJAPATI	1464	3422	4886	8506.58
11	GANJAM	4328	13511	17839	32941.62
12	JAGATSINGHAPUR	1846	8006	9852	22114.80
13	JAJPUR	2432	11607	14039	32322.14
14	JHARSUGUDA	969	2562	3531	7463.66
15	KALAHANDI	1769	4468	6237	9877.99
16	KANDHAMAL	1533	3948	5481	10189.92
17	KENDRAPARA	1593	7559	9152	18947.34
18	KENDUJHAR	3475	7827	11302	21520.83
19	KHORDHA	2430	10110	12540	32565.20
20	KORAPUT	2073	5322	7395	12114.31
21	MALKANGIRI	964	2237	3201	5489.49
22	MAYURBHANJ	4022	15429	19451	47279.36
23	NABARANGAPUR	2001	3795	5796	9180.23
24	NAYAGARH	1740	6665	8405	21774.02
25	NUAPADA	1125	2719	3844	6103.14
26	PURI	3029	10880	13909	33643.84
27	RAYAGADA	1266	4623	5889	10720.22
28	SAMBALPUR	1487	5799	7286	13681.13
29	SONEPUR	1458	3585	5043	9282.89
30	SUNDARGARH	2045	10412	12457	25185.40
Total		60660	219490	280150	600252.00

Annexure - B

Annual Credit Target under WSHGs Bank Linkage for the FY 2021-22 : Bank Wise

Sl.No.	Bank	Physical			Financial (INR in Lakh)
		Fresh Accounts	Renewal / Repeat Accounts	Total Accounts	
1	2	3	4	5 (3+4)	6
1	AXIS BANK	1131	558	1689	3606.79
2	BANK OF BARODA- DENA-VIJAYA	1783	4689	6472	14652.28
3	BANK OF INDIA	3562	8617	12179	25205.41
4	CANARA BANK - SYNDICATE BANK	2759	7478	10237	22194.85
5	CENTRAL BANK OF INDIA	923	4133	5056	10385.77
6	HDFC BANK	853	473	1326	2487.47
7	ICICI BANK	1703	2085	3788	7383.83
8	IDBI BANK	328	334	662	1341.79
9	INDIAN BANK-ALLAHABAD BANK	1908	7984	9892	21373.23
10	INDIAN OVERSEAS BANK	1716	5601	7317	14690.87
11	ODISHA CO-OP APEX BANK LTD	4599	14546	19145	40632.04
12	ODISHA GRAMYA BANK	10854	55905	66759	157040.31
13	PUNJAB AND SIND BANK	40	70	110	221.68
14	PUNJAB NATIONAL BANK - UBI - OBC	2896	11077	13973	32465.56
15	STATE BANK OF INDIA	12482	47601	60083	131422.90
16	UCO BANK	3197	15692	18889	44282.39
17	UNION BANK OF INDIA - ANDHRA - CORPORATION	2759	8213	10972	22726.43
18	UTKAL GRAMEEN BANK	7167	24434	31601	48138.42
Grand Total		60660	219490	280150	600252.00