

**165<sup>th</sup> & 166<sup>th</sup>**

**SLBC**

**AGENDA**



## BANKING AT A GLANCE IN ODISHA AS ON 31<sup>st</sup> DECEMBER 2021

SI	Particulars	Amt in Crores
1	Total Deposit	4,06,281.65
2	Total Advance utilized in the state	2,90,025.74
	Total Advance Sanctioned and utilized in State	2,43,074.97
3	Total Business (Deposit + Advance)	6,96,307.39
4	Credit Deposit (CD) Ratio (%) <b>Benchmark- 60%</b>	71.39
5	Total PS Advance	1,35,625.55
	% of PS Advance to ANBC <b>Benchmark - 40%</b>	55.80
6	Agriculture Advance	70,385.24
	% of Agriculture Advance to ANBC <b>Benchmark - 18%</b>	28.96
7	MSME Advance	46,079.42
	% of MSME Advance to ANBC	18.96
	Out of which, Micro Enterprises	23,139.25
	% Of Micro Enterprises Advance ( <b>Benchmark- 7.5 % of ANBC</b> )	9.52
8	Advance to Weaker Section	49,387.28
	% of Advance to weaker section to ANBC <b>Benchmark – 11% for FY 2021-22</b>	20.32
9	Education Loan B/o	1,688.53
10	Housing Loan B/o	18,166.06
11	Total DRI Advance	1,976.98
12	Total Advance to Minority community	4,247.15
	% of Advance to Minority community of Total Priority Sector	3.13
13	Advance to Women	41,898.18
	% of Advance to Women ( <b>Benchmark – 5% on ANBC</b> )	17.23
14	NPA in % (Average in the state)	6.25
	Public Sector Banks	7.34
	Private Sector Banks	2.44
	RRBs	25.34
	Cooperative Banks	3.22
	Small Finance Banks	7.64



15	Total No. of Branches	5,584
	a) Rural Branches	2,932
	b) Semi Urban Branches	1,489
	c) Urban Branches	1,163
17	Achievement under ACP 2021-22 vis-à-vis Annual Target under priority sector in %	59.01
	Agriculture	61.70
	MSME including Khadi & Village Industries and Others under MSME	68.16
	Export Credit	77.70
	Education	21.72
	Housing	19.24
	Social Infrastructure	49.11
	Renewable Energy	0.12
Others	29.48	
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



# 165<sup>th</sup> & 166<sup>th</sup> SLBC MEETING, ODISHA

## AGENDA NOTES

### AGENDA NO. 1

#### 1.1 Confirmation of Proceedings of 164<sup>th</sup> SLBC Meeting held on 24.09.2021 at Bhubaneswar.

The proceedings of 164<sup>th</sup> SLBC Meeting held on 24.09.2021 was circulated among all the members of SLBC vide our 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.

#### 1.2 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 is to be increased	DC cum ACS Principal Secretary, Finance Department, Commissioner cum Secretary Agriculture & FE	<p>Achievement in ACP under Agriculture &amp; Allied Sector as of 31.12.2021 has been increased substantially in comparison to that of Dec'20.</p> <p>Comparative achievement is given below</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Sector</th> <th>ACP Achv. as on 31.12.2020</th> <th>ACP Achv. as on 31.12.2021</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Total Agriculture</td> <td>Target for 20-21: Rs.43282.11 Cr.</td> <td>Target for 21-22: Rs.46586.49 Cr.</td> </tr> <tr> <td>Achv.: Rs.25004.92 Cr.</td> <td>Achv.: Rs.28743.11 Cr.</td> </tr> <tr> <td>% Achv.: 57.77</td> <td>% Achv.: 61.70</td> </tr> <tr> <td rowspan="3">Out of which, Allied Sector</td> <td>Target for 20-21: Rs.4707.17 Cr.</td> <td>Target for 21-22: Rs.5160.54 Cr.</td> </tr> <tr> <td>Achv.: Rs.2714.79 Cr.</td> <td>Achv.: Rs.5267.95 Cr.</td> </tr> <tr> <td>% Achv.: 57.67</td> <td>% Achv.: 102.08</td> </tr> </tbody> </table>	Sector	ACP Achv. as on 31.12.2020	ACP Achv. as on 31.12.2021	Total Agriculture	Target for 20-21: Rs.43282.11 Cr.	Target for 21-22: Rs.46586.49 Cr.	Achv.: Rs.25004.92 Cr.	Achv.: Rs.28743.11 Cr.	% Achv.: 57.77	% Achv.: 61.70	Out of which, Allied Sector	Target for 20-21: Rs.4707.17 Cr.	Target for 21-22: Rs.5160.54 Cr.	Achv.: Rs.2714.79 Cr.	Achv.: Rs.5267.95 Cr.	% Achv.: 57.67	% Achv.: 102.08
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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 71.39% as on 31.12.2021 as detail below. <table border="1" data-bbox="706 346 1429 415"> <tr> <th>Dec'20</th> <th>Mar'21</th> <th>June'21</th> <th>Sept'21</th> <th>Dec'21</th> </tr> <tr> <td>59.89 %</td> <td>62.20%</td> <td>61.61</td> <td>68.48</td> <td>71.39</td> </tr> </table>	Dec'20	Mar'21	June'21	Sept'21	Dec'21	59.89 %	62.20%	61.61	68.48	71.39																																																														
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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="706 724 1429 1155"> <thead> <tr> <th>Name of the Scheme</th> <th>As on</th> <th>Sponsored</th> <th>Sanctioned</th> <th>Pending</th> <th>% Pending</th> </tr> </thead> <tbody> <tr> <td rowspan="2"><b>PMSVANidhi</b></td> <td>30.06.21</td> <td>41,688</td> <td>32,101</td> <td>4,085</td> <td>9.80</td> </tr> <tr> <td>04.02.22</td> <td>56,828</td> <td>41,164</td> <td>7,436</td> <td>13.09</td> </tr> <tr> <td rowspan="2"><b>PMFME - Individual</b></td> <td>09.09.21</td> <td>243</td> <td>21</td> <td>135</td> <td>55.56</td> </tr> <tr> <td>04.02.22</td> <td>988</td> <td>114</td> <td>273</td> <td>27.63</td> </tr> <tr> <td rowspan="2"><b>Agr. Infrastructure Fund</b></td> <td>30.06.21</td> <td>100</td> <td>17</td> <td>19</td> <td>19.00</td> </tr> <tr> <td>04.02.22</td> <td>234</td> <td>122</td> <td>17</td> <td>7.26</td> </tr> <tr> <td rowspan="2"><b>MKUY</b></td> <td>25.08.21</td> <td>1836</td> <td>583</td> <td>825</td> <td>44.93</td> </tr> <tr> <td>08.02.22</td> <td>2151</td> <td>747</td> <td>582</td> <td>27.44</td> </tr> <tr> <td rowspan="2"><b>PMEGP</b></td> <td>31.08.21</td> <td>5407</td> <td>628</td> <td>3538</td> <td>64.88</td> </tr> <tr> <td>04.02.22</td> <td>16813</td> <td>4211</td> <td>4709</td> <td>28.01</td> </tr> <tr> <td rowspan="2"><b>BALARAM</b></td> <td>09.09.21</td> <td>11649</td> <td>3668</td> <td>7659</td> <td>65.75</td> </tr> <tr> <td>04.02.22</td> <td>14933</td> <td>5440</td> <td>8882</td> <td>59.48</td> </tr> </tbody> </table> <p data-bbox="730 1186 1429 1323">There is increase in no. of sanctioned cases in all the above mentioned scheme. Banks have been advised to take necessary steps to dispose the pending applications within stipulated time.</p> <p data-bbox="730 1354 1429 1480">The percentage of pending applications has also been reduced in all the above schemes except PMSVANidhi where the sponsored cases are very high and also substantial increase in sanctioned cases.</p>	Name of the Scheme	As on	Sponsored	Sanctioned	Pending	% Pending	<b>PMSVANidhi</b>	30.06.21	41,688	32,101	4,085	9.80	04.02.22	56,828	41,164	7,436	13.09	<b>PMFME - Individual</b>	09.09.21	243	21	135	55.56	04.02.22	988	114	273	27.63	<b>Agr. Infrastructure Fund</b>	30.06.21	100	17	19	19.00	04.02.22	234	122	17	7.26	<b>MKUY</b>	25.08.21	1836	583	825	44.93	08.02.22	2151	747	582	27.44	<b>PMEGP</b>	31.08.21	5407	628	3538	64.88	04.02.22	16813	4211	4709	28.01	<b>BALARAM</b>	09.09.21	11649	3668	7659	65.75	04.02.22	14933	5440	8882	59.48
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4	Increase in average loan size of SHG	Hon'ble Finance & Excise Minister	<ul style="list-style-type: none"> <li>➤ Minimum loan size target was Rs.2 lac.</li> <li>➤ Actual as on 31.01.2022 is Rs. 2.14 lac increased from Rs.1.74 lac as on 31.03.2021.</li> <li>➤ Target Rs.4 lac per SHG by 31.03.2023.</li> </ul>																																																																								
5	Increase in average loan size of PMEGP	Principal Secretary, MSME Department	The average loan size as on 04.02.2022 is Rs.7.03 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 Dec21 (Rs. in Cr.)	Per Capita Dec21 (in Rs.)		
			Gajapati	577817	1061	18362	1218	21079		
			Kandhamal	733110	1399	19083	1585	21620		
			Kendrapara	1440361	3634	25230	4504	31270		
			Malkangiri	613192	779	12704	929	15150		
			Nuapada	610382	1733	28392	1898	31095		
			Nabarangpur	1220946	1682	13776	1908	15627		
There is increase in per capita credit in all the 6 districts.										
7	Crop diversification	DC cum ACS Commissioner cum Secretary, Agriculture & Farmers Empowerment	Following data on cropping pattern for last 15 years is provided by State Agriculture Department.							
		Secretary, DFS	Year	Area in '000 Ha						
				Paddy	Non-Paddy General	Pulses	Oilseed	Fiber	Horticulture	Sugarcane
			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
Area under paddy oilseed & sugarcane reduced where as area under pulse, fibre & horticulture crops increased.										
8	Rising NPA & overdue % under Agriculture and Allied Sector	MD and CEO, UCO Bank cum Chairman SLBC			Agri Sector (NPA %)	Allied Sector (NPA %)				
		Principal Secretary, Finance Department, Secretary, DFS	NPA – 31.03.21		9.99	6.66				
			NPA – 31.12.21		10.47	8.07				
			The NPA position was discussed in the Sub-Committee meeting of SLBC on Agriculture Credit held under the ACS Cum APC, AG&FE on 18.01.22 and Sub-Committee on F & ARD held under the Chairmanship of Principal Secretary, F & ARD on 25.01.22.							
9	Opening of Brick & Mortar Bank Branches/Banking touch points in 65 identified Gram Panchayats.	Secretary, DFS	As on 31.01.2022, out of 65 identified GPs, B&M branches opened in 19 GPs, consent to open branches is given for 7 GPs and for 20 GPs banks reported that it is not feasible to open branch. However, out of 46 GPs (where consent given, but no branch opened, survey not completed or it is not feasible to open B&M branches), BCs are operating in 42 GPs, IPPB present in 3 GPs and rest 1 GP (Panaspur, Chittrakonda Block, Malkangiri) is unbanked.							



## **AGENDA NO.2**

### **Annual Credit Plan / CD Ratio**

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

In the current FY 2021-22, upto December'21 total Priority Sector loan disbursement is Rs.65,055.24 Crore against the annual target of Rs.1,10,241.02 Crore. Thus the achievement under ACP is 59.01%.

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

**(Amt in Rs. Cr.)**

Particulars	FY 2020-2021 (upto 31.03.21)			FY 2021-2022 (upto 30.09.21)			FY 2021-2022 (upto 31.12.21)		
	Target	Achv.	% Achv	Target	Achv.	% Achv	Target	Achv.	% Achv
Agri Total	43282.11	35756.30	82.61	46586.49	19417.00	41.68	46586.49	28743.11	61.70
MSME Total	30457.99	38891.37	127.69	41324.43	17393.88	42.09	41324.43	28167.52	68.16
Education	1152.13	210.79	18.30	1097.39	149.38	13.61	1097.39	238.36	21.72
Housing	4970.15	1440.77	28.99	5770.64	588.31	10.19	5770.64	1110.12	19.24
Others PS	10533.31	3599.74	34.17	15462.07	3688.15	23.85	15462.07	6796.13	43.95
Priority Sector Total	90395.69	79898.97	88.39	110241.02	41236.72	37.41	110241.02	65055.24	59.01

<b>Bank group wise Achievement under ACP-2021-22 as on 31.12.2021</b>				
Sl	Name of Bank	Amt. in crore		
		Priority Sector		
		Target	Achievement	%
1	Public Sector Banks	65,342.08	35,532.42	54.38
2	Private Sector Banks	19,617.44	12,732.57	64.90
3	Regional Rural Banks	6,410.12	3,955.15	61.70
4	Co-operative Banks	18,399.57	12,023.04	65.34
5	Small Finance Bank	471.81	812.06	172.12
TOTAL		1,10,241.02	65,055.24	59.01



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

PSB,RRB&OSCB	
BANK	ACHIEVEMENT %
<b>TOP 3 PERFORMING BANKS</b>	
Indian Bank	126.63
Central Bank of India	77.39
Odisha Gramya Bank	67.19
<b>BOTTOM 3 PERFORMING BANKS</b>	
Bank of Baroda	46.27
Punjab National Bank	45.25
Bank of India	34.19

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
<b>TOP 3 PERFORMING BANKS</b>	
Indus Ind Bank	433.90
Bandhan Bank	138.36
Federal Bank	132.33
<b>BOTTOM 3 PERFORMING BANKS</b>	
Axis Bank Ltd	34.66
HDFC Bank	22.06
IDFC Bank	12.73

The top 3 and bottom 3 performing Districts under ACP-Priority Sector are given below -

DISTRICT	ACHIEVEMENT %
<b>TOP 3</b>	
Kendrapara	114.21
Jajpur	101.17
Sundargarh	84.23

DISTRICT	ACHIEVEMENT %
<b>BOTTOM 3</b>	
Malkangiri	42.83
Kalahandi	41.46
Dhenkanal	37.54

District wise & Bank wise achievement as on 31.12.2021 is detailed in Annexure –1.

## 2.2 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	30.09.2021	31.12.2021
Public Sector	48.23	55.76	58.90
Private Sector	77.65	73.68	73.45
RRBs	41.43	40.05	41.38
Cooperative	124.79	128.87	140.70
Small Finance Bank	219.78	235.20	253.75
<b>State</b>	<b>62.20</b>	<b>68.48</b>	<b>71.39</b>





The bank-wise CD ratio as of 30.09.2021 & 31.12.2021 is given below –

SI	Name of Bank	As of 30.09.2021			As of 31.12.2021		
		Total Deposit	Advance Utilized in The State	CD ratio	Total Deposit	Advance Utilized in The State	CD ratio
1	Bank of Baroda	10333.03	5336.57	<b>51.65</b>	10379.59	5428.88	<b>52.30</b>
2	Bank of India	21121.86	12392.50	<b>58.67</b>	21692.12	12246.27	<b>56.45</b>
3	Bank of Maharashtra	370.55	413.48	<b>111.59</b>	435.61	642.66	<b>147.53</b>
4	Canara Bank	16842.93	10108.78	<b>60.02</b>	13710.53	9956.95	<b>72.62</b>
5	Central Bank of India	4629.40	1703.78	<b>36.80</b>	4690.96	1790.96	<b>38.18</b>
6	Indian Bank	14553.21	5449.97	<b>37.45</b>	15053.30	8616.29	<b>57.24</b>
7	Indian Overseas Bank	7817.71	2876.93	<b>36.80</b>	8021.28	2929.64	<b>36.52</b>
8	Punjab & Sind Bank	1247.42	1076.72	<b>86.32</b>	1328.38	1011.49	<b>76.14</b>
9	Punjab National Bank	18917.59	13734.32	<b>72.60</b>	19222.36	15626.35	<b>81.29</b>
10	State Bank of India	138568.38	80080.66	<b>57.79</b>	140353.18	82266.39	<b>58.61</b>
11	UCO Bank	19057.19	9876.41	<b>51.83</b>	19676.98	11138.79	<b>56.61</b>
12	Union Bank of India	30894.60	15513.05	<b>50.21</b>	30030.95	15984.20	<b>53.23</b>
<b>Total Public Sector Banks</b>		<b>284353.87</b>	<b>158563.18</b>	<b>55.76</b>	<b>284595.23</b>	<b>167638.86</b>	<b>58.90</b>
13	Axis Bank Ltd	21947.17	13674.07	<b>62.30</b>	22776.64	14547.76	<b>63.87</b>
14	Bandhan Bank	2161.40	1874.42	<b>86.72</b>	2005.30	2104.64	<b>104.95</b>
15	City Union Bank	17.85	28.86	<b>161.68</b>	17.85	28.86	<b>161.68</b>
16	DCB Bank Ltd	991.83	1348.64	<b>135.97</b>	991.83	1348.64	<b>135.97</b>
17	Federal Bank	1005.91	1141.75	<b>113.50</b>	1010.85	1102.98	<b>109.11</b>
18	HDFC Bank	16493.44	10815.90	<b>65.58</b>	18225.53	11752.36	<b>64.48</b>
19	ICICI Bank	16634.08	11165.84	<b>67.13</b>	19121.79	12016.40	<b>62.84</b>
20	IDBI Bank	4453.74	2822.56	<b>63.37</b>	4610.48	2931.68	<b>63.59</b>
21	IDFC First Bank	469.46	764.93	<b>162.94</b>	507.90	927.59	<b>182.63</b>
22	Indus Ind Bank	3704.98	6674.92	<b>180.16</b>	4030.95	6512.61	<b>161.57</b>
23	Karnatak Bank Ltd.	443.49	559.66	<b>126.19</b>	447.03	519.27	<b>116.16</b>
24	Karur Vysya Bank	334.92	123.72	<b>36.94</b>	333.39	122.98	<b>36.89</b>
25	Kotak Mahindra Bank Ltd	1664.12	1032.59	<b>62.05</b>	1536.26	1048.10	<b>68.22</b>
26	DBS (e-Laxmi Vilas Bank)	62.62	20.48	<b>32.70</b>	62.62	20.48	<b>32.70</b>
27	RBL Bank	334.57	250.83	<b>74.97</b>	518.59	210.98	<b>40.68</b>
28	Standard Chartered Bank	159.48	1.53	<b>0.96</b>	18.06	9.65	<b>53.45</b>



29	The South Indian Bank	185.06	311.35	<b>168.24</b>	176.70	288.83	<b>163.46</b>
30	Yes Bank	1254.43	715.00	<b>57.00</b>	1568.59	1809.62	<b>115.37</b>
31	Tamilnadu Mercantile Bank	108.51	39.47	<b>36.38</b>	109.45	39.05	<b>35.68</b>
<b>Total Private Sector Banks</b>		<b>72427.07</b>	<b>53366.52</b>	<b>73.68</b>	<b>78069.81</b>	<b>57342.48</b>	<b>73.45</b>
32	Odisha Gramya Bank	13823.49	5563.49	<b>40.25</b>	13931.33	5787.80	<b>41.55</b>
33	Utkal Gramya Bank	7393.94	2933.62	<b>39.68</b>	7450.70	3059.19	<b>41.06</b>
<b>Total of RRBs</b>		<b>21217.43</b>	<b>8497.12</b>	<b>40.05</b>	<b>21382.03</b>	<b>8846.99</b>	<b>41.38</b>
<b>RIDF(NABARD)</b>			<b>23308.01</b>			<b>24074.17</b>	
34	Orissa State Co-Op. Bank	23060.48	29717.57	<b>128.87</b>	21491.65	30238.04	<b>140.70</b>
<b>Total of Co-operative bank</b>		<b>23060.48</b>	<b>29717.57</b>	<b>128.87</b>	<b>21491.65</b>	<b>30238.04</b>	<b>140.70</b>
35	Jana Small Finance Bank	343.25	421.20	<b>122.71</b>	348.24	463.44	<b>133.08</b>
36	ESAF Small Finance Bank	41.51	24.77	<b>59.67</b>	42.94	35.76	<b>83.27</b>
37	Suryoday Small Finance Bank	133.13	657.48	<b>493.85</b>	130.63	707.10	<b>541.30</b>
38	Ujjivan Small Finance Bank	133.42	404.72	<b>303.35</b>	149.18	455.34	<b>305.22</b>
39	Utkarsh Small Finance Bank	67.81	183.20	<b>270.17</b>	71.94	223.58	<b>310.78</b>
<b>Total Small Finance Bank</b>		<b>719.12</b>	<b>1691.37</b>	<b>235.20</b>	<b>742.93</b>	<b>1885.21</b>	<b>253.75</b>
<b>GRAND TOTAL</b>		<b>401777.98</b>	<b>275143.76</b>	<b>68.48</b>	<b>406281.65</b>	<b>290025.74</b>	<b>71.39</b>

The top 3 and bottom 3 banks under 2 categories in regard to CD ratio are given below

<b>PSB,RRB &amp; OSCB</b>	
<b>BANK</b>	<b>CD RATIO</b>
<b>TOP 3 PERFORMING BANKS</b>	
Orissa State Co-Op. Bank	140.70
Punjab National Bank	81.29
Canara Bank	72.62
<b>BOTTOM 3 PERFORMING BANKS</b>	
Bank of Baroda	52.30
Central Bank of India	38.18
Indian Overseas Bank	36.52

<b>PVT BANKS &amp; SFB</b>	
<b>BANK</b>	<b>CD RATIO</b>
<b>TOP 3 PERFORMING BANKS</b>	
IDFC First Bank	182.63
Indus Ind Bank	161.57
DCB Bank	135.97
<b>BOTTOM 3 PERFORMING BANKS</b>	
Axis Bank Ltd	63.87
IDBI Bank	63.59
ICICI Bank	62.84



The details of bank wise deposit, advances and important banking key indicators as on 31.12.2021 are available at **Annexure – 2**.

### 2.3 CD Ratio (Districtwise) as on 31.12.2021

#### District Wise CD ratio (%) as of 30.09.2021 & 31.12.2021 for all Districts of Odisha

(Amt in Rs. Cr.)

SL.	DISTRICT NAME	30.09.2021			31.12.2021		
		Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
1	ANGUL	14732.81	8717.45	59.17	14777.99	8084.53	54.71
2	BALASORE	13571.23	7742.60	57.05	14477.33	8646.67	59.73
3	BARAGARH	7762.07	5946.33	76.61	7292.42	6206.07	85.10
4	BHADRAK	7243.79	5433.70	75.01	7286.91	5856.36	80.37
5	BOLANGIR	6660.64	5003.68	75.12	7322.86	5364.98	73.26
6	BOUDH	1529.69	1763.07	115.26	1305.15	1736.85	133.08
7	CUTTACK	31489.05	14629.01	46.46	32427.53	17281.63	53.29
8	DEOGARH	1657.56	854.82	51.57	1625.69	902.13	55.49
9	DHENKANAL	7034.62	5188.37	73.75	7089.64	4979.76	70.24
10	GAJAPATI	2698.60	1118.25	41.44	2752.29	1217.89	44.25
11	GANJAM	23773.15	13418.80	56.45	23711.43	13969.19	58.91
12	JAGATSINGHPUR	10274.47	4283.84	41.69	10492.88	4836.02	46.09
13	JAJPUR	11248.61	11584.00	102.98	11355.97	11668.05	102.75
14	JHARSUGUDA	5848.40	18543.17	317.06	6263.17	19529.16	311.81
15	KALAHANDI	4779.15	4112.64	86.05	4873.82	4326.17	88.76
16	KANDHAMAL	2680.02	1486.42	55.46	2717.02	1585.02	58.34
17	KENDRAPARA	6685.17	3894.04	58.25	7084.43	4503.96	63.58



18	KEONJHAR	18039.36	7285.85	40.39	18962.09	7595.66	40.06
19	KHURDA	129513.10	81457.15	62.89	127321.07	87020.94	68.35
20	KORAPUT	6404.92	3773.95	58.92	6782.73	3995.89	58.91
21	MALKANGIRI	1835.76	835.53	45.51	1871.60	928.61	49.62
22	MAYURBHANJ	12628.63	5775.07	45.73	13168.23	6051.95	45.96
23	NAYAGARH	4296.81	2969.58	69.11	2393.09	1908.54	79.75
24	NABARANGPUR	2301.69	1786.89	77.63	4317.48	3272.18	75.79
25	NUAPADA	1998.87	1811.76	90.64	2078.15	1897.64	91.31
26	PURI	10334.12	5287.66	51.17	10388.19	5764.59	55.49
27	RAYAGADA	4095.64	7463.79	182.24	4205.17	7597.41	180.67
28	SAMBALPUR	22707.59	25787.76	113.56	23443.37	26015.83	110.97
29	SONEPUR	2319.43	2195.77	94.67	2379.40	2387.10	100.32
30	SUNDARGARH	25633.02	14992.82	58.49	26114.56	14894.97	57.04

There was no district with CD ratio below 40% as on December 31, 2021.

The top 3 and bottom 3 districts in regard to CD ratio are given below -

<b>Top 3 Districts in regard to CD ratio</b>	
Jharsuguda	311.81%
Rayagada	180.67%
Boudh	133.08%

<b>Bottom 3 Districts in regard to CD ratio</b>	
Mayurbhanj	45.96%
Gajapati	44.25%
Keonjhar	40.06%

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

## **AGENDA NO.3**

### **Financial Inclusion and Banking Infrastructure**

#### **3.1 Targeted Financial Inclusion Intervention Programme (TFIIP) within the overall Aspirational District Programme (ADP) of Niti Aayog.**



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

TFIP is having the following 2 broad objectives:

- a. 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, **Semikhal (Kalahandi District), Jabagaon (Kalahandi District) & Karanjaguda (Malkangiri District)** villages do not have banking touchpoint.

The reasons for not opening of banking touch points in the 3 villages as informed by Banks/LDMs are given below –

- The population of the villages is less than 200.
- No road communication
- No network connectivity

- b. 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 TFIP 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 31.01.22	1,523	2,09,833	2,15,954	2,28,181	33,568

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 31.01.2022 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	529	1534	816	1208	2150
2	Gajapati	21	9263	8537	12379	1531
3	Kandhamal	63	150	1207	2458	331
4	Balangir	100	49303	90089	57954	6725
5	Nuapada	42	1875	1015	1833	555
6	Kalahandi	204	28909	14129	28538	2733
7	Rayagada	52	458	577	821	200
8	Nabarangpur	136	56978	28140	48972	3282
9	Koraput	221	21292	26725	45811	9285
10	Malkangiri	155	40071	44719	28207	6776
<b>Total</b>		<b>1523</b>	<b>209833</b>	<b>215954</b>	<b>228181</b>	<b>33568</b>

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

Performance of the 10 Aspirational districts as of 31.01.2022 in the KPIs in comparison to the Benchmark/Aspirational Target is given below –

Name of the District	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
<b>State avg. (tgt.: Feb'23)</b>	6,405	19,003	2,770
Bolangir	7,917	22,117	2,720
Dhenkanal	11,731	32,419	3,818
Gajapati	7,099	18,937	2,987
Kalahandi	5,657	16,918	1,721
Kandhamal	8,275	24,500	2,537
Koraput	7,057	15,732	2,349
Malkangiri	7,962	15,491	1,559
Nabarangpur	6,674	14,299	1,594
Nuapada	9,409	23,446	2,290
Rayagada	8,285	17,023	2,616



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

### Targeted Financial Inclusion Intervention Programme (TFIIP) – Focus District, Kalahandi.

As the performance of Kalahandi district under the following KPIs is below the State Average/Benchmark, the district has been selected for the Saturation programme under the initiative of NITI Ayog and the target for the district is to reach State average within one-year time, and thereafter the national average in 3 years. KPI's selected for the proposed intervention are as follows:

- a) Current and Saving Accounts (CASA), per lakh population.
- b) Enrolments under PMJJBY, per lakh population
- c) Enrolments under PMSBY, per lakh population
- d) APY, per lakh population
- e) MUDRA, per lakh population

The data on the Special campaign Kalahandi district as of Jan'22 provided by DFS is given below –

	Operative CASA accounts (per lakh population)	PMJJBY enrolments (per lakh population)	PMSBY enrolments (per lakh population)	APY subscribers (per lakh population)	MUDRA accounts (per lakh population)
State avg. (tgt.: Feb'23)	1,09,405	6,405	19,003	2,770	18,616
Kalahandi Dist. Avg. - Jan'22	93,218	5,657	16,918	1,721	34,265
% of achv. with State average	85%	88%	89%	62%	184%

District	State	Banking Infra			
		No. of Branch	No of BC incl. IPPB	No of ATMs	No of uncovered villages (5 km criteria)
Kalahandi	Odisha	170	783	138	2

To make the Saturation programme successful, the Regional Manager of SBI, Kalahandi Region has been appointed as the overall incharge of the district to steer & monitor the progress of the districts in the KPIs. The R.M is also advised to undertake field visits periodically to ensure saturation of Flagship Schemes & bring the district at par with State average.



### 3.2 Opening of Brick & Mortar Bank Branches in 65 identified Gram Panchayats:

As on 31.01.2022, out of 65 identified GPs, B&M branches opened in 19 GPs, consent to open branches is given for 7 GPs and for 20 GPs banks reported that it is not feasible to open branch. However, out of 46 GPs (where consent given, but no branch opened, survey not completed or it is not feasible to open B&M branches), BCs are operating in 42 GPs, IPPB present in 3 GPs and rest 1 GP (Panasput, Chitrakonda Block, Malkangiri) is unbanked.

The summary regarding opening of Brick & Mortar Bank Branches in 65 identified Gram Panchayats as of 31<sup>st</sup> January 2022 is given below-

Sl.	Name of the Bank	Proposed branch opening	B & M Opened as on 31.01.2022		Consent given		Pending		Remarks
			NO.	PLACE	NO.	PLACE	NO.	PLACE	
1	Axis Bank	5	2	1.Birkote, 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, Nuapada	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	1	1.Dimirikuda, Deogarh	1	1.Boirgaon, Nuapada	0		Furnishing work has been completed. Branch to go live on 2nd week of February 2022





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	15	1.Kankhinda, Sambalpur 2. Manikmara, Dhenkanal 3.Nuagaon, Dhenkanal 4.Haradokhol, Sonapur 5.Dakara, Sambalpur 6.Sargaj, Sonapur 7.Thakpali, Nuapada 8.Salepali, Sonapur 9.Tilia, Jharsuguda 10.Nasigaon, Kalahandi 11.Chhamundia, Nayagarh 12.Baunslaga, Sambalpur 13.Sagara, Sambalpur 14.Jatesingha, Sonapur 15.Sindhola, Sonapur	2	1.Bansajal, Sambalpur 2.Kalinga, Kandhamal	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
	<b>Grand Total</b>	<b>65</b>	<b>19</b>		<b>7</b>		<b>39</b>		

The location wise details are given in **Annexure –3**.

### **3.3 Villages inadequately covered or uncovered by Financial Infrastructure on Jan Dhan Darshak GIS App.**

As per the information provided by LDMs of all districts, IPPB and from JDD App, SLBC has reconciled the banking touchpoints of all the 6798 GPs and found that there are still 49 GPs in 12 districts where banking touchpoints (through brick & mortar branches/ BCs/ IPPB) are not available. Details of these 49 unbanked GPs is given at **Annexure-3(A)**.

To cover all the unbanked GPs through banking touchpoints, LDMs of the concerned 12 districts have already been advised to take up the matter in DCC to open banking touchpoints in the identified GPs. Banks coming under service area approach as well as IPPB have been requested to open banking touchpoints in these 49 unbanked GPs.

Earlier, as per Jan Dhan Darshak GIS web portal, there were 6 inhabited unbanked villages (Sulketi-Boudh District, Nuagan-Gajapati District, Semikhal-Kalahandi District, Jabagaon-Kalahandi District, Karanjaguda-Malkangiri District & Patbil-Mayurbhanj District) that were not covered through banking outlets within the distance of 5 km in Jan Dhan Darshak App (JDDA).

SBI has now opened a Bank Mitra in Nuagan village under Gajapati district and presently, there are 5 unbanked villages (Sulketi-Boudh District, Semikhal-Kalahandi District, Jabagaon-Kalahandi District, Karanjaguda-Malkangiri District & Patbil-Mayurbhanj District) in the State.



Out of 5 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.

The reasons for not opening of banking touch points in the 3 villages are given below –

DISTRICT	SUB-DIVISION	VILLAGE	ALLOTTED_BANK	ALLOTTED_TY PE	REMARKS
KALAHAN DI	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.
KALAHAN DI	Biswanathpur	Jabagan	State Bank of India	Bank Mitra	Population of the village is 184. There is no connectivity in the village.
MALKANGIRI	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.

The respective LDMS are requested to place the matter in the DCC for necessary decision on the matter.

### 3.4 Operations of Business Correspondents (BCs)

As of 31.12.2021, there are 13,647 no. of Business Correspondents in the State of Odisha.

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



Bank Type	Total BC Outlet	Out of which, Fixed Point BC
Public Sector Banks	9,364	9,344
Private Sector Bank	2,450	1,124
RRB	1,790	1,790
Small Finance Bank	43	36
Total	13,647	12,294

The bankwise detail is given in **Annexure - 4**.

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.

### 3.5 Coverage of unbanked GP by IPPBs of Post Office dept.

As informed by IPPB, Bhubaneswar, 7,966 nos. of facility access points of IPPB are available as on 08<sup>th</sup> February, 2021 through their 33 branches.

Details are given in **Annexure-5**.

### 3.6 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

As of 02.02.2022, 1,83,97,670 accounts are opened under PMJDY and total deposit in these accounts is Rs. 7,066.38 Crore. Out of total PMJDY accounts as on 02.02.2022, Rupay Card issued in 1,39,36,320 accounts.

The performance regarding opening of PMJDY accounts as of 02.02.2022 (FY 2021-22) is given below

Target for opening PMJDY account (in no.)– FY 2021-22	No. of PMJDY accounts as of 02.02.2022	% Achievement
11,00,000	10,80,833	98.25

Bank wise performance on PMJDY as on 02.02.2022 is available in **Annexure – 6**.



### 3.7 Performance by Commercial Banks under Social Security Schemes

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

Scheme	Target for enrollment – FY 2021-22	No. of enrollments made as of 31.01.2022	% Achievement
PMJJBY	8,00,000	8,75,153	109.39
PMSBY	20,00,000	18,85,684	94.28
APY	3,25,960	2,78,374	85.40

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 2,78,374 accounts as in the State as on 31.01.2022 and achieved 85.40% of target. Cumulative APY accounts opened since inception are 13,78,335.

In order to cover all potential population of the State under the ambit of Atal Pension Yojana, PFRDA has also started two Campaigns –

- Amazing Achievers of APY (AAA) 2.0 Campaign from 1<sup>st</sup> January to 31<sup>st</sup> March 2022. The campaign is for bank branches & Nodal Officers of the banks where they will receive Certificate of Achievement like Award of Exemplary Achiever/ Platinum Club Achiever/ Diamond Club Achiever/ Gold Club Achiever/ Silver Club Achiever/ Bronze Club Achiever / Award of Numero Uno on achieving the targets as fixed by PFRDA.
- APY Citizen's Choice (H2, FY 2021-22) from 1<sup>st</sup> February to 31<sup>st</sup> March 2022. The campaign is for SLBC Coordinators (SLBC) & LDMs where the top 2 SLBC Coordinators of Banks & top 2 LDMs of the State will receive the "Award of Excellence", subject to minimum qualifying criteria as fixed by PFRDA.

The template of both the campaigns has been circulated to banks & LDMs with a request to achieve the allotted targets and qualify for the award/certificates.

Bank wise performance in the 3 Social Security Schemes are available at **Annexure– 7**.

### 3.8 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, Sambalpur & Ganjam Districts have been identified for undertaking digital coverage by Punjab National Bank & Union Bank of India respectively.

All banks of the 2 districts are requested to coordinate with the respective LDMs and actively participate in the campaign to make it successful by achieving 100% digitalization of the districts. Banks are also requested to send the prescribed reports of RBI to the LDMs for necessary action at their end.

- RBI had observed 'Financial Literacy Week' from February 14-18, 2022 with theme of "Go Digital Go Secure", which is one of the strategic objectives of the National Strategy for Financial Education 2020-25. The focus of the FL Week was on three topics, viz., (a) convenience of digital transactions, (b) security/ feel secure and no fear for digital transactions, and (c) protection to customers, with a view to ensure safe and secure Digital Transaction. All banks participated in the Financial Literacy Week and educated the customers about the digital banking.

### **3.9 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.

Banks are advised to take the maximum advantage of the grant assistance and submit proposals to NABARD, Regional Office, Bhubaneswar for sanction.

As of 08.02.2022, out of Rs.22.81 Crore sanctioned to different organizations for FIF, Rs.2.84 Crore has been disbursed. The detail is given in **Annexure – 8**.

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

### **3.10 Connectivity**

As per information provided by BSNL, the status as on 02.02.2022 is given below-

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

Under Phase-II, 2882 GPs/ BHQs are connected out of 3072 GPs & BHQs.

The District wise details are given at **Annexure – 9**.

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



### 3.11 Progress on implementation DBTL in our State.

As reported by Odisha State Office, Indian Oil Bhavan, Bhubaneswar, the DBTL status as on 01.01.2022 is given below-

1. Total no of LPG distributors in the State – 959
2. No of LPG Consumers –94,62,715
3. % of LPG Aadhaar Seeding –94.75
4. % of Bank Aadhaar Seeding (ATC)– 76.54
5. % of Bank Account Seeding verified (BTC)–17.69
6. % of Cash Transfer Compliant (CTC= ATC + BTC) – 94.23

LPG and Bank Aadhaar Seeding Status as on 01.01.2022 is given in **Annexure–10**.

### 3.12 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 31.01.2022- 4,53,01,907

## **AGENDA NO. 4**

### **4.1 “Loan portal” for data sharing of Government sponsored schemes in Agriculture & Allied activities.**

In the SLBC Sub-Committee meeting held on 18.01.2022, the Additional Chief Secretary-cum-APC, Department of Agriculture & Farmers’ Empowerment, Govt. of Odisha has directed to constitute a small committee to discuss & finalise a method for online data sharing for Government sponsored schemes in Agriculture & Allied activities through a portal. The following persons were included as the members of the Committee.

Principal Secretary, FARD, Chairman	Deputy General Manager, NABARD
Director of Agriculture & Food Production	Convenor, SLBC, Odisha
Director of Horticulture	DGM Agribusiness, SBI
Director, Institutional Finance	Controlling Head, Punjab National Bank
Managing Director, OSCB	Controlling Head, Union Bank of India
Managing Director, APICOL	Controlling Head, ICICI Bank
General Manager, FIDD, RBI	



The first meeting of the committee was held on 28.01.2022 where all the members appreciated and welcomed the move of the State Government to develop a common portal for all credit applications for farmers.

The common portal will help to all the parties involved i.e. farmers, banks and the Government. For the farmers, it will ease the loan application process, provide them with good quality DPRs on various production capacities, leverage on investment, access to training & capacity building as well as complete information on loan products and subsidies.

Banks will have increased access to loan seekers and will receive better quality loan applications with wider geographical coverage. In addition, banks can also communicate different features of the loan, lending rates, repayment rates, etc.

The Line Departments will be able to target beneficiaries in a better manner and also have a data-backed scheme design mechanism.

In this regard, Additional Chief Secretary-cum-APC, Department of Agriculture & Farmers' Empowerment, Government of Odisha also reviewed the status on 04.02.2022 and directed the Principal Secretary, FARD to present the case before Chief Secretary by 15.02.2022.

#### **4.2 Financing to Agriculture Sector - Crop Loan & Agriculture Term Loan**

Against a target of Rs.46,586.49 Crores for the current year, total achievement in Agriculture sector under ACP is 28,743.11 Crores in 45,29,172 accounts as on 31.12.2021 which is 61.70% of the target, sectorwise achievement is discussed herein below.

##### **Comparative figures under Crop & Term Loan.**

FY	Crop Loan Disbursement during the period			Total Agricultural Term Loan Disbursement during the period		
	Target (in Cr.)	Achv. (in Cr.)	% Achv.	Target (in Cr.)	Achv. (in Cr.)	% Achv.
Annual 2020-21 (March'21)	29,878.94	24,617.85	82.39	13,403.17	11,138.45	83.10
FY 2021-22 (HY) (upto September'21)	32,156.12	13,447.36	41.82	14,430.37	5,786.86	40.10
FY 2021-22 (upto December'21)	32,156.12	19,276.06	59.95	14,430.37	9,467.05	65.61





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

PSB,RRB & OSCB	
BANK	ACHIEVEMENT %
<b>TOP 3 PERFORMING BANKS</b>	
OSCB	76.26
Canara Bank	74.74
Utkal Grameen Bank	62.53
<b>BOTTOM 3 BANKS</b>	
Union Bank of India	35.97
Punjab & Sind Bank	20.63
Bank of Maharashtra	3.33

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
<b>TOP 3 PERFORMING BANKS</b>	
Federal Bank	116.95
DCB Bank Ltd	85.49
IDBI Bank	45.00
<b>BOTTOM 3 BANKS</b>	
Kotak Mahindra Bank	0.00
IDFC First Bank	0.00
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 %
<b>TOP 3 PERFORMING BANKS</b>	
Indian Overseas Bank	82.16
Indian Bank	59.99
Union Bank of India	50.79
<b>BOTTOM 3 BANKS</b>	
Central Bank of India	4.92
OSCB	3.30
Odisha Gramya Bank	1.41

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
<b>TOP 3 PERFORMING BANKS</b>	
Indus Ind Bank	4693.83
ESAF SFB	2604.13
Utkarsh SFB	2100.82
<b>BOTTOM 3 BANKS</b>	
Axis Bank	40.17
IDBI Bank	31.03
HDFC Bank	17.13

Bank wise performance of Crop Loan & Term Loan from 01.04.2021 to 31.12.2021 is available at **Annexure – 11**.

### Share of different banks groups in Agriculture Credit Outstanding on 31.12.2021

Amount in Crore

Name of the banks	Amount outstanding	Share in %
Public Sector Banks	17188.04	37.11
Private Sector Banks	9757.98	21.07
RRBs	3849.23	8.31
OSCB	14757.89	31.87
Small Finance Bank	757.93	1.64
<b>Total</b>	<b>46311.07</b>	<b>100.00</b>



### 4.3 Agriculture Allied Sectors (Fishery & Dairy)

#### Comparative - Disbursement

(Amt in Rs. Cr.)

Name of the scheme	FY 2020 – 2021 (Yearly) (upto March'21)			FY 2021 – 2022 (HY) (upto Sept'21)			FY 2021 – 2022 (upto Dec'21)		
	Target (in Cr.)	Achv. (in Cr.)	% Achv.	Target (in Cr.)	Achv. (in Cr.)	% Achv.	Target (in Cr.)	Achv. (in Cr.)	% Achv.
Dairy(Including DEDS)	1767.51	628.91	35.58	1909.63	193.27	10.12	1909.63	428.11	22.42
Fishery	1083.74	460.09	42.45	1182.74	201.15	17.01	1182.74	308.34	26.07
Poultry	861.96	604.00	70.07	1029.03	218.62	21.25	1029.03	352.79	34.28
AH- Sheep/Goatery/Piggery	811.63	933.35	115.00	834.13	1269.59	152.21	834.13	1825.06	218.80
Others	182.34	3181.57	1744.82	205.01	1529.83	746.22	205.01	2353.65	1148.06
<b>Total</b>	<b>4707.18</b>	<b>5807.92</b>	<b>123.38</b>	<b>5160.54</b>	<b>3412.46</b>	<b>66.13</b>	<b>5160.54</b>	<b>5267.95</b>	<b>102.08</b>

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

PSB,RRB&OSCB	
BANK	ACHIEVEMENT %
<b>TOP 3 PERFORMING BANKS</b>	
Utkal Grameen Bank	114.03
Bank of Baroda	70.47
Indian Overseas India	52.55
<b>BOTTOM 3 PERFORMING BANKS</b>	
Central Bank of India	5.34
Bank of Maharashtra	4.03
Odisha Gramya Bank	3.26

PVT BANKS&SFB	
BANK	ACHIEVEMENT %
<b>TOP 3 PERFORMING BANKS</b>	
Utkarsh Small Finance Bank	6456.19
Indus Ind Bank	6270.18
Suryoday SFB	942.54
<b>BOTTOM 3 PERFORMING BANKS</b>	
Karnatak Bank Ltd.	0.29
Federal Bank	0.00
Yes Bank	0.00

In the last SLBC Sub-Committee meeting of F&ARD held on 25.01.2022, the following points were discussed –

1. 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.
2. Indusind Bank, ICICI Bank & UGB have to relook into the classification of other sector and show the figures in appropriate heads.



3. Indusind Bank has to provide details of Rs.1,200.05 crore shown in AH-Sheep/Goat/Piggery.

Bank wise progress made on financing under different schemes of Allied Agriculture Sector as on 31.12.2021 is given in **Annexure – 12**.

#### 4.4 Kissan Credit Card (KCC)

Banks have disbursed 27,14,318 numbers of KCC accounts amounting to Rs.14,835.85 Crore from 01.04.2021 to 31.12.2021. Total outstanding balance as on 31.12.2021 is Rs.27,019.82 crore in 51,53,134 KCC accounts.

FY	No. of KCCs issued		Balance O/S as on DECEMBER	
	No. (in actuals)	Amt (in Cr.)	No. (in actuals)	Amt (in Cr.)
Annual 2020-21 (upto March'21)	19,85,210	11,370.98	50,58,599	20,554.31
2021-22 (HY) (upto September'21)	22,35,204	10,646.82	50,71,227	24,094.81
2021-22 (upto December'21)	27,14,318	14,835.85	51,53,134	27,019.82

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.)
<b>TOP 3 PERFORMING BANKS</b>		<b>TOP 3 PERFORMING BANKS</b>	
Orissa State Co-Op. Bank	9716.97	Axis Bank Ltd	281.47
State Bank of India	2481.70	HDFC Bank	62.25
Utkal Grameen Bank	835.00	ICICI Bank	51.05
<b>BOTTOM 3 BANKS</b>		<b>BOTTOM 3 BANKS</b>	
Central Bank of India	4.72	Suryoday SFB	0.00
Punjab & Sind Bank	0.81	Ujjivan SFB	0.00
Bank of Maharashtra	0.28	Utkarsh SFB	0.00

The Bank wise achievement made under KCC as on 31.12.2021 is available at **Annexure – 13**.

#### 4.5 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. 15<sup>th</sup> November 2021 to 15<sup>th</sup> 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.**

Performance as of 04.02.2022 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	No. of application Pending	Out of total pending, no. of applications pending for more than 15 days
Animal Husbandry	23,008	21,666	4,134	6,419	11,113	7,924
Fisheries	5,420	5,340	464	1,530	3,346	2,947

Banks are requested to take up the matter with the concerned branches for early disposal of all the pending applications.

3 Banks having highest no. of pendencies are given below

Animal Husbandry		Fisheries	
BANK	NO. OF PENDING APPLICATIONS	BANK	NO. OF PENDING APPLICATIONS
Cooperative Bank	3395	Cooperative Bank	1912
State Bank of India	2726	State Bank of India	436
Indian Overseas Bank	1205	Indian Overseas Bank	149

Districts under 2 categories in terms of pendency are given below

Animal Husbandry		Fisheries	
DISTRICT	NO. OF PENDING APPLICATIONS	DISTRICT	NO. OF PENDING APPLICATIONS
Kendrapara	3611	Kendrapara	1827
Ganjam	1481	Sundargarh	168
Angul	939	Khurda	156

Progress upto 04.02.2022 is given by **Annexure - 14**.



#### 4.6 Agriculture Infrastructure Fund:

Under the scheme, initial allocation of fund of Rs.2500.00 crore has been made for Odisha State.

Banks and financial institutions can provide loans with interest subvention of 3% per annum up to a limit of Rs.2 Crore and credit guarantee coverage under CGTMSE for loans up to Rs. 2 Crore.

The districtwise targets under Agriculture Infrastructure Fund (AIF) has been recirculated to all LDMs with a request to allocate the same to all the bank branches of the district.

SLBC has also circulated the revised operational guidelines to all Banks/LDMs for necessary action at their end.

As on 04.02.2022, total 122 applications amounting to Rs.68.86 Crore have been sanctioned out of which 102 cases amounting to Rs.44.64 Crore have been disbursed. Details of the proposals considered by banks in Odisha State under AIF as of 04.02.2022 is given below:

Sl. No.	Name of Bank	Verified/under process	Denied / Rejected	Sanctioned	Out of Sanctioned Disbursed	Total
1.	Bank Of Baroda	0	7	7	6	14
2.	Bank Of India	4	15	21	15	40
3.	Canara Bank	0	6	8	7	14
4.	Central Bank Of India	1	1	0	0	2
5.	Indian Bank	0	3	4	4	7
6.	Indian Overseas Bank	0	1	1	0	2
7.	Punjab National Bank	3	8	50	45	61
8.	State Bank of India	4	22	16	12	42
9.	UCO Bank	0	6	0	0	6
10.	Union Bank of India	1	9	3	1	13
11.	DCB Bank	0	1	0	0	1
12.	HDFC Bank	0	2	0	0	2
13.	ICICI Bank	0	1	0	0	1
14.	IDBI BANK LTD	1	7	1	1	9
15.	Karnataka Bank	0	1	0	0	1
16.	Kotak Mahindra Bank	0	1	0	0	1
17.	NBFC	3	4	11	11	18
	<b>Total</b>	17	95	122	102	234

The bank wise achievement as on 04.02.2022 is given in **Annexure-15**.



#### 4.7 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 & Rabi 21-22 (as of 04.02.22) is given below:

	<b>Kharif 21</b>	<b>Rabi 21-22</b>
Enrolment (Nos of Farmers) (both loanee & non loanee)	83,64,406	2,28,439
Area Insured (000's ha)	1,050.57	40.96
Sum Insured (Rs Crores)	7,079.86	276.06
Gross Premium (Rs Crores)	1,387.94	12.42
Farmers Premium (Rs Crores)	141.51	4.03

The districtwise details are given in **Annexure –16**.

#### 4.8 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).

Bank-wise target has been shared to all banks vide letter no. SLBC/ODI/2021-22/818 dated 08.09.2021 for setting up branch-wise target under BALARAM.

The performance under the scheme is given below –

<b>Period</b>	<b>Total JLGs formed</b>	<b>Total application sponsored</b>	<b>Total application sanctioned</b>	<b>Amount Sanctioned (in Crore)</b>	<b>Amount Disbursed (in Crore)</b>
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
As of 04.02.2022	19,741	14,933	5,440	53.06	44.07

There are 8882 applications under process at various banks.

3 banks in terms of highest pendency is given below-

<b>BANK</b>	<b>NO. OF PENDING APPLICATIONS</b>
OSCB	5612
State Bank of India	989
Axis Bank	355

The districtwise details are given in **Annexure – 17**.



### **CIBIL Charges rationalisation under BALARAM**

In the SLBC Sub-Committee meeting held on 18.01.2022, the Additional Chief Secretary-cum-APC, Department of Agriculture & Farmers' Empowerment, Govt. of Odisha has directed to constitute a small committee to discuss & finalise the CIBIL charges rationalisation issue under BALARAM. The following persons were included as the members of the Committee.

Director of Agriculture & Food Production, Chairman	DGM Agribusiness, SBI
Director of Horticulture	Controlling Head, Punjab National Bank
Director, IMAGE	Controlling Head, Union Bank of India
Managing Director, OSCB	Controlling Head, Axis Bank
DGM, NABARD	Controlling Head, DCB Bank
Convenor, SLBC, Odisha	Chairman, Odisha Gramya Bank

The first meeting was held on 31.01.2022 and in the meeting, the Chairman (Director of Agriculture & Food Production) incharge advised all banks to waive the CIBIL charges under BALARAM scheme in order to spare the extra financial burden on poor farmers as some banks are not charging any CIBIL charges where as some banks are charging CIBIL charges ranging from Rs.50+GST to Rs.200+GST.

After deliberation, it has been decided that the banks charging NIL will continue to do so & other banks have to approach their controlling authority for waiver of CIBIL Charge and their decision should be communicated to SLBC.

SLBC vide letter no. SLBC/ODI/2021-22/1567 dated 31.01.2022 has requested all banks to take up the matter with respective controlling authority for waiver of CIBIL charges of JLG financing under BALARAM and to convey the decision latest by 14.02.2022 so that next course of action can be taken thereafter in consultation with Director Agriculture. Till 14.02.2022, information on waiver of CIBIL charges is not received from any bank.

All banks are requested to get the approval from the Competent Authority immediately on priority basis.

### **4.9 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
08.02.2022	2151	822	747	582

Top 3 banks & districts in terms of pendency is given below

BANK	NO. OF PENDING APPLICATIONS	DISTRICT	NO. OF PENDING APPLICATIONS
State Bank of India	178	Cuttack	77
Odisha Gramya Bank	54	Puri	52
Indian Bank	46	Khordha	46

The status of applications sponsored to different banks, sanctioned & pending under MKUY as on 08.02.2022 as submitted by APICOL, Govt. of Odisha is given in **Annexure-18**.

#### 4.10 Mission for Integrated Development of Horticulture (MIDH)

Directorate of Horticulture, Government of Odisha reported that Banks have sanctioned 65 proposals amounting to Rs.1.45 Crores as of 01.02.2022 and 1,004 applications are pending with different banks amounting to Rs. 23.89 Crore.

Sl. No.	Name of the bank	Sanction Proposals (in Nos.)	Amount sanctioned (Rs. in Lakh.)	Pending Proposals (in Nos.)	Pending Project Cost (Rs. in Lakh.)
1	State Bank of India	27	60.87	294	784.75
2	Odisha Gramya Bank	8	9.90	172	301.63
3	Bank of India	1	1.40	95	289.04
4	Indian Bank	7	11.80	96	165.57
5	Union Bank	1	15.00	78	222.10
6	Canara Bank	4	10.80	64	103.57
7	OSCB/DCCBs	5	5.00	53	156.31
8	UCO Bank	6	7.60	51	90.79





9	Punjab National Bank	2	16.40	35	89.57
10	Bank of Baroda	3	5.19	20	29.27
11	Central Bank of India	0	0.00	16	40.81
12	Indian Overseas Bank	1	1.40	12	18.97
13	IDBI	0	0.00	5	39.00
14	LAMP	0	0.00	4	18.00
15	ICICI Bank	0	0.00	4	6.20
16	Axis Bank	0	0.00	3	16.99
17	Indusind Bank	0	0.00	1	15.00
18	Federal Bank	0	0.00	1	1.40
	TOTAL:	65	145.36	1,004	2,388.97

The District-wise & Bank-wise pending proposals under Horticulture Sector is given in **Annexure – 19**.

#### **4.11 Doubling of Farmers' Income by 2022-Strategy for Odisha**

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 Rs71,238 (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.

**4.12 Agriculture Skill Council of India (ASCI)**

ASCI is working under the aegis of Ministry of Skill Development & Entrepreneurship (MSDE) with members from various Agriculture bodies like ICAR, APEDA, SFAC, NSAI, National Horticulture Board, Tea Board, Coffee Board and Spices Board and Industry bodies with a vision to develop the skills in Indian agriculture as per the global standards. ASCI focuses on the need for skilling in the Agriculture sector and for better placement/ self-employment opportunities of trained and certified candidates for their improved livelihood. ASCI is an approved assessing and awarding body by the National Council of Vocational Education and Training (NCVET) to undertake assessment and certification activities of all NSQF aligned job roles as per Gazette notification.

Since its inception in 2013, ASCI has facilitated Short Term Training(STT) in various sectors of agriculture to more than 3.5 lakh youth and facilitated Recognition of Prior Learning of around 5.5 lakh Agriculture Workers across India.

**CEO, ASCI is requested to appraise the house on this matter.**



## **AGENDA NO.5**

### **Financing to MSME Sector**

#### **5.1 ACP achievement Micro, Small and Medium Enterprises (MSMEs)**

Against total target of Rs.41,324.43 Crore, total achievement as on 31.12.2021 is Rs.28,167.52 Crore which is 68.16% of total target.

**Disbursement performance of Commercial Banks under MSME Sector is given below.**

**(Amt in Rs. Cr.)**

Manufacturing Sector	FY 2020-21 (upto March'21)			FY 2021-22 (upto Sept'21)			FY 2021-22 (upto Dec'21)		
	Target	Achv.	% Achv.	Target	Achv.	% Achv.	Target	Achv.	% Achv.
Micro Enterprises	15533.57	20751.65	133.59	21814.98	7603.28	34.85	21814.98	14601.15	66.93
Small Enterprises	9441.98	13121.22	138.97	11998.07	6662.66	55.53	11998.07	8532.79	71.12
Medium Enterprises	5482.44	5018.51	91.54	7511.38	3127.95	41.64	7511.38	5033.58	67.01
<b>TOTAL</b>	<b>30457.99</b>	<b>38891.38</b>	<b>127.69</b>	<b>41324.43</b>	<b>17393.89</b>	<b>42.09</b>	<b>41324.43</b>	<b>28167.52</b>	<b>68.16</b>

There is overall growth of 61.94% in MSME as compared to that 30.09.2021.

Top 3 & bottom 3 performing banks in terms of % ACP achievement is given below –

<b>PSB,RRB &amp; OSCB</b>	
<b>BANK</b>	<b>ACHIVEMENT %</b>
<b>TOP 3 PERFORMING BANKS</b>	
Bank of Maharashtra	389.26
Indian Bank	240.19
Central Bank of India	143.24
<b>BOTTOM 3 BANKS</b>	
Odisha Gramya Bank	41.04
Punjab & Sind Bank	18.53
OSCB	1.15

<b>BANK</b>	<b>ACHIVEMENT %</b>
<b>TOP 3 PERFORMING BANKS</b>	
Indus Ind Bank	575.22
Kotak Mahindra Bank Ltd	572.91
Federal Bank	193.58
<b>BOTTOM 3 BANKS</b>	
Utkarsh SFB	2.55
IDFC Bank	0.46
Bandhan Bank	0.35



The comparative outstanding position under MSME Sector is given below

(Amt in Rs. Cr.)

Particulars	Balance outstanding as on 31.03.2021		Balance outstanding as on 30.09.2021		Balance outstanding as on 31.12.2021	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Micro Enterprises	22,98,089	21,152.43	15,05,736	20,796.80	17,83,398	23,139.25
Small Enterprises	1,45,588	14,171.87	1,57,186	14,249.40	1,51,942	14,862.75
Medium Enterprise	29,065	7,404.01	28,029	5,956.22	28,554	5,956.22
<b>Total MSME</b>	<b>24,72,742</b>	<b>42,728.31</b>	<b>16,90,951</b>	<b>42,340.46</b>	<b>19,63,894</b>	<b>46,079.42</b>

Detailed report of Bank wise position under MSME is given at **Annexure – 20**.

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

In the Town Hall Meeting organized by RBI on 02.12.2021 at Cuttack, the issue regarding bank finance to MSME against property with lease hold right from IDCO was raised by many MSME entrepreneurs. Regional Director, RBI suggested to form a Committee at SLBC level to analyse the issues and to submit a report to Principal Secretary, MSME Department, Odisha & CMD, IDCO for making necessary corrections in the Agreement to Lease document, so that it will help the banks to finance against the IDCO land smoothly.

Odisha Assembly of Small and Medium Enterprises also requested SLBC to constitute a committee for redressal of IDCO land issues to mitigate the problems faced by the MSME entrepreneurs & bankers regarding financing to such units.

In this regard, a committee was constituted with the following members

1. Incharge, SLBC, Odisha
2. Deputy General Manager, MSME, SBI, LHO
3. Controlling Head, Bank of Baroda
4. Controlling Head, Bank of India
5. CGM MSME / his representative, IDCO
6. Representative of SIDBI
7. Secretary General, OASME

The 1<sup>st</sup> Meeting of the committee was held on 07<sup>th</sup> January 2022 and the following action points were emerged –

- IDCO is requested to do away with the procedure of executing "Agreement to lease". Instead the lease agreement should be executed for the entire period of lease immediately after allotment.



- A suitable clause may be inserted in the lease deed regarding completion of project and commencement of operation within 3 years of handing over of possession or any longer period as permitted by the financing bank. The approval letter of bank permitting extension of commencement of commercial operation of the project should be submitted to IDCO.
- The revised lease deed before finalization may be sent to SLBC for obtaining bankers views.
- IDCO may stipulate any such condition for proper land use where the applicant is not desirous of availing any loan from banks/Fls.

The minutes of the meeting with above action points was submitted to Principal Secretary, MSME Department, Government of Odisha & CGM, IDCO vide letter no. SLBC/ODI/2021-22/1631 dated 11.02.2022 for further action in this regard.

### 5.3 Govt. Sponsored Programmes PMEGP– Govt. of India

The target vs achievement for 2021-22 under PMEGP is given below –

Target physical (in no.)	Achievement as of 04.02.2022 (in no.)	Target MM (Rs. in lakhs)	Achievement – MM Claimed (Rs. in lakhs)
6000	4211	18350.00	6670.49

The details of applications processed as of 04.02.2022 is given below.

As of	Total applications forwarded	Total applications returned	Total applications sanctioned	Total applications pending
04.02.2022	16819	7830	4211	4709

Highest sanctioned by State Bank of India (1467 no.), Punjab National Bank (610 no.) and Union Bank of India (430 no.)

3 banks with highest no's of pendency is given below

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	1,553
Bank of India	527
Odisha Gramya Bank	448



In the MSME Sub-Committee meeting held on 28.12.2021, it has been advised that

- Sanction the pending applications immediately.
- Disbursement of all sanctioned cases.
- Margin Money claim of all disbursed cases.

EDP training is also waived to 31<sup>st</sup> March 2022. However, the beneficiaries to whom the loan has been disbursed and Margin Money has been released during the relaxation period must complete the EDP training either offline or online by 30.06.2022.

The Bank wise achievement under PMEGP of Odisha for the year 2021-22 (up to 04.02.2022) is given in the **Annexure- 21**.

#### **5.4 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 been extended upto 31<sup>st</sup> March 2022 or till guarantees for an amount of Rs. 4.50 Lakh are issued by NCGTC, whichever is earlier. Further, in the last Union Budget 2022-23, the date has been extended upto 31.03.2023.

Banks in Odisha have sanctioned **Rs.3,501.60** Crore as on 31.01.2022 and disbursed Rs. **3,378.19** Crore which is **96.48%** of the total sanction as detailed below.

Net Eligible cases		Total cases sanctioned		Total cases disbursed out of Total sanction	
A/c in actual	Amt in Crore	A/c in actual	Amt in Crore	A/c in actual	Amt in Crore
3,45,406	3,656.72	2,00,979	3,501.60	1,68,219	3,378.19
% achievement		58.19	95.76	83.70	96.48

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-22**.

#### **Claim of Interest Subvention**

As of 08.02.2022, Rs. 132.17 lakhs interest subvention amount has been claimed in 5,056 accounts by different banks from the Nodal branch of UCO Bank( Govt. Secretariat Branch).

The details are given below –



Name of the Bank	No. of branches claimed the interest subvention	No. of claimed accounts	Total Amount released (in Rs. Lakhs)
Bank of India	94	3542	73.45
Odisha Gramya Bank	83	442	23.30
Punjab National Bank	1	23	0.45
UCO Bank	22	867	24.72
Utkal Grameen Bank	91	182	10.25
<b>Total</b>	<b>291</b>	<b>5056</b>	<b>132.17</b>

All other banks are requested to submit the interest subvention claims.

### 5.5 PMFME (Pradhan Mantri Formalisation of Micro food processing Enterprise)

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

As on 11.02.2022	Target	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	1470	634	113	243	278
SHG	430	36	0	0	36
FPO	55	1	0	0	1
<b>Total</b>	<b>1955</b>	<b>671</b>	<b>113</b>	<b>243</b>	<b>315</b>

Top 3 banks sanctioned loan under PMFME

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	41
UCO Bank	14
Canara Bank	11

Banks with NIL sanction are OSCB, Axis Bank, Bandhan Bank, Bank of Maharashtra, DCB Bank, ICICI Bank & IDBI Bank.



3 banks with highest no's of pendency is given below

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	144
Odisha Gramya Bank	28
Punjab National Bank	22

### Reasons for rejection/pending applications

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

Regarding group applications, 36 applications submitted online to various banks which are under process as on 11.02.2022.

MSME in co-ordination with Mission Shakti Department has taken up THR (Take Home Rations) project for financing Women SHG units of each block for Chatua manufacturing.

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-23**.

### 5.6 Progress of Pradhan Mantri MUDRA Yojana (PMMY) in Odisha

All Banks and Financial Institutions have sanctioned an amount of Rs.10,890.45 Crore and disbursed Rs.10,574.89 Crores in the financial year 2021-22 (upto 04.02.2022).

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 30.11.21)		FY 2021-22 (upto 04.02.22)	
	No. of Accounts	Disbursed Amount	No. of Accounts	Disbursed Amount	No. of Accounts	Disbursed Amount
Shishu	31,93,856	8,365.76	18,11,803	4,828.68	22,35,252	6,065.42
Kishore	4,11,288	4,543.71	2,23,648	2,254.46	2,84,408	3,013.23
Tarun	29,854	2,009.56	15,851	1,096.36	21,630	1,496.20
<b>Total</b>	<b>36,34,998</b>	<b>14,919.03</b>	<b>20,51,302</b>	<b>8,179.50</b>	<b>25,41,290</b>	<b>10,574.85</b>





There is overall growth of 23.89% in Mudra loan accounts as compared to that 30.11.2021. There is growth in all categories, i.e, Shishu , Kishore & Tarun as on 04.02.2022 over 30.11.2021.

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 30.11.21)		FY 2021-22 (upto 04.02.22)	
	No. of Accounts	Disbursed Amount	No. of Accounts	Disbursed Amount	No. of Accounts	Disbursed Amount
Public Sector Banks	3,05,973	3,630.70	1,51,125	2,199.81	1,85,482	2,958.78
Private Sector Banks	17,67,720	5,386.17	11,86,477	3,616.50	14,66,898	4,512.09
Regional Rural Banks	25,023	300.98	750	3.11	6,895	113.03
Small Finance Bank	1,62,965	509.54	1,14,155	391.65	1,69,245	597.73
MFIs & NBFCs	13,73,317	5,091.64	5,98,795	1,968.43	7,12,770	2,393.22
<b>Total</b>	<b>36,34,998</b>	<b>14,919.03</b>	<b>20,51,302</b>	<b>8,179.50</b>	<b>25,41,290</b>	<b>10,574.85</b>

There is overall growth of Mudra loans in all categories of banks/FIs as compared to that of 30.11.2021.

Top 3 & Bottom 3 performing banks in terms of disbursed amount is given below

PSB,RRB & OSCB	
BANK	AMOUNT DISBURSED (Rs. in Crores)
<b>TOP 3 PERFORMING BANKS</b>	
Punjab National Bank	702.02
State Bank of India	610.93
Bank of India	359.80
<b>BOTTOM 3 BANKS</b>	
Bank of Maharashtra	25.25
Punjab & Sind Bank	11.24
Utkal Grameen Bank	4.07

PVT BANKS & SFB	
BANK	AMOUNT DISBURSED (Rs. in Crores)
<b>TOP 3 PERFORMING BANKS</b>	
IndusInd Bank	3404.1
Axis Bank	298.7
Suryoday Small Finance Bank	228.67
<b>BOTTOM 3 BANKS</b>	
Ratnakar Bank	2.33
Kotak Mahindra Bank	0.38
Karur Vysya Bank	0.05

Bank wise, district wise & category wise report on PMMY is available in **Annexure-24**.



### 5.7 PMSVANidhi (Street Vendors):

As of 04.02.2022, out of 56,828 applications entered in the portal, 41,164 applications are sanctioned & disbursement made in 34,507 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
04.02.2022	56,828	41,164	34,507

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

PSB,RRB & OSCB	
BANK	NO. OF APPLICATION SANCTIONED
<b>TOP 3 PERFORMING BANKS</b>	
State Bank of India	16986
Bank of India	3761
Union Bank of India	3522
<b>BOTTOM 3 BANKS</b>	
Bank of Maharashtra	183
Odisha Gramya Bank	134
Utkal Gramya Bank	20

PVT BANKS & SFB	
BANK	NO. OF APPLICATION SANCTIONED
<b>TOP 3 PERFORMING BANKS</b>	
HDFC Bank	1553
IDBI Bank	272
Utkarsh SFB	97
<b>BOTTOM 3 BANKS</b>	
Ujjivan SFB	1
IndusInd Bank	0
Kotak Mahindra Bank	0

The bank wise achievement as on 04.02.2022 is given in **Annexure-25**.

#### 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.

Letter of IBA is given **Annexure - 26**.

We therefore request the House to discuss on the matter.



## 5.8 Stand Up India 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 31<sup>st</sup> January 2022, **205** loan applications have been sanctioned & disbursed as per report generated from Stand up Mitra portal and only 12 banks have sanctioned loan under SUI.

### Performance under Stand up India

(Amt in Rs. Cr.)

Particulars	As on 31.03.2021 (Yearly 2020-21)			As on 31.10.2021 (2021-22)			As on 31.01.2022 (2021-22)		
	Sanctioned		Disbursed	Sanctioned		Disbursed	Sanctioned		Disbursed
	A/Cs	Amount	Amount	A/Cs	Amount	Amount	A/Cs	Amount	Amount
SC/ST	85	17.28	3.19	33	6.05	6.05	36	7.55	7.55
Women	334	80.37	24.20	125	26.68	26.68	169	38.41	38.41
<b>Total</b>	<b>419</b>	<b>97.65</b>	<b>27.39</b>	<b>158</b>	<b>32.73</b>	<b>32.73</b>	<b>205</b>	<b>45.96</b>	<b>45.96</b>

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

Top 3 & bottom 3 banks sanctioned loan under Stand Up India

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
Canara Bank	92
State Bank of India	69
Union Bank of India	10
BOTTOM 3 BANKS	
Bank of Baroda	1
Central Bank of India	1
Indian Overseas Bank	1

The bankwise performance is given in **Annexure- 27**.

## 5.9 Silpi Unnati Yojana (SUY) – State Government Scheme

Margin money assistance is provided to individual artisans @ 20% of the project cost (up to Rs.1,00,000 in seven crafts and up to Rs 50,000.00 in rest 43 crafts ) per artisan to avail bank loan for setting-up of own handicraft production unit.



During the current FY 2021-22 advertisements were published for collection of applications under the scheme and a target of 1000 numbers has been kept under this for any bankable scheme in Handicraft sector of the State.

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

As of	No. of application sponsored	No. of application sanctioned	No. of application pending
31.10.2021	1,772	102	1,670
31.01.2022	2,115	476	1,639

Top 3 banks with regard to sanction

BANK	NO. OF APPLICATIONS SANCTIONED
Orissa State Co-Op. Bank	275
Odisha Gramya Bank	59
Bank of India	38

Banks with NIL sanction under SUY

Bank of Baroda	Axis Bank Ltd
Central Bank of India	ICICI Bank
Punjab & Sind Bank	IDBI Bank

3 banks having highest no. of pendency is given below

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	577
Odisha Gramya Bank	263
Punjab National Bank	115

The bank-wise & district-wise details are given in **Annexure -28**.

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 - 29**. Banks may process and sanction the pending cases at the earliest.



## 5.10 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 period	Proposals covered during the period	
	No. of Accounts	Amount (Rs. in Crore)
Full Yr 2020-21 (upto 31.03.2021)	28,288	1,133.70
FY 2021-22 (upto 30.09.2021)	15,208	937.60
FY 2021-22 (upto 31.01.2022)	20,645	1,437.10

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2021 to 31.01.2022 are available in **Annexure – 30**.

## **AGENDA NO. 6**

### **Development with regard to the SHGs in the State of Odisha – NRLM & NULM**

#### **6.1 WSHG in Odisha through Mission Shakti**

##### **(a) SHG Bank Linkage:**

- The annual credit linkage target for the current financial year has been fixed at Rs. 6,002.52 crore targeting 2,80,150 SHGs.
- As on 31.01.2022, 2,62,836 SHGs have been credit linked with an amount Rs. 5,635.30 crore, which accounts for 94% 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 58,879 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 31<sup>st</sup> December 2021) is enclosed at **Annexure – 31**.



**Action:**

- i. Banks to issue suitable instruction for expediting the linkage and ensure the disbursement of sanctioned loan amount to eligible SHGs on priority.
- ii. Minimum loan size to be increased, irrespective of the group corpus, to reach Rs. 4 lakh by 2022-23 as per 5 T mandates.
- iii. The pending loan applications are to be disposed of on priority. Department of Mission Shakti will share bank and branch wise pending loan application details with concerned banks on monthly basis.
- iv. It must be ensured that in no case loan applications requiring immediate action shall be held more than 15 days.

**(b) 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 31.01.2022, claims amounting to Rs. 107.30 crore has been settled by Department of Mission Shakti.
- Banks namely Bank of Baroda, Union Bank of India, IDBI and Punjab & Sind Bank have not submitted claims for last quarter of FY 20-21 & no claim for the FY 2021-22.

Bank wise progress (claim settlement for the FY 2020-21) is enclosed at "**Annexure – 32**".

**Action:**

- i. Banks to submit any unsettled pending claims since inception of the Interest Subvention Scheme (April, 2014) along with claims pertaining to Urban SHGs to Department of Mission Shakti for settlement by 15<sup>th</sup> March 2022.
- ii. All banks except SBI to submit the Utilisation Certificate on the fund released so far, based on their claims by end of March 2022.
- iii. Banks may come up with a mechanism to ensure that all interest subvention claims get credited to the SB account of SHGs without delay.



### **(c) 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 – 33**”.

#### **Action:**

- i. Punjab & Sind Bank to sign MoU at the earliest.
- ii. All Banks except SBI, UCO, OGB, UGB, ICICI and HDFC to share the cut-off data for the year ending 31st March 2021 and loan & transaction data for the current year FY 2021-22 (month wise) at the earliest for effective operation of the portal.

### **(d). 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 **2203** Mission Shakti SHG members as Business Correspondent Agents (BCAs).
- These BCAs have undertaken transactions amounting to **Rs. 603.26 crore** during the current financial year (upto 31<sup>st</sup> December 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.

The bank and district wise engagement progress as on 10<sup>th</sup> January 2022 is enclosed at “**Annexure – 34**”.



### Action:

Other banks except Axis Bank and UCO Bank may step forward to engage Women SHG / Federation Member as BCA under this Model as per communication of the Finance Department vide letter no. 31629 dated 27.11.2020.

## 6.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, 1199 loan applications under SEP-I for FY 2021-22 (upto January'22) and 409 loan applications under SEP-G were disbursed. Under SHG-Bank Linkage –2542 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
01.04.2021 to 31.01.2022	3550	1199	33.77	560	409	73.04	6000	2542	42.37

Achievement figure upto January'22 is furnished at **Annexure-35**.

## **AGENDA NO. 7**

### **Other Issues**

#### **7.1 Recent policy changes by RBI**

##### **(a) RBI Circular- Retail Direct Scheme**

As part of continuing efforts to increase retail participation in government securities, 'the RBI Retail Direct' facility was announced in the Statement of Developmental and Regulatory Policies dated February 05, 2021 for improving ease of access by retail investors through online access to the government securities market – both primary and secondary - along with the facility to open their gilt securities account ('Retail Direct') with the RBI.

In pursuance of this announcement, the 'RBI Retail Direct' scheme, which is a one-stop solution to facilitate investment in Government Securities by individual investors has been issued. The highlights of the 'RBI Retail Direct' scheme are:





1. Retail investors (individuals) will have the facility to open and maintain the 'Retail Direct Gilt Account' (RDG Account) with RBI.
2. RDG Account can be opened through an 'Online portal' provided for the purpose of the scheme. The RDG account is to be linked with a bank account.
3. The 'Online portal' will also give the registered users the following facilities:
  1. Access to primary issuance of Government securities
  2. Access to NDS-OM.

The scheme of Reserve Bank of India (RBI) Retail Direct has been formulated as a one-stop solution to facilitate investment in Government Securities by individual investors.

An FAQs on the RBI Retail Direct Scheme is given in **Annexure – 36** for kind reference of all SLBC Members.

For further details on the scheme, one can visit <https://www.rbiretaildirect.org.in/>

#### **(b) RBI - Framework for Facilitating Small Value Digital Payments in Offline Mode**

Reserve Bank of India, Central Office vide circular dated August 06, 2020, permitted a pilot scheme to encourage technological innovations that enable small value digital transactions in offline mode. It was stated therein that the decision on formalising such a system would be based on the experience gained.

Pilot testing was undertaken by some entities during the period from September 2020 to July 2021. With encouraging feedback from the pilots, it was announced by RBI in the Statement on Developmental and Regulatory policies dated October 08, 2021, that a framework for carrying out small value digital payments in offline mode across the country would be introduced.

Accordingly, the framework to enable small value digital payments in offline mode using cards, wallets, mobile devices, etc., is detailed in **Annexure – 37**.

This directive of RBI is issued under Section 10 (2) read with Section 18 of Payment and Settlement Systems Act, 2007 (Act 51 of 2007) and shall come into effect immediately.

#### **7.2 NPA position as on 31.12.2021**

- ❖ Total NPA as on 31.12.2021 is Rs.13,694.15 Crore, increased from Rs. 11,339.37 Crore as on 31.03.2021.



- ❖ The NPA % of the State as on 31.12.2021 is 6.25% which is higher than the NPA% as on 31.03.2021 (6.22%).
- ❖ NPA % under MSME is 9.32% 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 % (as of 31.03.21, 30.09.21 & 31.12.21)

Sl. No.	Sector	NPA % as of 31.03.2021	NPA % as of 30.09.2021	NPA % as of 31.12.2021
1.	Short Term Crop Loan	10.64	10.51	10.23
2.	Agriculture Term Loan	14.45	12.47	16.24
3.	Agriculture Allied	6.66	8.67	8.07
4.	Total Agriculture	9.99	10.50	10.47
5.	MSME Sector	8.96	9.83	9.32
6.	Education Loan	11.02	10.51	10.31
7.	Housing Loan	3.39	3.10	3.50
8.	Total Priority Sector	8.75	9.40	8.87
9.	<b>Total Advance</b>	<b>6.22</b>	<b>6.28</b>	<b>6.25</b>

#### Scheme wise comparison of NPA % (as of 31.03.21, 30.09.21 & 31.12.21)

Sl. No.	Sector	NPA % as of 31.03.2021	NPA % as of 30.09.2021	NPA % as of 31.12.2021
1.	PMEGP	21.84	18.10	26.21
2.	SHG	8.08	8.21	6.78
3.	NULM	6.15	11.08	6.86

#### Amount wise NPA Position as of 31.03.21, 30.09.21 & 31.12.21

Year	Total Advance in Crore	Total NPA in Crore	NPA %
31.03.2021	1,82,220.68	11,339.37	6.22
30.09.2021	2,04,779.12	12,852.47	6.28
31.12.2021	2,19,000.80	13,694.15	6.25



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 – 38**.

### **7.3 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 as of 31.01.2022, 669 numbers of applications involving Rs.357.30 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 in the Agenda on pending SARFAESI applications, if not done, and critically review the position of pending cases in every DCC meetings and to pursue the matter with the District Authorities for immediate disposal of the same as the number of pending SARFAESI applications is gradually increasing.

State Government is requested to issue suitable instructions to the District Magistrates for early disposal of applications.

District wise and bank wise pending list enclosed in **Annexure – 39**.

### **7.4 Education Loan**

All commercial banks have disbursed Rs.295.82 in 14,224 accounts (both Priority & Non-Priority) during 01.04.2021 to 31.12.2021. The balance outstanding as on 31.12.2021 is Rs.1,688.53 Crore in 47,643 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 31.03.2021)	210.79	30.97	241.76	1,847.38
FY 2021-22 (upto 30.09.2021)	149.38	17.16	166.54	1,577.33
FY 2021-22 (upto 31.12.2021)	238.36	57.46	295.82	1,688.53

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

PSB,RRB & OSCB		PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)	Bank	Amount (Rs. in Crores)
<b>TOP 3 PERFORMING BANKS</b>		<b>TOP 3 PERFORMING BANKS</b>	
Bank of India	50.33	ICICI Bank	3.01
Canara Bank	31.27	IDBI Bank	1.69
Punjab National Bank	20.82	Axis Bank Ltd	1.39
<b>BOTTOM 3 PERFORMING BANKS</b>		<b>BOTTOM 3 PERFORMING BANKS</b>	
Utkal Grameen Bank	0.05	Suryoday SFB	0.00
OSCB	0.02	Ujjivan SFB	0.00
Punjab & Sind Bank	0.00	Utkarsh SFB	0.00

The Bank wise performance is available at **Annexure – 40**.

## 7.5 Housing Loan

All Commercial Banks have disbursed Rs.2,931.55 Crore in 27,450 accounts (both Priority & Non-Priority) from 01.04.2021 to 31.12.2021. The balance outstanding as on 31.12.2021 is Rs.18,166.06 Crore in 1,78,296 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 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
FY 2021-22 (upto 31.12.2021)	1,110.12	1,821.43	27,450	2,931.55	1,78,296	18,166.06

Bank wise performance as on 31.12.2021 is available at **Annexure – 41**.

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

PSB,RRB & OSCB	
Bank	Amount (Rs. in Crores)
<b>TOP 3 PERFORMING BANKS</b>	
State Bank of India	756.39
Canara Bank	291.21
Punjab National Bank	246.75
<b>BOTTOM 3 PERFORMING BANKS</b>	
Bank of Maharashtra	9.20
Punjab & Sind Bank	1.85
Orissa State Co-Op. Bank	1.12

PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)
<b>TOP 3 PERFORMING BANKS</b>	
ICICI Bank	414.14
IDBI BANK	125.43
Axis Bank Ltd	93.18
<b>BOTTOM 3 PERFORMING BANKS</b>	
Suryoday SFB	0.66
Indus Ind Bank	0.00
Kotak Mahindra Bank	0.00

## 7.6 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 DECEMBER 17, 2015 to March 31, 2022.

**Number of households received benefit in the State of Odisha as of 31.03.2021, 31.10.2021 & 31.01.2022 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
31.01.2022	2990	57.49	2965	57.81	711	13.38



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

### **7.7 Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities.**

During 01.04.2021 to 31.12.2021, Banks have extended credit of Rs. 867.46 crore to 1,47,785 beneficiaries of Minority Community. The outstanding balance as on 31.12.2021 was Rs. 4,247.15 Crore in 6,25,344 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	551.67	5,51,921	3,437.67
01.04.2021 to 30.09.2021	1,31,959	774.79	5,58,345	3,792.05
01.04.2021 to 31.12.2021	1,47,785	867.46	6,25,344	4,247.15

Bank wise performance is available at **Annexure – 42.**

### **7.8 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 Odisha Sch. Caste & Sch. Tribe Development Finance Co-operative Corporation Limited started the process of selection of SHGs (SC, BPL) for implementation of Income Generating Scheme in collaboration with Mission Shakti, Odisha.

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



### **7.9 Financing against pledge of e-NWRs (Electronic-Negotiable Warehouse Receipts).**

Warehousing Development & Regulatory Authority (WDRA), New Delhi has implemented a system of electronic Negotiable Warehouse Receipts (eNWR) by issuing certificates of registration to two repositories namely, National E-Repository Limited (NERL) and CDSL Commodity Repository Limited (CCRL) for creation and management of eNWRs.

The eNWRs issued by warehouses registered by WDRA for approved commodities are eligible for pledge financing. Banks can see the e-NWR on the repository system and also mark their lien, which ensures a secure robust system for them. Being closely monitored by WDRA, eNWRs enjoy the trust of banks and other stakeholders. The Indian Banks' Association has also issued an advisory to all banks in this respect to consider finance only against the e-NWRs issued by warehouses registered by WDRA.

In this regard, RBI has also enhanced the PSL limit for loans against NWRs/eNWRs from Rs.50 lakh to Rs.75 lakh per borrower with a view to ensure greater flow of credit to the farmers against pledge / hypothecation of agricultural produce, and to encourage use of NWR/eNWR issued by regulated warehouses as a preferred instrument for availing such finance by the farmers.

SLBC has circulated the same vide letter no. SLBC/ODI/2021-22/1576 dated 01.02.2022.

Banks are requested to consider extending pledge finance to applicants wanting to pledge e-NWRs as per prevailing guidelines of respective bank.

### **7.10 Digitization of land records**

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.



### 7.11 RSETI

The overall number of candidates trained as on 31.12.2021 is 2,07,562 out of which 1,53,344 (**73.88%**) numbers are settled and 80,219 trained candidates have been credit linked .

As on 31.12.2021, **10,789** Rural Poor/NRLM target group youth have been trained against annual target of **14,915** ( % of achievement =**72.34** %)

**Bank wise performance under Rural Poor / NRLM training as on 31.12.2021 is as follows:**

BANK	BOI	RUDSETI	CBI	SBI	UNION BANK	UCO BANK	TOTAL
Target for FY 2021-22	1,000	600	470	8,220	975	3,650	14,915
Achieved as of 31.12.2021	631	358	213	6,522	740	2,325	10,789
% of Achievement of targeted	63.10	59.67	45.32	79.34	75.90	63.70	72.34

The percentage of candidates settled with bank finance as on 31.12.2021 (cumulative) is **58.55** % against National Average of 49%. **The details are given in Annexure – 43.**

### Status of Infrastructure related issues in RSETI

SI No	Name of RSETIs	Land Allotted	Possession Taken	Status of Construction	Remarks /Other issues
1	Ganjam	Land Allotted	Not Given	To be Done	The District Authority is demanding Cess , Rent and other Expenses for Rs10.71 Lakh , not deposited by Bank.
2	Gajapati	Alloted Land cancelled	Not Given	To be Done	Fresh request letter for allotment of Land written by RSETI on dated 29.12.2021 to provide free of cost land to the Dist. Collector.  The District Authority is demanding Rupees towards Rent, Cess etc.





3	Puri	Not allotted	No	No	The District authority is demanding Annual ground rent and cess @Rs 1.60 lakh per annum , which is not yet deposited, therefore construction not started. Sponsoring Bank is also not agreeing to deposit.
4	Rayagada	Allotted	Taken	To be done	Due to small area of construction, (at half Stage) not approved by NIRD. Fresh Construction to be done.
5	Subarnapur	Allotted	Taken	To be done	Boundary disputed , not yet settled (in Progress)
6	Angul	Allotted	Taken	To be Done	Building Plan Approval pending at TAMDA
7	Sundargarh	Allotted	Taken	Completed	Water facility (Borewell) and Electric connection to be obtained. Boundary Wall to be constructed.
8	Bhadrak	Allotted	Taken	Completed	Boundary wall to be constructed and electric connection to be obtained
9	Dhenkanal	Allotted	Taken	To be Done	Approval obtained from Dhenkanal Regional Development trust pending for Municipality approval.
10	Cuttack	Not Allotted	Not Taken	NA	Land identified , to be allotted

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.**

### 7.12 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 13 FLC Counsellors are lying vacant, as detailed below



Name of the Bank	No. of FLC Counsellor lying vacant	Name of the Districts were FLC Counsellor is lying vacant	Remarks
State Bank of India	12	Rayagada, Khurda, Malkangiri, Nuapada, Jharsuguda, Koraput, Bargarh, Boudh, Jajpur, Kendrapara, Kalahandi & Kandhamal	<p>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)</p> <p>In three districts, the post is lying vacant due to sudden demise of the FLC Coordinator (Boudh, Kalahandi &amp; Kandhamal).</p> <p>In Bargarh, Jajpur &amp; Kendrapara, the FLC Counsellor has resigned.</p>
UCO Bank	1	Bhadrak	As informed by UCO Bank, Zonal Office, Balasore that interview process of appointing FLC Coordinator is completed and after approval of Head Office, the counsellor will take charge of FLC.

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

### **7.13 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.



Dhan Foundation informed that till January 2022, 1,831 no. of FLAP (Financial Literacy Awareness Programme) has been conducted and 30,583 no. of members participate in the FLAP.

The performance report of the 52 CFL locations is given in **Annexure – 44**.

#### **7.14 Calendar Programme for conduct of SLBC Meetings for the year 2022.**

SLBC Convenor Banks have been advised by RBI to prepare a yearly Calendar of Programme in the beginning of the year for convening SLBC meetings and to adhere to the schedule as per the Calendar of Programme. The detail is furnished in **Annexure-45**.

##### **Date of holding SLBC Meetings**

Quarter ended March 2022 – 13.05.2022 (Friday)

Quarter ended June 2022 – 16.08.2022 (Tuesday)

Quarter ended September 2022 – 14.11.2022 (Monday)

Quarter ended December 2022 – 14.02.2023 (Tuesday)

In this connection, all will appreciate to note that the Calendar of Programme was conceived so as to enable members of SLBC and important functionaries to have adequate notice of the meeting and block the dates to ensure participation in the meeting.

In order to conduct the SLBC Meetings within the scheduled date, banks have to submit the reports/data in time. However, 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.

#### **7.15 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.

#### **7.16 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.

#### **7.17 Other issues/concern**

- ❖ 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.
- ❖ 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.



- ❖ 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.
- ❖ 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. 8**

Any other matter with the permission of the Chair.