



BANKING AT A GLANCE IN ODISHA AS ON 30th SEPTEMBER 2021

Sl	Particulars	Amt in Crores
1	Total Deposit	4,01,777.98
2	Total Advance utilized in the state	2,75,143.76
	Total Advance Sanctioned and utilized in State	2,43,526.52
3	Total Business (Deposit + Advance)	6,76,921.74
4	Credit Deposit (CD) Ratio (%) Benchmark- 60%	68.48
5	Total PS Advance	1,25,856.25
	% of PS Advance to ANBC Benchmark - 40%	51.68
6	Agriculture Advance	68,451.63
	% of Agriculture Advance to ANBC Benchmark - 18%	28.11
7	MSME Advance	42,856.16
	% of MSME Advance to ANBC	17.60
	Out of which, Micro Enterprises	20,800.55
	% Of Micro Enterprises Advance (Benchmark- 7.5 % of ANBC)	8.54
8	Advance to Weaker Section	45,983.23
	% of Advance to weaker section to ANBC Benchmark – 11% for FY 2021-22	18.88
9	Education Loan B/o	1,577.33
10	Housing Loan B/o	17,294.53
11	Total DRI Advance	674.77
12	Total Advance to Minority community	3,792.05
	% of Advance to Minority community of Total Priority Sector	3.01
13	Advance to Women	35,208.55
	% of Advance to Women (Benchmark – 5% on ANBC)	14.46
14	Credit Investment to Deposit Ratio %	68.48
15	NPA in % (Average in the state)	6.28
	Public Sector Banks	7.29
	Private Sector Banks	2.05
	RRBs	27.51
	Cooperative Banks	3.55
	Small Finance Banks	9.27



16	Total No. of Branches	5,546
	a) Rural Branches	2,906
	b) Semi Urban Branches	1,504
	c) Urban Branches	1,136
17	Achievement under ACP 2021-22 vis-à-vis Annual Target under priority sector in %	37.41
	Agriculture	41.68
	MSME including Khadi & Village Industries and Others under MSME	42.09
	Export Credit	49.80
	Education	13.61
	Housing	10.19
	Social Infrastructure	11.95
	Renewable Energy	0.04
Others	13.15	
18	Lead Districts :	30
	State Bank of India	19
	UCO Bank	7
	Bank of India	2
	Union Bank of India	2
19	RSETIs :	30
	State Bank of India	17
	UCO Bank	7
	Bank of India	2
	CBI	1
	Union Bank of India	2
	RUDSETI : Canara Bank	1
20	FLCs	136
	State Bank of India	19
	UCO Bank	7
	Union Bank of India	2
	Bank of India	2
	Cooperative Banks	97
	RRB(OGB)	9



165th SLBC MEETING, ODISHA

AGENDA NOTES

AGENDA NO. 1

Confirmation of Proceedings of 164th SLBC Meeting held on 24.09.2021 at Bhubaneswar.

The proceedings of 164th SLBC Meeting held on 24.09.2021 was circulated among all the members of SLBC vide our letter No. SLBC/ODI/1213/2021-22 dated 15.11.2021 and revised proceedings was circulated to all SLBC Members vide letter no. SLBC/ODI/1345/2021-22 dated 13.12.2021. Since no comments have been received from any quarter, the same may please be confirmed.

Action Taken Report on the Major issues raised in the meeting

Sl.	Issues	Issue raised by	Action taken by/ to be taken by																	
1	Achievement of ACP under Agriculture & Allied Sector	DC cum ACS Principal Secretary, Finance Department, Commissioner cum Secretary Agriculture & FE	Due to continuous follow up and sensitization of field functionaries achievement in ACP under Agriculture & Allied Sector as of 30.09.21 has been increased substantially from that of Sept'20. Comparative achievement is given below <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Sector</th> <th>ACP Achv. as on 30.09.20</th> <th>ACP Achv. as on 30.09.21</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Total Agriculture</td> <td>Target: Rs.43282.11 Cr.</td> <td>Target: Rs.46586.49 Cr.</td> </tr> <tr> <td>Achv.: Rs.15423.02 Cr.</td> <td>Achv.: Rs.19417.00 Cr.</td> </tr> <tr> <td>% Achv.: 35.63</td> <td>% Achv.: 41.68</td> </tr> <tr> <td rowspan="3">Out of which, Allied Sector</td> <td>Target: Rs.4707.17 Cr.</td> <td>Target: Rs.5160.52 Cr.</td> </tr> <tr> <td>Achv.: Rs.1149.73 Cr.</td> <td>Achv.: Rs.3412.46 Cr.</td> </tr> <tr> <td>% Achv.: 24.43</td> <td>% Achv.: 66.13</td> </tr> </tbody> </table>	Sector	ACP Achv. as on 30.09.20	ACP Achv. as on 30.09.21	Total Agriculture	Target: Rs.43282.11 Cr.	Target: Rs.46586.49 Cr.	Achv.: Rs.15423.02 Cr.	Achv.: Rs.19417.00 Cr.	% Achv.: 35.63	% Achv.: 41.68	Out of which, Allied Sector	Target: Rs.4707.17 Cr.	Target: Rs.5160.52 Cr.	Achv.: Rs.1149.73 Cr.	Achv.: Rs.3412.46 Cr.	% Achv.: 24.43	% Achv.: 66.13
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2	Increase in CD ratio of the state to at least 65%	MD and CEO, UCO Bank cum Chairman SLBC Hon'ble Finance & Excise Minister DC cum ACS Regional Director, RBI Secretary, DFS	CD ratio of the State increased to 68.48% as on 30.09.2021 as compared to 31.03.2021 (62.20%).																																																																				
3	Disposal of pending loan applications under Govt. sponsored schemes.	MD and CEO, UCO Bank cum Chairman SLBC Principal Secretary, MSME Department Principal Secretary, Finance Department Commissioner cum Secretary, Fisheries & Animal Resources Development	<table border="1" data-bbox="703 726 1435 1499"> <thead> <tr> <th>Name of the Scheme</th> <th>As on</th> <th>Sponsored</th> <th>Sanctioned</th> <th>Pending</th> </tr> </thead> <tbody> <tr> <td rowspan="2">KCC Saturation drive including PM Kisan Beneficiaries, Animal Husbandry and Fisheries related activities</td> <td>03.09.21</td> <td>4,73,116</td> <td>4,21,722</td> <td>5,936</td> </tr> <tr> <td>30.11.21</td> <td>5,36,410</td> <td>4,80,643</td> <td>2,275</td> </tr> <tr> <td rowspan="2">PMSVANidhi</td> <td>30.06.21</td> <td>41,688</td> <td>32,101</td> <td>4085</td> </tr> <tr> <td>30.11.21</td> <td>55,420</td> <td>39,847</td> <td>5460</td> </tr> <tr> <td rowspan="2">PMFME - Individual</td> <td>09.09.21</td> <td>243</td> <td>21</td> <td>135</td> </tr> <tr> <td>08.12.21</td> <td>432</td> <td>82</td> <td>191</td> </tr> <tr> <td rowspan="2">Agr. Infrastructure Fund</td> <td>30.06.21</td> <td>100</td> <td>17</td> <td>19</td> </tr> <tr> <td>30.11.21</td> <td>195</td> <td>96</td> <td>19</td> </tr> <tr> <td rowspan="2">MKUY</td> <td>25.08.21</td> <td>1836</td> <td>583</td> <td>825</td> </tr> <tr> <td>30.11.21</td> <td>1962</td> <td>666</td> <td>874</td> </tr> <tr> <td rowspan="2">PMEGP</td> <td>31.08.21</td> <td>5407</td> <td>628</td> <td>3538</td> </tr> <tr> <td>06.12.21</td> <td>13007</td> <td>3181</td> <td>4341</td> </tr> <tr> <td rowspan="2">BALARAM</td> <td>09.09.21</td> <td>11649</td> <td>3668</td> <td>7659</td> </tr> <tr> <td>30.11.21</td> <td>14026</td> <td>5078</td> <td>8362</td> </tr> </tbody> </table> <p data-bbox="703 1539 1435 1667">There is increase in no. of sanctioned cases in all the above mentioned schemes and banks are taking all necessary measures to dispose the pending applications.</p>	Name of the Scheme	As on	Sponsored	Sanctioned	Pending	KCC Saturation drive including PM Kisan Beneficiaries, Animal Husbandry and Fisheries related activities	03.09.21	4,73,116	4,21,722	5,936	30.11.21	5,36,410	4,80,643	2,275	PMSVANidhi	30.06.21	41,688	32,101	4085	30.11.21	55,420	39,847	5460	PMFME - Individual	09.09.21	243	21	135	08.12.21	432	82	191	Agr. Infrastructure Fund	30.06.21	100	17	19	30.11.21	195	96	19	MKUY	25.08.21	1836	583	825	30.11.21	1962	666	874	PMEGP	31.08.21	5407	628	3538	06.12.21	13007	3181	4341	BALARAM	09.09.21	11649	3668	7659	30.11.21	14026	5078	8362
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4	Increase in average loan size of SHG	Hon'ble Finance & Excise Minister	<ul style="list-style-type: none"> ➤ Minimum loan size target by Dec'21 is Rs.2 lac. ➤ Actual as on 31.10.2021 is Rs. 2.14 lac increased from Rs.1.74 lac as on 31.03.2021. ➤ Target Rs.4 lac per SHG by 31.03.2023. 																																																																				



5	Increase in average loan size of PMEGP	Principal Secretary, MSME Department	The average loan size as on 06.12.2021 is Rs.7.02 lacs in PMEGP. All banks have been advised to increase the ticket size to atleast Rs.10 lacs in this year.							
6	Increase in per capita credit in 6 Credit Starved districts	Regional Director, RBI	District Name	Population (as per census 2011)	Credit Mar21 (Rs. in Cr.)	Per Capita Mar21 (in Rs.)	Credit Sep21 (Rs. in Cr.)	Per Capita Sep21 (in Rs.)		
			Gajapati	577817	1061	18362	1118	19349		
			Kandhamal	733110	1399	19083	1486	20270		
			Kendrapara	1440361	3634	25230	3894	27035		
			Malkangiri	613192	779	12704	836	13634		
			Nuapada	610382	1733	28392	1812	29686		
			Nabarangpur	1220946	1682	13776	1787	14636		
			There is increase in per capita credit in all the 6 districts.							
7	Crop diversification	DC cum ACS Commissioner cum Secretary, Agriculture & Farmers Empowerment Secretary, DFS	Year	Area in '000 Ha						
				Pad dy	Non-Pad dy General	Pulse s	Oilse ed	Fiber	Horti cultu re	Suga rcan e
			2005	4479	430	1880	824	98	797	3.72
			2010	4225	477	2079	770	107	853	2.16
			2015	3941	423	1864	630	144	812	1.60
			2020	4029	429	1903	528	184	855	0.07
			Above data on cropping pattern for last 15 years is provided by State Agriculture Department.							
8	Rising NPA & overdue % under Agriculture and Allied Sector	MD and CEO, UCO Bank cum Chairman SLBC Principal Secretary, Finance Department, Secretary, DFS		Agri Sector (NPA %)		Allied Sector (NPA %)				
			NPA – 31.03.21	9.99		6.66				
			NPA – 30.09.21	10.50		8.67				
			The NPA position was discussed in the Sub-Committee meeting of SLBC on Agriculture Credit held under the Chairmanship of Secretary, AG&FE on 02.11.21 and Sub-Committee on F & ARD held under the Chairmanship of Commissioner cum Secretary, F & ARD on 11.11.21.							
9	Opening of Brick & Mortar Bank Branches/Banking touch points in 65 identified Gram Panchayats.	Secretary, DFS	As on 30.11.2021, out of 65 identified GPs, B&M branches opened in 14 GPs, consent to open branches is given for 12 GPs and in 20 GPs banks reported as not feasible to open branch. In other cases survey is not completed. However, BCs are operating in the village/nearby village within 5 km distance							



AGENDA NO.2

Annual Credit Plan / Priority Sector Lending / Sectoral Financing

(a) Target vs. Achievement of Annual Credit Plan (ACP) 2021-22 under Priority Sector

For the HY 2021-22 (upto September'21), total Priority Sector loan disbursement is Rs.41,236.72 Crore against the annual target of Rs.1,10,241.02 Crore. Thus the achievement under ACP is 37.41%.

Comparative- Sectoral Target Vs Achievement under ACP for the last 3 Half years.

(Amt in Rs. Cr.)

Particulars	FY 2020-2021 (upto 30.09.20)			FY 2020-2021 (upto 31.03.21)			FY 2021-2022 (upto 30.09.21)		
	Target	Achv.	% Achv	Target	Achv.	% Achv	Target	Achv.	% Achv
Crop Loan	29878.94	12047.37	40.32	29878.94	24617.86	82.39	32156.12	13447.36	41.82
Term Loan	5641.69	670.32	11.88	5641.69	2244.22	39.78	5823.34	611.47	10.50
Allied Advance	4707.17	1149.73	24.43	4707.17	5807.92	123.38	5160.52	3412.46	66.13
Farm Credit	40227.80	13867.42	34.47	40227.80	32678.82	81.21	43139.98	17471.29	40.50
Agriculture Infrastructure	1603.93	511.17	31.87	1603.93	965.52	60.20	1668.07	246.21	14.76
Ancillary Activities	1450.38	1044.43	72.01	1450.38	2120.78	146.22	1778.44	1699.50	95.56
Agri Total	43282.11	15423.02	35.63	43282.11	35756.30	82.61	46586.49	19417.00	41.68
Micro Enterprises	10660.30	6939.43	65.10	10660.30	18360.91	172.24	14812.36	7339.96	49.55
Small Enterprises	9441.97	4889.62	51.78	9441.97	13121.22	138.97	11998.07	6662.66	55.53
Medium Enterprises	5482.44	1786.18	32.58	5482.44	5018.51	91.54	7511.39	3127.94	41.64
Khadi & Village Industries	1522.90	388.90	25.54	1522.90	616.76	40.50	2134.68	50.06	2.34
Others under MSME	3350.38	1222.74	36.50	3350.38	1773.98	52.95	4867.93	213.26	4.38
MSME Total	30457.99	15226.87	49.99	30457.99	38891.37	127.69	41324.43	17393.88	42.09
Export Credit	3479.50	1378.19	39.61	3479.50	2356.46	67.72	4566.61	2274.37	49.80
Education	1152.13	79.64	6.91	1152.13	210.79	18.30	1097.39	149.38	13.61
Housing	4970.15	501.33	10.09	4970.15	1440.77	28.99	5770.64	588.31	10.19



Social Infrastructure	334.54	5.84	1.75	334.54	50.00	14.94	348.62	41.66	11.95
Renewable Energy	123.66	2.08	1.68	123.66	2.09	1.69	112.03	0.05	0.04
Others	6595.61	444.90	6.75	6595.61	1191.20	18.06	10434.82	1372.06	13.15
Priority Sector Total	90395.69	33061.87	36.57	90395.69	79898.97	88.39	110241.02	41236.72	37.41

The top 3 and bottom 3 performing banks (ACP-Priority Sector) under 2 categories are given below -

PSB,RRB&OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Orissa State Co-Op. Bank	47.72
Odisha Gramya Bank	42.55
Union Bank of India	38.19
BOTTOM 3 PERFORMING BANKS	
Canara Bank	19.45
Punjab National Bank	17.72
Bank of Baroda	15.80

PVT BANKS& SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Indus Ind Bank	309.01
Suryoday Small Finance Bank	180.49
Federal Bank	92.81
BOTTOM 3 PERFORMING BANKS	
Axis Bank Ltd	25.50
HDFC Bank	11.76
IDFC Bank	5.60

District wise & Bank wise achievement as on 30.09.2021 is detailed in Annexure –1.

Bank group wise Achievement under ACP-2021-22 as on 30.09.2021 is given in Annexure – 1A.

Share of different banks in Agriculture Credit Outstanding on 30.09.2021 is given in Annexure – 1B.

(b) Education Loan

All commercial banks have disbursed Rs.166.54 Crore in 7950 accounts (both Priority & Non-Priority) during 01.04.2021 to 30.09.2021. The balance outstanding as on 30.09.2021 is Rs. 1,577.33 Crore in 45,840 accounts. Performance in last 3 half years under education loan is given below.



(Amt in Rs. Cr.)

As on	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement	Balance Outstanding
	Amount	Amount	Amount	
FY 2020-21 (upto 30.09.2020)	79.64	19.60	99.24	1,748.79
FY 2020-21 (upto 31.03.2021)	210.79	30.97	241.76	1847.38
FY 2021-22 (upto 30.09.2021)	149.38	17.16	166.54	1,577.33

The top 3 and bottom 3 performing banks under 2 categories are given below -

PSB,RRB & OSCB	
Bank	Amount
TOP 3 PERFORMING BANKS	
State Bank of India	59.61
Bank of India	50.33
Canara Bank	14.45
BOTTOM 3 PERFORMING BANKS	
Indian Overseas Bank	0.99
Bank of Baroda	0.94
Odisha Gramya Bank	0.44

PVT BANKS & SFB	
Bank	Amount
TOP 3 PERFORMING BANKS	
ICICI Bank	3.89
IDBI Bank	1.59
Axis Bank Ltd	0.79
BOTTOM 3 PERFORMING BANKS	
DCB Bank Ltd	0.47
RBL Bank	0.13
Federal Bank	0.04

The Bank wise performance is available at **Annexure – 2**.

(c) Housing Loan

All Commercial Banks have disbursed Rs.1717.26 Crore in 19,248 accounts (both Priority & Non-Priority) from 01.04.2021 to 30.09.2021. The balance outstanding as on 30.09.2021 is Rs. 17,294.54 Crore in 1,75,746 accounts.

(Amt in Rs. Cr.)

As on	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement		Outstanding	
	Amount	Amount	No. of Accounts	Amount	No. of Accounts	Balance outstanding
FY 2020-21 (upto 30.09.2020)	710.78	476.89	9,030	1,187.67	1,69,485	15,796.81



FY 2020-21 (upto 31.03.2021)	1,440.77	1,791.24	36,335	3,232.01	1,87,250	16,251.28
FY 2021-22 (upto 30.09.2021)	588.31	1,128.95	19,248	1,717.26	1,75,746	17,294.54

Bank wise performance as on 30.09.2021 is available at **Annexure – 3**.

The top 3 and bottom 3 performing banks under 2 categories are given below -

PSB,RRB & OSCB	
Bank	Amount
TOP 3 PERFORMING BANKS	
State Bank of India	682.36
Union Bank	105.42
Canara Bank	99.97
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	12.55
Bank of Baroda	3.89
Orissa State Co-Op. Bank	0.78

PVT BANKS & SFB	
Bank	Amount
TOP 3 PERFORMING BANKS	
ICICI Bank	248.42
IDBI BANK	67.98
Axis Bank Ltd	59.61
BOTTOM 3 PERFORMING BANKS	
Federal Bank	6.70
Bandhan Bank	5.09
Jana Small Finance Bank	2.85

AGENDA NO.3

Banking Key Indicator & Credit Deposit Ratio

(a) CD Ratio (All Banks)

Banks	Based on total utilization (including loan sanctioned outside State) of credit in the state	Based on total utilization (including loan sanctioned outside State) of credit in the state	Based on total utilization (including loan sanctioned outside State) of credit in the state
	31.03.2021	30.06.2021	30.09.2021
Public Sector	48.23	46.75	55.76
Private Sector	77.65	73.34	73.68
RRBs	41.43	39.97	40.05
Cooperative	124.79	129.94	128.87



Small Finance Bank	219.78	221.05	235.20
State	62.20	61.61	68.48

The bank-wise CD ratio as of 30.06.2021 & 30.09.2021 is given below –

SI	Name of Bank	As of 30.06.2021			As of 30.09.2021		
		Total Deposit	Advance Utilized in The State	CD ratio	Total Deposit	Advance Utilized in The State	CD ratio
1	Bank of Baroda	9882.50	5032.57	50.92	10333.03	5336.57	51.65
2	Bank of India	21099.51	11009.84	52.18	21121.86	12392.50	58.67
3	Bank of Maharashtra	340.99	400.43	117.43	370.55	413.48	111.59
4	Canara Bank	18715.01	9642.57	51.52	16842.93	10108.78	60.02
5	Central Bank of India	4674.87	1612.38	34.49	4629.40	1703.78	36.80
6	Indian Bank	13512.40	5271.90	39.02	14553.21	5449.97	37.45
7	Indian Overseas Bank	7390.89	2738.44	37.05	7817.71	2876.93	36.80
8	Punjab & Sind Bank	1221.65	1338.65	109.58	1247.42	1076.72	86.32
9	Punjab National Bank	18856.03	14312.06	75.90	18917.59	13734.32	72.60
10	State Bank of India	138007.46	60562.20	43.88	138568.38	80080.66	57.79
11	UCO Bank	18651.88	9915.31	53.16	19057.19	9876.41	51.83
12	Union Bank of India	30534.21	10419.67	34.12	30894.60	15513.05	50.21
Total Public Sector Banks		282887.40	132256.02	46.75	284353.87	158563.18	55.76
13	Axis Bank Ltd	21019.99	12912.89	61.43	21947.17	13674.07	62.30
14	Bandhan Bank	1968.02	1706.14	86.69	2161.40	1874.42	86.72
15	City Union Bank	16.88	24.60	145.73	17.85	28.86	161.68
16	DCB Bank Ltd	910.18	1305.76	143.46	991.83	1348.64	135.97
17	Federal Bank	973.54	861.55	88.50	1005.91	1141.75	113.50
18	HDFC Bank	16214.83	11612.74	71.62	16493.44	10815.90	65.58
19	ICICI Bank	16634.08	11165.84	67.13	16634.08	11165.84	67.13
20	IDBI Bank	5416.83	2607.92	48.14	4453.74	2822.56	63.37
21	IDFC First Bank	451.94	702.16	155.36	469.46	764.93	162.94
22	Indus Ind Bank	3748.47	6270.55	167.28	3704.98	6674.92	180.16
23	Karnatak Bank Ltd.	425.67	735.33	172.75	443.49	559.66	126.19
24	Karur Vysya Bank	211.15	105.98	50.19	334.92	123.72	36.94
25	Kotak Mahindra Bank Ltd	1525.31	876.13	57.44	1664.12	1032.59	62.05



26	Laxmi Vilas Bank	65.02	21.71	33.39	62.62	20.48	32.70
27	RBL Bank	242.20	300.56	124.10	334.57	250.83	74.97
28	Standard Chartered Bank	159.48	1.53	0.96	159.48	1.53	0.96
29	The South Indian Bank	197.15	321.19	162.92	185.06	311.35	168.24
30	Yes Bank	1708.13	1235.91	72.35	1254.43	715.00	57.00
31	Tamilnadu Mercantile Bank	109.65	38.04	34.69	108.51	39.47	36.38
Total Private Sector Banks		71998.52	52806.54	73.34	72427.07	53366.52	73.68
32	Odisha Gramya Bank	13504.51	5480.20	40.58	13823.49	5563.49	40.25
33	Utkal Gramya Bank	7450.14	2896.17	38.87	7393.94	2933.62	39.68
Total of RRBs		20954.65	8376.37	39.97	21217.43	8497.12	40.05
RIDF(NABARD)			22749.65			23308.01	
34	Orissa State Co-Op. Bank	20937.64	27205.49	129.94	23060.48	29717.57	128.87
Total of Co-operative bank		20937.64	27205.49	129.94	23060.48	29717.57	128.87
35	Jana Small Finance Bank	335.10	376.44	112.34	343.25	421.20	122.71
36	ESAF Small Finance Bank	34.13	16.12	47.23	41.51	24.77	59.67
37	Suryoday Small Finance Bank	124.44	595.12	478.22	133.13	657.48	493.85
38	Ujjivan Small Finance Bank	121.91	364.90	299.32	133.42	404.72	303.35
39	Utkarsh Small Finance Bank	60.47	141.84	234.56	67.81	183.20	270.17
Total Small Finance Bank		676.05	1494.42	221.05	719.12	1691.37	235.20
GRAND TOTAL		397454.26	244888.49	61.61	401777.98	275143.76	68.48

The top 3 and bottom 3 performing banks under 2 categories are given below -

PSB,RRB & OSCB	
BANK	CD RATIO
TOP 3 PERFORMING BANKS	
Orissa State Co-Op. Bank	128.87
Punjab National Bank	72.60
Canara Bank	60.02

PVT BANKS & SFB	
BANK	CD RATIO
TOP 3 PERFORMING BANKS	
Indus Ind Bank	180.16
Bandhan Bank	86.72
ICICI Bank	67.13



BOTTOM 3 PERFORMING BANKS	
Indian Bank	37.45
Indian Overseas Bank	36.80
Central Bank of India	36.80

BOTTOM 3 PERFORMING BANKS	
Kotak Mahindra Bank Ltd	62.05
Axis Bank Ltd	62.30
Yes Bank	57.00

The details of bank wise deposit, advances and important banking key indicators as on 30.09.2021 are available at **Annexure – 4**.

(b) CD Ratio (Districtwise) as on 30.09.2021

District Wise CD ratio (%) as of 30.09.2020 & 30.09.2021 for all Districts of Odisha

(Amt in Rs. Cr.)

SL.	DISTRICT NAME	30.09.2020			30.09.2021		
		Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
1	ANGUL	14112.16	4476.10	31.72	14732.81	8717.45	59.17
2	BALASORE	13329.85	6616.64	49.64	13571.23	7742.60	57.05
3	BARAGARH	6399.44	4173.25	65.21	7762.07	5946.33	76.61
4	BHADRAK	6727.88	4032.34	59.93	7243.79	5433.70	75.01
5	BOLANGIR	6356.10	3633.06	57.16	6660.64	5003.68	75.12
6	BOUDH	1203.13	920.97	76.55	1529.69	1763.07	115.26
7	CUTTACK	27767.58	12308.18	44.33	31489.05	14629.01	46.46
8	DEOGARH	1460.19	553.24	37.89	1657.56	854.82	51.57
9	DHENKANAL	6358.94	2730.93	42.95	7034.62	5188.37	73.75
10	GAJAPATI	2363.98	745.32	31.53	2698.60	1118.25	41.44
11	GANJAM	21687.93	8754.98	40.37	23773.15	13418.80	56.45
12	JAGATSINGHPUR	10736.14	2675.89	24.92	10274.47	4283.84	41.69
13	JAJPUR	10351.74	7324.32	70.75	11248.61	11584.00	102.98



14	JHARSUGUDA	5862.78	3810.98	65.00	5848.40	18543.17	317.06
15	KALAHANDI	4460.21	2518.67	56.47	4779.15	4112.64	86.05
16	KANDHAMAL	2519.57	1010.34	40.10	2680.02	1486.42	55.46
17	KENDRAPARA	6473.79	2473.35	38.21	6685.17	3894.04	58.25
18	KEONJHAR	16096.35	5161.01	32.06	18039.36	7285.85	40.39
19	KHURDA	104085.85	53353.42	51.26	129513.10	81457.15	62.89
20	KORAPUT	6396.17	2945.46	46.05	6404.92	3773.95	58.92
21	MALKANGIRI	1678.76	647.83	38.59	1835.76	835.53	45.51
22	MAYURBHANJ	11860.69	4244.62	35.79	12628.63	5775.07	45.73
23	NAYAGARH	2165.36	1297.96	59.94	4296.81	2969.58	69.11
24	NABARANGPUR	3949.68	2226.56	56.37	2301.69	1786.89	77.63
25	NUAPADA	1887.42	902.34	47.81	1998.87	1811.76	90.64
26	PURI	9763.46	3651.01	37.39	10334.12	5287.66	51.17
27	RAYAGADA	3972.12	1848.86	46.55	4095.64	7463.79	182.24
28	SAMBALPUR	23404.80	8075.08	34.50	22707.59	25787.76	113.56
29	SONEPUR	2146.10	1422.00	66.26	2319.43	2195.77	94.67
30	SUNDARGARH	23446.12	10237.82	43.67	25633.02	14992.82	58.49

There was no district with CD ratio below 40% as on September 30, 2021.

State Government is requested to conceive large projects which will be financed by banks in Odisha to improve the CD ratio.



AGENDA NO.4

Financial Inclusion and Banking Infrastructure

(a) Targeted Financial Inclusion Intervention Programme (TFIIP) within the overall Aspirational District Programme (ADP) of NitiAayog.

In Odisha, the TFIIP programme is being implemented in all the 10 Aspirational Districts namely Dhenkanal, Gajapati, Kandhamal, Balangir, Kalahandi, Rayagada, Koraput, Malkangiri, Nawarangpur and Nuapada.

TFIIP is having the following 2 broad objectives:

1. Ensure availability of at least one banking touch point (Branch/ fixed point BC) within 5 km distance of every inhabited village in the Districts.

As per Jan Dhan Darshak App, there are 6 inhabited unbanked villages that are not covered through banking outlets within the distance of 5 km in Jan Dhan Darshak App (JDDA). The names of 6 unbanked villages are Sulketi (Boudh District), **Nuagan (Gajapati District)**, **Semikhal (Kalahandi District)**, **Jabagaon (Kalahandi District)**, **Karanjaguda (Malkangiri District)** & Patbil (Mayurbhanj District).

2. Achievement under Key Parameters Indicator (KPIs), i.e. enhancing coverage under PMJJBY, PMSBY & APY per lakh population and achievement of 100% benchmark.

Progress in respect of TFIIP achieved in FI camps in 10 aspirational districts of Odisha is given below –

Date	Cumulative No. of Camps organized	Cumulative Number of PMJDY accounts opened in camps	Cumulative Number of PMJJBY enrollments done	Cumulative Number of PMSBY enrollments done	Cumulative Number of APY subscriptions
Till 15.08.21	423	81,732	1,17,286	98,678	14,328
Till 30.11.21	1,109	1,75,643	1,89,078	1,91,203	27,639

There is substantial growth in camps organized and enrollments under all the schemes due to relaxation in lockdown & shutdown on account of Covid-19 Pandemic.



The District-wise achievement as on 30.11.2021 under TFIP is given below –

Sr No .	District name	Cumulative Number of camps organized	Cumulative Number of PMJDY accounts opened in camps	Cumulative Number of PMJJBY enrollments done	Cumulative Number of PMSBY enrollments done	Cumulative Number of APY subscriptions
1	Dhenkanal	338	1312	562	936	1373
2	Gajapati	17	6907	5945	7699	1213
3	Kandhamal	41	105	955	1671	246
4	Balangir	83	43222	85087	46338	5865
5	Nuapada	28	1428	710	1453	329
6	Kalahandi	137	26040	12615	25422	2601
7	Rayagada	44	333	484	722	173
8	Nabarangpur	109	46641	24957	42530	3034
9	Koraput	192	19140	25003	42818	8027
10	Malkangiri	120	30515	32760	21614	4778
Total		1109	175643	189078	191203	27639

We request LDM Kandhamal, Nuapada & Rayagada to kindly apprise the House about the low performance of the district under TFIP.

Performance of the 10 Aspirational districts as of 30.11.2021 in the KPIs in comparison to the Benchmark/Aspirational Target is given below –



Name of the District	Total disbursement of Mudra loan (in Crore rupees) per 1 lakh population	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): number of enrolments per 1 lakh population	Pradhan Mantri Suraksha Bima Yojana (PMSBY): number of enrolments per 1 lakh population	Atal Pension Yojana (APY): number of beneficiaries per 1 lakh population	Percentage of accounts seeded with Aadhaar to total bank accounts	Number of accounts opened under Pradhan Mantri Jan Dhan Yojana per 1 Lakh population
Benchmark/ Aspirational Target/ Best In India	43.67	9,669.00	37,841.00	3,969.00	97.30	82,246.00
Bolangir	18.00	7563.00	21167.00	2610.00	88.10	60037.00
Dhenkanal	17.61	11006.00	30908.00	3515.00	91.20	49950.00
Gajapati	9.12	6528.00	17708.00	2845.00	80.20	37492.00
Kalahandi	12.98	5061.00	15118.00	1644.00	87.30	40680.00
Kandhamal	11.32	7854.00	23296.00	2440.00	87.60	35394.00
Koraput	10.80	6727.00	15064.00	2261.00	82.80	46325.00
Malkangiri	13.43	7604.00	14607.00	1504.00	82.30	45975.00
Nabarangpur	9.76	6334.00	13699.00	1555.00	83.90	57287.00
Nuapada	17.79	8856.00	22408.00	2129.00	88.80	58048.00
Rayagada	11.41	7787.00	15611.00	2469.00	89.20	34901.00

We request all LDMS to kindly improve the performance and achieve the Benchmark / Aspirational Target .

(b) Financial Inclusion Fund (FIF) of NABARD

NABARD is providing financial assistance to all Scheduled Commercial Banks including Small Finance Banks and Payment Banks under FIF for implementation of schemes relating to Financial Inclusion and Banking Technologies. For FY 2021-22, NABARD will continue to provide the assistance to banks.



Banks are advised to take the maximum advantage of the grant assistance, banks may prepare their Financial Inclusion Plan for the year 2021-22 and submit proposals to NABARD, Regional Office, Bhubaneswar for sanction.

As of 08.12.2021, out of Rs.19.66 Crore sanctioned to different banks for FIF, Rs.1.51 Crore has been disbursed. Bankwise detail is given in **Annexure – 5**.

CGM, NABARD, Bhubaneswar may apprise the House in this regard.

(c) Expanding and Deepening of Digital Payments Ecosystem

- Cuttack District has been digitized with Total Digital Coverage for individuals (Savings Bank Accounts) – **98.77%** and Total Digital Coverage for Business (Current Accounts) – **98.53%**.
- Bolangir District has been digitized with Total Digital Coverage for individuals (Savings Bank Accounts) – **99.99%** and Total Digital Coverage for Business (Current Accounts) – **99.76%**.

Further as per RBI, Central Office letter no. FIDD.CO.LBS.No.71339/02.01.001/2021-22 dated 14.07.2021 and as discussed in 164th SLBC Meeting, Sambalpur & Ganjam District have been identified for undertaking digital coverage by Punjab National Bank & Union Bank of India respectively.

(d) Opening of Brick & Mortar Bank Branches in 65 identified Gram Panchayats:

The summary regarding opening of Brick & Mortar Bank Branches in 65 identified Gram Panchayats as of 30th November 2021 is given below-

Sl.	Name of the Bank	Proposed branch opening	B & M Opened as on 31.08.2021		Consent given		Pending		Remarks
			NO.	PLACE	N O.	PLACE	NO.	PLACE	
1	Axis Bank	5	2	1.Birikote, Gajapati 2.Huma, Sambalpur	0		3	1.Gaiba, Gajapati 2.Panasput, Malkangiri 3.Jamadarpada, Nabarangpur	Not feasible to open branch. However, BCs are operating in the village/nearby village within 5 km distance
2	Bank of Baroda	4	0		1	1.Karchamal, Nabarangpur	3	1.Lugel, Malkangiri 2.Lanji, Nuapada 3.Nisanbhanga, Sambalpur	Not feasible to open branch. However, BCs are operating in the village/nearby



									village within 5 km distance
3	Bandhan Bank	2	0		0		2	1.Adhamunda, Kalahandi 2.Bhanpur, Nuapda	Not feasible to open branch. However, BCs are operating in the village/nearby village within 5 km distance
4	Bank of India	2	0		0		2	1.Materu, Malkangiri 2.Motanuapda, Nuapada	Not feasible to open branch. However, BCs are operating in the village/nearby village within 5 km distance
5	Canara Bank	2	0		2	1.Dimirikuda, Deogarh 2.Boirgaon, Nuapada	0		Furnishing work has been completed. Will be functional shortly
6	HDFC BANK	4	1	1.Asanpat, Keonjhar	2	1.Badaamda, Nabarangpur 2.Puttasingi, Rayagada	1	1.Ambagaon, Boudh	Not feasible to open branch. However, BCs are operating in the village/nearby village within 5 km distance
7	ICICI Bank	4	0		0		4	1.Baniakhilinda, Deogarh 2.Temari, Kalahandi 3.Ankabeda, Nabarangpur 4.Mandibisi, Rayagada	BC provided in the Location
8	Indian Bank	3	0		0		3	1.Sambalpur, Gajapati 2.Talagumandi, Koraput 3.Parchipara, Nabarangpur	Not feasible to open branch. However, BCs are operating in the village/nearby village within 5 km distance



9	JANA SFB	26	11	1.Kankhinda, Sambalpur 2. Manikmara, Dhenkanal 3.Nuagaon, Dhenkanal 4.Haradokhol, Sonepur 5.Dakara, Sambalpur 6.Sargaj, Sonepur 7.Thakpali, Nuapada 8.Salepali, Sonepur 9.Tilia, Jharsuguda 10.Nasigaon, Kalahandi 11.Chhamundia, Nayagarh	6	1.Bansajal, Sambalpur 2.Kalinga, Kandhamal 3.Baunslaga, Sambalpur 4.Sagara, Sambalpur 5.Jatesingha, Sonepur 6.Sindhol, Sonepur	9	1.Kaliahata, Keonjhar 2.Kusumbandha, Mayurbhanj 3.Kilasama, Sambalpur 4.Khinda, Sambalpur 5.Tileimal, Jharsuguda 6.Talab, Sambalpur 7.Jugsaipatna, Kalahandi 8.Jamudihi, Sundargarh 9.Bhera, Nuapada	Not feasible to open branch & also panchayat denied to provide the space for the banking operation. However, BCs are operating in the village/nearby village within 5 km distance
10	PNB	5	0		1	1.Temri, Bargarh	4	1.Aida, Angul 2.Murkar, Koraput 3.Jodinga, Nabarangpur 4.Ampavalli, Koraput	Proposal submitted to HO
11	SBI	3	0		0		3	1.Randa, Bolangir 2.Jagdapur, Rayagada 3.Nuabarangmal, Sambalpur	Not feasible to open branch. However, BCs are operating in the village/nearby village within 5 km distance
12	Suryodaya SFB	1	0		0		1	1.Bandhapari, Kalahandi	In hold
13	Ujjivan SFB	1	0		0		1	1.Bapanpalli, Malkangiri	Survey not conducted
14	Union Bank of India	3	0		0		3	1.Gunthawada, Malkangiri 2.Renga, Koraput 3.Parkanmala, Malkangiri	Survey is being conducted
	Grand Total	65	14		12		39		

The location wise details are given in **Annexure –6**.

(e) Villages inadequately covered or uncovered by Financial Infrastructure on Jan Dhan Darshak GIS App.

As per Jan Dhan Darshak GIS web portal, there are 6 inhabited unbanked villages that are not covered through banking outlets within the distance of 5 km in Jan Dhan Darshak App (JDDA).



The names of 6 unbanked villages are Sulketi (Boudh District), Nuagan (Gajapati District), Semikhal (Kalahandi District), Jabagaon (Kalahandi District), Karanjaguda (Malkangiri District) & Patbil (Mayurbhanj District).

Out of 6 remaining unbanked villages, two villages, i.e, Sulketi & Patbil are already exempted for opening of banking outlets.

Sl. No.	Name of Village	Name of District	Reason for exemption	Permitted by
1	Sulketi	Boudh	Population is very low i.e. 11 only. No connectivity , not financially feasible and economically viable.	Already approved in the DCC Meeting of the District held on 07/11/2020
2	Patbil	Mayurbhanj	Village is merged with the nearest village Nuasahi	Letter no.2584 dated 18.12.2020 by BDO, Thakurmunda, Mayurbhanj.

Further exemption proposals in respect of 4 villages are placed in DCC. The details of the 4 villages are given below –

DISTRICT	SUB-DIVISION	VILLAGE	ALLOTTED_BANK	ALLOTTED_TYPE	REMARKS
GAJAPATI	R.Udaygiri	Nuagan	State Bank of India	Bank Mitra	Population of village is 102 and LDM Gajapati informed that the village is 3KM from SBI , Mahendragad Branch.
KALAHANDI	Thuamul Rampur	Semikhal	State Bank of India	Bank Mitra	Population of village is 122 in Th.Rampur Block. There is no road communication and connectivity in the village.
KALAHANDI	Biswanathpur	Jabagaon	State Bank of India	Bank Mitra	Population of the village is 184, near Musanal. There is no connectivity in the village.



MALKAN GIRI	Malkangir	Karanjaguda	HDFC Bank	Bank Mitra	Network Connectivity issue is there in the village and HDFC bank is having Branch near the Village at MV 37 which is within 7 KM.
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(f) Connectivity

Under BharatNet Phase-I, out of 3991 GPs/BHQs, 3990 GPs/BHQs have been connected through Optical Fibre Cable.

Under Phase-II, 2691 GPs/ BHQs are connected out of 3072 GPs & BHQs.

The District wise details are given at **Annexure – 7**.

GM, BSNL is requested to appraise the latest position in this regard.

(g) Progress on implementation DBTL in our State.

As reported by Odisha State Office, Indian Oil Bhavan, Bhubaneswar.

1. Total no of LPG distributors in the State – 959
2. No of LPG Consumers –93,00,629
3. % of LPG Aadhaar Seeding –95.12
4. % of Bank Aadhaar Seeding (ATC)– 77.53
5. % of Bank Account Seeding verified (BTC)–17.28
6. % of Cash Transfer Compliant (CTC= ATC + BTC) – 94.81

LPG and Bank Aadhaar Seeding Status as on 01.11.2021 is given in **Annexure-8**.

(h) Aadhar Number Seeding

As reported by the UIDAI, Bhubaneswar

- Total population as per Census 2021 (estimation), eligible for Aadhar enrolment- 4,40,33,004.
- Total Enrolment as on 31.10.2021- 4,50,29,592

(i) Progress of digital payment in receipts and payments in all Government Offices

The Integrated Financial Management System (IFMS) provides a platform for processing of all activities relating to the payment, receipt & accounting of the State Government finances through a common application.

Electronic Disbursement:

Electronic disbursement of IFMS manages 100% of state Government's payments. This facility enables transferring of amount directly to beneficiary's accounts using the e-



Kuber platform of RBI through NEFT. To enhance the service delivery a new facility i.e. Bulk Disbursement has been introduced, this facility is beneficial for those departments where the number of beneficiaries are huge like Scholarship, ex-Gratia etc. This is a completely automated system starting from preparation of sanction order, online bills, pay-order till advice generation and payment to beneficiary. It helps in facilitating Scheme Based Direct Benefit Transfer.

Electronic Receipt:

The e-Receipt system of IFMS provides a platform to the citizens and the tax payers to deposit state government dues and taxes in an online mode without physically visiting any government office or bank. The e-Receipt system is integrated with 13 public and private sector banks and one payment gateway to receive state government dues and taxes. Different payment modes like Debit and Credit card, Internet Banking and UPI are available. At present 27 departments of Government of Odisha are using this platform to collect state government dues and taxes. Currently approximately 95% of state government receipt is through e-Receipt system of IFMS. The e-Receipt system of IFMS provides a platform to the citizens and the tax payers to deposit state government dues and taxes online mode without physically visiting any government office or bank.

State Government, Govt. of Odisha may apprise the House in this regard.

(j) Direct Benefit Transfer (DBT)

DBT cell has been constituted by Finance Department, Govt. of Odisha on 31.10.2016. The Cell has a Project Management Team to assist officials of various Departments in bringing DBT schemes on-board and strengthening the DBT ecosystem.

Following are the major activities undertaken so far by the Finance Department on DBT implementation in the State.

- State DBT portal (<https://dbt.odisha.gov.in>) has been developed and operational for on boarding DBT schemes. State DBT portal has been integrated with DBT Bharat Portal for month wise data sharing. Currently, State is sharing month wise data of 25 no. of schemes (13 CSS and 12 States) with DBT Bharat Portal through web API
- Till now 80 no. of DBT codes (58 CSS & 22 State schemes) have been created in DBT Bharat portal. State is taking initiatives to onboard the schemes having no backend system in place.
- State has developed a unified Scholarship Portal for end to end digitization and fund disbursement process for all Scholarship Schemes.



- The State DBT portal has been successfully integrated with iFMS and Scholarship portal to onboard more schemes. Currently 9 no of Scholarship Schemes on boarded on State DBT Portal through State Scholarship Portal.
- SOP document for DBT implementation has been prepared and circulated to concerned scheme implementing Departments.
- As of now, nine Departments have issued Aadhaar Act notification (u/s 7) and State is following up with other departments to issue the same.
- State is developing a Social Protection Delivery platform (SPDP) which is proposed to be a data system with information about potential & actual beneficiaries of all DBT programs operational in the State. Also design a modular Social Protection Delivery Platform architecture with data exchange framework keeping data privacy, data sharing, data security and consent management in place.

Critical Issues & Key Challenges:

- Though 99% (4.48 Cr) of Aadhaar enrolment completed in Odisha but a few schemes have done 100% Aadhaar seeding. Scheme databases are seeded with Aadhaar but not verified through biometric authentication. Majority of beneficiary Bank a/c are not linked with Aadhaar. Hence, Aadhaar based payment is implemented in few schemes.
- Many DBT applicable schemes are not having end to end application for service delivery for which compliance to DBT Mission guideline is a difficult task for these scheme Departments.

(k) Operations of Business Correspondents (BCs)

As of 30.09.2021, there are 13,612 no. of Business Correspondents in the State of Odisha.

The bank sector wise information regarding Business Correspondents as of September'21 is given below –

Bank Type	Total BC Outlet	Out of which, Fixed Point BC
Public Sector Banks	9474	8976
Private Sector Bank	2225	770
RRB	1790	1790
Small Finance Bank	115	36
Total	13612	11573

The bankwise detail is given in **Annexure - 9**.



The hurdles/issues faced is given below –

- (i) Network issue.
- (ii) BCs have struggled particularly with problems involving cash handling, like transporting and safeguarding cash, and avoiding fraud and misappropriations. BCs also have limited overdraft facilities and transaction limits that may not be adequate for the daily requirements of their account holders.
- (iii) Expanding into unbanked areas involves costs that banks find difficult to cover leading to significant attrition of BCs.

(I) Coverage of unbanked GP by IPPBs of Post Office dept.

As informed by IPPB, Bhubaneswar, 7,953 nos. of facility access points of IPPB are available as on 30th September, 2021 through their 33 branches.

Details are given in **Annexure-10**.

AGENDA NO.5

ATMA NIRBHAR BHARAT PACKAGE:-

(a) KCC Saturation drive including PM Kisan Beneficiaries, Animal Husbandry and Fisheries related activities

Summary of the KCC Saturation drive as extracted from FI Plan Portal is given below –

Odisha State As on 30.11.2021 (As per DFS, FI-PLAN Portal)	Crop Loan	Farmers with AH or fisheries activities		Only Animal Husbandry			Fisheries	Total
		Crop Loan with dairy	Crop Loan with other allied activities	Dairy	Poultry	Others		
Applications received	489108	11012	3871	24859	331	1827	5402	536410
Applications sanctioned	459329	7357	2301	8868	277	1432	1079	480643
Limit sanctioned in Rs. 'Crore'	2603.92	29.78	9.46	26.89	1.31	5.57	8.72	2685.65



Application not found to be eligible								52992
Applications Pending	857	285	156	1260	2	0	215	2275

The Bank-wise achievement as of 30.11.2021 for the campaign is given in **Annexure- 11**.

Issues for pending applications under Dairy & Fishery sector:

- Applicant is already having KCC in same bank or other banks/ Cooperative bank/ PACS or existing KCC is under default/NPA.
- Non-availability of land records, no clear title/ disputed land records etc.
- Inadequate CIBIL Score.
- Non-cooperation of applicants for submitting required documents.
- Sale proceeds are not routed through the accounts.
- Applicant is not having license for Marine fishing.
- Activity is not related to fishing.

(b) KCC Saturation Drive for Animal Husbandry, Dairy and Fishery Farmers

- Department of Financial Services (DFS), Ministry of Finance, Government of India vide DO letter no. 3/25/2021-AC dated 05.11.2021 that in order to ensure maximum coverage of farmers engaged in Animal Husbandry and Fisheries activities under KCC, a special saturation drive is launched in the form of weekly **"District-level Camp" for a period of 3 months w.e.f. 15th November 2021 to 15th February 2022.**
- **The camp will be held on every Friday of the week and in case, Friday being a holiday, the date of campaign will be held on Thursday or Saturday, the alternate working day, as the case may be.**
- In this regard, a KCC Coordination committee is constituted at district level for scrutiny of sourced applications with the composition as follows:
 - (a) Lead District Manager- Convenor
 - (b) DDM, NABARD - Member
 - (c) District Nodal Officer, Department of Animal Husbandry - Member
 - (d) District Nodal Officer, Department of Fisheries - Member
 - (e) Bank's representatives at District Level –Member

The Coordination Committee will function under the overall supervision of the District Magistrate.



- State Animal Husbandry Department / State Fisheries Department will appoint District Nodal Officers of their department for this campaign and both Nodal Officers will regularly coordinate with LDM for the weekly camps in the district.
- Logistics and other incidental support for holding the District-level KCC Camp, will be facilitated by the Department of Animal Husbandry (DAH&D, Department of Fisheries (DoF) and District Administration.

The process flow for the district level KCC camp as discussed in the VC is given below for your kind reference

- ❖ Sourcing of applications by the Nodal Officers.
- ❖ Scrutiny of sourced applications by KCC Coordination committee.
- ❖ Preliminary scrutiny of applications as per the standard checklist.
- ❖ Applications found complete to be accepted by banks with an acknowledgement to the applicant.
- ❖ Accepted application forms to be sent to bank branches / handed over to banks.
- ❖ Concerned bank branch in district to process applications within 15 days of their receipt.
- ❖ Status of the proposals to be intimated by the bank branches to LDM.
- ❖ LDM will upload data in portal and will submit data to other stakeholders.

Performance as of 03.12.2021 under KCC Saturation Drive for Animal Husbandry & Fisheries is given below

Sector	No. of application received	No. of application accepted	No. of application sanctioned	No. of application rejected
Animal Husbandry	1033	1033	73	115
Fisheries	1138	1138	43	365

Progress upto 03.12.2021 is given by **Annexure - 12**.

(c) Rs 4.5 lakh crore Collateral-free Automatic Loans for Businesses, including MSMEs - Emergency Credit Line Guarantee Scheme (ECLGS)

Government of India has approved guarantee cover for additional Rs.1.50 lakh Crore collateral free loan thereby increasing it to Rs.4.50 Lakh Crore which has extended upto 31st March 2022 or till guarantees for an amount of Rs. 4.50 Lakh are issued by NCGTC, whichever is earlier.



Government of Odisha is also providing interest subvention at the rate of 2% for male and 5% for women accounts and has deposited the interest subvention amount of Rs. 99.87 Crore with the Nodal branch of UCO Bank(Govt. Secretariat Branch).

Banks in Odisha have sanctioned **Rs.3,414.72** Crore as on 31.10.2021 and disbursed Rs. **3,206.75** Crore which is **93.91%** of the total sanction.

All Banks are advised to ensure sanction/disbursement in all eligible accounts at the earliest.

The details of achievement by banks are attached in **Annexure-13**.

Claim of Interest Subvention

As of 26.11.2021, UCO Bank, Bank of India, Utkal Grameen Bank & Odisha Gramya Bank have claimed interest subvention amount in 3687 accounts amounting to Rs.105.76 Lakhs from the Nodal branch of UCO Bank(Govt. Secretariat Branch).

All other banks are requested to submit the interest subvention claims complying the operational guidelines as given by the Department.

(d) PMSVANidhi (Street Vendors):

As of 30.11.2021, out of 55,420 applications entered in the portal, 39,847 applications are sanctioned & disbursement made in 33,711 accounts.

As on date	No. of applications entered in the portal	No. of applications sanctioned	Out of sanctioned, no. of applications disbursed.
30.06.2021	41,688	32,101	26,859
30.11.2021	55,420	39,847	33,711

The top 3 and bottom 3 performing banks under 2 categories are given below –

PSB,RRB & OSCB	
BANK	%Sanction to Total Application
TOP 3 PERFORMING BANKS	
State Bank of India	88.92
Indian Bank	77.59
Bank of India	76.12

PVT BANKS & SFB	
BANK	%Sanction to Total Application
TOP 3 PERFORMING BANKS	
HDFC Bank	75.34
IDBI Bank	56.69
Utkarsh Small Finance Bank	26.00



BOTTOM 3 BANKS	
Bank of Baroda	61.21
Punjab National Bank	60.32
Union Bank of India	57.74

BOTTOM 3 BANKS	
Federal Bank	10.53
Bandhan Bank Ltd.	5.88
ICICI Bank	5.13

The bank wise achievement as on 30.11.2021 is given in **Annexure-14**.

Issues for pending applications:

- Though applicant is having vending ID but not engaged in such activities.
- Non-cooperation of applicants for submitting required documents.
- As informed by banks, most of the accounts are now turning into NPA.

In the IBA Standing Committee Meeting on MSME held on 18.09.2021 under the Chairmanship of Managing Director & CEO, Karnataka Bank, it was discussed that as the PMSVANidhi (Street Vendors) beneficiaries are being from the low strata of the society with the loans being disbursed is of low value and as also the challenges arising out of distress due to COVID-19 Pandemic, it was desired that the stamp duty (which is around Rs.160 in the State of Odisha) on the loans under the scheme may be waived in all State.

We therefore request the House to discuss on the matter.

(e) PMFME (Centrally Sponsored Scheme, Pradhan Mantri Formalisation of Micro food processing Enterprise)

The Centrally Sponsored Scheme, "Pradhan Mantri Formalisation of Micro food processing Enterprise (PM FME)" aims to promote formalization and to enhance the competitiveness in the existing unorganized individual micro food processing enterprises as well as supports FPOs, SHGs and Producers Cooperatives along with their entire value chain on the basis of One District One Product (ODOP) concept along with support for Common Infrastructure, Branding and Marketing Support, Capacity Building & Research.

In addition to the 35% subsidy provided by the Central Government, Government of Odisha also provides Top-up Subsidy of 15% to the PMFME Units. So the PMFME units can be topped up to 50% to benefit the existing food processing units.



The performance of this scheme under Individual category is given below –

As on 08.12.2021	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	432	82	159	191
SHG	68	23	0	43
FPO	4	1	0	3
Total	504	106	159	237

The following banks have sanctioned highest no. of applications under PMFME as of 08.12.2021.

1. State Bank of India
2. UCO Bank
3. Punjab National Bank

Issues for pending applications

- Inadequate CIBIL Score
- Non cooperation of applicants for submission of documents.
- Applicant not interested / project not viable.
- Not logged in by bank branches due to technical reasons.

All the Banks are requested to expedite the process of disposal of the pending proposals in a time bound manner and update the same in the PMFME portal on regular basis. Bank-wise application status is given in **Annexure-15**.

(f) 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.2500.00 crore has been made for Odisha State.



Details of the proposals considered by banks in Odisha State under AIF as of 08.12.21 is given below:

Sl. No.	Name of Bank	Verified/under process	Denied / Rejected	Sanctioned	Out of Sanctioned Disbursed	Total
1.	Bank Of Baroda	1	7	6	5	14
2.	Bank Of India	2	13	20	13	35
3.	Canara Bank	0	4	7	7	11
4.	Central Bank Of India	0	1	0	0	1
5.	DCB Bank	1	0	0	0	1
6.	HDFC Bank	0	2	0	0	2
7.	ICICI Bank	0	1	0	0	1
8.	IDBI BANK LTD	0	6	1	1	7
9.	Indian Bank	0	3	4	4	7
10.	Indian Overseas Bank	0	1	1	0	2
11.	Karnataka Bank	0	1	0	0	1
12.	Kotak Mahindra Bank	0	1	0	0	1
13.	Punjab National Bank	6	7	46	32	59
14.	State Bank of India	8	21	8	8	37
15.	UCO Bank	0	4	0	0	4
16.	Union Bank of India	1	8	3	1	12
	Total	19	80	96	71	195

The bank wise achievement as on 08.12.2021 is given in **Annexure-16**.

AGENDA NO. 6

Agriculture & Allied Sector

(a) Crop Loan & Agriculture Term Loan

Comparative figures under Crop & Term Loan.

FY	Crop Loan Disbursement during the period		Total Agricultural Term Loan Disbursement during the period	
	No. (in actuals)	Amt (in Cr.)	No. (in actuals)	Amt (in Cr.)
HY 2020-21 (upto September'20)	24,03,443	12,047.37	2,83,536	3,375.64
Annual 2020-21 (upto March'21)	44,01,612	24,617.85	14,78,348	11,138.45
HY 2021-22 (upto September'21)	24,59,120	13,447.36	13,81,544	5,786.86



Crop loan disbursement increased to Rs. 15562.42 Crore as on 25.11.2021.

The top 3 and bottom 3 performing banks under 2 categories on Crop loan are given below -

PSB,RRB & OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Orissa State Co-Op. Bank	55.87
Utkal Grameen Bank	51.97
Central Bank of India	38.17
BOTTOM 3 BANKS	
Bank of Baroda	20.83
Union Bank of India	19.63
UCO Bank	15.10

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Federal Bank	81.48
DCB Bank Ltd	53.34
IDBI Bank	29.59
BOTTOM 3 BANKS	
HDFC Bank	32.10
Bandhan Bank	4.21
Indus Ind Bank	0.00

The top 3 and bottom 3 performing banks under 2 categories on Agricultural Term Loan are given below -

PSB,RRB&OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Indian Bank	39.26
Punjab National Bank	19.49
Canara Bank	13.27
BOTTOM 3 BANKS	
Odisha Gramya Bank	0.15
Central Bank of India	0.08
Utkal Grameen Bank	0.03

PVT BANKS&SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
IDBI Bank	24.58
Axis Bank Ltd	19.38
HDFC Bank	13.61
BOTTOM 3 BANKS	
Federal Bank	2.13
Indus Ind Bank	0.00
Yes Bank	0.00

Bank wise performance of Crop Loan & Term Loan from 01.04.2021 to 30.09.2021 is available at **Annexure – 17**.

(b) Kissan Credit Card (KCC)

Banks have disbursed 22,35,204 numbers of KCC accounts amounting to Rs.10,646.82 Crore from 01.04.2021 to 30.09.2021. Total outstanding balance as on 30.09.2021 is Rs.24,094.81 crore in 50,71,227 KCC accounts.



FY	No. of KCCs issued		Balance O/S as on September	
	No. (in actuals)	Amt (in Cr.)	No. (in actuals)	Amt (in Cr.)
2019-20 (upto September'19)	22,85,521	10,576.86	45,29,181	21,739.28
2020-21 (upto September'20)	23,89,105	11,380.18	51,26,326	25,107.67
2021-22 (upto September'21)	22,35,204	10,646.82	50,71,227	24,094.81

The top 3 and bottom 3 performing banks under 2 categories are given below -

PSB,RRB & OSCB		PVT BANKS & SFB	
Bank	Amount (in Cr.)	Bank	Amount (in Cr.)
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Orissa State Co-Op. Bank	7025.90	Axis Bank Ltd	144.29
State Bank of India	1745.81	HDFC Bank	56.68
Utkal Grameen Bank	693.96	ICICI Bank	46.79
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Canara Bank	36.72	IDBI Bank	7.50
Indian Bank	10.36	Yes Bank	4.63
Central Bank of India	4.14	Federal Bank	3.60

The Bank wise achievement made under KCC as on 30.09.2021 is available at **Annexure – 18**.

(c) Agriculture Allied Sectors (Fishery & Dairy)

Comparative - Disbursement

(Amt in Rs. Cr.)

Name of the scheme	FY 2020 – 2021 (HY) (upto Sept'20)		FY 2020 – 2021 (Yearly) (upto March'21)		FY 2021 – 2022 (HY) (upto Sept'21)	
	No. of a/c disbursed from 01.04.20 to 30.09.20	No. of a/c disbursed from 01.04.20 to 30.09.20	No. of a/c disbursed from 01.04.20 to 31.03.21	Disbursement Amount from 01.04.20 to 31.03.21	No. of a/c disbursed from 01.04.21 to 30.09.21	Disbursement Amount from 01.04.21 to 30.09.21
Dairy (Including DEDS)	12,067	69.24	66,719	628.91	35,022	193.27
Fishery	2,759	42.23	35,030	460.09	40,724	201.15
Poultry	10,115	112.02	51,837	604.00	40,001	218.62
AH- Sheep/Goatery/Piggery	4,324	59.44	2,73,096	933.35	4,70,642	1,269.59
Others	1,28,773	866.81	10,15,997	3,181.57	6,02,489	1,529.83
Total	1,58,038	1,149.74	14,42,679	5807.92	11,88,878	3,412.46



The top 3 and bottom 3 performing banks under 2 categories are given below -

PSB,RRB&OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Utkal Grameen Bank	48.28
Indian Overseas Bank	40.54
Union Bank of India	36.63
BOTTOM 3 PERFORMING BANKS	
State Bank of India	4.26
Central Bank of India	4.04
Odisha Gramya Bank	2.19

PVT BANKS&SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Indus Ind Bank	4422.57
Utkarsh Small Finance Bank	3056.32
Suryoday Small Finance Bank	2146.27
BOTTOM 3 PERFORMING BANKS	
Axis Bank Ltd	50.06
HDFC Bank	23.63
IDBI Bank	4.72

In the last SLBC Sub-Committee meeting of F&ARD held on 11.11.2021, the following points were discussed –

- Banks to show ACP achievement under appropriate sectors: Achievement under 'Other' sector to be avoided. Banks which have shown substantial amount in Other Sector have to provide granular data in this regard to SLBC and Fisheries & Animal Resources Development Department, Govt. of Odisha. Till date, only Indusind Bank has submitted the same and it has been communicated to F&ARD Department, Govt. of Odisha.
- Directorate of Fishery to provide the updated bank-branch wise data to the respective banks.
- Department of Fisheries & Animal Resources Development to share details of District level nodal officers for KCC Saturation Drive for Animal Husbandry, Dairy and Fishery Farmers to banks.
- Nodal officers from Banks to be in constant touch with their counter part in respective Govt. Department for resolving any issues faced by Banks in sanctioning of proposals.
- All Banks to clear all pending cases before start of the KCC Saturation Drive for Animal Husbandry, Dairy and Fishery Farmers so that fresh applications can be processed thereafter.

Bank wise progress made on financing under different schemes of Allied Agriculture Sector as on 30.09.2021 is given in **Annexure – 19**.



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 rejected under MKUY	Applications sanctioned under MKUY	Applications pending under MKUY
25.08.2021	1836	428	583	825
30.11.2021	1962	422	666	874

The status of applications sponsored to different banks, sanctioned & pending under MKUY as on 30.11.2021 as submitted by APICOL, Govt. of Odisha is given in **Annexure-20**.

Mission for Integrated Development of Horticulture (MIDH)

Directorate of Horticulture, Government of Odisha reported that as of 09.12.2021, 1018 applications are pending with different banks amounting to Rs. 24.50 Crore. The District-wise & Bank-wise pending proposals under Horticulture Sector is given in **Annexure – 21**.

(d) Doubling of Farmers' Income by 2022-Strategy for Odisha

Agriculture and allied sectors continue to be primary livelihood occupation of people in the state of Odisha, as 83.30 % of the population live in rural areas and depend on agriculture and related livelihood opportunities. Agriculture and allied sector accounted for 20.92% of GSDP (Rs.0.79 lakh crore) in 2016-17, which increased to 21.27% of GSDP (Rs.1.09 lakh crore) in 2020-21 (AE). Within the Agriculture and allied sector crops accounts for 64.17%, followed by forestry and logging (12.75%), livestock (11.71%) and Fisheries (11.42%). The sector witnessed a CAGR of 5 % during 2011-12 to 2020-21 (AE).

Krishak Samridhi- Pilot Project for doubling of farmers' income

With an objective to improve economic status of the farmers through convergence model, NABARD launched a pilot project titled "Krishak Samridhi – An Income Enhancement Initiative" in 05 states viz. Assam, Bihar, Haryana, Gujarat & Odisha. In Odisha, the project is being implemented in 07 villages (Tilakana, Demando, Tentapur, Baliapada, P. Balarampur, Sankilo, Katarpada) of Nischintakoili block in Cuttack district since September 2017. The base year average income of the farmers was Rs 41,145 which has now been enhanced to Rs 71,238 (73.10% income enhancement). The major interventions under the project includes Integrated Farming System, crop diversification, farm mechanization, efficient irrigation, promotion of allied activities and new skill development. The project has covered around 1439 beneficiaries under various farm and non-farm interventions.



NABARD has prepared the Potential Linked Plans (PLPs) for the year 2022-23 for all the districts of the State. The agenda of doubling farmers income has been kept in focus in assessing the credit potential for all the priority sector activities with due consultation of the technical experts/ line departments at district/State level.

Successful pilots / interventions of line departments need to be upscaled and replicated. District specific integrated farming models may be promoted ensuring supply of quality inputs and other supporting infrastructure.

Challenges and way forward:

Incentivizing crop diversification, expanding outreach of extension and access to advance technologies, agri-business opportunities and wider markets would be contributing factors. Frequent droughts, cyclones, floods adversely affect crop productivity and farm income. Wider coverage of insurance for cash crops as a risk mitigation measures would be helpful.

Bringing SF/MF/educated rural youth into the ecosystem of profitable agri-enterprises is the key challenge. Upscaling the FPO programme in a big way to enable vast sections of SF & MF to derive benefits out of input supply management, farm produce aggregation to enable collective marketing, processing & value addition etc. KCC saturation and BALARAM Scheme would be immensely helpful for better access of institutional credit for farmers.

AGENDA NO.7

(a) Financing to MSME Sector

Micro, Small and Medium Enterprises (MSMEs)

Disbursement performance of Commercial Banks under MSME Sector of the last 3 Half years is given below.

(Amt in Rs. Cr.)

Manufacturing Sector	HY Disbursement during FY 2020-21 (01.04.2020 to 30.09.2020)		Yearly Disbursement during FY 2020-21 (01.04.2020 to 31.03.2021)		HY Disbursement during FY 2021-22 (01.04.2021 to 30.09.2021)	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Micro Enterprises	4,10,441	6,939.42	14,52,040	18,360.91	1,94,960	7,339.96



Small Enterprises	27,350	4,889.62	55,642	13,121.22	49,757	6,662.66
Medium Enterprises	3,015	1,786.18	19,230	5,018.51	23,268	3,127.95
TOTAL	4,40,806	13,615.22	15,26,912	36,550.64	2,67,985	17,130.56

There is overall Y-O-Y growth of 25.82% in MSME as compared to that 30.09.2020. There is growth in all sector, i.e, Micro Enterprises(5.77%), Small Entereprises(36.26%) & Tarun (75.12%).

The comparative outstanding position under MSME Sector is given below

(Amt in Rs. Cr.)

Particulars	Balance outstanding as on 30.09.2020		Balance outstanding as on 31.03.2021		Balance outstanding as on 30.09.2021	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Micro Enterprises	19,27,401	20,936.90	22,98,089	21,152.43	15,05,736	20,796.80
Small Enterprises	1,86,099	16,132.98	1,45,588	14,171.87	1,57,186	14,249.40
Medium Enterprise	50,246	4,960.55	29,065	7,404.01	28,029	5,956.22
Total MSME	21,63,746	42,030.43	24,72,742	42,728.31	16,90,951	42,340.46

Indusind Bank & Bandhan Bank has reported the reduced no. of outstanding account in Micro Enterprises.

Detailed report of Bank wise position under MSME is given at **Annexure – 22**.

Regarding Bank finance to MSMEs getting lease hold right from IDCO

Odisha Industrial Infrastructure Development Corporation (IDCO) is the nodal agency of the State Govt. to acquire land and give on lease basis to the Industries and MSMEs of the state for setting up various industrial and commercial activities. IDCO also allows the units to mortgage the land in favour of various commercial Banks to take financial assistance for their units.

In the last few years, it is seen that, IDCO has changed certain rules in its policy of giving lease hold rights to the units. The State Govt. has its policy which states that, a unit should start its manufacturing activity within a period of 3 years from the date of allotment; otherwise, the allotment of land may be cancelled. The Allottees are facing problems when IDCO is preliminarily doing an agreement to lease for a period of 3 years with the respective units and after completion of the project, IDCO does the permanent lease deed with their respective units. Now the problem is, to take up the project, the MSME unit needs fund and the Bankers are not willing to give finance to the



units against the agreement to the lease made by IDCO as this agreement to lease is not a permanent lease and mortgageable right against this lease deed has not been issued by IDCO.

Further, there is no specification regarding protection of Mortgagee- Bank's right if IDCO passes any cancellation order and resumes the land to its record/ custody as per Clause-1.15 of IDCO Circular no. 15995 dated 23/07/2016 when the entrepreneur could not complete the construction within the moratorium period of three years and/ or within the extended period.

Some accounts related to Chandaka Industrial Estate have become NPA and Banks are unable to enforce the security in respect of the said plots as the matter is sub-judice before National Green Tribunal.

We request the State Government to look into the matter.

(b) Govt. Sponsored Programmes PMEGP– Govt. of India

For FY 2021-22, Rs.183.50 Crore Margin Money target has been assigned to different banks which was 31.78% increase from the previous Financial Year target. Banks have achieved the Margin Money Target of Rs.46.05 Crore as on 06.12.2021. Further Banks have sanctioned 3,181 PMEGP proposals during the current financial year 2021-22 upto 06.12.2021 against annual target of 6,000 accounts.

As of	Total applications forwarded	Total applications returned	Total applications sanctioned	Total applications pending
06.12.2021	13,007	5,813	3,181	4,341

Highest sanctioned by State Bank of India (1418 no.), Punjab National Bank (439 no.) and Union Bank of India (306 no.).

Applications to be uploaded in the PMEGP portal may please be scrutinized by the Industries Department. Only viable proposals may be forwarded to banks for sanction, to avoid delay and rejection.

The Bank wise achievement under PMEGP of Odisha for the year 2021-22 (up to 06.12.2021) is given in the **Annexure– 23**.



AGENDA NO. 8

Central Government Sponsored Schemes

(a) Crop Insurance

Pradhan Mantri Fasal Bima Yojana (PMFBY) 2021-22

The maximum Farmers' Premium is 2% for Kharif & 1.5% for Rabi season except for the commercial crops like Cotton, Ginger, Turmeric, Potato & Sugarcane for which the Farmers premium is 5%.

Farmers covered under PMFBY for Kharif 2021 as of 30.09.2021 is given below:

	Kharif 21 (30.09.2021)
Enrolment (Nos of Farmers) (both loanee & non loanee)	83,64,406
Area Insured (000's ha)	1,050.57
Sum Insured(Rs Crores)	7,079.86
Gross Premium(Rs Crores)	1,387.94
Farmers Premium (Rs Crores)	141.51

Farmers covered under PMFBY for Rabi 2021-22 as of 24.11.2021 is given below:

	Rabi 21-22 (24.11.2021)
Enrolment (Nos of Farmers) (both loanee & non loanee)	22698
Area Insured (000's ha)	3.76
Sum Insured(Rs Crores)	27.32
Gross Premium(Rs Crores)	1.41
Farmers Premium (Rs Crores)	0.41

The districtwise details are given in **Annexure -24**.

Nodal Officer, PMFBY is requested to appraise the house on this matter.

(b) Progress of Pradhan Mantri MUDRA Yojana (PMMY) in Odisha

All Banks and Financial Institutions have sanctioned an amount of Rs.8,448.76 Crore and disbursed Rs.8,179.50 Crores in the financial year 2021-22 (upto 30.11.2021).

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



(Amt in Rs. Cr.)

Categories	FY 2020-21 (upto 31.03.21 Full FY)		FY 2021-22 (upto 30.06.21)		FY 2021-22 (upto 30.11.21)	
	No. of Accounts	Disbursed Amount	No. of Accounts	Disbursed Amount	No. of Accounts	Disbursed Amount
Shishu	31,93,856	8,365.76	592014	1,640.70	18,11,803	4,828.68
Kishore	4,11,288	4,543.71	58640	646.44	2,23,648	2,254.46
Tarun	29,854	2,009.56	3805	273.56	15,851	1,096.36
Total	36,34,998	14,919.03	654459	2,560.70	20,51,302	8,179.50

There is overall growth of 219.42% in Mudra loans as compared to that 30.06.2021. There is growth in all categories, i.e, Shishu (194.31%), Kishore (248.75%) & Tarun (300.77%) as on 30.11.2021 over 30.06.2021.

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

(Amt in Rs. Cr.)

Financial Institutions	FY 2020-21 (upto 31.03.21 Full FY)		FY 2021-22 (upto 30.06.21)		FY 2021-22 (upto 30.11.21)	
	No. of Accounts	Disbursed Amount	No. of Accounts	Disbursed Amount	No. of Accounts	Disbursed Amount
MFIs & NBFCs	13,73,317	5,091.64	3,35,794	1,046.66	5,98,795	1,968.43
Public Sector Banks	3,05,973	3,630.70	32,925	598.66	1,51,125	2,199.81
Private Sector Banks	17,67,720	5,386.17	2,63,242	839.57	11,86,477	3,616.50
Regional Rural Banks	25,023	300.98	204	3.41	750	3.11
Small Finance Bank	1,62,965	509.54	22,294	72.40	1,14,155	391.65
Total	36,34,998	14,919.03	6,54,459	2,560.70	20,51,302	8,179.50

Public Sector Banks, Private Sector Banks & Small Finance Banks have shown positive growth.

Bank wise, district wise & category wise report on PMMY is available in **Annexure-25**.



(c) PMAY-Housing for all-Credit Linked Subsidy Scheme (CLSS)

The Credit Linked Subsidy Scheme (CLSS) is the second vertical of the Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] of the Housing for All by 2022 Mission of the Government of India. It is a Central Sector Scheme. The CLSS can be broadly divided into two components (i) PMAY-CLSS for EWS/LIG and (ii) PMAY-CLSS for MIG. The PMAY-CLSS for EWS/LIG is valid from September 17, 2015 to March 31, 2022.

Broad parameters of the Scheme are captured in the table below –

	EWS	LIG	MIG-I	MIG-II
Purpose	<ul style="list-style-type: none"> • Construction • Purchase • Repairs & upgradation 	<ul style="list-style-type: none"> • Construction • Purchase • Repairs & upgradation 	<ul style="list-style-type: none"> • Construction • Purchase 	<ul style="list-style-type: none"> • Construction • Purchase
Household Income	≤ Rs.3 lakh	>Rs.3 lakh and ≤ Rs.6 lakh	>Rs.6 lakh and ≤ Rs.12 lakh	>Rs.12 lakh and ≤ Rs.18 lakh
Number of Active Primay Lending Institution's (PLIs) in the state of Odisha as on 31.10.2021	39	39	35	27
Maximum loan amount on which subsidy calculated	Rs.6 lakh	Rs.6 lakh	Rs.9 lakh	Rs.12 lakh
Maximum loan tenure for which subsidy calculated	Old - 15 years upto 31.12.2016 New - 20 years w.e.f. 01.01.2017	Old - 15 years upto 31.12.2016 New - 20 years w.e.f. 01.01.2017	20 years	20 years
Max. Eligible Upfront Subsidy	6.50%	6.50%	4.00%	3.00%



Discount Rate	9.00%	9.00%	9.00%	9.00%
Maximum subsidy amount	Old - Rs.2.20 lakh New - Rs. 2.67 lakh	Old - Rs.2.20 lakh New - Rs. 2.67 lakh	Rs.2.35 lakh	Rs.2.30 lakh

Number of households received benefit in the State of Odisha as of 31.03.2021 & 31.10.2021 is given below (Amount in Cr.)-

Number of households received benefit in the State of Odisha as on	EWS/LIG		MIG-I		MIG-II	
	No. of house	Subsidy disbursed	No. of house	Subsidy disbursed	No. of house	Subsidy disbursed
31.03.2021	2317	44.12	2604	51.26	632	12.19
31.10.2021	2940	57.64	2929	57.94	695	13.40

Regional Resident Representative of NHB may apprise the House in this regard.

(d) Stand Up India Scheme

As per the Budget Speech FY 2021-22 of Hon'ble Finance Minister of India, the following changes have since been approved in the Stand Up India Scheme:

- i) The extent of margin money to be brought by the borrower may be reduced from **'upto 25%' to 'upto 15%'** of the project cost. However, the borrower will continue to contribute at least 10% of the project cost as own contribution.
- ii) Loans for enterprises in **'Activities allied to agriculture'** e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agriclinic and agribusiness centers, food & agro-processing, etc. (excluding crop loans, land improvement such as canals, irrigation, wells) and services supporting these, shall be eligible for coverage under the Scheme.

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 on 30th October 2021, **158** loan applications have been sanctioned & disbursed as per report generated from Stand up Mitra portal.



Performance under Stand up India

(Amt in Rs. Cr.)

Particulars	As on 30.09.2020 (HY)			As on 31.03.2021 (Yearly)			As on 31.10.2021 (HY)		
	Sanctioned		Disbursed	Sanctioned		Disbursed	Sanctioned		Disbursed
	A/Cs	Amount	Amount	A/Cs	Amount	Amount	A/Cs	Amount	Amount
SC/ST	23	4.72	1.73	85	17.28	3.19	33	6.05	6.05
Women	86	19.70	8.87	334	80.37	24.20	125	26.68	26.68
Total	109	24.42	10.60	419	97.65	27.39	158	32.73	32.73

Only Bank of Baroda, Bank of India, Canara Bank, State Bank of India, UCO Bank & Indusind Bank have sanctioned under the scheme upto 31.10.2021.

All the banks are requested to improve performance under Stand Up India during the current financial year 2021-22 and achieve the allotted target.

The bankwise performance is given in **Annexure- 26**.

(e) Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities Progress / Achievement made for 2021-22 – Financing under Minority Communities.

During 01.04.2021 to 30.09.2021, Banks have extended credit of Rs. 774.79 crore to 1,31,959 beneficiaries of Minority Community. The outstanding balance as on 30.09.2021 was Rs. 3,792.05 Crore in 5,58,345 accounts.

Date	Disbursement during the period		Balance outstanding as on mentioned date	
	A/c in actual	Amt in Crore	A/c in actual	Amt in Crore
01.04.2021 to 30.06.2021	77,177	5,51.67	5,51,921	3,437.67
01.04.2021 to 30.09.2021	1,31,959	774.79	5,58,345	3,792.05

Bank wise performance is available at **Annexure – 27**.

(f) National Urban Livelihood Mission (NULM)

As reported by SUDA, 780 loan applications under SEP-I for FY 2021-22 (upto October'21) and 307 loan applications under SEP-G were disbursed. Under SHG-Bank Linkage –1665 loans were disbursed.



Date	SEP-I (Individual)			SEP-G (Group)			SHG Bank Linkage		
	Target 2021-22	No. of loan disbursed	% of Achv.	Target 2021-22	No. of loan disbursed	% of Achv.	Target 2021-22	No. of loan disbursed	% of Achv.
01.04.2021 to 30.06.2021	3550	153	4.31	560	52	9.29	6000	306	5.10
01.04.2021 to 31.10.2021	3550	780	21.97	560	307	54.82	6000	1665	27.75

Achievement figure upto October'21 is furnished at **Annexure-28**.

(g) Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme – Govt. of India

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

(Amt in Rs. Cr.)

At the end of the year	Proposals covered during the period	
	No. of Accounts	Amount
FY 2020-21 (upto 30.09.2020)	16,069	549.96
Full Yr 2020-21 (upto 31.03.2021)	28,288	1,133.70
FY 2021-22 (upto 30.09.2021)	15,208	937.60

Although no. of accounts has decreased but the amount covered under the scheme has increased as compared to Sept'20.

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2021 to 30.09.2021 are available in **Annexure – 29**.

Some of the important points on CGTMSE is furnished below for necessary reference of the stakeholders

Category	Maximum extent of Guarantee where credit facility is		
	Upto 5 lakh	Above 5 lakh upto 50 lakh	Above 50 lakh upto 200 lakh
Micro Enterprises	85% of the amount in default subject to a maximum of 4.25 lakh	75% of the amount in default subject to a maximum of 37.50 lakh	75% of the amount in default subject to a maximum of 150 lakh



Women entrepreneurs/ Units located in North East Region (incl. Sikkim) (other than credit facility upto 5 lakh to micro enterprises)	80% of the amount in default subject to a maximum of 40 lakh	
All other category of borrowers	75% of the amount in default subject to a maximum of 37.50 lakh	
Activity	From 10 lakh upto 100 lakh	
MSE Retail Trade	50% of the amount in default subject to a maximum of 50 lakh	

(h) Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

As of 30.11.2021, 1,81,64,765 accounts are opened under PMJDY and total deposit in these accounts is Rs. 6,637.41 Crore. Out of total PMJDY accounts as on 30.11.2021, Rupay Card issued in 1,40,24,197 accounts.

The performance regarding opening of PMJDY accounts as of 30.09.2020, 31.03.2021 & 30.11.2021 is given below

As of	Total PMJDY a/cs opened as on date	Total Deposit in PMJDY a/cs as on date (Rs. In Cr.)	Zero balance account as on date	Rupay card issued to the PMJDY a/c as on date	Aadhaar seeded in the PMJDY a/cs as on date
30.09.2020	1,62,68,372	5,728.45	13,85,427	1,27,32,566	1,14,78,844
31.03.2021	1,73,16,837	6,641.51	10,46,950	1,35,57,768	1,28,27,145
30.11.2021	1,81,64,765	6,637.41	11,54,651	1,40,24,197	1,37,98,772

Bank wise performance on PMJDY as on 30.11.2021 is available in **Annexure – 30**.

(i) Performance by Commercial Banks under Social Security Schemes

The performance under PMJJBY, PMSBY & APY schemes are given below –

Scheme	No. of enrollments made
PMJJBY (upto 30.11.2021)	33,52,572
PMSBY (upto 30.11.2021)	93,31,169
APY (upto 30.11.2021)	2,22,126

In the APY CITIZEN's CHOICE Campaign (from 1st August to 1st October 2021), banks in Odisha has enrolled 83,979 applications against a target of 66,752 applications and achieved 126% of the target.



In regard to APY enrollment, against a target of 3,25,960 accounts set by PFRDA, Govt. of India for the FY 2021-22, banks in Odisha enrolled 2,22,126 accounts as in the State as on 30.11.2021 and achieved 68% of target. Cumulative APY accounts opened since inception are 13,22,087.

Bank wise performance in the 3 Social Security Schemes are available at **Annexure- 31**.

(j) 20 Point Programme under Point-11 (A) for providing economic Assistance to the Sch. Caste beneficiaries during 2021-2022 (allotment year 2020-21)

The Orissa Sch. Caste and Sch. Tribe Development Finance Co-operative Corporation Limited, Bhubaneswar (OSFDC) has informed that during the current financial year (2021-22), it has been decided to finance eligible Sch. Caste Self Help Group (SHGs) and 30% of target to Individual Sch. Caste beneficiaries where eligible SHGs are not available under Bankable Income Generating Schemes. In each group there will be 10 to 20 SC beneficiaries.

As per the scheme, the subsidy is 50% of the unit cost which will be provided by Corporation subject to the ceiling of Rs. 10,000/- per beneficiary and for Self Help Groups, the subsidy will be 50% of the cost of scheme or per capita subsidy of Rs.10,000/- or Rs.1.25 lakh for the whole group, whichever is less. The balance amount of the unit cost will be provided by participating Banks as loan. The subsidy provided by Orissa Sch. Caste and Sch. Tribe Development Finance Co-operative Corporation Limited is back-ended.

The MD, Orissa Sch. Caste and Sch. Tribe Development Finance Co-operative Corporation Limited (OSFDC) may apprise in this matter.

AGENDA NO. 9

State Govt. Sponsored Schemes

(a) BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The total target fixed for formation of 65,000 JLGs for 2020-21 & 35,000 JLGs for 2021-22 (Total – 1,00,000 JLGs).

The performance under the scheme is given below –

Period	Total JLGs formed	Total application sponsored	Total application sanctioned	Amount Sanctioned (in Crore)	Amount Disbursed (in Crore)
As of 30.06.2021	11,602	7,531	1,141	9.57	5.71
As of 30.11.2021	18,689	14,026	5,078	49.99	40.35



There are 8362 applications under process at various banks.

The districtwise details are given in **Annexure – 32**.

(b) Development with regard to the Women SHGs in the State of Odisha – Mission Shakti

1. SHG Bank Linkage:

- The annual credit linkage target for the current financial year has been fixed at Rs. 6,002.52 crore targeting 2,8,150 SHGs.
- As on 31.10.2021, 1,63,734 SHGs have been credit linked with an amount Rs. 3,500.73 crore, which accounts for 58% of both physical and financial target.
- Under the 5T mandate of Department of Mission Shakti, Government has targeted to increase the average loan size to Rs. 4 lakh per SHG by the FY 2022-23.
- The average loan size for the current financial year comes to Rs. 2.14 lakh per SHG.
- Around 80,127 loan applications are pending at the bank branch level for sanction & disbursement, which needs immediate action.

The bank wise and district wise progress (as on 31st October 2021) is enclosed at **Annexure – 33**.

Action:

- i. Banks to issue suitable instruction for expediting the linkage and ensure that at least 80% of the financial & physical target is achieved by December 2021 with minimum loan size of Rs. 2 lakh.
- ii. The pending loan applications are to be acted upon at the earliest. Department of Mission Shakti will share bank and branch wise pending loan application details with concerned banks on monthly basis.
- iii. It must be ensured that in no case loan applications requiring immediate action shall be held more than 15 days.



2. Mission Shakti Loan – State Interest Subvention:

- Considering the growth in credit linkage and repayment of loan by SHG, the current year (2021-22) target for 'Mission Shakti Loan - State Interest Subvention' has been fixed at Rs. 200 crore.
- As on 31.10.2021, claims amounting to Rs. 34.33 crore of UGB, IOB, CBI, SBI, UCO, Canara and OSCB has been settled by this Department.
- Banks namely Punjab & Sind Bank and HDFC bank have not furnished any interest subvention claims over the last financial years.

Bank wise progress (claim settlement for the FY 2020-21) is enclosed at “**Annexure – 34**”.

Action:

- i. Banks to submit the unsettled claims for the last financial year for the period up-to 31st March 2021 and for the current FY i.e 1st April to 30th September 2021.
- ii. Banks may come up with a mechanism to ensure that all interest subvention claims get credited to the SB account of SHGs without delay.

3. Dedicated MIS Portal for SHG Bank Linkage & Interest Subvention (BLIS):

- The dedicated MIS portal for monitoring SHG Bank Linkage and Interest Subvention programme in the state has been developed and operational.
- This portal is going to facilitate & monitor online & offline sponsoring of application, sanction & repayment of loans and NPA position with respect to SHG loans in the state.
- To implement this process, Mission Shakti is collaborating with all banks for periodic data sharing on SHG Bank Linkage and Interest Subvention.
- MoUs with all banks (except Punjab & Sind Bank) have been executed for sharing SHG data.

The details on progress is enclosed at “**Annexure – 35**”.

Action:

- i. Punjab & Sind Bank to sign MoU at the earliest.



- ii. Banks to share the cut-off data for the year ending 31st March 2021 and loan & transaction data for the current year (month wise) at the earliest for effective operation of the portal. Suitable date may be fixed.

4. Engaging Women SHG / Federation Members as Business Correspondent Agents (BCAs) under BC Model:

- To provide different banking services to citizens in unbanked and under banked GPs across the state, Department of Mission Shakti in partnership with State Bank of India, Utkal Grameen bank, Odisha Gramya Bank, YES Bank and ICICI Bank has engaged **1749** Mission Shakti SHG members as Business Correspondent Agents (BCAs).
- These BCAs have undertaken transactions amounting to **Rs. 392 crore** during the current financial year (upto 31st October 2021).
- During the current financial year, it is targeted to engage one SHG/Federation member to as BCA in all unbanked GPs, where no brick & mortar bank branches are available.
- UCO Bank has given consent to Department of Mission Shakti, Government of Odisha for signing of MoU for engaging Women SHG Members as BC Agent.

The bank and district wise engagement progress as on 8th December 2021 is enclosed at "**Annexure – 36**".

Action:

Other banks may step forward to engage Women SHGs as BCA under this Model as per communication of the Finance Department vide letter no. 31629 dated 27.11.2020.

(c) Silpi Unnati Yojana (SUY)

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

During the current FY 2021-22 advertisements were published for collection of applications under the scheme. A target of 1000 numbers has been kept under this for any bankable scheme in Handicraft sector of the State. The applications received are under process and till now 1,772 nos of applications have been sponsored to different banks. Out of which 102 nos of cases have already been sanctioned by different bank branches. The details are given in **Annexure -37**.



All the back log cases pending under the scheme at various branches of Banks are to be considered for sanction during the current year. The list of bank wise pending cases are annexed at **Annexure - 38**. Banks may process and sanction the pending cases at the earliest.

AGENDA NO.10

Recent Policy Initiatives by Govt. of India, RBI, NABARD, Govt. of Odisha

(a) RBI Policy Changes:

I. Reserve Bank - Integrated Ombudsman Scheme, 2021

RBI, Central Office, Mumbai vide notification no. CEPD.PRD.No.S873/13.01.001/2021-22 dated 12th November 2021 has informed that to make the alternate dispute redress mechanism simpler and more responsive to the customers of entities regulated by it, RBI integrates the three Ombudsman schemes – (i) the Banking Ombudsman Scheme, 2006, as amended up to July 01, 2017; (ii) the Ombudsman Scheme for Non-Banking Financial Companies, 2018; and (iii) the Ombudsman Scheme for Digital Transactions, 2019 into the Reserve Bank - Integrated Ombudsman Scheme, 2021 (the Scheme).

The Scheme covers the following regulated entities:

- i. All Commercial Banks, Regional Rural Banks, Scheduled Primary (Urban) Co-operative Banks and Non-Scheduled Primary (Urban) Co-operative Banks with deposits size of Rupees 50 crore and above as on the date of the audited balance sheet of the previous financial year
- ii. All Non-Banking Financial Companies (excluding Housing Finance Companies) which (a) are authorised to accept deposits; or (b) have customer interface, with an assets size of Rupees 100 crore and above as on the date of the audited balance sheet of the previous financial year
- iii. All System Participants as defined under the Scheme.

The regulated entities shall comply with the Scheme from the date of its implementation and the Scheme shall come into force from November 12, 2021.

The detailed guideline is given in **Annexure - 39**.



AGENDA NO. 11

Loan Recovery – Legal/Institutional Support

(a) NPA position as on 30.09.2021

- ❖ Total NPA as on 30.09.2021 is Rs. 12,852.47 Crore, increased from Rs. 11,339.37 Crore as on 31.03.2021.
- ❖ The NPA % of the State as on 30.09.2021 is 6.28% which is at much higher side and alarming. There is a rise in NPA % of Odisha as compared to the quarter ending March 2021 where the NPA % was 6.22%.
- ❖ NPA % under MSME is 9.83% particularly NPAs under PMEGP & Mudra are very high.
- ❖ For PMEGP / NULM/ NRLM / SHG, the NPA % was too high. The Banks are facing problem to recycle the funds owing to non repayment of loans, mounting overdue and rising NPA %. Banks & Govt. Departments have to make joint efforts with specific strategies to improve the recovery performance for better recycling of funds.

Sector wise comparison of NPA % for last 3 Half years

Sl. No.	Sector	NPA % as of 30.09.20	NPA % as of 31.03.21	NPA % as of 30.09.21
1.	Short Term Crop Loan	6.96	10.64	10.51
2.	Agriculture Term Loan	10.36	14.45	12.47
3.	Agriculture Allied	16.84	6.66	8.67
4.	Total Agriculture	8.86	9.99	10.50
5.	MSME Sector	7.63	8.96	9.83
6.	Education Loan	12.14	11.02	10.51
7.	Housing Loan	1.57	3.39	3.10
8.	Total Priority Sector	8.01	8.75	9.40
9.	Total Advance	6.03	6.22	6.28

Scheme wise comparison of NPA % for last 3 Half years

Sl. No.	Sector	NPA % as of 30.09.20	NPA % as of 31.03.21	NPA % as of 30.09.21
1.	PMEGP	22.31	21.84	18.10
2.	SHG	7.98	8.08	8.21
3.	NULM	6.49	6.15	11.08



Year wise NPA Position (Last 3 Half years)

Year	Total Advance in Crore	Total NPA in Crore	NPA %
30.09.2020	1,64,772.51	9,928.31	6.03
31.03.2021	1,82,220.68	11,339.37	6.22
30.09.2021	2,04,779.12	12,852.47	6.28

Banks in the State have to :

- Stimulate the recovery measures to curtail down the growing in NPAs with the help of State Government machinery.
- Proper monitoring and handholding support is also required to restrict fresh slippages with the help of State Government machinery.
- Increase in the advance portfolio by extending more priority sector credit in the State.

The Bank wise and Sector wise NPA position is given in **Annexure – 40**.

(b) Applications for attachment of property under Section 14 of the SARFAESI Act pending with District Magistrates

- As per Section 14 of the SARFAESI Act banks require the support from District Magistrates for attachment of property and quick enforcement of the Act.
- It is reported that 813 numbers of applications involving Rs.492.72 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.

All Lead District Managers are requested to incorporate the Agenda on pending SARFAESI applications with district magistrates, if not done, and critically review the position of pending cases in every DCC meetings and pursue the matter with the District Authorities for immediate disposal of the same as the number of pending SARFAESI applications is gradually increasing.

District wise and bank wise pending list enclosed in **Annexure – 41**.



AGENDA NO. 12

Banks Common Concern

(a) Digitization of land records

Department of Land Resources (DoLR), Govt. of India vide their letter dated 7th October 2020 have requested the State/ UT Governments -

- (i) To create standardized open APIs with relevant safe guards to enable access of real time digital land records
- (ii) Finalize the modalities for entry of loan/charges against parcel of land record database with banks and financial institutions.

Digitization of land records and linking the digital land record database with banks and financial institutions will result in creation of online charges in digital land records & facilitate quick processing and sanction of loans by the banks.

In this regard, Bhulekh Odisha is an online portal to keep the land records of the citizens of the Odisha State. The land record system in Odisha got digitalized in the year 2008 under Central Govt.'s National Land Records Modernization Programme (NLRMP).

The concerned Government Department is requested to give access of the digital land records data base to the banks enabling them to create online charge on land for sanction of loans.

(b) RSETI

The overall number of candidates trained as on 30.09.2021 is 2,00,550 out of which 1,50,320 (74.95%) numbers are settled and 74,288 trained candidates have been credit linked .

As on 30.09.2021, **3990** Rural Poor/NRLM target group youth have been trained against annual target of **14,915** (% of achievement =**26.75 %**)

Bank wise performance under Rural Poor / NRLM as on 30.09.2021 is as follows:

BANK	BOI	RUDSETI	CBI	SBI	UNION BANK	UCO BANK
% of Achievement of targeted	23.70	22.83	28.51	28.81	32.82	21.75



The percentage of candidates settled with bank finance as on 30.09.2021 (cumulative) is **55.73 %** against National Average of 49%. **The details are given in Annexure – 42.**

Status of Infrastructure related issues in RSETI

- In 2016, land was allotted for RSETI Puri with a condition to deposit the ground rent & cess every year. Issuance of permissive possession letter is pending in Puri District.
- In Cuttack District, Land is allotted but possession is not given yet. The Status of the land is also to be converted from Gochar to stitiban.
- In **18** numbers of RSETIs, building construction has been completed.
- In **6** number of RSETIs, the construction is in progress.(Bhadrak, Bargarh, Kalahandi, Rayagada, Sundargarh and Deogarh)
- In 4 RSETIs, the construction has not yet started(Ganjam, Gajapati, Angul and Dhenkanal).
- In Ganjam and Gajapati, District Administration is demanding for payment of Incidental Charges for issuing permissive possession. In Gajapati district allotment has been cancelled by Collector due to nonpayment of Ground rent and cess.

We request State Government to waive payment of ground rent & cess on the land provided for RSETI.

State Director RSETIs may appraise the House in this regard.

(c) Financial Literacy Centres (FLC)

Financial Literacy Centres are the building blocks or the basic units that initiate the financial literacy activities at the ground level and banks should provide the minimum basic infrastructure and strengthen the existing FLC Eco-system. The Financial Literacy Counsellor/Director heading the Financial Literacy Centre is the key stakeholder in driving the financial literacy initiatives at the ground level.

However, it is found that the posts of 11 FLC Counsellors are lying vacant, as detailed below



Name of the Bank	No. of FLC Counsellor lying vacant	Name of the Districts were FLBC Counsellor is lying vacant	Remarks
State Bank of India	10	Rayagada, Khurda, Malkangiri, Nuapada, Jharsuguda, Koraput, Boudh, Kendrapara, Kalahandi & Kandhamal	As informed by SBI, LHO, Bhubaneswar, in six districts, the posting of FLC Coordinator is pending due to pending high court cases. (Rayagada, Khurda, Malkangiri, Nuapada, Jharsuguda, Koraput) In three districts, the post is lying vacant due to sudden demise of the FLC Coordinator (Boudh, Kalahandi & Kandhamal). In Kendrapara, the FLC Counsellor has resigned.
UCO Bank	1	Bhadrak	As informed by UCO Bank, Zonal Office, Balasore that the process of appointing FLC Coordinator is going on.

The Controlling Head of SBI & UCO Bank-Zonal Office, Balasore may apprise in this regard.

(d) Centres for Financial Literacy (CFL) Project

The CFL pilot project on financial literacy was initiated by RBI in 2017 in nine states across eighty blocks by six Non-Government Organizations (NGOs) in collaboration with eight Sponsor banks for a three-year period, with funding support from Financial Inclusion Fund (FIF of NABARD) and respective sponsor banks.

For Odisha, the NGO "Dhan Foundation" has been allotted for the said purpose.

NABARD, Department of Financial Inclusion and Banking Technology, Central Office, Mumbai has allotted 52 CFL proposed to be set up in the State of Odisha to 4 banks.

All the 52 CFLs have been made operational as on December 1, 2021.

The details regarding the CFL locations are given in **Annexure – 43**.



(e) Celebration of Azadi ka Amrit Mahostav

Azad Ka Amrit Mahotsav (AKAM) was launched on 12.03.2021 by the Hon'ble Prime Minister to commence the celebration of 75 years of India's independence. Consequently, several action points and strategy for activities to be undertaken under AKAM were suggested by DFS. This will require organizing **iconic/ impactful/ impressive** events which may be conceptualized and curated around **5 pillars** of AKAM i.e. Freedom Struggle, Achievements at 75, ideas at 75, Action at 75 & Resolves at 75.

The events or projects must incorporate the spirit of **Jan Aandolan** and **Jan Bhagidari /Connect with people (Janata se Jude)** and linking this concept with ease in delivery of financial services that have evolved over a period of time in the post independence era. Activities should be organized to interact with customers and external stakeholders. Customers would be sensitized about the celebration of 75 years of India's Independence "Azadi ka Amrit Mahotsav", India's achievement in the banking/ insurance/ pension sector since independence and the achievements of the organization must be highlighted so as to have ground level visibility.

In this regard, it has been decided that AKAM will be celebrated intensively for the full month of **December, 2021 in Odisha.**

The following strategies are adopted during the celebration month ,i.e, December 2021.

1. Speeches on 5 pillars of AKAM (Freedom struggle, Achievements at 75, Ideas at 75, Action at 75 & Resolves at 75) by incorporating the spirit of Jan Aandolan & Jan Bhagidari.
2. Speeches on transformation of banking in 75 years of independence.
3. Customer interaction session on 5 pillars of AKAM.
4. Essay competition/ Slogan writing/ Quizzes/ Cultural Programmes on 5 pillars of AKAM.
5. Walkathon.
6. Nukkad natak.
7. Swachhata abhiyan/ Tree plantation.
8. Social media campaign.
9. Drawing competition among children.
10. Display of items manufactured by SHG members.
11. Honouring of successful entrepreneurs established in rural/ semi urban area.
12. Interaction session with senior citizens/ retired executives from any department/ prominent figures/ local public representatives and honouring them in the function.



13. Various FLC programmes covering social security schemes, digital awareness, safety measures and other related matters.

All banks and LDMs have been advised to observe AKAM in December and report the same to SLBC for onward communication to DFS.

(f) The mechanism of State Recovery Act (OPDR) may be strengthened to ensure effective recovery of bank's overdues, so that banks will not be forced to settle the account through its compromise/OTS scheme with sufficient sacrifice based on merits of each case.

(g) Delay in obtaining permission / approval for fresh / renewal of aquaculture activities from Coastal Aquaculture Authority (CAA). In order to solve the issue, an online mechanism for submission of applications by farmers and issuance of approval by CAA can be developed, so that banks can access this information while sanctioning or renewing facilities.

(h) Currently, the land transfer transactions (sale / transfer / mortgage etc.) are registered at registrar office even though the agriculture land is mortgaged to a bank. In view of this, banks request the State Authorities to ensure that no transfer of land should be allowed/registered which is mortgaged to Bank, without No objection from bank / charge release letter from bank.

(i) It is observed that Memorandum of Title Deed (MOTD) is not being done by many banks in our State. In order to minimize the risk of security dilution, all the Banks should issue necessary instruction to their branches to create MOTD scrupulously.

AGENDA NO.13

(a) Functioning of DCC/DLRC

As per the RBI guidelines and Lead Bank Scheme the DCC and DLRC meeting should be conducted at quarterly intervals within stipulated time without being rescheduled number of times. Finance Department, Government of Odisha has advised all Collectors and District Magistrates to extend timely support and co-operation to the Lead District Managers and ensure holding the DCC/DLRC meetings separately, as per the RBI guidelines.

DCC meetings should be convened by the Lead District Managers at quarterly intervals. At the DCC level, sub-committees as appropriate, may be set up to work intensively on specific issues and submit reports to the DCC for its consideration. DCC should give adequate feedback to the SLBC on various issues that need to be



discussed on a wider platform, so that adequate attention can be given at the State Level

We request all LDMs to follow the guidelines as per the RBI circular while convening the DCC/DLRC meetings. The unresolved issues may please be shared with SLBC for discussion in the forthcoming SLBC Meeting.

(b) Strengthening of LDMs

As the effectiveness of the Lead Bank Scheme depends on the dynamism of the District Collectors and the Lead District Managers (LDMs), with supportive role of the Regional/Zonal Office, the office of LDMs should be sufficiently strengthened with appropriate infrastructural support being the focal point for the successful implementation of the Lead Bank Scheme.

Apart from the provision of a separate office space, technical infrastructure like computers, printer, data connectivity, etc. which are basic necessities for LDMs to discharge their core responsibilities along with adequate manpower may be provided to LDMs' Office without exception.

Controllers of the Lead Banks are requested to provide adequate staff and other infrastructure facilities to strengthen the LDM's office.

AGENDA NO. 14

Conduct of SLBC Meetings

It is observed that the Reports/Data are received from many Banks with inordinate delay, that too after constant persuasion through mails/personal contacts, resulting in delay of the consolidation process at SLBC. Further, on many occasions a lot of inconsistencies are observed in the data submitted by Banks and a lot of time is lost in getting the corrected data. Inconsistencies are also observed in the District-wise data being submitted by the Banks to LDMs & SLBC and reconciliation of the same is also delays the consolidation process.

Controlling Heads of Banks are requested to sensitize the staff responsible for preparation and submission of data as per time lines to enable SLBC to submit the data to all concerned as per schedule and conduct the meetings of SLBC as per the yearly calendar.

AGENDA NO. 15

Any other matter with the permission of the Chair.