

**PROCEEDINGS OF THE 165th & 166th
STATE LEVEL BANKERS'
COMMITTEE
MEETING OF ODISHA HELD ON
24.02.2022**



**UCO BANK
CONVENOR – SLBC,
ODISHA**

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/20/2022-23

दिनांक / Date: 04.04.2022

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : 165वें & 166वें एस.एल.बी.सी. , बैठक हेतु कार्यवाहियां

Sub: Proceedings of the 165th & 166th SLBC Meeting of Odisha

हम दिनांक 24.02.2022 को आयोजित 165वें & 166वें एस.एल.बी.सी. , उड़ीशा की बैठक का कार्यवृत्त प्रेषित कर रहे हैं।

We are sending herewith the proceedings of 165th & 166th SLBC Meeting of Odisha held on 24.02.2022.

हम आपसे अनुरोध करते हैं कि आप अपने विभाग/ कार्यालय/संस्था से संबंधित मामलों पर तत्काल कार्रवाई करें। आपके द्वारा इस स्तर पर की गई कार्रवाई से हमारे कार्यालय को अवश्य अवगत कराएं ताकि अगली एस.एल.बी.सी. बैठक में इसे शामिल किया जाए।

We would request you to initiate action on the points related to your Department / Office / Organization immediately. The action taken report may please be intimated to us to apprise in the next SLBC Meeting.

शुभकामनाओं सहित / With regards,

भवदीय / Yours faithfully,



अरुपानन्द जेना / Arupananda Jena

महाप्रबंधक, यूको बैंक, व संयोजक, एस.एल.बी.सी., उड़ीशा

General Manager, UCO Bank cum

Convener, SLBC, Odisha

अनुलग्नक Enclo: यथोक्त As stated above



Proceedings of the 165th & 166th SLBC meeting of Odisha held on 24.02.2022

The 165th & 166th SLBC meeting of Odisha was held on 24.02.2022 under Chairmanship of Shri Soma Sankara Prasad, MD & CEO, UCO Bank at Lok Seva Bhawan, Govt. Secretariat, Bhubaneswar in presence of:

Respected Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, Shri Pradeep Kumar Jena,

Respected Additional Chief Secretary cum Agriculture Production Commissioner, Agriculture & Farmers Empowerment Department, Govt. of Odisha, Shri Sanjeev Chopra,

Respected Principal Secretary, MSME Department, Govt. of Odisha, Smt. Ranjana Chopra,

Respected Principal Secretary, Finance Department, Govt. of Odisha, Shri Vishal Kumar Dev,

Respected Principal Secretary, Fisheries & Animal Resources Development, Govt. of Odisha, Shri R Raghu Prasad,

Respected Regional Director, RBI, Bhubaneswar, Shri H N Panda,

Respected Director, Institutional Finance, Govt. of Odisha Dr. Pragyaansmita Sahoo,

Respected Chief General Manager, NABARD, Shri C Uday Bhaskar,

Respected Chief General Manager, SBI, Ms. Vidya Krishnan,

Respected Managing Director Odisha State Co-operative Bank, Shri Gapobandhu Satpathy,

Joint Secretaries, The Directors of different Departments of Government of Odisha, Chief Post Master General, General Manager-BSNL, Senior Officials of RBI, NABARD and State Government, Controlling Heads of different Banks, Representatives of UIDAI, Insurance Companies, Lead District Managers & other participants . The list of participants is annexed.



Welcome address by General Manager, UCO Bank-cum Convenor, SLBC, Odisha: Shri Arupananda Jena

At the outset, General Manager, UCO Bank-cum Convenor, SLBC, Odisha welcomed all the esteemed dignitaries & other participants to the 165th & 166th SLBC Meeting of Odisha at Lok Seva Bhawan.

Keynote address by MD & CEO, UCO Bank cum Chairman, SLBC, Odisha: Shri Soma Sankara Prasad

Shri. Soma Sankara Prasad on his keynote address conveyed sincere gratitude to the State Government and Central Government for their proactive steps in getting people vaccinated due to which the impact of the pandemic was minimized in the state of Odisha.

He conveyed gratitude to all the bankers in state who in this time of pandemic held their nerves to work hard for keeping the banking system running in order to allow the economy to progress.

He emphasized on the importance of more investments in the health care sector in order to make our health Care sector at par with global health care system. As there are lot of opportunities coming up in health care sector and ancillary activities relating to health care there is lot of potential for financing in these sectors.

He envisioned that our economy is bound to grow somewhere around 8.5% to 9% this year and is poised to become the fastest growing economy. He praised the proactive measures taken by the Governments, such as production linked incentive schemes like ECLGS due to which the MSME sector has really picked up the growth. Central Government is putting a lot of emphasis on infrastructure in current budget, where the spending would be 35% more than that of last budget.

He reiterated the importance of financing to startups as there is a boom of Indian unicorns. In the first two months of 2022 we have seen 10 Indian startups achieving unicorn status with each of them valued at more than USD 1 Billion.

He explained the importance of use of technology in handling credit proposals where errors arising out of human intervention can be marginalized and the quality of proposals banks are getting can be improved substantially.

He urged all fellow banks to give priority to credit monitoring as the increasing provisions for NPAs is eating away the profit of banks and he requested all banks to take proactive measures to use technology to evaluate early warning signs in order to



decrease the percentage of NPA. He also requested state government to help in recovery which will help the bankers.

Address by Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, Shri Pradeep Kumar Jena

Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, expressed his pleasure to meet bankers and Govt. officials after a long gap. He expected further improvement in COVID crisis in coming days and advised banks to improve availability of credit to various sectors of the economy.

Further, he informed the house that in spite of the pandemic the revenue of Odisha state through GST and other sources increased substantially which in turn indicates the pickup in business activities in state and so the availability of sufficient credit for business becomes lot more important in days to come.

He informed the house that the effects of pandemic are largely negated in Odisha due to the proactive measure of state government. In spite of the pandemic hitting hard the state government had substantially increased the budget size continuously and the trend will also continue on further too. He also informed the house that the state government is keen to invest more in infrastructure to improve it substantially.

He expressed his concerns over the slow credit growth in sectors like Agriculture, MSME and average loan size to SHG. He urged all bankers to ensure availability of sufficient credit to the Farmers, Entrepreneurs, and SHGs and to other sectors. He advised banks to utilize the capital available with them by aligning their respective corporate goals with ACP achievement for the state of Odisha. He advised banks to put forward their best effort in the remaining 40 days of the FY 2021-22 in order to achieve ACP targets which is at 59 %as of December, 2021.

He explained the importance of focusing on MSME sector as it is the main source of employment generation and GDP growth of our Nation as well as State. He reiterated the importance of SHG financing and achieving the minimum ticket size of Rs. 4.00 Lakh as state government is very much committed to substantially increase the availability of credit to SHGs and continuously providing them with interest subvention benefits. Banks should focus on increasing Ticket size in order to reach at par with other states of our nation.

He assured that the line departments of the state government will always be there to help banks in recovery of NPAs and all necessary steps should be taken by banks to improve credit monitoring and recovery of NPAs. He assured that the provisions in OPDR



Act will be discussed critically and suitable changes will be made to safe guard the interest of lending institutions.

He informed that in order to achieve the common goals of both state government and banks the "common loan portal for farmers" is a new step forward. Successful implementation of the portal will definitely help banks to get good quality proposals and for effective credit monitoring.

AGENDA NO.1

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

The proceedings of 164th SLBC Meeting held on 24.09.2021 was circulated among all the members of SLBC vide our letter no. SLBC/ODI/1345/2021-22 dated 13.12.2021. Since no comments have been received from any quarter, the same was treated as confirmed. The action taken on the major issues raised in the 164th SLBC meeting was also discussed.

AGENDA NO.2 Annual Credit Plan / CD Ratio

2.1 Targets 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%.

Under Education Loans all commercial banks have disbursed Rs.295.82 Crore 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.

Under Housing Loans 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.

CGM, NABARD requested all banks to at least achieve Rs. 1 Lac Crore ACP target for current FY 21-22. The DC Cum ACS advised all banks to put forward their best efforts in the remaining days of current FY to achieve the ACP target.

Principal Secretary, Finance Department advised all banks and specifically 17 empaneled banks to focus on achieving ACP target for FY 21-22 as achievement of ACP is the main criteria for empanelment of banks for handling business and deposits of State Public Sector Undertakings (SPSUs) and State Level Autonomous Societies (SLASs).



2.2 CD Ratio (All Banks)

The CD ratio of June'21 was reported as 68.48 %. The CD ratio of all banks based on total utilization (including loans sanctioned outside the state but utilized in Odisha) was 71.39% as on 31.12.2021.

Indian Overseas Bank (CDR 36.52%) informed that due to restrictions in corporate lending as the bank was under Prompt Corrective Action (PCA) imposed by RBI the CD Ratio for their bank is low. However the bank is now out of PCA and assured that the CD ratio will improve further in coming days.

Central Bank of India (CDR 38.18%) and Bank of Baroda (CDR 52.80%) informed that due to closure of some high value loan accounts the CD ratio is low and assured that it will increase further.

In the districts like Malkangiri and Kalahandi where CD ratio is low it is informed that the infrastructure development in these districts is low. SBI having lead district responsibility in above districts is advised to increase credit off take in these districts.

Principal Secretary, Finance Department while deliberating on performance of the empaneled banks informed that out of 17 empaneled banks 11 banks in Odisha have CD Ratio less than that of their respective banks national CD ratio, rest 6 banks have CD ratio greater than their national CD ratio. He advised all empaneled banks to put more efforts in increasing their CD ratio and banks having CD ratio below their national level should focus on increasing their CD ratio to national level.

2.3 NPA position as on 31.12.2021

- ❖ Total NPA as on 31.12.2021 was 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 was 6.25% which is higher than the NPA% as on 31.03.2021 (6.22%).
- ❖ NPA % under MSME was 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.
- ❖ The NPA level of all banks in Odisha is less than their respective national NPA level.
- ❖ Principal Secretary, Finance informed the forum that even if the State level NPA of all banks is less than the corresponding national level NPA, banks are still



reluctant to lend adequate credit in the state in the pretext of low credit absorption capacity. He advised all banks to come forward and increase advance to the needy farmers, small entrepreneurs and women SHGs who are striving hard for financial linkage.

Action points:

- ❖ Banks to stimulate the recovery measures to curtail down the 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.

AGENDA NO.3 - Financial Inclusion and Banking Infrastructure

As on 31.12.2021 there are 5,584 B&M Branches (Rural-2,932, SU-1,489, and Urban-1,163), 13,647 BC points, 7,333 ATMs in Odisha. Apart from this IPPB has 33 branches and 7,966 facility access points in Odisha.

3.1 Performance by Commercial Banks under Social Security Schemes

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.

Under PMJJBY enrolment is 8, 75,153 which is 109.39 % of target 8, 00,000, in PMSBY against enrolment target of 20, 00,000 achievement is 94.28 % with 18, 85,684 enrolments & achievement is 85.40 % in APY with 2, 78,374 enrolments against target of 3, 25,960.

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

Till 31.01.2022 total 1523 camps were organized. A total of 2, 09,833 PMJDY accounts opened, 2, 15,954 PMJJBY, 2, 28,181 PMSBY and 33,568 APY enrollments were done.

The financial literacy week was observed by RBI from February 14 to 18, 2022, on the theme of "go digital go secure" with focus on the following three topics:

- ❖ convenience of digital transaction
- ❖ security of digital transaction
- ❖ protection to customer



3.3 Connectivity

As per information provided by BSNL, the connectivity 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 Fibre Cable.

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

3.4 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 remaining 46 GPs, BCs are operating in 42 GPs, IPPB present in 3 GPs and rest 1 GP (Panaspur, Chitrakonda Block, and Malkangiri) is unbanked.

3.5 Unbanked GPs.

Out of 6,798 GPS in Odisha 2,502 GPS are covered by B&M branches, 4,234 GPs are covered under BC points and IPPB has coverage in 15 GPs. Rest, 47 GPs are unbanked having 357 villages spread across 12 districts of our state.

It is advised that banks should appoint more BCs and install more ATMs including Micro ATMs.

SBI informed that due to connectivity issue operation of BC and ATMs is not feasible in some areas.

Director Institutional Finance informed that the interstate council has recently sent a communication to state govt where it is stated that 3409 villages in Odisha are still unbanked (No brick and mortar branches and IPPB access point). Where as SLBC is reporting only 357 no of villages across 12 districts are unbanked. So she requested SLBC to reconcile the no. and find out the actual no of unbanked villages in the state.

The DC Cum ACS advised the Finance Dept. to take up with the district collectors for verifying & vetting of presence of B&M branches and IPPB facility access points and ATMs and also BCs operating in villages/GPs of the districts.



AGENDA NO.4 Financing to Agriculture Sector:

As on 31.12.2021 against a target of Rs.46, 586.49 Crore for the current year, total achievement in Agriculture sector under ACP is 28,743.11 Crore in 45, 29,172 accounts which is 61.70% of the target.

The ACS Cum APC advised all banks to increase the performance in order to achieve the ACP target.

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

- ❖ The ACS Cum APC informed that the Department is coming out with a common Loan portal which will help 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.
- ❖ RD, RBI appreciated the initiative taken by the State Govt. and suggested that a small committee of banks should be formed to discuss & finalize the common loan application.
- ❖ CGM, NABARD suggested that the existing schemes should also be integrated in the portal.
- ❖ The ACS Cum APC advised that the existing small committee under the Chairmanship of Principal Secretary F&ARD will meet and decide the common application latest by end of March, 2022. He also advised all banks to share their application formats.

4.2 Financing to Agriculture Sector:

In Crop Loan against target of Rs.32, 156.12 Cr achievement is 59.95% at Rs.19, 276.06 Cr. Under Agriculture Term Loans achievement is Rs.9, 467.05 Cr which is 65.61 % of target Rs. 14,430.37 Cr.

- ❖ The ACS Cum APC advised all banks to increase the performance in order to achieve the ACP target.
- ❖ MD, OSCB informed that they are facing issues in Financing Term Loans as there are no guidelines formulated by their board for Term Loan Finance. In this regard they sought the help of NABARD.



- ❖ The performance of HDFC bank under Agri Term loan (17.13% ACP achievement) was discussed. The representative from HDFC bank informed that their achievement as of now has increased to 30% and there will be further improvement.
- ❖ The ACS Cum APC also advised Axis Bank & IDBI bank to improve their performance.

4.3 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. Banks were advised to achieve the target for KCC saturation in the State

4.4 Agriculture Allied Sectors

Against total target of Rs. 5,160.54 Cr the achievement was at 102.08 % with disbursement of Rs. 5,267.95 Cr.

- ❖ While appreciating the performance of banks under Agri. Allied Sector the Principal Secretary, F & ARD advised the banks like Indusind Bank, ICICI Bank, UGB, Uttkarsh SFB, Suryoday SFB, which have shown higher amount in Other Allied Sector to analyze the portfolio and properly classify them in respective sub-Sector.

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

As on 04.02.2022 out of total application received 27,006(AH-21,666 FIS-5,340) 4,598(AH-4,134 FIS-464) have been sanctioned and 14,459(AH-11,113 FIS-3,346) applications are pending.

- ❖ The Principal Secretary, F & ARD informed that there are 7,924 applications under AH and 2,947 applications under Fishery pending for more than 15 days and advised all banks to gear up their machines for disposal of all pending applications in a time bound manner.

4.6 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

As on 08.02.2022 out of total 2,151 applications sponsored 747 cases have been sanctioned amounting to Rs. 250.70 Crore and 582 applications are pending with banks.



- ❖ As this is a flagship scheme of State Government the Principal Secretary, F & ARD requested all banks to improve their performance by disposing the pending applications.

4.7 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). As on 19.02.2022 total 22,509 JLGs have been formed from which 19,381 applications have been sponsored, 6,404 applications have been sanctioned by banks with disbursement amount of Rs. 44.07 Cr in 5,540 accounts.

- ❖ As OSCB is performing well in this scheme, it was advised that more number of applications is to be sponsored to them.
- ❖ Other banks are also advised to improve the performance in JLG finance.

CIBIL Charges rationalisation under BALARAM

The first meeting was held on 31.01.2022 and in the meeting, after deliberation, it has been decided that the banks charging NIL CIBIL charge will continue to do so & other banks have to approach their controlling authority for waiver of CIBIL Charges and their decision should be communicated to SLBC.

SLBC had 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, no information on waiver of CIBIL charges is received from any bank.

- ❖ ACS Cum APC advised all banks to get the approval from their Competent Authority on priority basis.

4.8 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 Crore as of 01.02.2022 and 1,004 applications are pending with different banks amounting to Rs. 23.89 Crore.

- ❖ SBI informed that they have disposed of maximum applications out of 294 pending applications shown as on 01.02.2022 and presently only 87 applications are pending. Other banks are advised to expedite the disposal of the pending applications.



- ❖ It was also noticed that maximum applications were sponsored pertaining to single activity (Mushroom Cultivation). The DC Cum Additional Chief Secy. advised the Directorate of Horticulture to diversify the sponsoring of applications covering various activities.

4.9 Agriculture Infrastructure Fund:

Under the scheme, initial allocation of fund of Rs.2500.00 Crore has been made for Odisha State. As on 04.02.2022, total 122 applications amounting to Rs.69.86 Crore have been sanctioned out of which 102 cases amounting to Rs.44.64 Crore have been disbursed and there are 17 pending applications.

- ❖ The banks were advised to sanction maximum proposals under the scheme as some other Agri. related activities are integrated in AIF scheme.

AGENDA NO.5: Financing to MSME Sector

5.1 ACP achievement of 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. Achievements in Micro Enterprises is Rs. 14,601.15 Cr which is 66.93% of target of Rs.21, 814.98 Cr. Under Small Enterprises achievement is at 71.12% with amount Rs.8, 532.79 Crore against target of Rs.11, 998.07 Cr. In Medium Enterprises against target of Rs.7, 511.38 Cr achievement is at 68.16% with Rs.5, 033.58 Cr.

- ❖ Bank of India informed that though their performance was 47.74% as on 31.12.2021, the same has substantially increased thereafter.
- ❖ Axis Bank, HDFC bank and IDFC bank have also assured that their performance will substantially increase in current quarter.
- ❖ The DC Cum ACS advised all banks to achieve the target under MSME as done in previous financial years.

5.2 Performance under PMEGP

As on 04.02.2022 against a physical target of 6,000 units achievement is 4,211 which is 70.18 % of target. During the period Margin Money claimed for Rs. 66.70 cores which is 36.35 % of the target of Rs.183.50 Crore. There are 4,709 applications pending with banks.

- ❖ All banks are advised to achieve the physical target as well as margin money claim target.



- ❖ Principal Secretary MSME informed that UGB is reluctant to sanction more applications as they are not getting CGTMSE coverage. She advised all commercial banks to clear the large pendency of applications under PMEGP with in the Financial year.

5.3 PMFME (Pradhan Mantri Formalisation of Micro food processing Enterprise)

As on 11.02.2022 against target of 1,955(Individual-1,470, SHG-430, FPO-55), 671 (Individual-634, SHG-36, FPO-1) applications are sponsored and banks have sanctioned 113 (Individual-113, SHG-0, FPO-0) & 243 (Individual-243, SHG-0, FPO-0) application have been rejected by Banks. There are 315 (Individual-278, SHG-36, FPO-1) applications pending with banks.

- ❖ The Joint Secretary MSME informed that the department has analyzed the reasons for rejection, some of which are low CIBIL Score, Applicant not interested, Defaulter with other banks etc.
- ❖ The DC Cum ACS expressed his displeasure on the reasons of rejection that applicants are not interested and advised all to ascertain on what ground the applications are sponsored and advised that this should have been avoided from the beginning.
- ❖ DC Cum ACS also advised that all banks should take immediate steps to clear the pendency of applications under the scheme.

5.4 Emergency Credit Line Guarantee Scheme (ECLGS)

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.

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).

- ❖ Banks requested MSME Department to modify the operational guidelines in order to enable them to claim interest subvention in a consolidated sheet with certification.

5.5 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 Crore in the financial year 2021-22 (upto 04.02.2022). Disbursement under **Shishu** category is Rs.6, 065.42 Cr, under **Kishore** category banks have disbursed Rs.3, 013.23 Cr and disbursement under **Tarun** category is Rs.1, 496.20 Cr.

- ❖ SBI informed that loans upto Rs 50,000 are digitized in their bank.



- ❖ The DC Cum ACS advised all banks to increase the per borrower loan size for a sustainable livelihood.

5.6 Stand up India Scheme

Total disbursement under Stand up India scheme as on 31.01.2022 is Rs. 45.96 Cr in 205 accounts from which disbursement to SC/ST is Rs.7.55 Cr in 36 Accounts and Rs.38.41 Cr have been disbursed in 169 women SUI accounts.

- ❖ SBI informed that their achievement as on today has been substantially increased and will also improve further in the remaining days.

5.7 PMSVANidhi (Street Vendors):

As on 04.02.2022 there are 56,828 proposals sponsored from which banks have sanctioned 41,164 proposals and disbursement is made in 34,507 cases.

- ❖ Banks were advised to dispose of the pending applications on priority basis.

5.8 Silpi Unnati Yojana (SUY) – State Government Scheme

As on 31.01.2022 there are 2,115 applications sponsored under SUY from which banks have sanctioned 476 applications and 1,639 applications are still pending.

- ❖ Banks are advised to dispose of the pending applications expeditiously.

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

As per SIDBI, Bhubaneswar as on 31.01.2022 there are 20,645 accounts in Odisha covered under CGTMSE amounting to Rs. 1,437.10 Cr.

5.10 IDCO Land issue

The 1st meeting of the committee of selected banks, on IDCO land issue was held on 07th January 2022 and the following action points emerged –

1. IDCO is requested to do away with the procedure of executing "agreement to lease". Instead, lease deed should be executed preferably for longer duration in order to enable banks to secure their debt upto the end of repayment period.
2. 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.



3. The revised lease deed before finalization may be sent to SLBC for obtaining bankers' views.
4. IDCO may stipulate any such condition for proper land use where the applicant is not desirous of availing any loan from banks/ Fls.

Principal Secretary Finance informed that earlier the allotted plots were unutilized for more than 5 years in some cases and to avoid misutilization of land the current guidelines were issued.

The DC Cum ACS advised that gaps are to be analyzed and detailed note in this regard to be placed.

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. The average loan size for the current financial year comes to Rs. 2.14 lakh per SHG. 58, 879 loan applications are pending at the bank branch level for sanction & disbursement, which needs immediate action.

- ❖ Banks have informed that the SHGs are not availing full limit sanctioned affecting the average loan size.
- ❖ Principal Secretary Finance advised all banks to increase the ticket size of SHG loans so that the average per SHG ticket size of Rs4.00 Lakhs can be achieved by the end of next year.
- ❖ RD, RBI opined that Mission Shakti should analyze the capabilities of SHGs for higher credit linkage and share those details with banks for increasing the average loan ticket size.

(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 are advised to submit the interest subvention claims on priority basis.



(c) Other Issue pertaining to Mission Shakti.

- ❖ Banks namely Bank Of Baroda, Union Bank of India, IDBI and Punjab & Sind Bank have not submitted WSHG interest subvention claim.
- ❖ Punjab & Sind Bank is yet to execute MOU for data sharing in BLIS portal.
- ❖ SBI, UCO, OGB, ICICI, HDFC have submitted the final WSHG account data and transaction data. Other banks to submit at the earliest.
- ❖ Execution of MOU with Mission Shakti for engagement of WSHG members as BC agents. (SBI, UGB, OGB, YES Bank, ICICI Bank, have engaged 2,203 no. of WSHG members as BC agents). UCO Bank has given consent to engage WSHG members as BCs.
- ❖ Principal Secretary, Finance advised the remaining banks to sign the MoU with Mission Shakti at the earliest to engage SHGs as BC agents in unbanked GPs. He also advised all bank to claim the interest subvention of SHG loans with in stipulated time.

AGENDA NO. 7

7.1 RSETI

As per the information provided by the Director RSETI, in Puri, Ganjam and Gajapati district the district authorities are demanding premium on the land.

The DC Cum ACS advised that finance Dept. and SLBC should analyse the issue regarding waiver of Land Premium and submit the report to revenue Department.

7.2 Other Issues

- ❖ State Govt. to issue suitable instruction to the Collectors for quick disposal of 669 no. of applications involving Rs.357.30 Crore pending for attachment of property under Sec (14) of SARFAESI Act.
- ❖ The Government Department is requested to give access of the digital land records database to the banks enabling them to create online charge on land for sanction of loans.
- ❖ The mechanism of state recovery Act (OPDR) may be strengthened to ensure effective recovery of banks' dues.
- ❖ In order to minimize the risk of security dilution, all banks should issue necessary instruction to their branches to create MOTD scrupulously.

7.3 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.

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

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.

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.

Major action points emerged in the meeting:

1. All Banks to achieve their ACP target of FY 2021-22.
2. All banks to take credit decision in time bound manner for disposal of pending applications under various schemes.
3. All banks to increase the average loan size for WSHGs to Rs 4 lakh by 2022-23.
4. All banks to classify Other Allied Sector Advances in their respective category and report in the appropriate sub sector.
5. All stake holders to actively participate in the process of implementing the Common Loan Portal.
6. Banks to take up the matter with higher authority for waiver of CIBIL charges in JLG finance under BALARAM scheme.
7. Banks and Govt. Departments to make joint effort with specific strategies for better recovery performance and reduction in overdue and NPA accounts.
8. Another round of discussion to be held and detailed note on IDCO Land issue to be submitted.

The detailed presentation is attached at Annexure-A for taking further follow up actions.

As there was no other agenda for discussion the meeting ended with vote of thanks by in charge SLBC Shri. Lingaraj Nayak.

165TH & 166TH SLBC MEETING

1

BANKING OVERVIEW

2

BANKING NETWORK IN ODISHA

PARAMETER	MARCH 2021	JUNE 2021	SEP 2021	DEC 2021
NO. OF B&M BRANCH	5,548	5,521	5,546	5,584
NO. OF BC	12,385	12,708	13,612	13,647
NO. OF ATM	6,997	7,124	7,266	7,333
TOTAL BANKING NETWORK	24,930	25,353	26,424	26,564

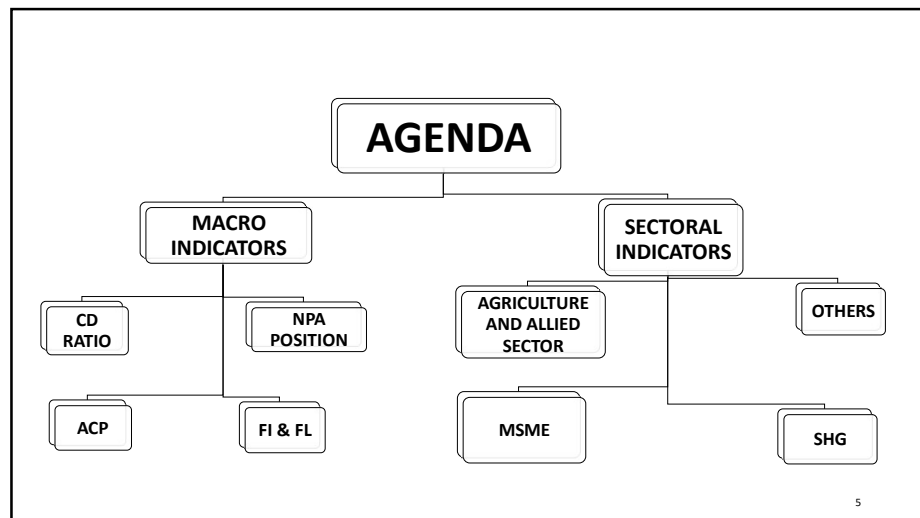
APART FROM ABOVE IPPB HAS 33 BRANCHES AND 7,966 FACILITY ACCESS POINTS

3

COMPARISON OF PERFORMANCE WITH OTHER STATES

STATE	AGRI			MSME			TOTAL PS		
	TARGET	ACH.	%	TOTAL ADV	ACH.	%	TARGET	ACH.	%
ODISHA (DEC 21)	46,586.49	25,743.11	61.70	41,324.43	28,167.52	68.16	1,10,241.02	65,055.24	59.01
ODISHA (SEP 2021)	46,586.49	19,417.00	41.68	41,324.43	17,393.88	42.09	1,10,241.02	41,236.72	37.41
WEST BENGAL (SEP 21)	87,603.00	27,952.00	32.00	1,02,036.00	45,782.00	45.00	2,25,822.00	80,613.00	36.00
ANDHRA PRADESH (SEP 21)	1,48,500.00	70,532.00	47.50	44,500.00	24,896	55.95	2,13,560.00	1,00,990.00	47.29
TELENGANA (SEP 21)	67,766.27	31,813.90	46.95	39,361.16	21,426.07	54.44	1,20,578.62	56,556.84	46.91
GUJARAT (SEP 21)	97,153.00	59,596.00	61.34	94,366.00	57,310.00	60.73	2,18,280.00	1,26,472.00	57.94
MAHARASTRA (SEP 21)	1,18,920.00	58,029.00	49.00	2,49,138.00	97,857.00	39.00	4,61,080.00	1,75,803.00	38.00
KARNATAKA (SEP 21)	1,25,992.00	51,266.00	40.69	1,11,827.00	3,447.00	30.80	4,61,080.00	1,75,803.00	38.00

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5

CONFIRMATION OF PROCEEDINGS OF 164TH SLBC MEETING HELD ON 24.09.2021 AT BHUBANESWAR

THE PROCEEDINGS OF 164TH SLBC MEETING HELD ON 24.09.2021 WAS CIRCULATED AMONG ALL THE MEMBERS OF SLBC VIDE OUR LETTER NO. SLBC/ODI/1345/2021-22 DATED 13.12.2021. SINCE NO COMMENTS HAVE BEEN RECEIVED FROM ANY QUARTER, THE SAME MAY PLEASE BE CONFIRMED .

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Issues	Action																																								
Achievement of ACP under Agriculture & Allied Sector is to be increased	Achievement in ACP under Agriculture Sector is 61.70 % of target as on 31.12.2021. The achievement Allied sector is 102.08 % of target as on 31.12.2021.																																								
Increase in CD ratio of the state to at least 65%	CD ratio of the State increased to 71.39% as on 31.12.2021 against 62.20% on 31.03.2021.																																								
Disposal of pending loan applications under Govt. sponsored schemes.	<table><tr><th>Name of the Scheme</th><th>As on</th><th>Sponsored</th><th>Pending</th><th>% Pending</th></tr><tr><td>PMSVA Nidhi</td><td>04.02.22</td><td>56,828</td><td>7,436</td><td>13.09</td></tr><tr><td>PMFME -Individual</td><td>11.02.22</td><td>634</td><td>278</td><td>43.84</td></tr><tr><td>PMEGP</td><td>04.02.22</td><td>16813</td><td>4709</td><td>28.01</td></tr><tr><td>AIF</td><td>04.02.22</td><td>234</td><td>17</td><td>7.26</td></tr><tr><td>MKUY</td><td>08.02.22</td><td>2151</td><td>582</td><td>27.44</td></tr><tr><td>BALARAM</td><td>04.02.22</td><td>14933</td><td>8882</td><td>59.48</td></tr><tr><td>KCC SATURATION</td><td>04.02.22</td><td>27006</td><td>14459</td><td>53.54</td></tr></table>	Name of the Scheme	As on	Sponsored	Pending	% Pending	PMSVA Nidhi	04.02.22	56,828	7,436	13.09	PMFME -Individual	11.02.22	634	278	43.84	PMEGP	04.02.22	16813	4709	28.01	AIF	04.02.22	234	17	7.26	MKUY	08.02.22	2151	582	27.44	BALARAM	04.02.22	14933	8882	59.48	KCC SATURATION	04.02.22	27006	14459	53.54
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Increase in average loan size of SHG	<p>➤ Minimum loan size target was Rs.2 lac.</p> <p>➤ Actual as on 31.01.2022 is Rs. 2.14 lac increased from Rs.1.74 lac as on 31.03.2021.</p> <p>➤ Target Rs.4 lac per SHG by 31.03.2023.</p>																																								
Increase in average loan size of PMEGP	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.																																								

7

7

ISSUES	ACTION						
Increase in per capita credit in 6 Credit Starved districts	DISTRICT NAME	GAJAPATI	KANDHAMAL	KENDRAPARA	MALKANGIRI	NUAPADA	NABARANGPUR
	Per Capita Credit Mar21 (in Rs.)	18362	19083	25230	12704	28392	13776
	Per Capita Credit Dec21 (in Rs.)	21079	21620	31270	15150	31095	15627
	INCREASE	2717	2537	6040	2446	2703	1851
Crop diversification	Area under paddy, oilseed & sugarcane reduced where as area under pulse, fiber & horticulture crops increased over last 15 years.						
Rising NPA & overdue % under Agriculture and Allied Sector	NPA as on 31.12.2021 is 10.47% increased from 9.99% as on 31.03.2021.						
Opening of Brick & Mortar Bank Branches/Banking touch points 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 BCs are operating in 42 GPs, IPPB present in 3 GPs and rest 1 GP (Panaspur, Chittrakonda Block, Malkangiri) is unbanked.						

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MACRO INDICATORS

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CD RATIO

MAR-21		JUN-21		SEP-21		DEC-21	
CDR:62.20		CDR:61.61		CDR:68.48		CDR:71.39	
DEPOSIT	3,81,178.48	DEPOSIT	3,97,454.26	DEPOSIT	4,01,777.98	DEPOSIT	4,06,281.65
QTRLY CHANGE	↑ 21,372.08	QTRLY CHANGE	↑ 16,275.73	QTRLY CHANGE	↑ 4,323.72	QTRLY CHANGE	↑ 4,503.67
ADVANCE	2,37,111.94	ADVANCE	2,44,888.49	ADVANCE	2,75,143.76	ADVANCE	2,90,025.74
QTRLY CHANGE	↑ 21,630.11	QTRLY CHANGE	↑ 7,776.55	QTRLY CHANGE	↑ 30,255.27	QTRLY CHANGE	↑ 14,881.98

(Amount in Crores)

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BANK WISE CD RATIO 31.12.2021

(Amount in Crores)

SL	NAME OF BANK	PSBs,RRBs,OSCB		CD RATIO
		TOTAL DEPOSIT	ADVANCE UTILIZED IN THE STATE	
1	BANK OF MAHARASTRA	435.61	642.66	147.53
2	ORISSA STATE CO-OP. BANK	21491.7	30238	140.70
3	PUNJAB NATIONAL BANK	19222.40	15626.40	81.29
4	PUNJAB & SIND BANK	1328.38	1011.49	76.14
5	CANARA BANK	13710.5	9956.95	72.62
6	STATE BANK OF INDIA	140353	82266.4	58.61
7	INDIAN BANK	15053.3	8616.29	57.24
8	UCO BANK	19677	11138.8	56.61
9	BANK OF INDIA	21692.1	12246.3	56.45
10	UNION BANK OF INDIA	30031	15984.2	53.23
11	BANK OF BARODA	10379.6	5428.88	52.30
12	ODISHA GRAMYA BANK	13931.3	5787.8	41.55
13	UTKAL GRAMYA BANK	7450.7	3059.19	41.06
14	CENTRAL BANK OF INDIA	4690.96	1790.96	38.18
15	INDIAN OVERSEAS BANK	8021.28	2929.64	36.52

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BANK WISE CD RATIO 31.12.2021

(Amount in Crores)

SL	NAME OF BANK	PVT BANKS,SFBs		CD RATIO
		TOTAL DEPOSIT	ADVANCE UTILIZED IN THE STATE	
1	SURYODAY SMALL FINANCE BANK	130.63	707.10	541.30
2	UTKARSH SMALL FINANCE BANK	71.94	223.58	310.78
3	UJJIVAN SMALL FINANCE BANK	149.18	455.34	305.22
4	IDFC FIRST BANK	507.90	927.59	182.63
5	THE SOUTH INDIAN BANK	176.70	288.83	163.46
6	CITY UNION BANK	17.85	28.86	161.68
7	INDUS IND BANK	4030.95	6512.61	161.57
8	DCB BANK LTD	991.83	1348.64	135.97
9	JANA SMALL FINANCE BANK	348.24	463.44	133.08
10	KARNATAK BANK LTD.	447.03	519.27	116.16
11	YES BANK	1568.59	1809.62	115.37
12	FEDERAL BANK	1010.85	1102.98	109.11
13	BANDHAN BANK	2005.30	2104.64	104.95
14	ESAF SMALL FINANCE BANK	42.94	35.76	83.27

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BANK WISE CD RATIO 31.12.2021

(Amount in Crores)

PVT BANKS,SFBs				
SL	NAME OF BANK	TOTAL DEPOSIT	ADVANCE UTILIZED IN THE STATE	CD RATIO
15	KOTAK MAHINDRA BANK LTD	1536.26	1048.10	68.22
16	HDFC BANK	18225.50	11752.40	64.48
17	AXIS BANK LTD	22776.60	14547.80	63.87
18	IDBI BANK	4610.48	2931.68	63.59
19	ICICI BANK	19121.80	12016.40	62.84
20	STANDARD CHARTERED BANK	18.06	9.65	53.45
21	RBL BANK	518.59	210.98	40.68
22	KARUR VYSYA BANK	333.39	122.98	36.89
23	TAMILNADU MERCANTILE BANK	109.45	39.05	35.68
24	DBS (E-LAXMI VILAS BANK)	62.62	20.48	32.70

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SI No.	Name of Bank	State level CD Ratio as on		National Level CD Ratio as on	Remarks
		31-12-2021	31-03-2021	31-03-2021	
1	Indian Overseas Bank	36.52	33.74	53.15	CD Ratio of 11 Banks at National level is higher than that of State
2	Central Bank of India	38.18	35.95	47.75	
3	Bank of Baroda	52.30	49.75	73.04	
4	Union Bank of India	53.23	49.54	63.97	
5	Bank of India	56.45	37.25	58.31	
6	UCO Bank	56.61	51.67	54.08	
7	Indian Bank	57.24	38.24	67.65	
8	State Bank of India	58.61	46.85	66.54	
9	ICICI Bank	62.84	63.25	78.68	
10	Axis Bank Ltd	63.87	67.17	88.18	
11	HDFC Bank	64.48	69.24	84.85	
12	Canara Bank	72.62	51.87	63.22	CD Ratio of 6 Banks in Odisha is higher than National level
13	Punjab National Bank	81.29	76.90	60.94	
14	Bandhan Bank	104.95	108.42	104.67	
1	IDBI Bank	63.59	53.44	55.50	
2	Indus Ind Bank	161.57	176.23	82.98	
3	Suryoday Small Finance Bank	541.30	350.51	122.33	
	Overall	71.39	62.20	72.45	

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CD Ratio DISTRICT WISE

(Amount in Crores)

SL.	DISTRICT NAME	31.12.2021		
		DEPOSIT	ADVANCE	CD RATIO
1	JHARSUGUDA	6263.17	19529.16	311.81
2	RAYAGADA	4205.17	7597.41	180.67
3	BOUDH	1305.15	1736.85	133.08
4	SAMBALPUR	23443.37	26015.83	110.97
5	JAJPUR	11355.97	11668.05	102.75
6	SONEPUR	2379.4	2387.1	100.32
7	NUAPADA	2078.15	1897.64	91.31
8	KALAHANDI	4873.82	4326.17	88.76
9	BARGARH	7292.42	6206.07	85.1
10	BHADRAK	7286.91	5856.36	80.37
11	NABARANGPUR	2393.09	1908.54	79.75
12	NAYAGARH	4317.48	3272.18	75.79
13	BOLANGIR	7322.86	5364.98	73.26
14	DHENKANAL	7089.64	4979.76	70.24
15	KHURDA	127321.07	87020.94	68.35

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CD Ratio DISTRICT WISE

(Amount in Crores)

SL.	DISTRICT NAME	31.12.2021		
		DEPOSIT	ADVANCE	CD RATIO
16	KENDRAPARA	7084.43	4503.96	63.58
17	BALASORE	14477.33	8646.67	59.73
18	GANJAM	23711.43	13969.19	58.91
19	KORAPUT	6782.73	3995.89	58.91
20	KANDHAMAL	2717.02	1585.02	58.34
21	SUNDARGARH	26114.56	14894.97	57.04
22	DEOGARH	1625.69	902.13	55.49
23	PURI	10388.19	5764.59	55.49
24	ANGUL	14777.99	8084.53	54.71
25	CUTTACK	32427.53	17281.63	53.29
26	MALKANGIRI	1871.6	928.61	49.62
27	JAGATISINGHPUR	10492.88	4836.02	46.09
28	MAYURBHANJ	13168.23	6051.95	45.96
29	GAJAPATI	2752.29	1217.89	44.25
30	KEONJHAR	18962.09	7595.66	40.06

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ANNUAL CREDIT PLAN (ACP)-PSL

(Amount in Crores)

JUN-21		SEP-21		DEC-21	
ANNUAL TARGET	1,10,241.02	ANNUAL TARGET	1,10,241.02	ANNUAL TARGET	1,10,241.02
ACHIVEMENT	19,930.40	ACHIVEMENT	41,236.72	ACHIVEMENT	65,055.24
%	18.08	%	37.41	%	59.01

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ANNUAL CREDIT PLAN (ACP)-PSL

(Amount in Crores)

	FY 2020-2021 (upto 31.03.21)			FY 2021-2022 (upto 30.09.21)			FY 2021-2022 (upto 31.12.21)		
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv
AGRI	43282.11	35756.30	82.61	46586.49	19417.00	41.68	46586.49	28743.11	61.70
MSME	30457.99	38891.37	127.69	41324.43	17393.88	42.09	41324.43	28167.52	68.16
OPS	16655.59	5251.30	31.53	22330.10	4425.84	19.82	22330.10	8144.61	36.47
PS TOTAL	90395.69	79898.97	88.39	110241.02	41236.72	37.41	110241.02	65055.24	59.01

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Sl No.	Name of Empanelled Bank	ACP Achievement as on 31/12/2012				ACP Achv as on 30.09.2021	
		Target	Achv	% Achv	Rank	Target	Rank
1	Bandhan Bank	836.22	1141.19	136.47	1		1
2	Indian Bank	3285.24	4187.81	127.47	2		8
3	Central Bank of India	1384.35	1081.74	78.14	3		10
4	ICICI Bank	3929.63	2715.65	69.11	4		3
5	Odisha Gramya Bank	3216.28	2199.26	68.38	5		4
6	Orissa State Co-Op. Bank	18399.57	12180.56	66.20	6		2
7	Utkal Gramya Bank	3193.83	1852.66	58.01	7		6
8	Union Bank of India	7208.94	3948.97	54.78	8		5
9	State Bank of India	29881.79	15768.01	52.77	9		7
10	Indian Overseas Bank	2102.81	1108.00	52.69	10		9
11	Canara Bank	3776.31	1928.90	51.08	11		14
12	UCO Bank	4071.66	1951.63	47.93	12		12
13	Bank of Baroda	3061.02	1418.19	46.33	13		16
14	Punjab National Bank	6120.57	2803.27	45.80	14		15
15	Axis Bank Ltd	4817.21	1698.40	35.26	15		13
16	Bank of India	4082.73	1420.10	34.78	16		11
17	HDFC Bank	4177.62	951.33	22.77	17		17
1	IDBI Bank	1356.90	571.32	42.10			
2	Indus Ind Bank	852.31	3704.00	434.58			
3	Suryoday Small Finance Bank	114.42	103.01	90.03			
Overall		110241.02	65055.24	59.01			

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ANNUAL CREDIT PLAN (ACP)-PSL 31.12.2021

PSBs,RRBs,OSCB			
BANK	TARGET	ACHIEVEMENT	%
BANK OF MAHARASTRA	83.68	174.38	208.39
INDIAN BANK	3285.24	4159.97	126.63
CENTRAL BANK OF INDIA	1384.35	1071.35	77.39
ODISHA GRAMYA BANK	3216.28	2161	67.19
ORISSA STATE CO-OP. BANK	18399.57	12023.04	65.34
UTKAL GRAMEEN BANK	3193.83	1794.15	56.18
UNION BANK OF INDIA	7208.94	3915.74	54.32
INDIAN OVERSEAS BANK	2102.81	1108	52.69
STATE BANK OF INDIA	29881.79	15529.65	51.97
CANARA BANK	3776.31	1916.65	50.75
UCO BANK	4071.66	2028.02	49.81
BANK OF BARODA	3061.02	1416.34	46.27
PUNJAB NATIONAL BANK	6120.57	2769.68	45.25
BANK OF INDIA	4082.73	1395.76	34.19
PUNJAB & SIND BANK	282.96	46.88	16.57

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ANNUAL CREDIT PLAN (ACP)-PSL 31.12.2021

PVT BANKS,SFBs			
BANK	TARGET	ACHIEVEMENT	%
UTKARSH SMALL FINANCE BANK	31.74	180.21	567.77
ESAF SMALL FINANCE BANK	26.71	142.57	533.84
INDUS IND BANK	852.31	3698.16	433.9
RBL BANK	60.15	225.79	375.4
THE SOUTH INDIAN BANK LTD.	94.1	309.3	328.68
JANA SMALL FINANCE BANK	193.68	277.29	143.17
BANDHAN BANK	836.22	1157.04	138.36
FEDERAL BANK	412.15	545.39	132.33
TAMILNADU MERCANTILE BANK LTD.	12	13.35	111.25
UJJIVAN SMALL FINANCE BANK	105.26	113.45	107.78
KOTAK MAHINDRA BANK LTD	300.35	260.57	86.76
SURYODAY SMALL FINANCE BANK	114.42	98.54	86.12
DCB BANK LTD	508.6	370.49	72.85
ICICI BANK	3929.63	2690.3	68.46

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ANNUAL CREDIT PLAN (ACP)-PSL 31.12.2021

PVT BANKS,SFBs			
BANK	TARGET	ACHIEVEMENT	%
LAXMI VILAS BANK	31.64	13.32	42.1
IDBI BANK	1356.9	561.21	41.36
AXIS BANK LTD	4817.21	1669.5	34.66
KARNATAK BANK LTD.	284.4	78.87	27.73
YES BANK	219.4	53.46	24.37
HDFC BANK	4177.62	921.72	22.06
IDFC BANK	1171.08	149.12	12.73
STANDARD CHARTERED BANK	235.08	9.69	4.12
KARUR VYSYA BANK	314.68	5.28	1.68
CITY UNION BANK	3.92	0	0

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ANNUAL CREDIT PLAN (ACP)-PSL 31.12.2021

DISTRICTS	TARGET	ACHIEVEMENT	%
KENDRAPARA	2187.24667	2498.142	114.21
JAJPUR	3275.86938	3314.357	101.17
SUNDARGARH	5959.88905	5019.95	84.23
SAMBALPUR	3201.0112	2542.451	79.43
SONEPUR	1062.2542	819.212	77.12
KEONJHAR	3436.9033	2478.843	72.12
BOUDH	855.0584	614.571	71.87
NAYAGARH	1831.5071	1306.275	71.32
RAYAGADA	1433.2644	982.0551	68.52
BALASORE	5858.58423	3936.125	67.19
ANGUL	2901.78683	1879.562	64.77
BOLANGIR	2584.0002	1653.861	64.00
MAYURBHANJ	3625.05033	2289.385	63.15
BARGARH	4081.56111	2573.145	63.04

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ANNUAL CREDIT PLAN (ACP)-PSL 31.12.2021

DISTRICTS	TARGET	ACHIEVEMENT	%
JHARSUGUDA	1690.4213	995.9494	58.92
KORAPUT	2560.31884	1492.452	58.29
BHADRAK	3695.55371	2123.794	57.47
CUTTACK	7391.915	4115.327	55.67
JAGATSINGHPUR	2333.57154	1245.007	53.35
NUAPADA	932.839989	484.1665	51.90
DEOGARH	578.210132	288.2643	49.85
NABARANGPUR	1522.78272	723.4037	47.51
KHURDA	27113.34	12850.42	47.40
GAJAPATI	993.0025	467.1918	47.05
PURI	3783.8172	1745.764	46.14
GANJAM	7947.10577	3647.266	45.89
KANDHAMAL	1057.2108	454.9223	43.03
MALKANGIRI	711.314241	304.6877	42.83
KALAHANDI	2748.8129	1139.628	41.46
DHENKANAL	2886.8212	1083.812	37.54

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EDUCATION LOAN

AS ON	TARGET (PRIORITY) Rs. In Crore	DISBURSEMENT (PRIORITY) Rs. In Crore	Achievement (%)	DISBURSEMENT (NON-PRIORITY) Rs. In Crore	TOTAL DISBURSEMENT Rs. In Crore
31.12.2021	1,097.39	238.36	21.72	57.46	295.82

PSB,RRB & OSCB (PS)		PVT BANKS & SFB(PS)	
BANK	AMOUNT	BANK	AMOUNT
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
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
BOTTOM 3 PERFORMING BANKS		BOTTOM 3 PERFORMING BANKS	
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

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HOUSING LOAN

AS ON	TARGET(PS) Rs. In Crore	DISBURSEMENT (PS) Rs. In Crore	Achievement (%)	DISBURSEMENT (NPS) Rs. In Crore	TOTAL DISBURSEMENT Rs. In Crore
31.12.2021	5,770.63	1,110.12	19.24	1,821.43	2,931.55

PSB,RRB & OSCB		PVT BANKS & SFB	
BANK	AMOUNT	BANK	AMOUNT
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
STATE BANK OF INDIA	756.39	ICICI BANK	414.14
CANARA BANK	291.21	IDBI BANK	125.43
PUNJAB NATIONAL BANK	246.75	AXIS BANK LTD	93.18
BOTTOM 3 PERFORMING BANKS		BOTTOM 3 PERFORMING BANKS	
BANK OF MAHARASHTRA	9.20	SURYODAY SFB	0.66
PUNJAB & SIND BANK	1.85	INDUS IND BANK	0.00
ORISSA STATE CO-OP. BANK	1.12	KOTAK MAHINDRA BANK	0.00

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PMAY

(Amount in Crores)

STATE/ UT NAME	TOTAL			% SHARE OF SUBSIDY TO ALL INDIA
	NO. OF LOAN ACCOUNTS	LOAN DISBURSEMENT	SUBSIDY DISBURSEMENT	
NATIONAL TOTAL	14,57,106	216060.81	33,379.10	
TOP PERFORMING STATES				
GUJARAT	3,70,987	46,370.40	8,932.10	26.76
MAHARASHTRA	3,65,081	64,117.60	8,702.30	26.07
UTTAR PRADESH	1,05,930	16,234.30	2,316.80	6.94
MADHYA PRADESH	94,497	9,452.90	2,099.60	6.29
RAJASTHAN	80,621	9,060.40	1,720.20	5.15
ODISHA	6,564	905.5	129.0	0.39

NHB MAY APPRISE THE HOUSE IN THIS REGARD

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FINANCIAL INCLUSION (DEC-21)

BRANCH NETWORK		BC OUTLETS		ATMS	
RURAL	2,932	TOTAL BC BANKS	13,647	RURAL	1,728
SEMI-URBAN	1,489	OUT OF WHICH WSHG BC	2,203	SEMI-URBAN	3,057
URBAN	1,163	IPPB FACILITY ACCESS POINTS	7,966	URBAN	2,548
TOTAL	5,584			TOTAL	7,333
IPPB BRANCHES	33				

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FINANCIAL LITERACY WEEK-GO DIGITAL GO SECURE

THE FINANCIAL LITERACY WEEK WAS OBSERVED BY RBI FROM FEBRUARY 14 TO 18, 2022. ON THE THEME OF "GO DIGITAL GO SECURE" WITH FOCUS ON THE FOLLOWING THREE TOPICS:

- ❖ CONVENIENCE OF DIGITAL TRANSACTION
- ❖ SECURITY OF DIGITAL TRANSACTION
- ❖ PROTECTION TO CUSTOMER

ON THIS OCCASION RBI HAS RELEASED INFORMATIVE VIDEOS ABOUT DIGITAL TRANSACTION.

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FINANCIAL INCLUSION (DEC-21)

SOCIAL SECURITY SCHEMES			
SCHEME	TARGET FOR ENROLLMENT – FY 2021-22	NO. OF ENROLLMENTS MADE AS OF 31.01.2022	% ACHIEVEMENT
PMJDY	11,00,000	10,80,833	98.25
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

TFIP (ASPIRATIONAL DISTRICTS) CUMULATIVE UP TO 31.01.22	
FL CAMPS TFIP DISTRICTS TOTAL	1,523
PMJDY ENROLLMENTS	2,09,833
PMSBY ENROLLMENTS	2,28,181
PMJJBY ENROLLMENTS	2,15,954
APY ENROLLMENTS	33,568

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10 ASPIRATIONAL DISTRICTS KPIS 31.01.2022

NAME OF THE DISTRICT	PMJJBY ENROLMENTS (PER LAKH POPULATION)	PMSBY ENROLMENTS (PER LAKH POPULATION)	APY SUBSCRIBERS (PER LAKH POPULATION)
NATIONAL AVG(TGT:FEB'25)	5,433	16,309	2,349
STATE AVG. (TGT.: FEB'23)	6,405	19,003	2,770
DHENKANAL	11,731	32,419	3,818
NUAPADA	9,409	23,446	2,290
RAYAGADA	8,285	17,023	2,616
KANDHAMAL	8,275	24,500	2,537
MALKANGIRI	7,962	15,491	1,559
BOLANGIR	7,917	22,117	2,720
GAJAPATI	7,099	18,937	2,987
KORAPUT	7,057	15,732	2,349
NABARANGPUR	6,674	14,299	1,594
KALAHANDI	5,657	16,918	1,721

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FINANCIAL INCLUSION (DEC-21)

CONNECTIVITY		
02.02.2022	TOTAL GPs & BHQs CONSIDERED	GPs & BHQs CONNECTED THROUGH OFC
BHARAT NET PHASE-1	3,991	3,990
BHARAT NET PHASE-2	3,072	2,882

POSITION OF BRICK & MORTAR BRANCHES IN THE 65 IDENTIFIED GPs	
B&M BRANCHES OPENED	19
BC OPERATING	42
IPPB BRANCH OPERATING	3
NO BANKING TOUCH POINTS (PANSPUT, MALKANGIR)	1
TOTAL	65

TOTAL GP	6,798
COVERED BY B&M BRANCHES	2,502
COVERED BY BC	4,234
COVERED BY IPPB	13
TOTAL BANKED GPs	6,749
UNBANKED GP	49 (357 VILLAGES)

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FINANCIAL INCLUSION (DEC-21)

49 UNBANKED GPs COVERING 357 VILLAGES			
SL NO	NAME OF THE DISTRICT	NO OF GPs UNBANKED	NO OF VILL UNBAKED
1	BOLANGIR	1	3
2	GAJAPATI	2	28
3	JAIPUR	15	79
4	KALAHANDI	2	10
5	KANDHAMAL	3	48
6	KENDRAPARA	10	48
7	KORAPUT	3	19
8	MALKANGIRI	4	71
9	NABARANGPUR	5	21
10	NUAPADA	1	3
11	SAMBALPUR	1	9
12	SUNDARGARH	2	18
TOTAL		49	357

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SI No.	Name of Bank	State Level NPA Position as on		National Level NPA Position as on	Remarks
		31-12-2021	31-03-2021	31-03-2021	
1	ICICI Bank	1.76	0.00	5.33	* The average NPA level in the State is lower than National average.
2	Axis Bank Ltd	1.10	0.41	3.54	
3	Central Bank of India	14.83	1.65	16.55	
4	State Bank of India	3.89	2.17	4.98	** Though the NPA position of most of the banks in Odisha are quite lower than the NPA position of the respective bank at the national level, the credit flow of these banks are still less in the State
5	HDFC Bank	2.48	2.34	1.31	
6	Indian Bank	4.52	5.61	9.85	
7	Bandhan Bank	9.25	5.92	6.81	
8	Canara Bank	5.06	6.05	8.93	
9	Union Bank of India	6.00	6.43	13.74	
10	Bank of Baroda	16.95	6.66	8.87	
11	Bank of India	6.06	8.26	13.77	
12	Indian Overseas Bank	11.05	9.83	11.69	
13	UCO Bank	7.87	10.16	9.59	
14	Punjab National Bank	17.65	20.36	14.12	
1	Indus Ind Bank	0.74	1.26	2.67	
2	IDBI Bank	8.43	4.00	22.37	
3	Suryoday Small Finance Bank	9.99	8.21	9.41	
Overall		6.25	6.22	7.33	

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SECTORAL POSITION OF NPA AS ON 31.12.2021

(Amount in Crores)

BANKS	AGRI			MSME		
	AMOUNT OUTSTANDING	NPA OUTSTANDING	% NPA	AMOUNT OUTSTANDING	NPA OUTSTANDING	% NPA
PUBLIC SECTOR BANKS	17,188.04	2,334.86	13.58	28,457.86	3,302.64	11.61
PRIVATE BANKS	9,757.98	441.43	4.52	16,063.63	336.03	2.09
RRBs	3,849.23	1,304.22	33.88	1,439.46	643.82	44.73
SFBs	757.93	72.56	9.57	72.24	3.80	5.26
CO-OP BANK	14,757.89	693.96	4.70	46.23	7.40	16.01
TOTAL	46,311.07	4,847.03	10.47	46,079.42	4,293.70	9.32

BANKS	TOTAL PS			NPS			TOTAL ADVANCE		
	AMOUNT OUTSTANDING	NPA OUTSTANDING	% NPA	AMOUNT OUTSTANDING	NPA OUTSTANDING	% NPA	AMOUNT OUTSTANDING	NPA OUTSTANDING	% NPA
PUBLIC SECTOR BANKS	57,280.84	5,997.64	10.47	65,003.17	2,973.88	4.57	1,22,236.02	8,971.52	7.33
PRIVATE BANKS	29,848.87	864.69	2.90	24,480.41	498.32	2.04	55,794.54	1,363.01	2.44
RRBs	8,059.78	2,133.81	26.47	823.11	107.90	13.11	8,846.99	2,241.71	25.34
SFBs	1,368.69	120.94	8.84	165.92	23.11	13.93	1,885.21	144.05	7.64
CO-OP BANK	14,993.21	773.87	5.16	12,562.40	199.98	1.59	30,238.04	973.85	3.22
TOTAL	1,11,551.38	9,890.96	8.87	1,03,035.01	3,803.19	3.69	2,19,000.80	13,694.15	6.25

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SECTORAL INDICATORS

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AGRICULTURE ADVANCE

(Amount in Crores)

Jun-21		Sep-21		Dec-21	
ANNUAL TARGET	46,586.49	ANNUAL TARGET	46,586.49	ANNUAL TARGET	46,586.49
ACHIVEMENT	9,181.62	ACHIVEMENT	19,417.00	ACHIVEMENT	28,743.11
%	19.71	%	41.68	%	61.70

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COMMON CREDIT PORTAL FOR FARMERS

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A farmer and bank-facing Credit Portal has been envisioned to improve the visibility on the loan applications within the agriculture and allied sector

Vision for the Credit Portal

- ✓ The credit portal will be used by the farmers to apply for loans for undertaking agri. and allied sector activities
- ✓ The applications received from the farmers will be made available to the banks onboarded on the credit portal
- ✓ After processing the loan applications, banks will be able to mark the status on those applications on the portal itself
- ✓ Information about various bank loan products and Model DPRs will be made available to improve application quality



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A common credit portal for farmers will have enormous advantages

Benefits for Farmers

- ✓ Ease of applying for loans
- ✓ Information on loan products
- ✓ Preparation of quality DPRs
- ✓ Access to handholding support

Benefits for Banks

- ✓ Increased access to loan seekers
- ✓ Receipt of better applications
- ✓ Wider geographical coverage
- ✓ Branch-level visibility

Benefits for the Govt.

- ✓ Better tracking of beneficiaries
- ✓ Data-backed scheme design

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Information for Farmers on the portal as indicated in the suggestive prototypes

Model Detailed Project Reports

Sr	Sector	Project Name	Report
1	Agriculture	Project Name 1	Report 1
2	Agriculture	Project Name 2	Report 2

Model DPRs

Scheme Information

Sr	Scheme Name	Physical Loan	Amount
1	Scheme Name 1	XXXXXXXXXX	XXXXXXXXXX
2	Scheme Name 2	XXXXXXXXXX	XXXXXXXXXX

Scheme Information

Explore Loan Products by Banks

Popular Loans

Bank	Loan Product
Bank 1	Loan Product 1
Bank 2	Loan Product 2
Bank 3	Loan Product 3
Bank 4	Loan Product 4
Bank 5	Loan Product 5

Types of Loans offered by Banks

Banks Near Me

Sr	Branch	Bank	Branch Name	Address
1	X	X	X	X
2	X	X	X	X
3	X	X	X	X
4	X	X	X	X

Locate Nearby Banks

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Functionalities of the Credit Portal as indicated in the suggestive prototypes

Aadhaar based authentication

Standardized application forms

Application tracking

Detailed dashboards

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To implement the Credit Portal, Banks need to take up the following responsibilities

	Standardize application requirements Finalize the details of the loan application form and the documents required in a standard format which can be adopted by all the banks
	Assign a nodal officer for coordination Coordinate with the government for delivering on the requirements from the banks for the portal development
	Train bank staff on the portal Provide necessary training to the bank staff on the operation of the portal
	Ensure status updation Regularly update the status of the loan applications as incomplete, under review, approved or rejected

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CROP LOAN

(Amount in Crores)

PERIOD	TARGET	ACHIVEMENT	%
MARCH'21	29,878.94	24,617.85	82.39
SEPTEMBER'21	32,156.12	13,447.36	41.82
DECEMBER'21	32,156.12	19,276.06	59.95

PSB,RRB & OSCB		PVT BANKS & SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
OSCB	76.26	FEDERAL BANK	116.95
CANARA BANK	74.74	DCB BANK LTD	85.49
UTKAL GRAMEEN BANK	62.53	IDBI BANK	45.00
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
UNION BANK OF INDIA	35.97	KOTAK MAHINDRA BANK	0.00
PUNJAB & SIND BANK	20.63	IDFC FIRST BANK	0.00
BANK OF MAHARASHTRA	3.33	INDUS IND BANK	0.00

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AGRI TERM LOAN

(Amount in Crores)

PERIOD	TARGET	ACHIVEMENT	%
MARCH'21	13,403.17	11,138.45	83.10
SEPTEMBER'21	14,430.37	5,786.86	40.10
DECEMBER'21	14,430.37	9,467.05	65.61

PSB,RRB & OSCB			PVT BANKS & SFB	
BANK	ACHIEVEMENT %		BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS			TOP 3 PERFORMING BANKS	
INDIAN OVERSEAS BANK	82.16		INDUS IND BANK	4693.83
INDIAN BANK	59.99		ESAF SFB	2604.13
UNION BANK OF INDIA	50.79		UTKARSH SFB	2100.82
BOTTOM 3 BANKS			BOTTOM 3 BANKS	
CENTRAL BANK OF INDIA	4.92		AXIS BANK	40.17
OSCB	3.30		IDBI BANK	31.03
ODISHA GRAMYA BANK	1.41		HDFC BANK	17.13

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KCC

PERIOD	NO. OF KCCS ISSUED		BALANCE O/S	
	NO. (IN ACTUALS)	AMT (IN CR.)	NO. (IN ACTUALS)	AMT (IN CR.)
MARCH'21	19,85,210	11,370.98	50,58,599	20,554.31
SEPTEMBER'21	22,35,204	10,646.82	50,71,227	24,094.81
DECEMBER'21	27,14,318	14,835.85	51,53,134	27,019.82

PSB,RRB & OSCB		PVT BANKS & SFB	
BANK	AMOUNT (IN CR.)	BANK	AMOUNT (IN CR.)
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
ORISSA STATE CO-OP. BANK	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
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
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

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AGRI ALLIED

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
TOTAL	4707.18	5807.92	123.38	5160.54	3412.46	66.13	5160.54	5267.95	102.08

(Amount in Crores)

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AGRI ALLIED

PSB,RRB&OSCB		PVT BANKS&SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
UTKAL GRAMEEN BANK	138.92	UTKARSH SFB	6492.09
BANK OF BARODA	71.53	INDUS IND BANK	6284.21
UNION BANK OF INDIA	56.51	IDFC FIRST BANK	1282.85
BOTTOM 3 PERFORMING BANKS		BOTTOM 3 PERFORMING BANKS	
BANK OF MAHARASHTRA	19.59	HDFC BANK	51.39
PUNJAB & SIND BANK	18.88	IDBI BANK	21.60
ODISHA GRAMYA BANK	18.49	FEDERAL BANK	13.04

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AGRI ALLIED-OTHER SECTOR

BANKS HAVING HIGHEST ACHIEVEMENT IN OTHER ALLIED SECTOR

SL NO	BANK	TARGET	ACHIEVEMENT
1	INDUS IND BANK	4.18	802.71
2	ICICI BANK	11.80	542.43
3	UTKAL GRAMEEN BANK	3.87	267.28
4	UTKARSH SMALL FINANCE BANK	0.70	176.40
5	SURYODAY SMALL FINANCE BANK	0.30	70.49

❖ ABOVE BANKS ARE REQUESTED TO APPRISE THE HOUSE REGARDING OTHER ALLIED SECTOR AND SUBMIT THE DETAILS OF SUCH ADVANCES TO SLBC FOR DEC-21.

❖ ALL BANKS TO ENSURE PROPER CLASSIFICATION OF ALLIED SECTOR ADVANCES.

(Amount in Crores)

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KCC SATURATION DRIVE FOR ANIMAL HUSBANDRY, DAIRY AND FISHERY FARMERS

(Amount in Crores)

SECTOR AS ON 04.02.2022	NO. OF APPLICATION ACCEPTED BY BANKS	NO. OF APPLICATION SANCTIONED	% OF SANCTION	NO. OF APPLICATION REJECTED	NO. OF APPLICATION PENDING	PENDING FOR MORE THAN 15 DAYS
ANIMAL HUSBANDRY	21,666	4,134	19.08	6,419	11,113	7,924
FISHERIES	5,340	464	8.69	1,530	3,346	2,947

BANKS AND DISTRICTS WITH HIGHEST PENDENCY AS ON 04.02.2022

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

ANIMAL HUSBANDRY		FISHERIES	
BANK	NO. OF PENDING APPLICATIONS	BANK	NO. OF PENDING APPLICATIONS
KENDRAPARA	3611	KENDRAPARA	1827
GANJAM	1481	SUNDARGARH	168
ANGUL	939	KHURDHA	156

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MKUY

SALIENT FEATURES

TO PROMOTE INVESTMENT BY COMMERCIAL AGRI ENTREPRENEURS IN AGRICULTURE AND ALLIED ACTIVITIES

CAPITAL INVESTMENT SUBSIDY 40% OF FIXED CAPITAL INVESTMENT (50% FOR SC/ ST/ WOMAN/ DISABLED) MAXIMUM RS.50 LAKHS.

DATE	TOTAL APPLICATIONS SPONSORED UNDER MKUY	APPLICATIONS REJECTED UNDER MKUY	APPLICATIONS SANCTIONED UNDER MKUY	SANCTION %	APPLICATIONS PENDING UNDER MKUY
08.02.2022	2151	822	747	35.72	582

AS ON 08.02.2022 TOTAL 747 APPL HAVE BEEN SANCTIONED AMOUNTING TO Rs.250.70 Crores.

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MKUY- BANK WISE SUMMARY 08.02.2022

SL NO	BANK NAME	SANCTIONED	REJECTED	PENDING	TOTAL
1	STATE BANK OF INDIA	155	196	178	529
2	PUNJAB NATIONAL BANK	125	82	35	242
3	OSCB	105	156	13	274
4	UNION BANK OF INDIA	55	70	25	150
5	CANARA BANK	52	78	11	141
6	UCO BANK	46	24	35	105
7	ODISHA GRAMYA BANK	36	29	54	119
8	BANK OF INDIA	34	45	19	98
9	BANK OF BARODA	30	31	27	88
10	INDIAN BANK	28	15	46	89
11	IDBI BANK	23	49	25	97
12	CENTRAL BANK OF INDIA	19	6	20	45

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MKUY- BANK WISE SUMMARY 08.02.2022

SL NO	BANK NAME	SANCTIONED	REJECTED	PENDING	TOTAL
13	INDIAN OVERSEAS BANK	17	26	10	53
14	UTKAL GRAMEEN BANK	7	4	5	16
15	AXIS BANK	5	6	22	33
16	ICICI BANK	5	4	2	11
17	KOTAK MAHINDRA BANK	3	0	3	6
18	PUNJAB AND SIND BANK	2	0	8	10
19	BANDHAN BANK	0	0	2	2
20	BANK OF MAHARASHTRA	0	0	4	4
21	DCB BANK	0	0	4	4
22	FEDERAL BANK	0	0	4	4
23	HDFC BANK	0	0	25	25
24	KARNATAKA BANK	0	0	5	5
25	SOUTH INDIAN BANK	0	1	0	1

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BALARAM

SALIENT FEATURES

PROVIDING INSTITUTIONAL CREDIT TO SHARE CROPPERS CULTIVATING OTHERS' LAND ON LEASE THROUGH JLG.

MAXIMUM LOAN RS.1.6 LAKHS SUBJECT TO SCALE OF FINANCE.

PERIOD	TOTAL JLGS FORMED	TOTAL APPLICATION SPONSORED	TOTAL APPLICATION SANCTIONED	% APPL SANCTIONED	AMOUNT SANCTIONED (IN CRORE)	AMOUNT DISBURSED (IN CRORE)
19.02.2022	22,509	19,381	6,404	33.04	60.93	44.07

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BANK WISE PERFORMANCE UNDER BALARAM SCHEME AS ON 04.02.2022

SL NO.	BANK	IDENTIFIED SHARECROPPERS	JLGS FORMED	SENT TO BANK	SANCTIONED BY BANK	% SANCTION	AMOUNT SANCTIONED (IN CR.)	AMOUNT DISBURSED (IN CR.)	PENDING WITH BANK
1	OSCB	145652	13528	11061	5012	45.31	49.28	41.06	5612
2	UTKAL GRAMYA BANK	6570	523	394	116	29.44	0.60	0.55	307
3	STATE BANK OF INDIA	34078	1414	1110	106	9.55	0.88	0.61	989
4	INDIAN OVERSEAS BANK	3934	183	135	34	25.19	0.49	0.19	101
5	UNION BANK OF INDIA	5402	333	58	27	46.55	0.43	0.43	32
6	ODISHA GRAMYA BANK	23788	458	209	27	12.92	0.26	0.25	167
7	BANK OF INDIA	11468	625	367	25	6.81	0.25	0.25	193
8	AXIS BANK	6555	727	382	25	6.54	0.18	0.10	355
9	CANARA BANK	2934	273	148	21	14.19	0.23	0.23	127

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BANK WISE PERFORMANCE UNDER BALARAM SCHEME AS ON 04.02.2022

SL NO.	BANK	IDENTIFIED SHARECROPPERS	JLGS FORMED	SENT TO BANK	SANCTIONED BY BANK	% SANCTION	AMOUNT SANCTIONED (IN CR.)	AMOUNT DISBURSED (IN CR.)	PENDING WITH BANK
10	UCO BANK	9011	260	222	20	9.01	0.20	0.16	193
11	INDIAN BANK	6018	439	239	10		0.09	0.09	227
12	CENTRAL BANK OF INDIA	2104	35	28	7	25.00	0.03	0.03	21
13	PUNJAB NATIONAL BANK	9424	183	210	5	2.38	0.08	0.08	200
14	IDBI BANK	618	10	5	5	100.00	0.05	0.05	0
15	BANK OF BARODA	2058	378	23	0	0.00	0.00	0.00	22
16	PUNJAB AND SIND BANK	4229	161	132	0	0.00	0.00	0.00	132
17	DCB BANK LIMITED	2144	185	185	0	0.00	0.00	0.00	180
18	FEDERAL BANK	34	0	0	0	0.00	0.00	0.00	0
19	HDFC BANK	273	10	10	0	0.00	0.00	0.00	10
20	ICICI BANK LIMITED	269	16	15	0	0.00	0.00	0.00	14
TOTAL		276563	19741	14933	5440		53.06	44.07	882

AS ON 19.02.22 NO OF SANCTIONS INCREASED TO 6404 A/C AMOUNT Rs. 60.93 CRORE

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MIDH**SALIENT FEATURES**

40% SUBSIDY ON FIXED COST.

FINANCE GIVEN FOR HORTICULTURE SECTOR.

PERFORMANCE UNDER MIDH RELATING TO HORTICULTURE SECTOR AS ON 01.02.2022

SANCTION PROPOSALS (IN NOS.)	AMOUNT SANCTIONED (RS. IN LAKH.)	NO. OF PROPOSALS PENDING	PROJECT COST (RS. IN LAKHS)
65	145.36	1,004	2,388.97

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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

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MIDH**ISSUES/ CHALLENGES**

OUT OF THE 1004 APPLICATIONS 942 UNDER MUSHROOM CULTIVATION. SHOULD BE OF VARIOUS ACTIVITIES.

IN 9 DISTRICTS THERE ARE NO APPLICATIONS SPONSERED. (BOUDH, DEOGARH, JAGATSINGHPUR, JHARSUGUDA, KALAHANDI, KANDHAMAL, NUAPADA, PURI, SAMBALPUR.

THERE ARE 4 DISTRICTS LESS THAN 10 APPLICATIONS PENDING (BARGARH, DHENKANAL, GANJAM, BOLANGIR)

ACTION POINTS

PROPOSAL FOR DIFFERENT ACTIVITIES ARE TO BE SPONSORED.

LINE DEPARTMENTS AND BANKS TO ENSURE PROPER COORDINATION FOR QUICK DISPOSAL OF APPLICATIONS

APPLICATIONS TO BE SPONSORED FOR ALL DISTRICTS COVERING MAXIMUM BANKS.

BANKS TO ENSURE DISPOSAL OF ALL PENDING APPLICATIONS ON PRIORITY BASIS.

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AGRICULTURE INFRASTRUCTURE FUND

Rs. In Crore

SL. NO.	INSTITUTION NAME	SANCTIONED APPL.	SANCTIONED AMNT.	DISBURSED APPL.	DISBURSED AMNT.	DENIED/ REJECTEDAPPL.	PENDING APPL	TOTAL APPL	TOTAL AMNT.
1	PUNJAB NATIONAL BANK	50	27.52	45	14.63	8	3	61	34.42
2	BANK OF INDIA	21	10.11	15	1.51	15	4	40	15.37
3	STATE BANK OF INDIA	16	6.69	12	5.91	22	4	42	31.82
4	NABKISAN FINANCE LTD	11	0.45	11	0.45	4	2	17	0.75
5	CANARA BANK	8	9.40	7	8.80	6	0	14	15.17
6	BANK OF BARODA	7	9.77	6	9.07	7	0	14	13.19
7	INDIAN BANK	4	3.71	4	3.71	3	0	7	5.04
8	UNION BANK OF INDIA	3	1.60	1	0.31	9	1	13	7.44
9	INDIAN OVERSEAS BANK	1	0.37	0	0.00	1	0	2	0.99
10	IDBI BANK LTD	1	0.25	1	0.25	7	1	9	6.84
11	CENTRAL BANK OF INDIA	0	0.00	0	0.00	1	1	2	0.54
12	UCO BANK	0	0.00	0	0.00	6	0	6	4.87
13	DCB BANK	0	0.00	0	0.00	1	0	1	0.58
14	HDFC BANK	0	0.00	0	0.00	2	0	2	2.60
15	ICICI BANK	0	0.00	0	0.00	1	0	1	0.95
16	KARNATAKA BANK	0	0.00	0	0.00	1	0	1	1.57
17	KOTAK MAHINDRA BANK	0	0.00	0	0.00	1	0	1	0.63
18	SAMUNNATI FI&S PVT LTD	0	0.00	0	0.00	0	1	1	0.05
TOTAL		122	69.86	102	44.64	95	17	234	142.81

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MSME-SECTOR WISE**(Amount in Crores)**

MANUFACTURING SECTOR	FY 2020-21 (MARCH'21)			FY 2021-22 (SEPT'21)			FY 2021-22 (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
TOTAL	30457.99	38891.38	127.69	41324.43	17393.89	42.09	41324.43	28167.52	68.16

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MSME

PSBs,RRBs,OSCB			
BANK NAME	TARGET	ACHIEVEMENT	%
BANK OF MAHARASTRA	42.01	163.53	389.26
INDIAN BANK	1476.17	3545.54	240.19
CENTRAL BANK OF INDIA	637.91	913.73	143.24
UNION BANK OF INDIA	3472.80	2825.09	81.35
UTKAL GRAMEEN BANK	817.45	663.02	81.11
STATE BANK OF INDIA	13412.96	8741.96	65.18
BANK OF BARODA	1311.49	821.63	62.65
UCO BANK	1817.02	1020.27	56.15
PUNJAB NATIONAL BANK	2598.35	1380.97	53.15
BANK OF INDIA	1597.57	762.66	47.74
CANARA BANK	1773.71	836.90	47.18
INDIAN OVERSEAS BANK	922.17	394.87	42.82
ODISHA GRAMYA BANK	845.49	346.96	41.04
PUNJAB & SIND BANK	153.44	28.43	18.53
ORISSA STATE CO-OP. BANK	399.08	4.60	1.15

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MSME

PVT BANKS,SFBs			
BANK NAME	TARGET	ACHIEVEMENT	%
THE SOUTH INDIAN BANK LTD.	44.04	305.52	693.66
INDUS IND BANK	189.06	1087.51	575.22
KOTAK MAHINDRA BANK LTD	32.01	183.39	572.91
FEDERAL BANK	135.29	261.90	193.58
KARNATAK BANK LTD.	21.42	35.74	166.86
TAMILNADU MERCANTILE BANK LTD.	8.31	13.35	160.65
YES BANK	59.45	53.46	89.92
ICICI BANK	1996.80	1701.59	85.22
RBL BANK	28.09	22.02	78.38
ESAF SMALL FINANCE BANK	17.46	13.09	74.97
LAXMI VILAS BANK	18.62	13.01	69.89
UJJIVAN SMALL FINANCE BANK	36.59	22.74	62.15
IDBI BANK	643.15	348.29	54.15
AXIS BANK LTD	2318.83	906.58	39.10
JANA SMALL FINANCE BANK	57.49	22.10	38.44
DCB BANK LTD	202.25	63.36	31.33
HDFC BANK	2187.18	645.75	29.52
STANDARD CHARTERED BANK	221.77	9.69	4.37
SURYODAY SMALL FINANCE BANK	37.16	1.49	4.01
UTKARSH SMALL FINANCE BANK	14.93	0.38	2.55
IDFC BANK	1115.54	5.16	0.46
BANDHAN BANK	356.77	1.24	0.35
CITY UNION BANK	2.28	0.00	0.00
KARUR VYSYA BANK	302.32	0.00	0.00

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PMEGP-BANKWISE SANCTIONS (04.02.22)

NAME OF THE BANK	TARGET 2021-22		APPLICATIONS SANCTIONED BY BANKS		% IN ACHIEVEMENT AGAINST TARGET		MM CLAIMED		PENDING AT BANK FOR SANCTION	
	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)
STATE BANK OF INDIA	1442	4396.00	1467	2670.41	101.73	60.75	478	1281.94	1553	4021.37
PUNJAB NATIONAL BANK	608	1866.00	610	1738.9	100.33	93.19	371	1199.86	310	976.39
UNION BANK OF INDIA	614	1877.00	430	1137.02	70.03	60.58	193	621.49	106	297.25
CANARA BANK	485	1483.00	405	1058.43	83.51	71.37	236	636.47	106	284.02
BANK OF INDIA	418	1296.00	302	700.72	72.25	54.07	248	626.37	527	1488.63
BANK OF BARODA	287	889.00	222	737.27	77.35	82.93	145	565.32	339	949.92
INDIAN BANK	346	1059.00	160	446.36	46.24	42.15	133	400.48	336	921.6
UCO BANK	406	1232.00	157	305.4	38.67	24.79	96	222.93	193	443.84
CENTRAL BANK OF INDIA	172	537.00	107	324.19	62.21	60.37	57	207.4	247	772.53
INDIAN OVERSEAS BANK	213	653.00	104	266.08	48.83	40.75	81	232.67	94	297.79
ODISHA GRAMYA BANK	275	839.00	90	261.99	32.73	31.23	87	273.69	448	1213.24
AXIS BANK	91	280.00	72	123.03	79.12	43.94	71	176.54	169	478.22
IDBI BANK	39	124.00	46	131.27	117.95	105.86	33	97.21	58	180.65

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PMEGP-BANKWISE SANCTIONS(04.02.22)

NAME OF THE BANK	TARGET 2021-22		APPLICATIONS SANCTIONED BY BANKS		% IN ACHIEVEMENT AGAINST TARGET		MM CLAIMED		PENDING AT BANK	
	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)
PUNJAB & SIND BANK	29	87.00	21	62.8	72.41	72.18	9	34.57	18	71.7
BANK OF MAHARASTRA	18	54.00	5	6.72	27.78	12.44	3	7.68	21	91.9
UTKAL GRAMEEN BANK	217	658.00	5	15.4	2.30	2.34	11	39.11	25	135.5
FEDERAL BANK	13	39.00	4	27.3	30.77	70.00	4	35	31	123.52
HDFC BANK	79	237.00	2	5.69	2.53	2.40	3	5.78	80	234.49
KARNATAK BANK LTD	4	12.00	2	5.98	50.00	49.83	2	5.98	6	33.25
BANDHAN BANK	96	288.00	0	0	0.00	0.00	0	0	7	12.38
DCB BANK LTD	22	66.00	0	0	0.00	0.00	0	0	3	9.5
ICICI BANK	79	237.00	0	0	0.00	0.00	0	0	25	44.04
IDFC FIRST BANK	10	30.00	0	0	0.00	0.00	0	0	3	7
INDUS IND BANK	24	72.00	0	0	0.00	0.00	0	0	3	4.3
KOTAK MAHINDRA BANK LTD.	10	30.00	0	0	0.00	0.00	0	0	1	0.75
YES BANK	3	9.00	0	0	0.00	0.00	0	0	0	0
TOTAL	6000	18350	4211	10025	70.18	54.63	2261	6670.49	4709	13093.78

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PERFORMANCE UNDER PMFME BANK AS OF 11.02.2022

NAME OF BANK	INDIVIDUAL				
	TARGET	SPONSERED	SANCTIONED	REJECTED	PENDING
STATE BANK OF INDIA	341	280	41	107	132
UCO BANK	96	55	14	29	12
CANARA BANK	110	45	11	20	14
PUNJAB NATIONAL BANK	134	42	10	13	19
BANK OF BARODA	67	29	9	7	13
UNION BANK OF INDIA	144	41	9	18	14
INDIAN BANK	79	42	5	19	18
INDIAN OVERSEAS BANK	49	15	5	4	6
BANK OF INDIA	98	24	4	14	6
Odisha Gramya Bank	0	28	2	1	25
CENTRAL BANK OF INDIA	40	9	1	3	5
HDFC BANK	62	2	1	1	0
UTKAL GRAMEEN BANK RRB	0	9	1	2	6
AXIS BANK	69	2	0	2	0
Bandhan Bank	74	0	0	0	0
BANK OF MAHARASHTRA	0	1	0	1	0
DCB BANK LIMITED	17	1	0	0	1
ICICI BANK LIMITED	61	3	0	0	3
IDBI BANK	29	6	0	2	4
	1470	634	113	243	278

IN SHG AGAINST TOTAL TARGET OF 430 APPLICATION SPONSERED 36, IN FPO AGAINST TARGET OF 55 ONLY 1 APPL SPONSERED

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BANK-WISE ECLGS 31.01.2022

NAME OF BANK	ELIGIBLE CASES		TOTAL SANCTION	
	A/c	Amt. in Lakhs	A/c	Amt. in Lakhs
STATE BANK OF INDIA	42836	86649.4	42812	86648.61
CANARA BANK	19611	31704.06	19577	31575.98
PUNJAB NATIONAL BANK	17618	28524	17618	28524
ICICI BANK	4140	24865	3035	23065.28
HDFC BANK	3801	22788.39	3801	22788.39
AXIS BANK	1510	21821	467	21135.16
INDIAN BANK	9459	21383.68	9004	19966.9
UNION BANK OF INDIA	16653	19317	16653	19317
BANK OF INDIA	17180	17462.9	17180	17462.9
BANK OF BARODA	8085	17184.4	8042	17162.42
UCO BANK	15563	8964.5	15563	8964.5
KOTAK MAHINDRA BANK	662	6630	687	7087.32
INDUS IND BANK	1071	6259.18	1071	6259.18
CENTRAL BANK OF INDIA	6631	7051	5680	5686
INDIAN OVERSEAS BANK	3365	4487.7	3365	4487.7
IDBI BANK	1023	4407.34	1023	4345.03

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BANK-WISE ECLGS 31.01.2022

NAME OF BANK	ELIGIBLE CASES		TOTAL SANCTION	
	A/c	Amt. in Lakhs	A/c	Amt. in Lakhs
DCB BANK	591	3979	591	3979
KARNATAKA BANK LTD.	114	3951.44	114	3951.44
ODISHA GRAMEEN BANK	4036	4051.28	1019	3825.71
FEDERAL BANK	187	2948.89	184	2909.89
BANDHAN BANK	168765	11104.54	31151	2316.2
YES BANK	288	1496.48	288	1496.48
BANK OF MAHARASHTRA	721	1418	721	1418
PUNJAB & SINDH BANK	880	1227.5	868	1227.5
UTKAL GRAMEEN BANK	217	1156.69	217	1156.69
KARUR VYSYA BANK	86	756	86	756
THE SOUTH INDIAN BANK	26	464.14	21	336.46
TAMILNADU MERCANTILE BANK LTD.	22	317	20	303
IDFC FIRST BANK	168	2827	71	241
CITY UNION BANK	19	776	7	72.7
LAXMI VILAS BANK	7	47.94	7	47.52
ODISHA STATE CO-OP. BANK	0	0	0	0
TOTAL	345335	366021.45	200943	348513.96

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PMMY

SL NO	TOP PERFORMING STATE	[AMOUNT RS. IN CRORE]		
		(PMMY) FROM 01.04.2021 TO 04.02.2022		
		NO OF A/CS	SANCTION AMT	DISBURSEMENT AMT
01	TAMIL NADU	42,04,644	22,812.99	22,592.88
02	UTTAR PRADESH	33,47,282	20,817.22	20,025.41
03	BIHAR	38,90,136	19,101.51	17,944.47
04	KARNATAKA	30,76,151	18,881.61	18,547.63
05	MAHARASHTRA	29,53,227	16,616.47	16,221.59
06	WEST BENGAL	28,29,636	14,756.77	13,987.63
07	ODISHA	25,41,290	10,890.45	10,574.85
NATIONAL TOTAL		3,41,98,190	2,07,535.6	2,00,617.18

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PMMY

PSB,RRB & OSCB		PVT BANKS & SFB	
BANK	AMOUNT DISBURSED (RS. IN CRORES)	BANK	AMOUNT DISBURSED (RS. IN CRORES)
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
PUNJAB NATIONAL BANK	702.02	INDUSIND BANK	3404.1
STATE BANK OF INDIA	610.93	AXIS BANK	298.7
BANK OF INDIA	359.80	SURYODAY SFB	228.67
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
BANK OF MAHARASHTRA	25.25	RBL	2.33
PUNJAB & SIND BANK	11.24	KOTAK MAHINDRA BANK	0.38
UTKAL GRAMEEN BANK	4.07	KARUR VYSYA BANK	0.05

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STAND UP INDIA

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
TOTAL	419	97.65	27.39	158	32.73	32.73	205	45.96	45.96

All Amt in Rs. Crore

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STAND UP INDIA

SL NO	BANKS	CUMULATIVE TARGET UPTO 31.03.2023	ACHIVEMENT FROM 01.04.2021 TO 31.01.2021		
			NO OF A/CS	SANCTIONED AMT	DISBURSEMENT AMT
1	CANARA BANK	278	92	15.96	15.96
2	STATE BANK OF INDIA	829	69	19.23	19.23
3	UNION BANK OF INDIA	360	10	1.89	1.89
4	UCO BANK	248	9	2.28	2.28
5	INDIAN BANK	208	6	1.82	1.82
6	PUNJAB NATIONAL BANK	372	6	0.86	0.86
7	KOTAK MAHINDRA BANK LIMITED	18	6	2.37	2.37
8	BANK OF INDIA	255	2	0.33	0.33
9	HDFC BANK	164	2	0.25	0.25
10	BANK OF BARODA	200	1	0.47	0.47
11	CENTRAL BANK OF INDIA	106	1	0.4	0.4
12	INDIAN OVERSEAS BANK	133	1	0.1	0.1

All Amt in Rs. Crore

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PMSVANidhi

SL NO	BANK NAME	SPONSERED	SANCTIONED	DISBURSED	RETURNED	PENDING	% SANCTION
1	STATE BANK OF INDIA	19520	16986	13138	1513	1021	87.02
2	CANARA BANK	3730	3176	3164	527	27	85.15
3	PUNJAB AND SIND BANK	278	235	234	41	2	84.53
4	BANK OF INDIA	4551	3761	3710	596	194	82.64
5	INDIAN BANK	3120	2557	2320	342	221	81.96
6	CENTRAL BANK OF INDIA	1558	1180	1081	273	105	75.74
7	BANK OF MAHARASHTRA	249	183	176	63	3	73.49
8	INDIAN OVERSEAS BANK	1514	1092	1079	357	65	72.13
9	BANK OF BARODA	2565	1798	1597	605	162	70.10
10	UCO BANK	2972	2012	1891	753	207	67.70
11	UNION BANK OF INDIA	5348	3522	3167	1595	231	65.86
12	PUNJAB NATIONAL BANK	3563	2311	2219	921	331	64.86
13	IDBI BANK	431	272	233	119	40	63.11
14	TAMILNAD MERCANTILE BANK LTD	8	4	4	2	2	50.00
15	HDFC BANK	4355	1553	31	26	2776	35.66
16	KARUR VYSYA BANK LTD	28	9	8		19	32.14
17	KARNATAKA BANK LTD	128	39	37	24	65	30.47

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PMSVANidhi

SL NO	BANK NAME	SPONSERED	SANCTIONED	DISBURSED	RETURNED	PENDING	% SANCTION
18	UTKARSH SMALL FINANCE BANK	343	97	89	13	233	28.28
19	AXIS BANK	209	53	19	24	132	25.36
20	CITY UNION BANK	5	1	1		4	20.00
21	OGB	1065	134	133	4	927	12.58
22	FEDERAL BANK	116	12	9	11	93	10.34
23	UJJIVAN SMALL FINANCE BANK	14	1	1		13	7.14
24	BANDHAN BANK LTD.	85	6	6		79	7.06
25	UTKAL GRAMYA BANK	366	20	13		346	5.46
26	ICICI BANK	77	4	4		73	5.19
27	DCB BANK LTD.	7	0			7	0.00
28	INDUSIND BANK	6	0		5	1	0.00
29	KOTAK MAHINDRA BANK LIMITED	27	0			27	0.00
30	LAKSHMI VILAS BANK	6	0			6	0.00
31	SOUTH INDIAN BANK	8	0		2	6	0.00
32	YES BANK LTD.	50	0		50		0.00
GRAND TOTAL		56828	41164	34507	7869	7795	49.72

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PERFORMANCE UNDER SILPI UNNATI YOJANA(31.01.22)

SL	NAME OF BANK	SPONSORED	SANCTIONED	%SANCTION	PENDING
1	ORISSA STATE CO-OP. BANK	399	275	68.92	124
2	BANK OF INDIA	113	38	33.63	75
3	CANARA BANK	95	31	32.63	64
4	INDIAN BANK	88	18	20.45	70
5	ODISHA GRAMYA BANK	322	59	18.32	263
6	UNION BANK OF INDIA	91	16	17.58	75
7	PUNJAB NATIONAL BANK	132	17	12.88	115
8	UCO BANK	102	5	4.90	97
9	UTKAL GRAMEEN BANK	48	2	4.17	46
10	INDIAN OVERSEAS BANK	51	2	3.92	49
11	STATE BANK OF INDIA	590	13	2.20	577
12	BANK OF BARODA	47	0	0.00	47
13	CENTRAL BANK OF INDIA	31	0	0.00	31
14	PUNJAB & SIND BANK	1	0	0.00	1
15	AXIS BANK LTD	1	0	0.00	1
16	ICICI BANK	1	0	0.00	1
17	IDBI BANK	3	0	0.00	3
TOTAL		2115	476	22.50	1639

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OTHER MSME

IDCO LAND ISSUE

THE 1ST MEETING OF THE COMMITTEE ON IDCO LAND ISSUE WAS HELD ON 07TH JANUARY 2022 AND THE FOLLOWING ACTION POINTS EMERGED –

❖ IDCO IS REQUESTED TO DO AWAY WITH THE PROCEDURE OF EXECUTING "AGREEMENT TO LEASE". INSTEAD, LEASE DEED SHOULD BE EXECUTED PREFERABLY FOR LONGER DURATION IN ORDER TO ENABLE BANKS TO SECURE THEIR DEBT UPTO THE END OF REPAYMENT PERIOD.

❖ 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.

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OTHER MSME**CGTMSE**

All Amt in Rs. Crore

AT THE END OF THE PERIOD	PROPOSALS COVERED DURING THE PERIOD	
	NO. OF ACCOUNTS	AMOUNT
FULL YR 2020-21 (31.03.2021)	28,288	1,133.70
FY 2021-22 (30.09.2021)	15,208	937.60
FY 2021-22 (31.01.2022)	20,645	1,437.10

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SHG BANK LINKAGE (1.04.2021 TO 31.12.2021)

(Amount in Rs. Lakhs)

SL NO	BANK NAME	TARGET		ACHIEVEMENT		% OF ACHIEVEMENT		AVERAGE LOAN SIZE (RS IN LAKH)	NO. OF LOAN APPLICATIONS PENDING AT BRANCH LEVEL
		PHYSICAL	FINANCIAL	PHYSICAL	FINANCIAL	PHYSICAL	FINANCIAL		
1	PUNJAB AND SIND BANK	110	221.68	1362	3715.41	1238%	1676%	2.73	550
2	HDFC BANK	1326	2487.47	3396	6438.98	256%	259%	1.9	1730
3	BANK OF INDIA	12179	25205.4	14297	31126.51	117%	123%	2.18	2238
4	ODISHA CO-OP BANK LTD	19145	40632	20784	44703.62	109%	110%	2.15	5826
5	BANK OF BARODA	6472	14652.3	6291	14775.96	97%	101%	2.35	1291
6	INDIAN OVERSEAS BANK	7317	14690.9	7056	14780.13	96%	101%	2.09	1596
7	STATE BANK OF INDIA	60083	131423	62761	132306.3	104%	101%	2.11	10800
8	CANARA BANK	10237	22194.9	9805	22258.91	96%	100%	2.27	1966
9	INDIAN BANK	9892	21373.2	9100	19793.07	92%	93%	2.18	2913

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SHG BANK LINKAGE (1.04.2021 TO 31.12.2021)

(Amount in Rs. Lakhs)

SL NO	BANK NAME	TARGET		ACHIEVEMENT		% OF ACHIEVEMENT		AVERAGE LOAN SIZE (RS IN LAKH)	NO. OF LOAN APPLICATIONS PENDING AT BRANCH LEVEL
		PHYSICAL	FINANCIAL	PHYSICAL	FINANCIAL	PHYSICAL	FINANCIAL		
10	UCO BANK	18889	44282.4	16746	41170.68	89%	93%	2.46	2781
11	PUNJAB NATIONAL BANK	13973	32465.6	11564	28122.4	83%	87%	2.43	3049
12	UNION BANK OF INDIA	10972	22726.4	9665	19629.69	88%	86%	2.03	3038
13	UTKAL GRAMEEN BANK	31601	48138.4	27515	40707.39	87%	85%	1.48	12029
14	CENTRAL BANK OF INDIA	5056	10385.8	3959	8561.63	78%	82%	2.16	998
15	ODISHA GRAMYA BANK	66759	157040	54109	127230.01	81%	81%	2.35	6095
16	ICICI BANK	3788	7383.83	3082	5459.42	81%	74%	1.77	1314
17	IDBI BANK	662	1341.79	454	941.21	69%	70%	2.07	170
18	AXIS BANK	1689	3606.79	716	1253.85	42%	35%	1.75	455
GRAND TOTAL		280150	600252	262836	563530.2	94%	94%	2.14	58879

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SHG INT. SUBVENTION (As on 31.01.2022)

(Rs. Lakhs)

SI NO.	BANK NAME	ANNUAL TARGET	CLAIMS SUBMITTED & SETTLED	BALANCE
1	ODISHA GRAMYA BANK	5627.66	2996.49	2631.2
2	STATE BANK OF INDIA	4001.72	2464.68	1537
3	ODISHA CO-OP APEX BANK LTD	1580.32	1394.37	185.95
4	UTKAL GRAMEEN BANK	1579.52	824.39	755.13
5	UCO BANK	1549.46	739.52	809.94
6	PUNJAB NATIONAL BANK	935.45	637.59	297.86
7	CANARA BANK	778.87	510.44	268.43
8	BANK OF INDIA	930.31	294.26	636.05
9	INDIAN BANK	666.4	289.96	376.44
10	INDIAN OVERSEAS BANK	530.5	202.53	327.97
11	BANK OF BARODA	498.25	125.4	372.85
12	UNION BANK	706.18	115.1	591.08
13	CENTRAL BANK OF INDIA	329.15	95.72	233.43
14	AXIS BANK	52.8	26.65	26.15
15	ICICI BANK	180.17	7.77	172.4
16	HDFC BANK	67.79	5.06	62.73
17	PUNJAB AND SIND BANK	4.92	0.42	4.5
18	IDBI BANK	42.69	0	42.69

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SHG-ISSUES

- 58,879 APPLICATIONS ARE PENDING AT BRANCH LEVEL FOR DISPOSAL.
- AVERAGE LOAN SIZE IS VERY LOW (Rs.2.14 Lakhs).
- SHGs ARE NOT AVAILING THE FULL LIMIT SANCTIONED, FURTHER DECREASING THE AVERAGE LOAN SIZE.
- BANKS NAMELY BANK OF BARODA, UNION BANK OF INDIA, IDBI AND PUNJAB & SIND BANK HAVE NOT SUBMITTED WSHG INTEREST SUBVENTION CLAIM.
- PUNJAB & SIND BANK IS YET TO EXECUTE MOU FOR DATA SHARING IN BLIS PORTAL.
- SBI, UCO, OGB, ICICI, HDFC HAVE SUBMITTED THE FINAL WSHG ACCOUNT DATA AND TRANSACTION DATA. OTHER BANKS TO SUBMIT AT THE EARLIEST.
- EXECUTION OF MOU WITH MISSION SHAKTI FOR ENGAGEMENT OF WSHG MEMBERS AS BC AGENTS. (SBI, UGB, OGB, YES BANK, ICICI BANK HAVE ENGAGED 2,203 NO. OF WSHG MEMEBERS AS BC AGENTS). (UCO BANK HAS GIVEN CONSENT TO ENGAGE WSHG MEMBERS AS BCs)

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RSETI

SL NO	NAME OF RSETI	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	ALLOTTED 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 DISTT. COLLECTOR. THE DISTRICT AUTHORITY IS DEMANDING FEES 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
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

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OTHER ISSUES

- ❖ STATE GOVT. TO ISSUE SUITABLE INSTRUCTION TO THE COLLECTORS FOR QUICK DISPOSAL OF 669 NO. OF APPLICATIONS INVOLVING Rs.357.30 Crore PENDING FOR ATTACHMENT OF PROPERTY UNDER SEC(14) OF SARFAESI ACT.
- ❖ THE GOVERNMENT DEPARTMENT IS REQUESTED TO GIVE ACCESS OF THE DIGITAL LAND RECORDS DATABASE TO THE BANKS ENABLING THEM TO CREATE ONLINE CHARGE ON LAND FOR SANCTION OF LOANS.
- ❖ THE MECHANISM OF STATE RECOVERY ACT(OPDR) MAY BE STRENGTHENED TO ENSURE EFFECTIVE RECOVERY OF BANKS' DUES.
- ❖ IN ORDER TO MINIMIZE THE RISK OF SECURITY DILUTION, ALL BANKS SHOULD ISSUE NECESSARY INSTRUCTION TO THEIR BRANCHES TO CREATE MOTD SCRUPULOUSLY.

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RECENT POLICY INITIATIVES

RBI - RETAIL DIRECT SCHEME

THE HIGHLIGHTS OF THE 'RBI RETAIL DIRECT' SCHEME ARE:

- ❖ RETAIL INVESTORS (INDIVIDUALS) WILL HAVE THE FACILITY TO OPEN AND MAINTAIN THE 'RETAIL DIRECT GILT ACCOUNT' (RDG ACCOUNT) WITH RBI.
- ❖ 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.
- ❖ THE 'ONLINE PORTAL' WILL ALSO GIVE THE REGISTERED USERS THE FOLLOWING FACILITIES:
 - ❖ ACCESS TO PRIMARY ISSUANCE OF GOVERNMENT SECURITIES
 - ❖ 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.

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RECENT POLICY INITIATIVES

RBI- FRAMEWORK FOR FACILITATING SMALL VALUE DIGITAL PAYMENTS IN OFFLINE MODE

❖ RESERVE BANK OF INDIA, 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 FORMALIZING 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.

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Thank You

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LIST OF PARTICIPANTS FOR 165TH & 166TH SLBC MEETING HELD ON 24.02.2022 AT LOK SEVA BHAWAN, BHUBANESWAR

SL	NAME	DESIGNATION	ORGANISATION
1	Shri Pradeep Kumar Jena	Development Commissioner cum Additional Chief Secretary	Govt. of Odisha
2	Shri Sanjeev Chopra	Agriculture Production Commissioner Cum Additional Chief Secretary	Govt. of Odisha
3	Smt Ranjana Chopra	Principal Secretary	MSME, Govt. of Odisha
4	Shri Vishal Kumar Dev	Principal Secretary	Finance, Govt. Of Odisha
5	Shri R. Raghu Prasad	Principal Secretary	Fisheries & Animal Resources Development Deptt., Govt. of Odisha
6	Shri Soma Sankara Prasad	Managing Director & CEO, UCO Bank cum Chairman, SLBC, Odisha	UCO Bank
7	Sri H N Panda	Regional Director	Reserve Bank Of India, Bhubaneswar
8	Dr Pragyasmita Sahoo	Director, Institutional Finance	Finance Deptt., Govt. of Odisha
9	Shri Uday Bhaskar	Chief General manager	NABARD
10	Ms Vidya Krishnan	Chief General manager	State Bank Of India
11	Shri Gopabandhu Satapathy	Managing Director	Odisha State Cooperative Bank
12	Shri Arupananda Jena	General Manager Cum Convenor, SLBC	UCO Bank
13	Shri Prakash Chandra Barik	Joint Secretary	Revenue & Disaster Mgt, Govt Of Odisha
14	Shri Binod Kumar Jena	Joint Secretary	Mission Shakti DMS, Govt Of Odisha
15	Shri Devi Prasad Panda	General Manager	Reserve Bank Of India, Bhubaneswar
16	Shri Smruti Ranjan Pradhan	Director	Fisheries, F & ARD, Govt Of Odisha
17	Shri Manoj Kumar Pattnaik	Registrar	DRT
18	Shri Rohit Kumar Lenka	Director	Horticulture, DAFE, Govt. Of Odisha
19	Dr. BK Sahu	Director	IMAGE, Govt. Of Odisha
20	Shri S K Jena	Director	EPM, Govt. Of Odisha
21	Ms. Manashi Mandhata	Joint Secretary	MSME Deptt. Govt of Odisha
22	Shri Manmath Kumar Biswal	Spl Secretary	MSME Deptt. Govt of Odisha
23	Shri SR Pradhan	Joint Director	Handicrafts & Cottage Industries, Govt. Of Odisha
24	Shri SK Mohanty	Director	KVIC, Govt Of India
25	Shri M K Behera	Addl. Director	Director of Industries, Govt. Of Odisha
26	Dr. SK Sahu	Joint Director	MSME-DI, Cuttack, Govt Of India
27	Shri Jagadish Sahu	Asst. Director	MSME-DI, Cuttack, Govt Of India
28	Dr. G C Kar	Dy Director	APICOL, Govt Of Odisha
29	Ms Itishree Das	General Manager	OSFDC, Govt Of Odisha
30	Shri K Mahanta	CGM	IDCO, Govt. of Odisha
31	Shri Girish Meher	AGM	SIDBI
32	Shri Ambika Prasad Dash	Joint Secretary	OLM, MS Deptt , Govt. Of Odisha
33	Shri Lingaraj Nayak	In-Charge, SLBC	UCO Bank
34	Shri Tarakanta Bhakta	Deputy Secretary,	Finance Dept, Govt. of Odisha
35	Shri Ratikanta Jena	Under Secretary	Finance Dept, Govt. of Odisha
36	Dr. Rajesh Das	OSD to APC	Govt. of Odisha
37	Shri Subrato Kumar Pradhan	FI	Mission Shakti Department, Govt. Of Odisha
38	Shri Subhasis Das	BM	NSIC (NSSHO)
39	Shri Benudhar Pradhan	DO- OKVIB	OKVIB, Govt Of Odisha
40	Shri Santosh Kumar Panda	DGM	ASCI
41	Shri Rajkumar Kumbhar	Manager	National Housing Bank
42	Shri Kamalendu Panda	Asst. Director	Deptt of Post
43	Shri Bijaya Ku Behera	Sr GM	BBNL
44	Shri Dsmata Ku Behera	GM (EB)	BSNL
45	Shri B K Nayak	Sr, DDG,	Deptt. Of Telcom
46	Shri A C Behura	Chairman	Utkal Grameen Bank
47	Shri Mohan M	Chairman	Odisha Gramya Bank
48	Shri Ramakanta Pradhan	Field General Manager	Union Bank Of India
49	Shri Gautam Sarkar	Deputy General Manager	UCO Bank
50	Major Vikrant Tandon	Zonal Manager, Sambalpur	UCO Bank
51	Shri Lalatendu Behera	Zonal Manager, Balasore	UCO Bank
52	Shri Sunil B Khairnar	Dy General Manager	State Bank of India
53	Shri D C Bal	Dy General Manager	State Bank of India
54	Shri Manmohan Swain	Dy General Manager	State Bank of India

SL	NAME	DESIGNATION	ORGANISATION
55	Shri Manoranjan Sahu	AGM	Indian Bank
56	Shri Manamohan Patra	AGM	Bank Of Baroda
57	Shri Dillip Kumar Barik	CRM, Dy GM	Indian Overseasbank
58	Shri Priyabrata Pattnaik	Dy General Manager Cum ZM	Bank Of India
59	Mr. Israfil	DM	Canara Bank
60	Shri Aditya Kumar Padhi	Dy General Manager	Punjab National Bank
61	Shri P K Samantray	SRM	Central Bank of India
62	Shri Sashanka Sekhar Sahu	Dy GM	Bank of Maharashtra
63	Shri Sanjeev Kr Suman	AGM	Punjab & Sind Bank
64	Shri Truptiranjana Swain	GM	Odisha Gramya Bank
65	Shri Susanta Acharya	DVP	Axis Bank
66	Shri Ashok Kumar Sahu	Regional Head	Bandhan Bank
67	Shri Mohammed Imtiaz	BM	City Union Bank
68	Shri Rakesh Kumar	AVP	Federal bank
69	Shri Ananta Pattnaik	VP	HDFC Bank
70	Shri A K Mohapatra	AGM	ICICI Bank
71	Shri Sandeep Pattnaik	General Manager	IDBI Bank
72	Shri Jati Ranjan Sahu	AVP	DCB Bank
73	Shri Gatikrushna Dash	Chief Manger	IDFC Bank
74	Shri Debasish Parida	AVP-2	Indusind Bank
75	Shri K S Sarma	Chief Manager	Karnataka Bank
76	Shri A Tripathy	BM	standard Chartered Bank
77	Shri Sachin Verma	AVP	Kotak Mahindra Bank
78	Shri Satyajit Parija	CM	DBS (e-Laxmi Vilash Bank)
79	Shri Sudhir N Naik	CM	South Indian Bank
80	Shri Shamsun Nabi	Manager	Yes Bank
81	Shri Bidya Bikash Nayak	Branch Head	ESAF SFB
82	Shri Susanta Kumar Behera	VP/Zonal Head	Jana SFB
83	Ms Upasana Nayak	Cluster Head	Suryadoya SFB
84	Shri Siddharth Ukey	Zonal Head	Utkarsh SFB
85	Shri Suman Chakraborty	AML	Ujjivan SFB
86	Shri Debi Prasanna Ray	RBH	Airtel Payment Bank
87	Shri K K Dhibar	AGM	IPPB
88	Shri Asish Kumar Biswal	AGM	UCO Bank
89	Shri K. Narayan Rao	CM	State Bank of India
90	Shri Raghunath Tudu	CM	SLBC, Odisha
91	Shri Sunil Kujur	Senior Manager	SLBC, Odisha
92	Shri Siladitya Mishra	Manager	SLBC, Odisha
93	Shri Sambit P Raul	Manager	SLBC, Odisha
94	Shri Sanjeeb Kumar Nayak	LDM, Angul	UCO Bank
95	Shri Sudeep Dakua	LDM, Balasore	UCO Bank
96	Shri Sitaram Meher	LDM, Baragarh	State Bank of India
97	Shri Manish Mishra	LDM, Bolangir	State Bank of India
98	Shri Rajesh Behera	LDM, Cuttack	UCO Bank
99	Shri Rabindra Ku Sethi	LDM, Boudh	State Bank of India
100	Shri Sanoj Kumar Singh	LDM, Dhenkanal	UCO Bank
101	Shri Kishore Chandra Nayak	LDM, Gajapati	Union Bank Of India
102	Shri Ashok Kumar Panda	LDM, Ganjam	Union Bank of India
103	Ms. Rojalin Mohanty	LDM, Jagatsinghpur	UCO Bank
104	Shri Manoj Ku Pradhanee	LDM, Jajpur	State Bank of India
105	Shri Ajit Kerketta	LDM, Jharsuguda	State Bank of India
106	Shri Dhrub Prasad Singh	LDM, Kalahandi	State Bank of India
107	Shri Kalpataru Swain	LDM, Kandhamal	State Bank of India
108	Shri Malaya Ku Mitra	LDM, Kendrapada	State Bank of India
109	Shri R N Mahalik	LDM, Keonjhar	Bank Of India
110	Shri D K Bhuan	LDM, Khorda	State Bank of India
111	Shri Lingaraj Sahu	LDM, Koraput	State Bank of India
112	Shri Dularam Majhi	LDM, Mayurbhanja	Bank Of India
113	Shri Narasingh P Padhi	LDM, Malkangiri	State Bank of India
114	Shri Sukumar Boxy	LDM, Nabarangpur	State Bank of India
115	Shri Sashi Sekhar Pattnaik	LDM, Nayagarh	State Bank of India
116	Shri Tikelal Kumbhar	LDM, Nuapada	State Bank of India
117	Shri Kishore Kumar Acharya	LDM, Puri	UCO Bank
118	Shri Dharendra Bihari	LDM, Raygada	State Bank of India

SL	NAME	DESIGNATION	ORGANISATION
119	Shri Saroj Kumar Dash	LDM, Subernpur	State Bank of India
120	Shri Shivaji Patel	LDM, Sambalpur	State Bank of India
121	Shri Don Bosco	LDM,Sundargarh	State Bank of India
122	Shri Rajat Ku Samal	Section Officer	Finance Deptt., Govt. of Odisha
123	Shri Dinesh Ku. Rout	Section Officer	Finance Deptt., Govt. of Odisha
124	Shri Biswajit Dash	Manager	ICICI Bank
125	Shri Sandeep Prusty	CM Sectt,	State Bank of India
126	Shri Biswajit Nayak	Liaison Officer	State Bank of India
127	Shri Sujit Ku. Behera	Senior Manager	Bank Of India
128	Shri Santosh Kumar Jena	AGM	State Bank of India
129	Ms. Juicy Nayak	Senior Manager	Union Bank Of India
130	Ms. N Jena	AD-II	KVIC, Govt Of India
131	Shri Sarat Chandra Pati	Under Secretary	MSME, Govt. of Odisha