यूको बैंक UCO BANK
(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)
सम्मान आपके विश्वास का Honours Your Trust

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/265/2022-23 **दिनांक / Date: 20.06.2022**

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य
All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय: दिनांक 23rd जून 2022 को होने वाले 167वें एस.एल.बी.सी. बैठक हेतु कार्यसूची नोट एवं पृष्ठभूमि पत्र।
Sub: Agenda Note & Background Papers for 167th SLBC Meeting to be held on 23rd June 2022.

हम कार्यसूची नोट एवं पृष्ठभूमि पत्र आपके विनम्र अवलोकन एवं दिनांक 23rd जून 2022 को होने वाले 167वें एस.एल.बी.सी. बैठक में सहभागिता हेतु संलग्नित कर रहे हैं।

We are enclosing herewith the Agenda Notes and Background Papers for your kind perusal and participation in the 167th SLBC Meeting to be held on 23th June 2022 as per the details below:

दिनांक / Date : 23.06.2022 (गुरूवार / Thursday)

समय / Time : 10.30 A.M

स्थान / Venue : राज्य सम्मेलन केंद्र, लोक सेवा भवन, भुवनेश्वर
State Convention Centre, Lok Seva Bhawan, Bhubaneswar.

हम आपसे निवेदन करते हैं कि आप बैठक में अवश्य भाग लें तथा राज्य की प्रगति एवं विकास हेतु अपने बहुमूल्य सुझाव से हमें अवश्य अवगत कराएं।

We would request you to kindly make it convenient to attend the Meeting and give your valuable suggestions for growth and development of the State.

सादर / 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

Enclo: **यथोक्त** As stated above

यूको बैंक भवन, तृतीय तल , सी-2, अशोक नगर, भुवनेश्वर – 751009
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167th

SLBC

AGENDA

BANKING AT A GLANCE IN ODISHA AS ON 31st MARCH 2022

Sl	Particulars	Amt in Crores
1	Total Deposit	4,30,073.31
2	Total Advance utilized in the state	3,10,598.74
	Total Advance Sanctioned and utilized in State	2,60,053.30
3	Total Business (Deposit + Advance)	7,40,672.05
4	Credit Deposit (CD) Ratio (%) **Benchmark- 60%**	72.22
5	Total PS Advance	1,53,365.62
	% of PS Advance to ANBC **Benchmark - 40%**	58.97
6	Agriculture Advance	76,594.69
	% of Agriculture Advance to ANBC **Benchmark - 18%**	27.83
7	MSME Advance	49,970.86
	% of MSME Advance to ANBC	19.22
	Out of which, Micro Enterprises	22,860.13
	% Of Micro Enterprises Advance (**Benchmark– 7.5 % of ANBC)**	8.79
8	Advance to Weaker Section	55,813.59
	% of Advance to weaker section to ANBC **Benchmark – 11% for FY 2021-22**	21.46
9	Education Loan B/o	1,778.80
10	Housing Loan B/o	20,029.16
11	Total DRI Advance	1,909.22
12	Total Advance to Minority community	5,669.86
	% of Advance to Minority community of Total Priority Sector	3.70
13	Advance to Women	43,270.99
	% of Advance to Women	16.64
14	NPA in % (Average in the state)	6.47
	Public Sector Banks	6.92
	Private Sector Banks	2.76
	RRBs	22.09
	Cooperative Banks	7.00
	Small Finance Banks	7.18

15	Total No. of Branches	5,607
	a) Rural Branches	2,948
	b) Semi Urban Branches	1,489
	c) Urban Branches	1,170
16	Achievement under ACP 2021-22 vis-à-vis Annual Target under priority sector in %	93.06
	Agriculture	95.00
	MSME including Khadi & Village Industries and Others under MSME	103.31
	Export Credit	119.8
	Education	34.41
	Housing	34.41
	Social Infrastructure	114.33
	Renewable Energy	3.42
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167th SLBC MEETING, ODISHA

AGENDA NOTES

AGENDA NO. 1

1.1 Confirmation of Proceedings of 165th & 166th SLBC Meeting held on 24.02.2022 at Bhubaneswar.

The proceedings of 165th & 166th SLBC Meeting held on 24.02.2022 was circulated among all the members of SLBC vide letter No. SLBC/ODI/20/2022-23 dated 04.04.2022. Since no comments have been received from any quarter, the same may please be confirmed.

1.2 Action Taken Report on the Major issues raised in the meeting

<table>
<tr><th>Sl.</th><th>Issues</th><th>Action taken by/ to be taken by</th></tr>
<tr><td>1</td><td>All Banks to achieve their ACP target of FY 2021-22</td><td>During FY-2021-22, the achievement under Annual Credit Plan has been increased to 93.06% as compared to 88.39% of FY 2020-21. For the first time total Priority sector loan disbursement crossed the landmark of Rs.1 lakh Crore. Comparative achievement is given below:
<table>
<tr><th>Category</th><th>FY 2020-21</th><th>FY 2021-22</th></tr>
<tr><td>ACP target in Crs.</td><td>90,395.69</td><td>1,10,241.02</td></tr>
<tr><td>ACP achievement in Crs.</td><td>79,898.97</td><td>1,02,590.26</td></tr>
<tr><td>% of achievement</td><td>88.39</td><td>93.06</td></tr>
</table></td></tr>
<tr><td>2</td><td>All banks to take credit decision in time bound manner for disposal of pending applications under various schemes.</td><td>
<table>
<tr><th>Name of the scheme</th><th>As on</th><th>Sponsored</th><th>Sanctioned</th><th>Pending</th><th>% pending</th><th>Trend</th></tr>
<tr><td rowspan="2">PMSVANidhi</td><td>04.02.2022</td><td>56828</td><td>41164</td><td>7436</td><td>13.09</td><td rowspan="2">⇩</td></tr>
<tr><td>31.03.2022</td><td>60114</td><td>44792</td><td>7809</td><td>12.99</td></tr>
<tr><td rowspan="2">PMFME Individual</td><td>04.02.2022</td><td>688</td><td>114</td><td>273</td><td>39.68</td><td rowspan="2">⇩</td></tr>
<tr><td>31.03.2022</td><td>760</td><td>154</td><td>250</td><td>32.89</td></tr>
<tr><td rowspan="2">AIF</td><td>04.02.2022</td><td>234</td><td>122</td><td>17</td><td>7.26</td><td rowspan="2">⇩</td></tr>
<tr><td>31.03.2022</td><td>277</td><td>159</td><td>14</td><td>5.05</td></tr>
<tr><td rowspan="2">MKUY</td><td>08.02.2022</td><td>2151</td><td>747</td><td>582</td><td>27.44</td><td rowspan="2">⇩</td></tr>
<tr><td>31.03.2022</td><td>2238</td><td>800</td><td>568</td><td>25.37</td></tr>
<tr><td rowspan="2">PMEGP</td><td>04.02.2022</td><td>16813</td><td>4211</td><td>4709</td><td>28.01</td><td rowspan="2">⇩</td></tr>
<tr><td>31.03.2022</td><td>18790</td><td>5113</td><td>3139</td><td>16.70</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><td></td><td></td><td>The percentage of pending applications is in decreasing trend in all the above Govt. sponsored schemes. All banks have been advised to take necessary steps to dispose of the pending applications adhering time norm.</td></tr>
<tr><td>3</td><td>All banks to increase the average loan size for WSHGs to Rs 4 lakh by 2022-23.</td><td>The average loan size for WSHG has been increased to Rs.2.20 lakhs as on 31.03.2022 from Rs.1.74 lakhs as on 31.03.2021.</td></tr>
<tr><td>4</td><td>All banks to classify Other Allied Sector Advances in their respective category and report in the appropriate sub sector.</td><td>The status of top two banks reporting high figures in other allied is given below.
<table>
<tr><td>Bank</td><td>As on 31.03.2021</td><td>As on 31.03.2022</td></tr>
<tr><td>Indus Ind</td><td>552.45</td><td>802.71</td></tr>
<tr><td>ICICI</td><td>346.10</td><td>713.38</td></tr>
</table>
ICICI Bank and Indusind Bank are requested to adhere to proper classification of Allied Agri advances.</td></tr>
<tr><td>5</td><td>All stake holders to actively participate in the process of implementing the Common Loan Portal.</td><td>Till now 10 banks namely SBI, PNB, Bank of Baroda, UCO Bank, Bank of India, IOB, Union Bank of India, Indian Bank, Central Bank of India, and Odisha State Co-operative Bank have given their consent for onboarding on the Common Credit Portal. Only 5 banks namely SBI, UCO Bank, Central Bank of India, OSCB & ICICI Bank have submitted the application forms for development of the portal.

In the subcommittee meeting on F& ARD held on 09.06.2022, Principal secretary advised all banks to give consent for onboarding on the portal at the earliest and to submit application forms.

Banks who are yet to give their consent for onboarding on the Common Credit Portal should give their consent.</td></tr>
<tr><td>6</td><td>Banks to take up the matter with higher authority for waiver of CIBIL charges in JLG finance under BALARAM scheme.</td><td>Out of 39 banks in Odisha, 17 banks namely Bank of Maharashtra, Canara Bank, Indian Bank, IOB, Punjab & Sind Bank, PNB, SBI,DCB, Indus Ind Bank, Karnataka Bank, Kotak Mahindra Bank, Laxmi Vilas Bank , South Indian Bank, Suryodaya SFB, OGB, UGB, Utkarsh SFB are yet to confirm that they are charging nil CIBIL charges in JLG finance under BALARAM scheme.

These banks have to take up the matter with higher authority for waiver of CIBIL charges.</td></tr>
</table>

<table>
<tr>
<td>7</td>
<td>Banks and Govt. Departments to make joint effort with specific strategies for better recovery performance and reduction in overdue and NPA accounts.</td>
<td>Total NPA as on 31.03.2022 is Rs.15,163.51 Crore, increased from Rs. 11,339.37 Crore as on 31.03.2021.

<table>
<tr><td></td><td>OF TOTAL PSL</td><td>OF TOTAL ADVANCE</td></tr>
<tr><td>NPA %-31.03.2021</td><td>8.75</td><td>6.22</td></tr>
<tr><td>NPA %-31.03.2022</td><td>8.94</td><td>6.47</td></tr>
</table>

Director of Industries has issued letter to GM ,DIC /RICs to cooperate banks for recovery in PMRY/PMEGP & OPDR cases and requested banks to share NPA list for joint recovery drive.</td>
</tr>
<tr>
<td>8</td>
<td>Another round of discussion to be held and detailed note on IDCO Land issue to be submitted.</td>
<td>The 2nd meeting of the committee was held on 11.04.2022 to discuss the issues regarding mortgage of IDCO leasehold land. After threadbare discussion on the issue, the committee suggested following action points.

1. In case where the applicant is not desirous of availing any loan from banks/FIs, the procedure presently followed by IDCO may continue.

2. In case where the applicant is desirous of availing any loan from banks/FIs, after getting allotment of land from IDCO the applicant should apply for Bank Finance. On the basis of IDCO land allotment order, the banks/FIs may sanction loan with a condition that the disbursement will happen only after execution of lease deed between the applicant and IDCO and creation of mortgage of the land infavour of the financing banks/FIs. The lease deed should be executed by IDCO after the applicant submits the provisional/ regular sanction letter from bank/FI. The NOC to mortgage the land should also be issued by IDCO simultaneously.

The above suggestions of the committee were shared vide letter no. SLBC/ODI/2022-23/43 dated 12.04.2022 with Industries Department, , MSME Department & Finance Department , Govt. of Odisha with a request to take necessary corrective measure for redressal of IDCO land issues.</td>
</tr>
</table>

AGENDA NO.2

Annual Credit Plan / CD Ratio

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

In the FY 2021-22, total Priority Sector loan disbursement is Rs.1,02,590.26 Crore against the annual target of Rs.1,10,241.02 Crore. Thus the achievement under ACP is 93.06%.

Comparative- Sectoral Target Vs Achievement under ACP.

(Amt in Rs. Cr.)

	FY 2020-2021			FY 2021-2022		
Particulars	**Target**	**Achv.**	**% Achv**	**Target**	**Achv.**	**% Achv**
Agri Total	43282.11	35756.30	82.61	46586.49	44257.73	95.00
MSME Total	30457.99	38891.37	127.69	41324.43	42690.90	103.31
Education	1152.13	210.79	18.30	1097.39	377.62	34.41
Housing	4970.15	1440.77	28.99	5770.64	1985.63	34.41
Others PS	10533.31	3599.74	34.17	15462.07	13278.38	85.88
Priority Sector Total	90395.69	79898.97	88.39	110241.02	102590.26	93.06

Bank group wise Achievement under ACP-2021-22 as on 31.03.2022				
			Amt. in Rs. crore	
Sl	Name of Bank	Priority Sector		
		ACP Target	Achievement	% Achievement
1	Public Sector Banks	65,342.08	58,358.12	89.31
2	Private Sector Banks	19,617.44	19,704.40	100.44
3	Regional Rural Banks	6,410.12	5,332.86	83.19
4	Co-operative Banks	18,399.57	17,646.04	95.90
5	Small Finance Bank	471.81	1,548.84	328.27
TOTAL		1,10,241.02	1,02,590.26	93.06

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

PSB,RRB&OSCB	
BANK	**ACHIEVEMENT %**
TOP 3 PERFORMING BANKS	
Bank of Maharastra	208.39
Indian Overseas Bank	139.89
OSCB	95.90
BOTTOM 3 PERFORMING BANKS	
Utkal Grameen Bank	73.67
Union Bank of India	71.83
Central Bank of India	48.91

PVT BANKS & SFB	
BANK	**ACHIEVEMENT %**
TOP 3 PERFORMING BANKS	
Utkarsh SFB	773.69
ESAF SFB	608.73
RBL Bank	589.76
BOTTOM 3 PERFORMING BANKS	
IDFC First Bank	22.74
Karur Vysya Bank	8.62
Standard Chartered Bank	4.12

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

DISTRICT	ACHIEVEMENT %
TOP 3	
Kendrapara	153.70
Jajpur	141.96
Sundargarh	119.53

DISTRICT	ACHIEVEMENT %
BOTTOM 3	
Kandhamal	61.82
Malkangiri	60.79
Dhenkanal	59.87

District wise & Bank wise achievement as on 31.03.2022 is detailed in Annexure –1.

ACP Target for FY 2022-23

In the State Credit Seminar held on 11.01.2022, the PLP for the year 2022-23 has been adopted. The total credit potential for Priority Sector in Odisha for the year 2022-23 has been assessed at Rs.1,34,664.87 Crore. This target is 22.15% increase over that of 2021-22 target and 31.26% increase over achievement of 2021-22.

The districtwise & bankwise target has been prepared taking into consideration the total deposits, previous years target and achievement of each bank & overall growth for the State as a whole and the same is shared with the LDMs.

LDMs are requested to submit the DCC approved ACP Target for FY 2022-23 to SLBC.

The tentative bankwise & districtwise ACP Target for FY 2022-23 is given in **Annexure-1A**.

Per Capita Credit in 6 Credit Starved Districts

We furnish below the information regarding per captia credit in 6 credit starved districts as of 31st March 2022.

District Name	Population (as per census 2011)	Credit Mar21 (Rs. in Cr.)	Per Capita Mar21 (in Rs.)	Credit Mar22 (Rs. in Cr.)	Per Capita Mar22 (in Rs.)
Gajapati	5,77,817	1,061	18,362	1,296	22,429
Kandhamal	7,33,110	1,399	19,083	1,681	22,930
Kendrapara	14,40,361	3,634	25,230	4,571	31,735
Malkangiri	6,13,192	779	12,704	1,053	17,172
Nuapada	6,10,382	1,733	28,392	2,017	33,045
Nabarangpur	12,20,946	1,682	13,776	1,998	16,364

From the above table, it is observed that there is increase in per capita credit in all the 6 districts.

There is also increase in disbursement in PSL credit in the 6 starved districts and we furnish below the disbursement made in the 6 districts during the FY 2020-21 & 2021-22.

District Name	PSL disbursed during the FY 2020-21 (Amt in Crore)	PSL disbursed during the FY 2021-22 (Amt in Crore)	Increase %
Gajapati	553.94	695.48	25.55
Kandhamal	590.98	653.53	10.58
Kendrapara	2115.96	3361.76	58.87
Malkangiri	328.84	432.41	31.49
Nuapada	455.89	650.98	42.79
Nabarangpur	755.61	1020.62	35.07

2.2 CD Ratio (All Banks)

Banks	**Based on total utilization (including loan sanctioned outside State) of credit in the state**	**Based on total utilization (including loan sanctioned outside State) of credit in the state**
	31.03.2021	**31.03.2022**
Public Sector	48.23	60.63
Private Sector	77.65	72.47
RRBs	41.43	42.21
Cooperative	124.79	129.18

Small Finance Bank	219.78	224.56
State	**62.20**	**72.22**

It can be observed that CD ratio for Private Sector Banks have decreased from 77.65% as on 31.03.2021 to 72.47% as on 31.03.2022 (especially Axis Bank, Bandhan Bank, HDFC Bank, ICICI Bank).

The bank-wise CD ratio as of 31.03.2021 & 31.03.2022 is given below –

Sl	Name of Bank	As of 31.03.2021			As of 31.03.2022		
		Total Deposit	Advance Utilized in The State	CD ratio	Total Deposit	Advance Utilized in The State	CD ratio
1	Bank of Baroda	9659.71	4805.66	**49.75**	10835.29	7609.06	**70.22**
2	Bank of India	21586.00	8040.32	**37.25**	22483.91	13288.74	**59.10**
3	Bank of Maharastra	372.10	375.56	**100.93**	347.97	818.28	**235.16**
4	Canara Bank	17074.24	8856.00	**51.87**	12929.57	8921.60	**69.00**
5	Central Bank of India	4628.89	1664.16	**35.95**	4891.11	1855.21	**37.93**
6	Indian Bank	13162.10	5033.44	**38.24**	16348.57	7905.99	**48.36**
7	Indian Overseas Bank	7876.35	2657.70	**33.74**	10515.91	5228.02	**49.72**
8	Punjab & Sind Bank	1003.00	1122.12	**111.88**	1529.71	1627.03	**106.36**
9	Punjab National Bank	18048.49	13879.61	**76.90**	20357.39	15360.24	**75.45**
10	State Bank of India	134285.31	62366.85	**46.44**	151757.53	89690.72	**59.10**
11	UCO Bank	18295.10	9452.47	**51.67**	19819.92	11319.68	**57.11**
12	Union Bank of India	29924.89	14824.36	**49.54**	26126.93	17023.18	**65.16**
Total Public Sector Banks		**275916.18**	**133078.24**	**48.23**	**297943.82**	**180647.74**	**60.63**
13	Axis Bank Ltd	20235.13	13592.51	**67.17**	24164.65	15517.88	**64.22**
14	Bandhan Bank	1777.12	1926.70	**108.42**	2576.41	2458.37	**95.42**
15	City Union Bank	16.88	26.69	**158.05**	18.76	32.60	**173.80**
16	DCB Bank Ltd	899.91	1312.80	**145.88**	1014.94	1412.69	**139.19**
17	Federal Bank	1080.83	820.80	**75.94**	1031.28	993.04	**96.29**
18	HDFC Bank	15537.92	10758.22	**69.24**	19923.31	12220.02	**61.34**
19	ICICI Bank	18149.51	11478.99	**63.25**	20747.23	12562.13	**60.55**
20	IDBI Bank	4972.80	2657.26	**53.44**	5585.97	3585.37	**64.19**
21	IDFC First Bank	421.78	701.52	**166.32**	594.86	1106.30	**185.98**
22	Indus Ind Bank	3561.12	6275.86	**176.23**	3826.87	7069.28	**184.73**
23	Karnatak Bank Ltd.	424.94	733.36	**172.58**	463.46	587.90	**126.85**
24	Karur Vysya Bank	333.13	146.14	**43.87**	329.20	127.37	**38.69**

25	Kotak Mahindra Bank Ltd	1469.77	940.11	**63.96**	1565.94	1184.97	**75.67**
26	DBS (e-Laxmi Vilas Bank)	67.24	20.77	**30.89**	59.62	22.82	**38.28**
27	RBL Bank	138.93	565.98	**407.38**	574.83	385.73	**67.10**
28	Standard Chartered Bank	1.32	0.00	**0.00**	192.78	8.83	**4.58**
29	The South Indian Bank	175.87	283.05	**160.94**	174.17	331.53	**190.35**
30	Yes Bank	1113.96	2456.07	**220.48**	1945.68	1892.10	**97.25**
31	Tamilnadu Mercantile Bank	112.29	40.71	**36.25**	114.86	34.72	**30.23**
Total Private Sector Banks		**70490.45**	**54737.53**	**77.65**	**84904.80**	**61533.65**	**72.47**
32	Odisha Gramya Bank	13489.96	5796.65	**42.97**	14402.97	6204.38	**43.08**
33	Utkal Gramya Bank	7487.25	2894.19	**38.65**	7643.07	3100.98	**40.57**
Total of RRBs		**20977.21**	**8690.84**	**41.43**	**22046.04**	**9305.37**	**42.21**
RIDF(NABARD)			22711.59			**25718.92**	
34	Orissa State Co-Op. Bank	13079.75	16322.55	**124.79**	24270.24	31353.17	**129.18**
Total of Co-operative bank		**13079.75**	**16322.55**	**124.79**	**24270.24**	**31353.17**	**129.18**
35	Jana Small Finance Bank	321.09	390.08	**121.49**	371.79	526.38	**141.58**
36	ESAF Small Finance Bank	34.13	16.28	**47.69**	73.43	52.85	**71.98**
37	Suryoday Small Finance Bank	176.89	620.01	**350.51**	173.34	725.90	**418.76**
38	Ujjivan Small Finance Bank	132.07	402.97	**305.13**	193.50	447.69	**231.37**
39	Utkarsh Small Finance Bank	50.72	141.84	**279.66**	96.35	287.08	**297.95**
Total Small Finance Bank		**714.89**	**1571.18**	**219.78**	908.41	2039.90	**224.56**
GRAND TOTAL		**381178.48**	**237111.94**	**62.20**	**430073.31**	**310598.74**	**72.22**

The top 3 and bottom 3 banks under 2 categories in regard to CD ratio as on 31.03.2022 are given below

PSB,RRB & OSCB	
BANK	**CD RATIO**
TOP 3 PERFORMING BANKS	
Bank of Maharashtra	235.16

PVT BANKS & SFB	
BANK	**CD RATIO**
TOP 3 PERFORMING BANKS	
Suryoday SFB	418.76

OSCB	129.18
Punjab & Sind Bank	106.36
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	43.08
Utkal Gramya Bank	40.57
Central Bank of India	37.93

Utkarsh SFB	297.95
Ujjivan SFB	231.37
BOTTOM 3 PERFORMINGBANKS	
DBS (e-Laxmi Vilas Bank)	38.28
Tamilnadu Mercantile Bank	30.23
Standard Chartered Bank	4.58

The details of bank wise deposit, advances and important banking key indicators as on 31.03.2022 are available at **Annexure – 2.**

CD ratio in regard to RRBs

The main objective of the RRBs is to provide credit to the local people and other banking facilities to the small, marginal farmers, agricultural laborers, small artisans, etc. However, the lower CD ratio hinders the fulfillment of credit aspiration of the people. As on 31.03.2022, CD ratio of Odisha Gramya Bank is 43.08% and that of Utkal Grameen Bank is 40.57%.

It is observed that the CD ratio of RRBs are lowest. We request both the RRBs ,i.e, Odisha Gramya Bank & Utkal Grameen Bank to kindly take all necessary steps for increasing the CD ratio.

2.3 CD Ratio (Districtwise) as on 31.03.2022

District Wise CD ratio (%) as of 31.03.2021 & 31.03.2022 for all Districts of Odisha

(Amt in Rs. Cr.)

SL.	DISTRICT NAME	31.03.2021			31.03.2022		
		Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
1	ANGUL	13910.06	16407.28	117.95	15260.88	8941.86	58.59
2	BALASORE	12982.07	7645.10	58.89	14893.56	9071.99	60.91
3	BARAGARH	7576.57	5682.69	75.00	7285.77	6570.58	90.18
4	BHADRAK	7056.81	5362.22	75.99	7537.59	6124.69	81.26
5	BOLANGIR	7064.73	4421.50	62.59	7938.06	5708.12	71.91
6	BOUDH	1315.12	1562.98	118.85	1394.37	1813.27	130.04
7	CUTTACK	29536.02	15882.22	53.77	33305.13	18600.23	55.85

8	DEOGARH	1584.78	742.80	46.87	1649.71	945.90	57.34
9	DHENKANAL	6697.55	4537.34	67.75	7254.74	5185.20	71.47
10	GAJAPATI	2581.27	1060.72	41.09	2741.49	1296.34	47.29
11	GANJAM	22958.27	12192.13	53.11	26651.12	16352.40	61.36
12	JAGATSINGHPUR	10420.84	4259.06	40.87	11452.06	4789.00	41.82
13	JAJPUR	10972.10	9807.95	89.39	11782.15	13564.72	115.13
14	JHARSUGUDA	5768.21	9259.36	160.52	6548.51	19989.70	305.26
15	KALAHANDI	4744.29	3876.77	81.71	4988.68	4593.18	92.07
16	KANDHAMAL	2863.25	1399.09	48.86	2748.77	1681.13	61.16
17	KENDRAPARA	6839.32	3633.51	53.13	7435.91	4750.98	63.89
18	KEONJHAR	17523.33	6972.53	39.79	19762.57	7935.99	40.16
19	KHURDA	113335.29	62295.27	54.97	137389.05	97845.10	71.22
20	KORAPUT	6619.75	3534.13	53.39	7002.70	4278.75	61.10
21	MALKANGIRI	1880.99	778.98	41.41	1956.61	1052.71	53.80
22	MAYURBHANJ	12488.63	5609.83	44.92	13358.99	6412.34	48.00
23	NAYAGARH	4226.28	2820.90	66.75	2518.63	1997.80	79.32
24	NABARANGPUR	2426.60	1681.82	69.31	4464.19	3482.77	78.02
25	NUAPADA	2069.90	1733.25	83.74	2105.61	2016.86	95.79
26	PURI	10289.77	5161.79	50.16	10440.34	5778.25	55.35
27	RAYAGADA	4376.60	4267.77	97.51	4293.09	5104.61	118.90
28	SAMBALPUR	24168.28	19343.10	80.04	26472.84	26249.58	99.16
29	SONEPUR	2293.82	2210.54	96.37	2413.46	2521.54	104.48
30	SUNDARGARH	24608.03	12969.33	52.70	27026.76	15943.15	58.99

There was no district with CD ratio below 40% as on March 31, 2022. However there are 10 districts having CD ratio below 60% (Angul, Cuttack, Deogarh, Gajapati, Jagatsinghpur, Keonjhar, Malkangiri, Mayurbhanj, Puri and Sundargarh).

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

Top 3 Districts in regard to CD ratio	
Jharsuguda	305.26%
Boudh	130.04%
Rayagada	118.90%

Bottom 3 Districts in regard to CD ratio	
Gajapati	47.29%
Jagatsinghpur	41.82%
Keonjhar	40.16%

State Government Departments are requested to conceive large projects and generate more loan applications under Government Sponsored schemes which will be financed by banks in Odisha to improve the CD ratio.

AGENDA NO.3

Financial Inclusion and Banking Infrastructure

3.1 Banking Network in Odisha

Total banking network in Odisha has been increased from 24,919 as on 31.03.2021 to 30,195 as on 31.03.2022 (increase of 5,276). As compared to 31.12.2021 there is an increase of 3,667 banking network as of 31.03.2022.

Details of B&M Branches, BC& ATM is given below:

Parameter	Mar-21	Dec-21	Mar-22	Increase over previous Qtr	Increase over previous year
No. of B&M Branch	5,537	5,548	5,607	59	70
No. of BC	12,385	13,647	17,127	3,480	4,742
No. of ATM	6,997	7,333	7,461	128	464
Total Banking Network	24,919	26,588	30,195	3,667	5,276

Bank Branch & ATM Network in ODISHA as on 31.03.2022				
Description	Rural	Semi-Urban	Urban	Total
Branch Network	2,948	1,489	1,170	5,607
ATM Network	1,770	3,112	2,579	7,461
BC Network	12,632	3,786	709	17,127

IPPB Branch	IPPB Access Points	WSHGs as BC agent
33	7,966	2,203

- National Average of B&M Branch and ATM per lakh of population is 18.12 and 22.32 respectively, whereas for Odisha respective ratios are 13.06 and 18.15

- To reach the National average, we need at least 7,605 No. of B&M Branch, and 9,369 No. of ATM in Odisha.

- To achieve the above goal banks are to open 1,998 B&M Branches and 1,908 ATMs in the 4,060 unbanked GPs.

- **Selection of 200 GPs for opening B&M Branches by 31.03.2023**
  Finance Department in consultation with RBI, NABARD & SLBC has selected 200 Gram Panchayats (GPs) based on population ensuring parity among districts to open Brick & Mortar Branches on priority basis by 31.03.2023. SLBC is in the process of allocating bankwise target for opening of branches, The details of the GPs are given in **Annexure-3.**

3.2 Operations of Business Correspondents (BCs).

As of 31.03.2022, there are 17,127 no. of Business Correspondents in the State of Odisha. The bank sector wise information regarding Business Correspondents as of March'22 is given below –

Bank Type	Total BC Outlet	Out of which, Fixed Point BC
Public Sector Banks	9,953	9,952
Private Sector Bank	5,308	2,753
RRB	1,813	1,790
Small Finance Bank	53	30
Total	**17,127**	**14,525**

The bank wise detail is given in **Annexure - 4**.

3.3 Coverage of unbanked GP by IPPBs of Post Office dept.

As informed by IPPB, Bhubaneswar, 7,966 nos. of facility access points of IPPB are available as on 31.03.2022. Out of GPs 339 GPs are covered under IPPB facility access points.

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

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

- As on 31.03.2022, out of 65 identified GPs, B&M branches already opened in 22 GPs. Remaining 43 GPs are covered by BCs and IPPB.

- For 8 Centers, Punjab National Bank (5), State Bank of India (2) & Union Bank of India (1) has informed that they are awaiting their HO approval for opening of branches.

- Jana SFB has informed that panchayat has denied to provide space for opening of branches in 7 centers.

- HDFC has given consent for opening branches in Bada Amada (Nabarangpur District) & Puttasingi (Rayagada District) but yet to open.

- In 26 centers allocated banks have informed that it is not viable to open branches.

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

3.5 Connectivity

BSNL reported that as on 31.03.2022, 3,990 nos. of GPs/ BHQs have been connected through Optical Fiber Cable out of total 3,991 GPs & BHQs covering 18 districts identified in BharatNet Phase-I.

Regarding Phase-II, 2,842 GPs/ BHQs are connected out of 2,939 GPs & BHQs.

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

3.6 Villages inadequately covered or uncovered by Financial Infrastructure on Jan Dhan Darshak GIS App.

With regard to Jan Dhan Darshak GIS web portal, there are presently 6 unbanked villages (Sulketi-Boudh District, Semikhal-Kalahandi District, Jabagaon-Kalahandi District, Karanjaguda-Malkangiri District, Patbil-Mayurbhanj District & Matambaru-Rayagada District) in the State.

Out of these 6 unbanked villages, two villages, i.e, Sulketi & Patbil are already exempted for opening of banking outlets. However, IPPB has confirmed that they have CBS enabled access point in these 2 villages.

The reasons for not opening of banking touch points in the remaining 4 villages are given below –

DISTRICT	SUB-DIVISION	VILLAGE	ALLOTED_BANK	ALLOTED_TYPE	REMARKS
KALAHANDI	Thuamul Rampur	Semikhal	State Bank of India	Bank Mitra	Population of village is 122. There is no road communication and connectivity in the village.
KALAHANDI	Biswanathpur	Jabagaon	State Bank of India	Bank Mitra	Population of the village is 184. There is no connectivity in the village.
MALKANGIRI	Malkangir	Karanjaguda	HDFC Bank	Bank Mitra	Network Connectivity issue is there in the village and HDFC bank is having Branch near the Village at MV 37 which is within 7 KM.
RAYAGADA	Ambadala	Matambaru	Utkal Grameen Bank	Bank Mitra	As per information received from the LDM, UGB, Ambodala Branch has one CSP allotted at Dimiriguda which is approx. 5/6 km from Matambaru village but the CSP is unable to work due to NETWORK ISSUE/NO SIGNAL

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

3.7 Financial Inclusion Fund (FIF) of NABARD

NABARD has informed that Rs.32.26 Crore was earmarked for Financial Inclusion Fund under 20 different schemes for the year 2021-22. As of 31.03.2022, out of Rs.25.67 Crore sanctioned to different banks for FIF, Rs.9.63 Crore has been disbursed.

Bank wise detail is given in **Annexure – 8.**
CGM, NABARD, Bhubaneswar may apprise the House in this regard.

3.8 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

The performance regarding opening of PMJDY accounts as of 31.03.2022 (FY 2021-22) is given below

Target for opening PMJDY account (in no.)– FY 2021-22	No. of PMJDY accounts as of 31.03.2022	% Achievement
11,00,000	12,40,610	112.78

Bank wise performance on PMJDY as on 31.03.2022 is available in **Annexure – 9.**

Till 31.03.2022, 1,85,57,447 accounts are opened under PMJDY and total deposit in these accounts is Rs. 7,242.05 Crore. Out of total PMJDY accounts as on 31.03.2022, Rupay Card issued in 1,39,90,979 accounts.

3.9 Performance by Commercial Banks under Social Security Schemes

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

Scheme	Target for enrollment – FY 2021-22	No. of enrollments made as of 31.03.2022	% Achievement
PMJJBY	8,00,000	10,24,894	128.11
PMSBY	20,00,000	23,55,210	117.76
APY	3,25,960	3,63,881	111.63

During the FY 2021-22, SLBC Odisha has been awarded for their outstanding performance under APY by PFRDA, New Delhi as given below

- Award of Excellence for FY 2021-2022 for achieving 111.63% of the target under APY.
- Award of Par Excellence under APY Citizen's Choice (H1, FY 2021-22) from 1st August to 1st October 2021 for achieving 126% of the target.
- Certificate of Appreciation under APY Citizen's Choice (H2, FY 2021-22) from 1st February to 31st March 2022 for achieving 90% of the target.

Bank wise performance in the 3 Social Security Schemes are available at **Annexure–10.**

APY Target for FY 2022-23

Pension Fund Regulatory and Development Authority (PFRDA), New Delhi has allotted target of 3,70,940 no. of enrollment under APY for the financial year 2022-23, an growth of 13.80% from the last year target.

The bankwise & districtwise target for the FY 2022-23 is given in **Annexure – 11**.

3.10 Aadhaar Number Seeding

As reported by the UIDAI, Bhubaneswar

- Total population as per Census 2021(estimation), eligible for Aadhar enrolment- 4,40, 33, 004.
- Total Enrolment as on 31.03.2022 - 100%

3.11 Inclusion of Financial Literacy Material in 10+2 Class

As discussed during 165th and 166th session of SLBC held on 24.02.2022, Finance Dept. has requested RBI, Regional office BBSR, to provide material on digital payment and cyber-crime for inclusion in the curriculum of 10+ 2 students. The inclusion of such study materials in the syllabus of 10+2 students will develop awareness among young minds against cyber threats during digital transactions.

RBI may apprise the House in this regard.

3.12 Status of actual Financial Literacy Camps conducted (district-wise)

As per the information submitted by different LDMs, for the FY 2021-22 total 3,124 financial literacy camps were conducted through 2,850 rural branches.

The District-wise Financial Literacy Camps conducted are given in **Annexure-12.**

3.13 Financial Literacy Centres (FLC)

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

However, it is found that the posts of 12 FLC Counsellors are lying vacant, as detailed below

Name of the Bank	No. of FLC Counsellor lying vacant	Name of the Districts were FLC Counsellor is lying vacant	Remarks
State Bank of India	12	Rayagada, Khurda, Malkangiri, Nuapada, Jharsuguda, Koraput, Bargarh, Boudh, Jajpur, Kendrapara, Kalahandi & Kandhamal	As informed by SBI, LHO, Bhubaneswar, that the recruitment process of 4 FLC coordinators from the above 12 vacant posts is already completed, and they will start functioning by July 1st, 2022.

The Controlling Head of SBI may apprise in this regard.

3.14 Centers for Financial Literacy (CFL) Project

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

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

All the 52 CFLs have already been operationalized since 1st December 2021.

Dhan Foundation informed that till 31.03.2022, 8,066 no. of FLAP (Financial Literacy Awareness Programme) has been conducted and 1,80,844 no. of members participated in the FLAP.

Name of the Bank	No. of District allotted	No. of CFL Operationalized as of 31.03.2022	FLAP Conducted	No of participants
Bank of India	8	25	3,670	81,520
State Bank of India	5	13	2,002	40,905
UCO Bank	4	12	2,113	51,372
Union Bank of India	1	2	281	7,047
TOTAL	**18**	**52**	**8,066**	**1,80,844**

The performance report of the 52 CFL locations is given in **Annexure – 13.**

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

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

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

From the beginning of the TFIIP camps	Cumulative No. of Camps organized	Cumulative Number of PMJDY accounts opened in camps	Cumulative Number of PMJJBY enrollments done	Cumulative Number of PMSBY enrollments done	Cumulative Number of APY subscriptions
Till 31.03.22	1,729	2,37,834	2,36,904	2,66,487	37,971
Till 31.05.22	1,948	2,66,347	2,55,014	2,92,599	42,220

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

The District-wise achievement as on 31.05.2022 under TFIIP is given below –

Sr.	District name	Cumulative Number of camps organized	Cumulative Number of PMJDY accounts opened in camps	Cumulative Number of PMJJBY enrollments done	Cumulative Number of PMSBY enrollments done	Cumulative Number of APY subscriptions
1	Dhenkanal	572	1,757	1,071	1,458	2,387
2	Gajapati	27	12,460	9,658	15,363	1,728
3	Kandhamal	109	407	2,075	4,321	651
4	Balangir	112	59,155	97,938	77,359	7,916
5	Nuapada	77	3,062	1,832	2,773	1,023
6	Kalahandi	225	31,088	15,550	31,746	2,974
7	Rayagada	82	901	933	1,119	305
8	Nabarangpur	228	75,830	33,096	64,193	3,900
9	Koraput	282	25,935	30,337	51,137	13,149
10	Malkangiri	234	55,752	6,2524	43,130	8,187
Total		**1948**	**2,66,347**	**2,55,014**	**2,92,599**	**42,220**

Gajapati, Kandhamal, Nuapada & Rayagada districts to improve their performance in terms of no. of camps as well as no. of enrollments.

Performance of the 10 Aspirational districts as of 30.04.2022 in the KPIs in comparison to the Benchmark/Aspirational Target as generated from NITI Aayog porta is given below –

Name of the District	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): number of enrolments per 1 lakh population	Pradhan Mantri Suraksha Bima Yojana (PMSBY): number of enrolments per 1 lakh population	Atal Pension Yojana (APY): number of beneficiaries per 1 lakh population
State avg. (tgt.: Feb'23)	6,405	19,003	2,770
Bolangir	8,443	23,511	2,867
Dhenkanal	12,435	34,347	4,244
Gajapati	7,865	20,978	3,182
Kalahandi	6,015	18,225	1,947
Kandhamal	8,830	26,335	2,767
Koraput	7,472	17,607	2,618
Malkangiri	8,370	17,772	1,698
Nabarangpur	7,044	15,994	1,722

Nuapada	10,234	25,166	2,443
Rayagada	8,961	19,054	2,841

From the above table, it is observed that the number of enrolments per lac population under PMJJBY is less than state average in Kalahandi district. Similarly, under PMSBY 4 districts (Kalahandi, Koraput, Malkangiri & Nabarangpur) & under APY 6 districts (Kalahandi, Kandhamal, Koraput, Malkangiri, Nabrangpur & Nuapada) are below state average. Concerned LDMs to take necessary action to improve performance.

3.16 Expanding and Deepening of Digital Payments Ecosystem

Cuttack & Bolangir Distircts have already been declared as digitized districts.

Further, two districts namely Sambalpur & Ganjam have been identified for undertaking digital coverage by Punjab National Bank & Union Bank of India respectively in the 164th SLBC Meeting.

The digital performance of these 2 districts as of Mar'22 are as under.

- Sambalpur District: ***As on March 31, 2022, Total Digitial Coverage for individuals (Savings Bank Accounts) – 76.81% and Total Digitial Coverage for Business (Current Accounts) – 63.31%.***
- Ganjam District: ***As on March 31, 2021, Total Digitial Coverage for individuals (Savings Bank Accounts) – 70.27% and Total Digitial Coverage for Business (Current Accounts) – 71.58%.***

The bankwise performance in Sambalpur & Ganjam District is given in **Annexure – 14**.

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

AGENDA NO. 4

Financing to Agriculture Sector

4.1 Development of Common Credit Portal for Farmers.

The ongoing development of the common credit portal will be beneficial to all the stakeholders, and it will help in monitoring of the applications and improving the quality of proposals.

A virtual meeting was held on 04.06.2022 under the chairmanship of APC-Cum-Additional Chief Secretary to Government, Department of Agriculture & FE to discuss the progress of the ongoing development process.

In the Sub-Committee meeting on F&ARD held on 09.06.2022, it has been decided that

- All banks to send formal confirmation regarding their willingness for onboarding into the Common Credit portal.
- Banks to provide loan application forms and their internal hierarchy for integration of the same in the portal.

Till now 10 banks namely SBI, PNB, Bank of Baroda, UCO Bank, Bank of India, IOB, Union Bank of India, Indian Bank, Central Bank of India and Odisha State Co-operative Bank have given their consent for onboarding on the Common Credit Portal. Till now only 5 banks namely SBI, UCO Bank, Central Bank of India, OSCB & ICICI Bank have submitted the application forms for development of the portal.

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

Against a target of Rs.46,586.49 Crores for the current year, total achievement in Agriculture sector under ACP is 44,257.73 Crores in 70,60,030 accounts as on 31.03.2022 which is 95% of the target, sectorwise achievement is given below.

Comparative figures under Crop & Term Loan.

FY	Crop Loan Disbursement during the period			Total Agricultural Term Loan Disbursement during the period		
	Target (in Cr.)	Achv. (in Cr.)	% Achv.	Target (in Cr.)	Achv. (in Cr.)	% Achv.
2020-21	29,878.94	24,617.85	82.39	13,403.17	11,138.45	83.10
2021-22	32,156.12	27,462.36	85.40	14,430.37	16,795.39	116.39

The top 3 and bottom 3 performing banks on Crop loan are given below –

PSB,RRB & OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
OSCB	102.26
Canara Bank	101.46
Indian Overseas Bank	97.47

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Karur Vysya Bank	2696.13
Yes Bank	1519.16
Federal Bank	146.85

BOTTOM 3 BANKS	
Odisha Gramya Bank	59.90
Punjab & Sind Bank	20.63
Bank of Maharashtra	3.33

BOTTOM 3 BANKS	
Suryoday SFB	0.00
Ujjivan SFB	0.00
Utkarsh SFB	0.00

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

PSB,RRB & OSCB	
BANK	**ACHIEVEMENT %**
TOP 3 PERFORMING BANKS	
Indian Overseas Bank	374.32
Punjab National Bank	89.18
Canara India	76.68
BOTTOM 3 BANKS	
Bank of Maharastra	6.87
OSCB	2.45
Odisha Gramya Bank	0.89

PVT BANKS & SFB	
BANK	**ACHIEVEMENT %**
TOP 3 PERFORMING BANKS	
ESAF SFB	12650.13
RBL Bank	9224.50
Karnatak Bank Ltd.	3338.29
BOTTOM 3 BANKS	
Tamilnadu Mercantile Bank Ltd.	0.00
Ujjivan SFB	0.00
Utkarsh SFB	0.00

Bank wise performance of Crop Loan & Term Loan from 01.04.2021 to 31.03.2022 is available at **Annexure – 15.**

The following banks have shown NIL figure under Crop Loan though target has been allotted to them.

Name of the Bank	Target (in Rs. Crore)	Achievement (in Rs. Crore)
Indus Ind Bank (Empanelled for handling Govt. business)	142.31	0.00
Kotak Mahindra Bank	39.49	0.00
Suryoday SFB (Empanelled for handling Govt. business)	32.04	0.00
IDFC First Bank	20.38	0.00
Ujjivan SFB	7.97	0.00

Share of different banks groups in Agriculture Credit Outstanding on 31.03.2022

Amount in Crore

Name of the banks	Amount outstanding	Share in %
Public Sector Banks	20,151.87	39.61
Private Sector Banks	11,216.93	22.05
RRBs	4,042.68	7.94
OSCB	14,727.79	28.95

Small Finance Bank	736.50	1.45
Total	**50,875.77**	**100.00**

4.3 Kissan Credit Card (KCC)

Banks have disbursed 35,04,696 numbers of KCC accounts amounting to Rs.18,660.58 Crore from 01.04.2021 to 31.03.2022. Total outstanding balance as on 31.03.2022 is Rs.26,413.59 crore in 51,32,650 KCC accounts.

FY	No. of KCCs issued		Balance O/S	
	No. (in actuals)	Amt (in Cr.)	No. (in actuals)	Amt (in Cr.)
2020-21	19,85,210	11,370.98	50,58,599	20,554.31
2021-22	35,04,696	18,660.58	51,32,650	26,413.59

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

PSB,RRB & OSCB		PVT BANKS & SFB	
Bank	**Amount (in Cr.)**	**Bank**	**Amount (in Cr.)**
TOP 3 PERFORMING BANKS		**TOP 3 PERFORMING BANKS**	
Orissa State Co-Op. Bank	12505.14	Axis Bank Ltd	481.46
State Bank of India	2495.78	HDFC Bank	64.98
Utkal Grameen Bank	1007.62	ICICI Bank	62.12
BOTTOM 3 BANKS		**BOTTOM 3 BANKS**	
Central Bank of India	5.21	Bandhan Bank (Empanelled for handling Govt. business)	0.00
Punjab & Sind Bank	0.92	IndusInd Bank (Empanelled for handling Govt. business)	0.00
Bank of Maharashtra	0.39	Suryoday SFB(Empanelled for handling Govt. business)	0.00

The Bank wise achievement made under KCC as on 31.03.2022 is available at **Annexure – 16.**

4.4 Agriculture Infrastructure Fund:

The Scheme is operational from 2020-21 to 2032-33. The tentative allocation of financing facility for Odisha is Rs.2500.00 crore.

Banks and financial institutions can provide loans with interest subvention of 3% per annum up to a limit of Rs.2 Crore for a maximum period of 7 years. In case of loans beyond ₹ 2 crore, interest subvention will be available up to ₹ 2 crore. Credit Guarantee

Coverage is available for eligible borrowers under CGTMSE for loan upto Rs.2 Crore and the guarantee fee will be paid by the Government.

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

SLBC has also circulated the revised operational guidelines as of May'22 to all Banks/LDMs for necessary action at their end.

As on 31.03.2022, total 159 applications amounting to Rs.90.26 Crore have been sanctioned out of which 155 cases amounting to Rs.84.90 Crore have been disbursed. Details of the proposals considered by banks in Odisha State under AIF as of 31.03.2022 is given below:

Sl. No.	Name of Bank	Verified/under process	Denied / Rejected	Sanctioned	Out of Sanctioned Disbursed	Total
1.	Bank Of Baroda	0	8	7	7	15
2.	Bank Of India	1	15	27	27	43
3.	Canara Bank	0	6	9	8	15
4.	Central Bank Of India	0	2	0	0	2
5.	Indian Bank	0	1	0	0	1
6.	Indian Overseas Bank	2	2	0	0	4
7.	Punjab National Bank	0	1	0	0	1
8.	State Bank of India	0	7	2	2	9
9.	UCO Bank	0	3	4	4	7
10.	Union Bank of India	0	2	2	2	4
11.	DCB Bank	0	1	0	0	1
12.	HDFC Bank	0	2	0	0	2
13.	ICICI Bank	1	11	70	68	82
14.	IDBI BANK LTD	5	23	19	19	47
15.	Karnataka Bank	0	6	0	0	6
16.	Kotak Mahindra Bank	2	10	3	2	15
17.	NBFC	3	4	16	16	23
	Total	**14**	**104**	**159**	**155**	**277**

The bank wise achievement as on 31.03.2022 is given in **Annexure-17.**

4.5 Crop Insurance (Pradhan Mantri Fasal Bima Yojana - PMFBY 2021-22)

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

Farmers covered under PMFBY for Kharif 2021 & Rabi 21-22 is given below:

	Kharif 21	**Rabi 21-22**
Enrolment (Nos of Farmers) (both loanee & non loanee)	83,64,406	229559
Area Insured (000's ha)	1,050.57	41.97
Sum Insured(Rs Crores)	7,079.86	283.43
Gross Premium(Rs Crores)	1,387.94	12.82
Farmers Premium (Rs Crores)	141.51	4.15

The districtwise details are given in **Annexure –18.**

4.6 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The performance under the scheme for the FY 2021-22 is given below –

Period	**Total JLGs formed**	**Total application sponsored**	**Total application sanctioned**	**Amount Sanctioned (in Crore)**	**Amount Disbursed (in Crore)**
As of 30.06.2021	11,602	7,531	1,141	9.57	5.71
As of 30.11.2021	19,741	14,933	5,440	53.06	44.07
As of 31.03.2022	22,979	19,436	6,934	64.95	52.33

3 banks in terms of highest sanctioned is given below-

BANK	**NO. OF SANCTIONED APPLICATIONS**
OSCB / PACS	5493
Utkal Grameen Bank	159
Axis Bank	112

The districtwise details are given in **Annexure – 19**.

The total target fixed for the FY 2022-23 is 93,883 JLGs. Bankwise target is given in **Annexure – 19A**.

Out of 33 allottee banks, two banks (Indusind Bank & Suryoday SFB) have not submitted the branch-wise target till 15.06.2022. We request these banks to kindly arrange to submit

the branch-wise target to our Office and Department of Agriculture & Farmers' Empowerment, Government of Odisha.

OSCB has allocated 5437 no. of JLG Finance in BALARM Scheme to their CCBs. However, the target allocated to OSCB was 27,909. We request OSCB to allocate the residual target to all the CCBs.

Waiver of CIBIL Charges under JLG Finance in BALARAM Scheme

SLBC vide letter no. SLBC/ODI/2021-22/1567 dated 31.01.2022. SLBC/ODI/2021-22/1643 dated 16.02.2022. SLBC/ODI/2021-22/1684 dated 08.03.2022, SLBC/ODI/2021-22/1742 dated 30.03.2022, SLBC/ODI/2022 23/28 dated 06.04.2022 & SLBC/ODI/2022 23/117 dated 12.05.2022 have requested all banks to reconsider waiving of CIBIL Charges under JLG Finance in BALARAM Scheme and take up the matter with the appropriate authority of the bank for the same.

However, as of 15.06.2022, only 17 (Bank of Baroda, Bank of India, Central Bank of India, UCO Bank, Union Bank of India, Axis Bank, Bandhan Bank, Federal Bank, HDFC Bank, ICICI Bank, IDBI Bank, IDFC First Bank, RBL Bank, Jana SFB, Ujjivan SFB, Utkarsh SFB, OSCB) banks out of 33 allottee banks have reported that they are charging NIL under JLG Finance in BALARAM Scheme. We request other banks to kindly arrange to submit a reply in this matter.

PMFBY coverage of Farmers under BALARAM Scheme.

As farmers under BALARAM Scheme are land less farmers, we request the Stae Government Department to ensure that the land cultivated by such farmers are covered under PMFBY based on the Certificate of Cultivation issued by authorities of Agriculture Department.

4.7 Mission for Integrated Development of Horticulture (MIDH)

Directorate of Horticulture, Government of Odisha reported that Banks have sanctioned 72 proposals amounting to Rs.1.53 Crores as of 31.05.2022 and 784 applications are pending with different banks amounting to Rs. 17.83 Crore.

Sl. No.	Name of the bank	Sanction Proposals (in Nos.)	Amount sanctioned (Rs. in Lakh.)	Pending Proposals (in Nos.)	Pending Project Cost (Rs. in Lakh.)
1	State Bank of India	29	62.86	86	192.98
2	Odisha Gramya Bank	11	12.90	163	292.63
3	Bank of India	2	3.58	94	285.86

4	DCCBs	5	5.00	49	147.91
5	Indian Bank	7	11.80	96	165.57
6	UCO Bank	6	7.60	51	90.79
7	Canara Bank	4	10.80	64	103.57
8	Punjab National Bank	2	16.40	35	89.57
9	Central Bank of India			16	40.81
10	IDBI			5	39.00
11	Bank of Baroda	3	5.19	20	29.27
12	Union Bank	1	15.00	77	220.11
13	Indian Overseas Bank	1	1.40	12	18.97
14	LAMP	1		4	18.00
15	Axis Bank			3	16.99
16	Indusind Bank			1	15.00
17	Co-operative Bank			3	8.40
18	ICICI Bank			4	6.20
19	Federal Bank			1	1.40
	TOTAL	**72**	**152.53**	**784**	**1783.03**

The District-wise & Bank-wise pending proposals under Horticulture Sector is given in **Annexure – 20**.

4.8 Agriculture Allied Sectors (Fishery & Dairy)

Comparative - Disbursement

(Amt in Rs. Cr.)

Name of the scheme	FY 2020 – 2021			FY 2021 – 2022		
	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	836.79	43.82

Fishery	1083.74	460.09	42.45	1182.74	625.87	52.92
Poultry	861.96	604.00	70.07	1029.03	963.43	93.63
AH-Sheep/Goatery/Piggery	811.63	933.35	115.00	834.13	1979.72	237.34
Others	182.34	3181.57	1744.82	205.01	2706.08	1319.97
Total	**4707.18**	**5807.92**	**123.38**	**5160.54**	**7111.89**	**137.81**

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

PSB,RRB&OSCB	
BANK	**ACHIEVEMENT %**
TOP 3 PERFORMING BANKS	
Indian Overseas Bank	141.51
Bank of Baroda	85.61
State Bank of India	70.30
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	7.94
Central Bank of India	6.44
Bank of Maharastra	4.03

PVT BANKS&SFB	
BANK	**ACHIEVEMENT %**
TOP 3 PERFORMING BANKS	
Jana SFB	28761.33
Utkarsh SFB	7032.64
Indus Ind Bank	6270.18
BOTTOM 3 PERFORMING BANKS	
The South Indian Bank Ltd.	0.00
Tamilnadu Mercantile Bank Ltd.	0.00
Yes Bank	0.00

In the last SLBC Sub-Committee meeting of F&ARD held on 09.06.2022, the following action points were emerged in the meeting –

- Banks to ensure proper classification of ACP achievement in Allied sector and avoid reporting under 'Other' sector.
- Banks which have reported substantial amount in Other Sector (Indusind Bank, ICICI Bank) must provide granular data in this regard to SLBC and Fisheries & Animal Resources Development Department, Govt. of Odisha.

Bank wise progress made on financing under different schemes of Allied Agriculture Sector as on 31.03.2022 is given in **Annexure – 21.**

4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

The summary under Mukhyamantri Krushi Udyoga Yojana (MKUY) Scheme sponsored to different banks is given below –

Date	Total applications sponsored under MKUY	Applications rejected under MKUY	Applications sanctioned under MKUY	Applications pending under MKUY
30.11.2021	1,962	422	666	874
08.02.2022	2,151	822	747	582
31.03.2022	2,238	870	800	568

Concerned banks are advised to dispose off the applications in a timely manner.

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

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	120
Odisha Gramya Bank	63
Punjab National Bank	53

DISTRICT	NO. OF PENDING APPLICATIONS
Dhenkanal	77
Cuttack	68
Puri	56

The bankwise & districtwise status of applications sponsored, sanctioned & pending under MKUY as on 31.03.2022 is given in **Annexure–22**.

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

Performance as of 31.03.2022 & 27.05.2022 under KCC Saturation Drive for Animal Husbandry & Fisheries is given below

Sector	As of date	No. of appln. received	No. of appln. accepted	No. of appln. sanctioned	No. of appln. rejected	No. of appln. Pending	Appln. Pending for More than 15 Days
Animal Husbandry	31.03.22	28,776	27,301	5,741	10,865	10,695	10,382
Fisheries		5,628	5,556	662	2,444	2,450	2,441
Animal Husbandry	27.05.22	38,434	37,023	8,309	18,678	10,036	6,499
Fisheries		5,742	5,670	729	2,640	2,301	2,250

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

3 Banks having highest no. of pendencies as of 27.05.22 are given below

Animal Husbandry	
BANK	**NO. OF PENDING APPLICATIONS**
State Bank of India (including UGB)	3322
Indian Overseas Bank (including OGB)	2023
Odisha State Cooperative Bank	1083

Fisheries	
BANK	**NO. OF PENDING APPLICATIONS**
Odisha State Cooperative Bank	1786
State Bank of India (including UGB)	159
Indian Overseas Bank (including OGB)	158

Districts under 2 categories in terms of pendency as of 27.05.22 are given below

Animal Husbandry	
DISTRICT	**NO. OF PENDING APPLICATIONS**
Puri	2392
Angul	1125
Balasore	1092

Fisheries	
DISTRICT	**NO. OF PENDING APPLICATIONS**
Kendrapara	1758
Cuttack	82
Puri	81

Concerned LDMs are advised to take up with bank branches for immediate disposal of pending applications.

Progress upto 27.05.2022 is given by **Annexure - 23**.

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

The resolve to double the income of farmers has been reiterated by the Government in several forums and through various policy measures. The strategy to achieve the goal include measures to minimize the cost of production, address stagnation in farm yield through scientific and appropriate cropping practices, reduction in risk, uncertainty and vulnerability of farmers, addressing concerns of market volatility and ensuring better price to farmers.

The strategies outlined include incentivizing crop diversification, expanding outreach of extension and access to advance technologies, agri-business opportunities, wider markets, wider coverage of insurance for cash crops, etc. Upscaling the FPO programme would enable vast sections of SF &MF to derive benefits out of input supply management, farm produce aggregation to enable collective marketing, processing & value addition etc.

NABARD launched a pilot project titled "Krishak Samridhi – An Income Enhancement Initiative" in 05 states viz. Assam, Bihar, Haryana, Gujarat & Odisha. In Odisha, the project is being implemented in 07 villages (Tilakana, Demando, Tentalpur, Baliapada, P.

Balarampur, Sankilo, Katarpada) of Nischintakoili block in Cuttack district since September 2017. The project has covered around 1439 beneficiaries under various farm and non-farm interventions. The base year average income of the farmers was Rs 41,145 which has now been enhanced to Rs. 71,238 (73.10% income enhancement). The major interventions under the project includes Integrated Farming System, crop diversification, farm mechanization, efficient irrigation, promotion of allied activities and new skill development.

Successful pilots / interventions of line departments and the standardized integrated farming models in the districts need to be supported and financed under the district credit plans.

CGM, NABARD to further appraise in the matter.

4.12 Agriculture Skill Council of India (ASCI)

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

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

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

AGENDA NO.5

Financing to MSME Sector

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

Against total target of Rs.41,324.43 Crore, total achievement as on 31.03.2022 is Rs.42,690.90 Crore which is 103.31% of total target.

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

(Amt in Rs. Cr.)

Manufacturing Sector	FY 2020-21			FY 2021-22		
	Target	Achv.	% Achv.	Target	Achv.	% Achv.
Micro Enterprises	15533.57	20751.65	133.59	21814.98	20914.15	95.87
Small Enterprises	9441.98	13121.22	138.97	11998.07	11905.88	99.23
Medium Enterprises	5482.44	5018.51	91.54	7511.38	9870.87	131.41
TOTAL	**30457.99**	**38891.38**	**127.69**	**41324.43**	**42690.90**	**103.31**

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

PSB,RRB & OSCB	
BANK	**ACHIVEMENT %**
TOP 3 PERFORMING BANKS	
Bank of Maharastra	389.26
Indian Bank	136.13
State Bank of India	117.51
BOTTOM 3 BANKS	
Indian Overseas Bank	76.92
Central Bank of India	71.01
OSCB	0.66

PVT	
BANK	**ACHIVEMENT %**
TOP 3 PERFORMING BANKS	
Yes Bank	788.95
Kotak Mahindra Bank Ltd	782.66
The South Indian Bank Ltd	693.66
BOTTOM 3 BANKS	
IDFC Bank	0.46
City Union Bank	0.00
Karur Vysya Bank	0.00

The comparative outstanding position under MSME Sector is given below

(Amt in Rs. Cr.)

Particulars	Balance outstanding as on 31.03.2021		Balance outstanding as on 31.03.2022	
	A/cs	Amount	A/cs	Amount
Micro Enterprises	22,98,089	21,152.43	17,93,938	22,860.13
Small Enterprises	1,45,588	14,171.87	1,34,927	14,600.50
Medium Enterprise	29,065	7,404.01	27,119	12,510.23
Total MSME	**24,72,742**	**42,728.31**	**19,55,984**	**49,970.86**

Detailed report of Bank wise position under MSME is given at **Annexure – 24**.

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

In the 165th & 166th SLBC Meeting held on 24.02.2022, it was decided that another round of discussion to be held and detailed note in regard to Bank finance to MSMEs getting lease hold right from IDCO to be submitted in this meeting.

Accordingly, the 2nd meeting of the committee was held on 11.04.2022 to discuss the issues regarding mortgage of IDCO leasehold land. After threadbare discussion on the issue, the committee suggested the following action points.

- In case where the applicant is not desirous of availing any loan from banks/FIs, the procedure presently followed by IDCO may continue.
- In case where the applicant is desirous of availing any loan from banks/FIs, after getting allotment of land from IDCO the applicant should apply for Bank Finance. On the basis of IDCO land allotment order, the banks/FIs may sanction loan with a condition that the disbursement will happen only after execution of lease deed between the applicant & IDCO and creation of mortgage of the land in favour of the financing banks/FIs. The lease deed should be executed by IDCO after the applicant submits the provisional/ regular sanction letter from bank/FI. The NOC to mortgage the land should also be issued by IDCO simultaneously.

The minutes of the meeting with above action points were submitted to the Principal Secretary of Industries Department, MSME Department & Finance Department, Government of Odisha vide letter no. SLBC/ODI/2022-23/43 dated 12.04.2022 for further action in this regard.

5.3 Govt. Sponsored Programmes PMEGP– Govt. of India

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

Target physical (in no.)	Achievement as of 31.03.2022 (in no.)	Target MM (Rs. in lakhs)	Achievement – MM Claimed (Rs. in lakhs)
6,000	5,113	18,350.00	11,366.57

The details of applications processed as of 31.03.2022 is given below.

As of	Total applications forwarded	Total applications returned	Total applications sanctioned	Total applications pending
31.03.2022	18790	10,483	5,113	3,139

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

Top 3 banks in terms of sanctions under PMEGP –

Sl. No.	Name of the Bank	No. of applications sanctioned (in no.)
1.	State Bank of India	1,457
2.	Punjab National Bank	696
3.	Union Bank of India	537

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

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	1,241
Odisha Gramya Bank	379
Bank of Baroda	216

The Bank wise achievement under PMEGP of Odisha for the year 2021-22 (up to 31.03.2022) is given in the **Annexure– 25**.

PMEGP Target for FY 2022-23

For the Year 2022-23, the target under PMEGP has been fixed 6000 units with Margin Money outlay of Rs.210.00 Crore. This year target was fixed keeping in view the number of branches & the Government deposit held by the banks. The Bank-wise & District-wise target under PMEGP for the FY 2022-23 is given in **Annexure-26.**

Continuation of PMEGP over the 15th Finance Commission Cycle for five years from 2021-22 to 2025-26

Ministry of Micro, Small & Medium Enterprises, Government of India vide Office Memorandum no. PMEGP/Policy/09/2021 dated 13.05.2022 informed that the on-going Plan Scheme – PMEGP is continued over the **15th Finance Commission Cycle for five years from 2021-22 to 2025-26** with an outlay of Rs.13554.42 Crores with some modifications in the existing Scheme as detailed below -

(i) For setting up of new micro enterprise (units)

- The maximum cost of the project/unit admissible for Margin Money subsidy under Manufacturing sector is Rs. 50 lakhs.
- The maximum cost of the project/unit admissible for Margin Money subsidy under Business/Service sector is Rs. 20 lakhs.

- The balance amount (excluding the own contribution) of the total project cost will be provided by Banks.
- If the total project cost exceeds Rs. 50 lakhs or Rs. 20 lakhs for Manufacturing and Service/Business sector respectively, the balance amount may be provided by Banks without any Government subsidy.

(ii) 2nd Loan for upgradation of existing PMEGP/REGP/MUDRA units

- The maximum cost of the project/unit admissible for Margin Money subsidy under Manufacturing sector for upgradation is Rs. 1.00 crore. Maximum subsidy would be Rs. 15 lakh (Rs.20 lakh for NER and Hill States).
- The maximum cost of the project/unit admissible for Margin Money subsidy under Business/Service sector for upgradation is Rs. 25 lakh. Maximum subsidy would be Rs.3.75 lakh (Rs.5 lakh for NER and Hill States).
- If the total project cost exceeds Rs. 1.00 Crore or Rs. 25.00 lakhs for Manufacturing and Service/Business sector respectively, the balance amount maybe provided by banks without any Government subsidy.

Banks are requested to refer the above mentioned Office Memorandum for further details regarding the continuation of PMEGP Scheme.

Checklist under PMEGP Scheme

The checklist of documents generally sought for online PMEGP Portal as per PMEGP Guidelines for applying PMEGP Loan is given below -

1. Educational Qualification
2. Skill Development/ EDP Certificate (During claim of MM)
3. Aadhaar
4. Rural Area Certificate
5. Caste Certificate
6. Special Category Certificate
7. Project report
8. Registration Certificate, Authorization letter, Certificate for Special category, etc for Institutions.
9. Recent passport size photographs

We request all banks to kindly take note of the above checklists and advise all the branches accordingly.

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

The performance of this scheme under PMFME is given below –

As on 31.03.2022	Target	Total No. of proposals sponsored to Banks	No. of proposals sanctioned by Banks	No. of proposals rejected by Banks	No. of proposals pending at Banks
Individual	1470	760	154	361	250
SHG	430	317	20	7	287
FPO	55	3	1	0	2
Total	**1955**	**1080**	**175**	**368**	**539**

Top 3 banks sanctioned loan under PMFME

TOP 3 PERFORMING BANKS	
BANK	**NO. OF APPLICATIONS SANCTIONED**
State Bank of India	67
Canara Bank	21
UCO Bank	19

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

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

BANK	**NO. OF PENDING APPLICATIONS**
State Bank of India	173
Odisha Gramya Bank	78
Utkal Grameen Bank	55

Reasons for rejection/pending applications

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

All the Banks are requested to expedite the process of disposal of the pending proposals in a time bound manner and update the same in the PMFME portal on regular basis. Bank-wise application status is given in **Annexure-27.**

PMFME Target for FY 2022-23

As per discussion held on 07.05.2022 in the PMFME core group meeting, the following targets have been finalized

Individual	1690
Group	500
SHG	54

SLBC has circulated finalized target of PMFME for the FY 2022-23 for 3 categories (Individual, SHG, FPO) and shared among banks & LDMs vide letter no. SLBC/ODI/2022-23/238 dated 13.06.2022.

The bankwise & districtwise target is given in **Annexure – 28.**

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

All Banks and Financial Institutions have sanctioned an amount of Rs.15,722.68 Crore and disbursed Rs.15,389.31 Crores in the financial year 2021-22.

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

(Amt in Rs. Lakhs)

Categories	FY 2020-21			FY 2021-22		
	No. of Accounts	Disbursed Amount	Average credit disbursed per account	No. of Accounts	Disbursed Amount	Average credit disbursed per account
Shishu	31,93,856	8,36,576	0.26	30,47,454	8,53,293	0.28
Kishore	4,11,288	4,54,371	1.10	4,27,018	4,38,110	1.03
Tarun	29,854	2,00,956	6.73	31,038	2,47,529	7.98
Total	**36,34,998**	**14,91,903**	**	**35,05,510**	**15,38,931**	**

There is overall growth of total Mudra loan disbursed amount as compared to that 31.03.2021.

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

(Amt in Rs. Cr.)

Financial Institutions	FY 2020-21		FY 2021-22	
	No. of Accounts	Disbursed Amount	No. of Accounts	Disbursed Amount
Public Sector Banks	3,05,973	3,630.70	2,60,102	4,264.76
Private Sector Banks	17,67,720	5,386.17	20,23,750	6,537.64

Regional Rural Banks	25,023	300.98	22,790	273.42
Small Finance Bank	1,62,965	509.54	2,12,205	774.71
MFIs & NBFCs	13,73,317	5,091.64	9,86,663	3,538.78
Total	**36,34,998**	**14,919.03**	**35,05,510**	**15,389.31**

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

PSB,RRB & OSCB	
BANK	**AMOUNT DISBURSED (Rs. in Crores)**
TOP 3 PERFORMING BANKS	
State Bank of India	1169.76
Punjab National Bank	890.47
Canara Bank	490.65
BOTTOM 3 BANKS	
Central Bank of India	96.54
Punjab & Sind Bank	14.54
Utkal Grameen Bank	5.29

PVT BANKS & SFB	
BANK	**AMOUNT DISBURSED (Rs. in Crores)**
TOP 3 PERFORMING BANKS	
IndusInd Bank	4384.72
Bandhan Bank	913.46
Axis Bank	407.64
BOTTOM 3 BANKS	
The South Indian Bank	0.04
Tamilnad Mercantile Bank	0.01
Jana SFB	0.00

Bank wise, district wise & category wise report on PMMY is available in **Annexure–29**.

5.6 Emergency Credit Line Guarantee Scheme (ECLGS)

In the last Union Budget 2022-23, it was declared by Central Government that scope of ECLGS is extended till 31.03.2023.

Further, major relief was also given for Hospitality, Civil Aviation and related enterprises under Government's Emergency Credit Line Guarantee Scheme under ECLGS 3.0 which is given below –

- New borrowers in the sectors covered under ECLGS 3.0 who have borrowed after 31.3.2021 and up to 31.1.2022 will also now be eligible to avail of emergency credit facilities under ECLGS 3.0.
- Increase in additional credit support from existing 40% of fund-based credit outstanding to 50% of fund and non-fund based credit outstanding under ECLGS 3.0.

- Eligible borrowers in the civil aviation sector now permitted to avail of non-fund based emergency credit facilities.

Banks in Odisha have sanctioned **Rs.3,730.13** Crore as on 31.03.2022 and disbursed Rs. **3,602.78** Crore as detailed below.

Net Eligible cases		Total cases sanctioned		Total cases disbursed out of Total sanction	
A/c in actual	Amt in Crore	A/c in actual	Amt in Crore	A/c in actual	Amt in Crore
3,47,387	3,868.97	2,03,743	3,730.13	1,72,563	3,602.78
% achievement		58.65	96.41	84.70	96.59

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

The details of achievement by banks are attached in **Annexure-30.**

Claim of Interest Subvention

As of 31.03.2022, Rs. 204.70 lakhs interest subvention amount has been claimed in 7,511 accounts by different banks from the Nodal branch of UCO Bank(Govt. Secretariat Branch).

The details are given below –

Name of the Bank	No. of branches claimed the interest subvention	No. of claimed accounts	Total Amount released (in Rs. Lakhs)
Bank of India	126	4718	97.55
Punjab National Bank	13	303	12.01
UCO Bank	26	1133	31.42
Union Bank of India	39	237	13.53
Federal Bank	1	1	00.019
Utkal Grameen Bank	91	182	10.25
Odisha Gramya Bank	220	937	39.93
Total	**516**	**7511**	**204.70**

MSME Department, Govt. of Odisha vide notification no. MS&I-28/2022-2239/MSME dated 31.03.2022 has revised the procedure for claim of interest subvention in the Operational Guidelines for "Interest Subvention under ECLGS for MSMEs".

The revised procedure is given below –

After disbursement of loan installment(s) under ECLGS, the Controlling Heads of the Concerned Bank shall submit the interest subvention claim proposal statement @5% for women-owned MSMES and @ 2% for men-owned MSMES to the Nodal Bank directly in a Branch-wise Statement showing the details of interest subvention claim of individual beneficiary both in hard & soft copy (Excel Sheet) with necessary certificate of the Bank-Authorities duly ink-signed & sealed in each page about the correctness of all data in respect of calculation of Interest subvention amount under intimation to the concerned RIC /DIC and Beneficiary Enterprise (MSME) after the end of year.

SLBC vide letter no. SLBC/ODI/2022-23/40 dated 08.04.2022 has requested Directorate of Industries, Cuttack, Odisha to extend the interest subvention claim date till 30.06.2022 as the Revised/ Amended Operational Guidelines for Interest Subvention under ECLGS for MSMEs was notified on 31.03.2022 for which banks did not get sufficient time to claim Interest subvention.

5.7 Assistance to Startups through Bank Linkage under Odisha Startup Policy

Start Up means an entity, incorporated, or registered in India not prior to ten years, with annual not exceeding INR 100 crore in any preceding financial year, working towards development or improvement of a product, process, or service and/or have scalable business model with high potential for creation of wealth & employment.

Provided that such entity is not formed by splitting up or reconstruction of a business already in existence.

Provided also that an entity shall cease to be a startup if its turnover for the previous financial years has exceeded INR 100 crore, or it has completed 10 years from the date of incorporation/registration.

In this regard, two meetings were arranged by MSME & Industry Department on 08.03.2022 & 11.04.2022 where threadbare discussion was made to popularize the Start up scheme.

We furnish below the bankwise finance to Start Up for FY 2021-22

BANK NAME	NO OF START UPs SANCTIONED IN FY 21-22		OUT OF WHICH DISBURSED	
	ACCOUNT	AMOUNT IN LAKH	ACCOUNT	AMOUNT IN LAKH
Bank of India	163	12224.34	150	11185.59
Indian Overseas Bank	17	1663.72	17	1090.94
Bank of Maharashtra	1	120.00	1	120.00
Union Bank of India	4	66.50	4	50.69
Punjab National Bank	10	47.96	10	32.73
UCO Bank	1	1000.00	-	-

5.8 Stand Up India Scheme

As per guidelines of Stand up India, each branch of a scheduled bank is expected to extend loans to **at least one SC/ST and minimum one woman entrepreneur** under this scheme.

The Stand Up India Scheme is now extended upto the year 2025.

4,337 loan applications have been sanctioned & disbursed since inception of the scheme to 31st March 2022 as per report generated from Stand up Mitra portal and only 19 banks have sanctioned loan under Stand up India.

Performance under Stand up India

(Amt in Rs. Cr.)

Particulars	Target (at least one SC/ST and minimum one woman entrepreneur per branch)	From 05.04.2016 (Inception date) to 31.03.2022		
		Sanctioned		Disbursed
		A/Cs	Amount	Amount
SC/ST	3,864	741	142.53	60.75
Women	3,864	3,596	778.06	371.30
Total	**7,728**	**4,337**	**920.59**	**432.05**

All the banks are requested to improve performance under Stand Up India as the scheme is now extended.

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

TOP 3 PERFORMING BANKS	
BANK	**NO. OF APPLICATIONS SANCTIONED**
State Bank of India	1121
Union Bank of India	593
Punjab National Bank	513
BOTTOM 3 BANKS	
ICICI & IDBI Bank	24
Bank of Maharashtra	15
Federal Bank	2

The bankwise performance is given in **Annexure- 31**.

5.9 Silpi Unnati Yojana (SUY) – State Government Scheme

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

During the current FY 2021-22 advertisements were published for collection of applications under the scheme and a target of 900 numbers was kept under this for any bankable scheme in Handicraft sector of the State.

Performance under SUY for FY 2021-22

As of	No. of application sponsored	No. of application sanctioned	No. of application pending
31.01.2022	2,115	476	1,639
31.03.2022	2,275	933	1,342

Top 3 banks with regard to sanction

BANK	NO. OF APPLICATIONS SANCTIONED
Orissa State Co-Op. Bank	314
Odisha Gramya Bank	137
State Bank of India	105

Banks with NIL sanction under SUY

Punjab & Sind Bank	ICICI Bank
Axis Bank Ltd	IDBI Bank

3 banks having highest no. of pendency is given below

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	497
Odisha Gramya Bank	242
Punjab National Bank	87

Concerned banks are advised to dispose off the pending applications at the earliest.

The bank-wise & district-wise details are given in **Annexure -32**.

5.10 PMSVANidhi (Street Vendors):

As of 31.03.2022, out of 60,114 applications entered in the portal, 44,972 applications are sanctioned & disbursement made in 35,583 accounts.

As on date	No. of applications entered in the portal	No. of applications sanctioned	Out of sanctioned, no. of applications disbursed.
30.06.2021	41,688	32,101	26,859
04.02.2022	56,828	41,164	34,507
31.03.2022	60,114	44,972	35,583

There are 7809 applications picked by bank branches & are under process and 83 applications are not picked up by any bank as the customer has not given the preferred bank branch name in the online application portal.

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

PSB,RRB & OSCB	
BANK	NO. OF APPLICATION SANCTIONED
TOP 3 PERFORMING BANKS	
State Bank of India	17641
Union Bank of India	4470
Bank of India	4423
BOTTOM 3 BANKS	
Odisha Gramya Bank	143
Utkal Grameen Bank	23
OSCB	17

PVT BANKS & SFB	
BANK	NO. OF APPLICATION SANCTIONED
TOP 3 PERFORMING BANKS	
HDFC Bank	377
IDBI Bank	350
Utkarsh SFB	90
BOTTOM 3 BANKS	
Ujjivan SFB	1
Suryoday SFB	1
City Union Bank	1

The bank wise achievement as on 31.03.2022 is given in **Annexure-33.**

Issues for pending applications:

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

Main Bhi Digital Campaign

- The Campaign commenced on 06.01.2021 by UCO Bank at Choudwar, Cuttack.
- So far It has been completed in 23 ULBs with involvement of 14 Banks
- Covering 2221 Nos of Street Vendors for Digital on boarding with Penny drop Transaction by different Banks.

We request all banks to kindly issue QR code to vendors so that training can be imparted to the vendors for Penny drop transaction.

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

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

(Amt in Rs. Cr.)

At the end of the period	Proposals covered during the period	
	No. of Accounts	Amount (Rs. in Crore)
FY 2020-21	28,288	1,133.70
FY 2021-22	25,788	1,801.05

Bank wise and District wise CGTMSE coverage approval for the period 01.04.2021 to 31.03.2022 are available in **Annexure – 34.**

5.12 Onboarding of MSME on Udyam Portal

Government of India has made the registration of entities mandatory through the Udyam Portal for classification as MSMEs, which is an important step towards promoting formalization in the sector.

The onboarding of MSMEs on the portal is work in progress and currently only about 88 lakh MSMEs are registered on the platform. Thus, a large number of MSMEs are still outside the Udyam net which is also the case in our state.

Therefore, all banks & LDMs are requested to advise the branches accordingly & create awareness among the customer on the Udyam portal and benefits of registration along with facilitation of the registration for MSMEs.

AGENDA NO. 6

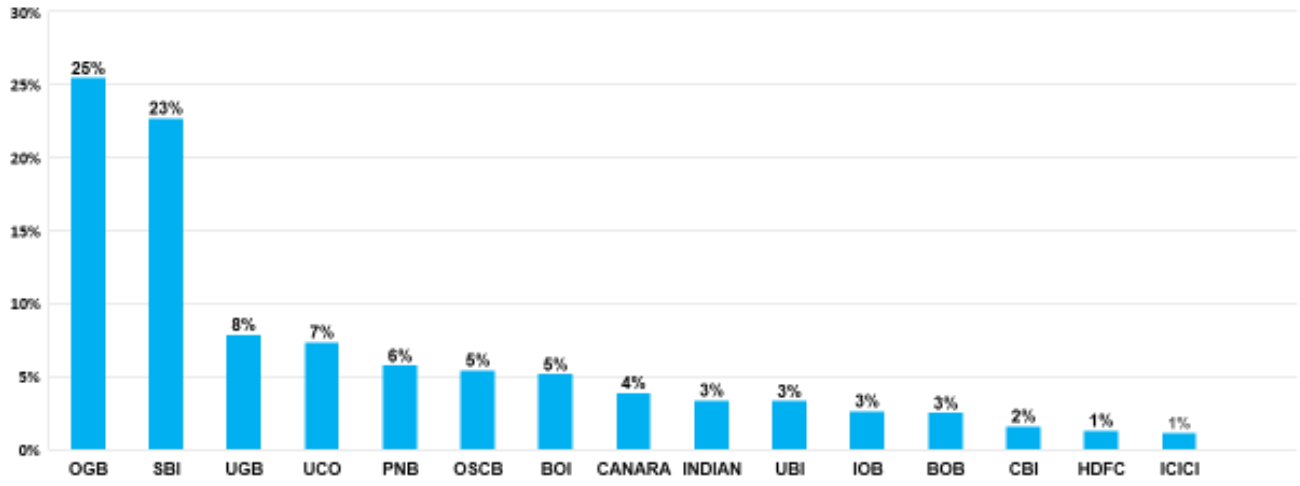
Development with regard to the SHGs in the State of Odisha – NRLM & NULM

6.1 WSHG in Odisha through Mission Shakti

(a) Women SHG Bank Linkage Programme:

- The SHG Bank Linkage programme undertaken by Mission Shakti has been of paramount significance with regard to the economic empowerment of 70 lakh women in 6 lakh Mission Shakti SHGs. With institutional finance amounting to more than Rs. 6,800 crore per annum, Mission Shakti SHGs have been able to own and operate women-led enterprises thereby significantly contributing to local economies.

- During last financial year (as on 31st March 2022), 3,10,819 SHGs have been credit linked with loan amounting to Rs. 6836.48 crore against the annual physical & financial credit linkage target of 2,80,150 & Rs. 6002.52 crore respectively. The physical and financial achievement as percentage of the target comes to 111% & 114% respectively. The bank wise and district wise progress (as on 31st March 2021) is enclosed at "**Annexure – 35**". The bank wise contribution (financial- %) is depicted below.



- To increase quantum of the formal credit to SHGs for undertaking different livelihood and entrepreneurial activities, the financial target for the current financial year has been fixed at Rs. 8750.00 crore covering 3,50,000 SHGs, which is 125% & 145% of the last year target. The Bank and District wise target sheet for the current financial year is enclosed at "**Annexure – 35A**" respectively.

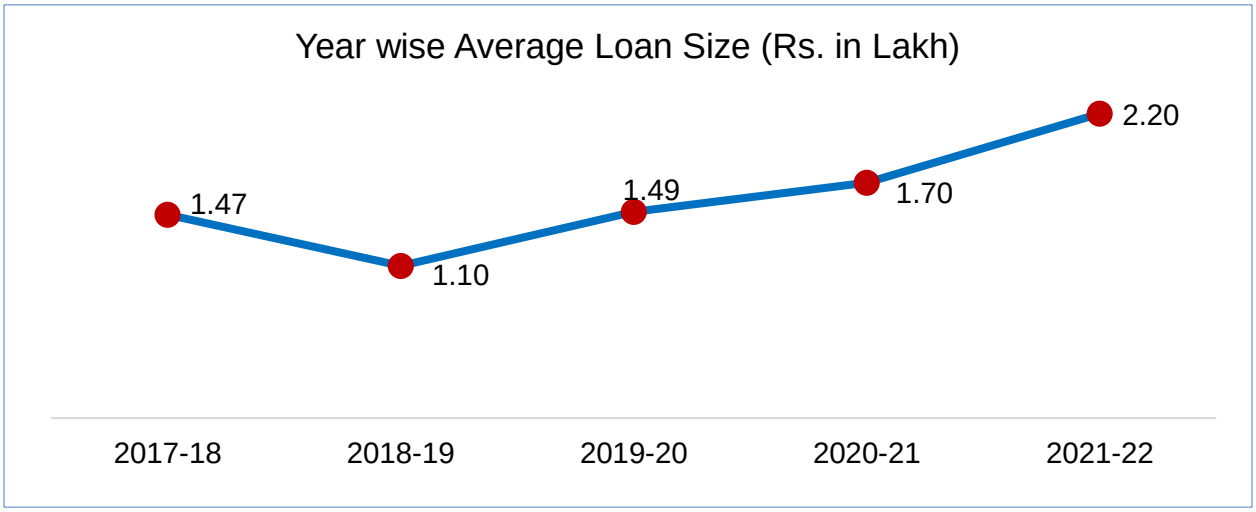
Action:

i. Annual target may be recorded and communicated to all banks, LDMs for taking necessary action at their end, which needs immediate action.

ii. A special drive for collection and sponsoring of loan application is schedule from 20th June to 19th July 2022. All banks have to be sincerely involved for meeting requirements of agricultural activities & more credit linkage during the special drive.

(b) Average Loan Size

- Government aims at graduating SHGs to Entrepreneurs. The quantum of loan to the SHGs is crucial for undertaking livelihood and entrepreneurial activities in a sustainable manner.
- Under 5T mandate of Mission Shakti, the Government has targeted to increase the loan size to Rs. 4 lakh per SHG by the FY 2022-23. The average loan size during the last financial year was Rs. 2.20 lakh per SHG. The financial year wise performance as average loan size is depicted below.

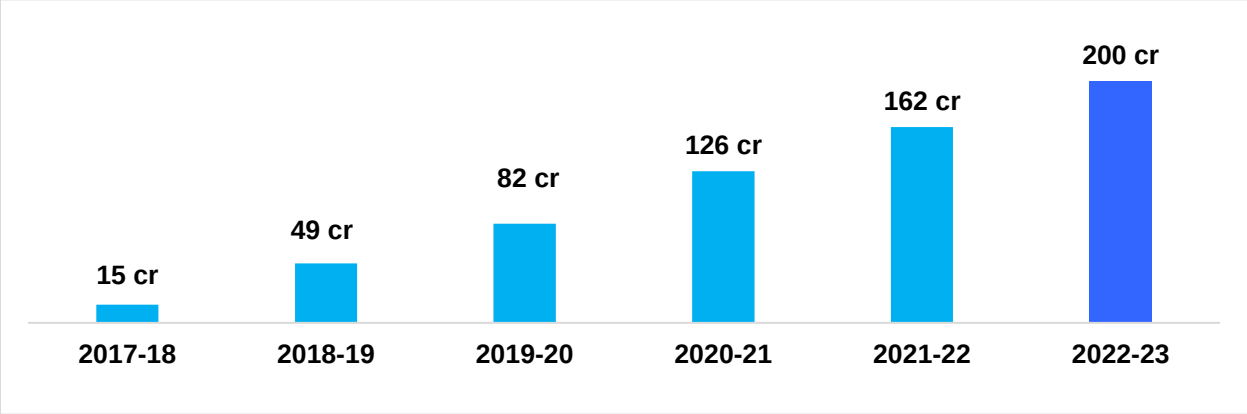


Action:

i. The average loan size to SHGs must be increased to support their business. For promoting women-led entrepreneurship across the state, a minimum loan size of Rs. 2 lakh may be earmarked for fresh/1st linkage irrespective of the SHG corpus. Similarly, a minimum loan size of Rs. 4 lakh & Rs. 6 lakh may be earmarked for 2nd linkage and 3rd linkage / subsequent linkages respectively. A decision may be taken in this regard.

(c) Mission Shakti Loan – State Interest Subvention:

- To reduce the interest burden and encourage SHGs to invest more capital in livelihood activities, loans upto Rs. 3 lakh are provided to SHGs under the "Mission Shakti Loan' at 0% annual rate of interest on prompt and regular repayment.
- Interest subvention claims amounting to Rs. 162 cr have been settled under 'Mission Shakti Loan' -State Interest Subvention Scheme during 2021-22, benefitting 2.87 Lakh eligible SHGs. Bank wise progress (claim settlement for the FY 2021-22) is enclosed at "**Annexure – 36**"
- Considering, the growth in credit linkage and repayment of loan by SHG during the current year (2022-23), annual target for Mission Shakti Loan – State Interest Subvention has been fixed to Rs. 200 crore. The financial year wise progress is as follows.



Action:

i. Banks may be impressed upon to submit the unsettled claims for the last financial year for the period upto 31st March 2022. A suitable cut-off date may be fixed for defaulter banks.

ii. Banks may come up with a mechanism to ensure that all interest subvention claims get credited to the SB account of SHGs without delay.

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

- To integrate online digital solutions to bolster the 'Mission Shakti Loan' implementation process, a state-of-the-art Management Information System (MIS) has been developed by Mission Shakti in collaboration with Tata Consultancy Services (TCS).

- This dedicated BLIS portal aims to help in monitoring SHG Bank Linkage and Interest Subvention programme in the state covering all WSHGs irrespective of their promoting agency. This portal facilitates & monitors online & offline sponsoring, sanction & repayment of loans and NPA position with respect to SHG loans in the state.

- To implement this process, Mission Shakti is collaborating with all banks for periodic data sharing on SHG Bank Linkage and Interest Subvention portal. Moving forward, MoUs with all banks (expect Punjab & Sind, IndusInd & Federal) have been executed by Department of Mission Shakti for sharing of SHG data.

- Sharing of bank loan data is inevitable for operation of the BLIS MIS portal. During the last financial (2021-22), interest subvention amounting to Rs. 58.81 crore was directly transferred through this portal benefiting 1.79 lakh SHGs under seven banks namely OGB, SBI, UGB, UCO, IDBI, ICICI & HDFC. Other banks are to share their baseline & transactional data in the agreed format. The progress is enclosed at **Annexure – 37.**

Action:

i. Indian Bank, Central Bank of India and Odisha State Co-operative Bank to sign MoU latest by 25th June 2021.

ii. Banks namely Axis Bank, Bank of Baroda, Bank of India, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, OSCB, Punjab National Bank and Union Bank of India are to share the (a) the baseline data for the year ending 31st March 2021 and (b) transaction data for the financial year 2021-22 at the earliest for effective operation of the portal.

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

- To ensure last mile delivery of banking services in unbanked and under-banked Gram Panchayats, Odisha Government made a historic decision of engaging Women Self Help Groups and Federation Members as Business Correspondent Agents (BCAs).
- Mission Shakti has tied up with different banks namely OGB, SBI, UGB, YES & ICICI for engaging eligible women groups and Federation Members as BCAs. It further increases the outreach of banking services such as savings, deposit, withdrawal, remittances, insurance and so on, integrating group-based transactions with the ICT based Micro ATM operated by BCAs. This continues to improve the quality and effectiveness of the financial services in rural areas and provides a sustainable livelihood to women within the group.
- Department of Mission Shakti supports the SHG BCAs for having the devices. The Department further provides an incentive of Rs. 2,000/- per month for initial period of 6 months for their operation and stabilisation.
- A total of 2203 BCAs are currently operating across the state. Transactions amounting to Rs. 979.94 crore have been undertaken by these BCAs during the last FY (2021-22). The BCAs get commission based on type, number and amount of transactions made by them which varies within the rage of Rs. 1500/- to Rs. 22,000/- per month. The concerned progress is enclosed at "**Annexure – 38**"
- It is targeted to cover all unbanked GPs during the current financial year (2022-23).
- The proposal received from UCO Bank in this regard is under necessary Government approval.

Action:

i. Other banks may come up for engaging WSHGs as BCA under this Model.

(f) Provisioning of Government Business to SHGs

- In its first meeting on 29th May 2019, the Cabinet approved the tie up of women SHGs with different Department initiatives for provisioning of government services and procurement of goods in a structured manner amounting to Rs 5,000 crore over five years. Such convergence aims at deepening the engagement of lakhs

of women with Government programmes at the grassroot level, ensuring last mile delivery of services while providing additional and sustainable livelihood opportunities to women SHGs.

- During the FY 2019-20, 66,240 SHGs were provided with government business worth of Rs. 1,010 crore in convergence with ten Departments. During the FY 2020-21 and 2021-22, government business amounting to Rs. 1,264 crore and Rs. 2,372 crore respectively have been generated by promoting livelihood diversification of 1,04,712 SHGs in convergence with 14 Government Departments.

- SHGs are involved in Paddy Procurement & PDS management under Food Supplies & Consumer Welfare Department; THR Management & supply of Pre-school uniform under the W & CD Department; Hospital diet management under H & FW Department; Electricity Meter reading and Bill Collection under Department of Energy; Pisciculture in GP tanks & layer farming in deep litter system under FARD Department; Commercial vegetable & mushroom production, Agriprenuership, Millet based entrepreneurship & farm pond supervision under Department of Agriculture & Farmers' Empowerment; Aahaar Kendra Management, supervision of works under MUKTA scheme, pickle production for Aahaar, Jala Sathi & Swachha Sathi under H & UD Department; MDM management under School & Mass Education Department; Supply of provisions / toiletries to Aashram Schools under ST & ST Development Department under this unique convergence model.

6.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, 2141 loan applications under SEP-I for FY 2021-22 and 524 loan applications under SEP-G were disbursed. Under SHG-Bank Linkage –4370 loans were disbursed.

Date	SEP-I (Individual)			SEP-G (Group)			SHG Bank Linkage		
	Target 2021-22	No. of loan disbursed	% of Achv.	Target 2021-22	No. of loan disbursed	% of Achv.	Target 2021-22	No. of loan disbursed	% of Achv.
01.04.21 to 31.10.21	3550	780	21.97	560	307	54.82	6000	1665	27.75
01.04.21 to 31.01.22	3550	1199	33.77	560	409	73.04	6000	2542	42.37
01.04.21 to 31.03.22	3550	2141	60.31	560	524	93.57	6000	4370	72.83

Achievement figure upto March'22 is furnished at **Annexure-39.**

NULM Target for FY 2022-23

For FY 2022-23, SUDA has fixed 3000 applications target under SEP-I, 540 under SEP-G & 6000 under SHG-BL.

Bankwise target for FY 2022-23 is furnished at **Annexure-40.**

6.3 Progress on implementation of Income Generating Schemes of OSFDC in Collaboration with Mission Shakti.

The Orissa Sch. Caste and Sch. Tribe Development Finance Co-operative Corporation Limited, Bhubaneswar (OSFDC) has informed that during the year 2021-22 target for financing 1221 Women (SC SHGS) were fixed by Govt. in collaboration with Mission Shakti Department. After selection by the Selection Committee 697 nos. of eligible applications have been sponsored to Banks for financing. The Banks have disbursed 319 nos. of loan application till date. The target and achievement made till 04.06.2022 is given below.

Target fixed by OSFDC		No. of applications sponsored		No. of applications sanctioned		Application Disbursed		Amount Disbursed (in Lakhs)	
No. of SHG	No. of Benef.	No. of SHG	No. of Benef.	No. of SHG	No. of Benef.	No. of SHG	No. of Benef.	No. of SHG	No. of Benef.
1221	12210	697	6912	438	4241	319	3176	284.10	598.44

We request all LDMs & Banks to expedite the sanction & disbursement of loan of all the eligible applications.

The District-wise sponsoring, sanction and disbursement of loan applications are given at **Annexure - 41**.

Target for financing Women SC (SHGs) for the year 2022-23

During the year 2022-23, OSFDC has fixed the target for financing 491 nos. of Women SC (SHGS) alongwith the balance target of 2021-22.

The district-wise target is enclosed at **Annexure-42**.

SLBC vide letter no. SLBC/ODI/2022-23/58 dated 21.04.2022 has circulated the districtwise target to LDMs for allocation of the same among the bank branches in the district and ensure that the allotted target is achieved by 31st March 2023.

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

AGENDA NO. 7

Other Issues

7.1 Recent policy changes by Central Government, RBI & NABARD

(a) Jan Samarth Portal- A One-stop Digital Portal Linking Government Credit Schemes

Jan Samarth Portal, a one-stop digital portal linking government credit schemes was launched recently by Hon'ble Prime Minister. It is a first of its kind platform which directly connects beneficiaries to lenders. The main purpose of the portal is to encourage inclusive growth & development of various sectors by guiding and providing them with the right type of government benefits through simple & easy digital processes. In the portal, beneficiaries can avail loans under 13 central government schemes, spread across 4 loan categories i.e Education, Agri Infrastructure, Business Activity & Livelihood.

All banks are requested to circulate the same among the branches and advise them to educate the customer of the benefit of the portal.

(b) RBI - Kisan Credit Card Scheme - Eligibility criteria for farmers engaged in fisheries/ aquaculture.

Reserve Bank of India, Central Office vide circular no. RBI/2018-19/112 dated February 04, 2021 has extended KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirement.

In this regard, RBI vide letter no. RBI/2022-23/51 dated May 18,2022 informed that licensing/authorisation related requirements pertaining to fishing/aquaculture in inland water bodies vary across states. Accordingly, the eligibility criteria for inland fisheries and aquaculture of the circular dated 04.02.2021 stand modified as follows:

- The beneficiaries must own or lease any fisheries related assets such as ponds, tanks, open water bodies, raceways, hatcheries, rearing units, boats, nets and such other fishing gear as the case may be and possessess necessary authorisation/certification as may be applicable in respective states for fish farming and fishing related activities and for any other state specific fisheries and allied activities.

All other terms and conditions of the scheme remain unchanged

(c) RBI - Lending by Commercial Banks to NBFCs and Small Finance Banks (SFBs) to NBFC-MFIs, for the purpose of on-lending to priority sectors.

Reserve Bank of India, Central Office vide circular no. RBI/2022-23/50 dated May 13, 2022 referred to the Master Directions on Priority Sector Lending dated September 4, 2020 (updated from time to time), along with notifications FIDD. CO. Plan. BC. No. 15/04.09.01/2021-22 dated October 8, 2021 and FIDD.CO.Plan.BC.No.10/04.09.01/2021-22 dated May 5, 2021 wherein lending by commercial banks to NBFCs and lending by Small Finance Banks (SFBs) to NBFC-MFIs, for the purpose of on-lending to certain priority sectors, was permitted up to March 31, 2022.

To ensure continuation of the synergies that have been developed between banks and NBFCs in delivering credit to the specified priority sectors, RBI has decided to allow the above facility on an on-going basis.

Bank credit to NBFCs (including HFCs) for on-lending will be allowed up to an overall limit of 5 percent of an individual bank's total priority sector lending in case of commercial banks. In case of SFBs, credit to NBFC-MFIs and other MFIs (Societies, Trusts, etc.) which are members of RBI recognized 'Self-Regulatory Organisation' of the sector, will be allowed up to an overall limit of 10 percent of an individual bank's total priority sector lending. These limits shall be computed by averaging across four quarters of the financial year, to determine adherence to the prescribed cap.

SFBs are allowed to lend to registered NBFC-MFIs and other MFIs which have a 'gross loan portfolio' (GLP) of up to ₹500 crore as on March 31 of the previous financial year, for the purpose of on-lending to priority sector. In case the GLP of the NBFC-MFIs/other MFIs exceeds the stipulated limit at a later date, all priority sector loans created prior to exceeding the GLP limit will continue to be classified by the SFBs as PSL till repayment/maturity, whichever is earlier.

7.2 NPA position as on 31.03.2022

- Total NPA as on 31.03.2022 is Rs.15,163.51 Crore, increased from Rs. 11,339.37 Crore as on 31.03.2021.
- The NPA % of the State as on 31.03.2022 is 6.47% which is higher than the NPA% as on 31.03.2021 (6.22%).
- NPA % under MSME is 8.94% particularly NPAs under PMEGP & Mudra are very high.
- For PMEGP, the NPA % is too high @ 35.27 increased from 21.84% for FY 20-21. The Banks are facing problem to recycle the funds owing to non repayment of loans, mounting overdue and rising NPA %. Banks & Govt. Departments have to make

joint efforts with specific strategies to improve the recovery performance for better recycling of funds.

Sector wise comparison of NPA % (as of 31.03.21 & 31.03.22)

Sl. No.	Sector	NPA % as of 31.03.2021	NPA % as of 31.03.2022
1.	Short Term Crop Loan	10.64	14.18
2.	Agriculture Term Loan	14.45	11.12
3.	Agriculture Allied	6.66	5.43
4.	Total Agriculture	9.99	10.37
5.	MSME Sector	8.96	8.94
6.	Education Loan	11.02	11.38
7.	Housing Loan	3.39	3.84
8.	Total Priority Sector	8.75	8.94
9.	**Total Advance**	**6.22**	**6.47**

Scheme wise comparison of NPA % (as of 31.03.21 & 31.03.22)

Sl. No.	Sector	NPA % as of 31.03.2021	NPA % as of 31.03.2022
1.	PMEGP	21.84	35.27
2.	SHG	8.08	5.96
3.	NULM	6.15	5.99

Banks in the State have to :

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

The Bank wise and Sector wise NPA position is given in **Annexure – 43**.

7.3 Applications for attachment of property under Section 14 of the SARFAESI Act pending with District Magistrates

- As per Section 14 of the SARFAESI Act banks require the support from District Magistrates for attachment of property and quick enforcement of the Act.
- It is reported that as of 31.03.2022, 803 numbers of applications involving Rs.460.85 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.

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

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

District wise and bank wise pending list enclosed in **Annexure – 44.**

7.4 Education Loan

All commercial banks have disbursed Rs.424.49 in 20199 accounts (both Priority & Non-Priority) during 01.04.2021 to 31.03.2022. The balance outstanding as on 31.03.2022 is Rs.1,621.59 Crore in 43,394 accounts. Performance under education loan is given below.

(Amt in Rs. Cr.)

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement
	Amount	Amount	Amount
FY 2020-21	210.79	30.97	241.76
FY 2021-22	377.62	46.87	424.49

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

PSB,RRB & OSCB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
State Bank of India	169.45
Canara Bank	51.54
Bank of India	50.33

PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)
TOP 3 PERFORMING BANKS	
ICICI Bank	8.75
IDBI Bank	3.27
Axis Bank Ltd	2.46

BOTTOM 3 PERFORMING BANKS	
Bank of Maharashtra	0.39
Utkal Grameen Bank	0.08
OSCB	0.04

BOTTOM 3 PERFORMING BANKS	
Suryoday SFB	0.00
Ujjivan SFB	0.00
Utkarsh SFB	0.00

The Bank wise performance is available at **Annexure – 45.**

Education Loan to Students/Trainees pursuing Skill Development Courses and implementation of Credit Guarantee Fund Scheme for Skill Development (CGFSSD).

Credit Guarantee Fund Scheme for Skill Development (CGFSSD), also known as Skill loan Scheme, was launched by the Government of India in 2015, with a view to providing loan facility to aspirants willing to pursue skill development courses aligned to National Skill Qualification Framework (NSQF). The beneficiaries under the Scheme belong to economically weaker sections of society.

On this matter, IBA vide letter dated 31.07.2021 has also advised the Head / Central Office of banks to sensitize their officials on the above Scheme.

SLBC vide letter no. SLBC/ODI/2021-22/1746 dated 31.03.2022 has communicated the same to all banks .

We therefore request all banks to kindly advise the branches accordingly and ensure that branches provide loans under the scheme to the eligible Students/Trainees pursuing Skill Development Courses under implementation of Credit Guarantee Fund Scheme for Skill Development (CGFSSD).

7.5 Housing Loan

All Commercial Banks have disbursed Rs.4,164.32 Crore in 44,266 accounts (both Priority & Non-Priority) from 01.04.2021 to 31.03.2022. The balance outstanding as on 31.03.2022 is Rs.20,029.16 Crore in 1,68,608 accounts. Performance under Housing loan is given below.

(Amt in Rs. Cr.)

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement		Outstanding	
	Amount	Amount	No. of Accounts	Amount	No. of Accounts	Balance outstanding
FY 2020-21	1,440.77	1,791.24	36,335	3,232.01	1,87,250	16,251.28
FY 2021-22	1,985.63	2,178.69	44,266	4,164.32	1,68,608	20,029.16

Bank wise performance as on 31.03.2022 is available at **Annexure – 46.**

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

PSB,RRB & OSCB	
Bank	**Amount (Rs. in Crores)**
TOP 3 PERFORMING BANKS	
State Bank of India	653.36
Canara Bank	436.17
Punjab National Bank	316.84
BOTTOM 3 PERFORMING BANKS	
Odisha Gramya Bank	32.95
Bank of Maharashtra	9.70
Orissa State Co-Op. Bank	1.87

PVT BANKS & SFB	
Bank	**Amount (Rs. in Crores)**
TOP 3 PERFORMING BANKS	
ICICI Bank	606.86
IDBI BANK	206.85
Bandhan Bank	112.22
BOTTOM 3 PERFORMING BANKS	
Suryoday SFB	0.01
Indus Ind Bank	0.00
City Union Bank	0.00

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

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

Number of households received benefit in the State of Odisha as of 31.03.2021 & 31.03.2022 is given below -

Number of households received benefit in the State of Odisha as on	EWS/LIG		MIG-I		MIG-II	
	No. of house	Subsidy disbursed (Rs. In Crore)	No. of house	Subsidy disbursed (Rs. In Crore)	No. of house	Subsidy disbursed (Rs. In Crore)
31.03.2021	2317	44.12	2604	51.26	632	12.19
31.03.2022	3595	70.29	2965	57.81	711	13.38

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

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

During 01.04.2021 to 31.03.2022, Banks have extended credit of Rs. 1,162.07 crore to 2,01,460 beneficiaries of Minority Community. The outstanding balance as on 31.03.2022 was Rs. 5,669.86 Crore in 8,54,172 accounts.

Date	Disbursement during the period		Balance outstanding as on mentioned date	
	A/c in actual	Amt in Crore	A/c in actual	Amt in Crore
01.04.2021 to 30.06.2021	77,177	551.67	5,51,921	3,437.67
01.04.2021 to 31.12.2021	1,47,785	867.46	6,25,344	4,247.15
01.04.2021 to 31.03.2022	2,01,460	1,162.07	8,54,172	5,669.86

Bank wise performance is available at **Annexure – 47.**

7.8 Financing against pledge of e-NWRs (Electronic-Negotiable Warehouse Receipts).

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

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

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

A brief note on functioning of the Warehousing Development and Regulatory Authority (WDRA) is given in **Annexure-48**.

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

7.9 Implementation of Electronic Bank Guarantees (e-BGs) through Automated e-Stamping in Odisha.

In pursuance to letter no 1-34014/1/2021/AD. dated 10.08.2021 from Ministry of Finance. Government of India for implementing Electronic Bank Guarantees (BG) through automated e-Stamping in Odisha, SLBC had a discussion with SWIFT India Pvt Ltd on 18.02.2022 and subsequently a virtual meeting was organized by SLBC on 14.03.2022 with SWIFT India Pvt Ltd & 15 major commercial banks of Odisha.

In the meeting with banks the process of implementation of Electronic Bank Guarantees (e BGs) through automated e-Stamping in Odisha on SWIFT India's automated e-stamping (AES) platform was discussed and it was decided that Inspector General of Registration(IGR), Revenue & Disaster Management Department, Govt. of Odisha will be approached to initialize the process for implementation of Electronic Bank Guarantees (e-BGs) through automated e-Stamping.

In this regard, SLBC had also requested Finance Department, Govt. of Odisha vide letter no. SLBC/ODI/2021-22/1701 dated 16.03.2022 to take up the matter with Inspector General of Registration for early implementation of e-BG through automated e-stamping in Odisha . Thereafter, SLBC had also approached to IGR to issue necessary notification in this regard.

7.10 Digitization of land records

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

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

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

7.11 RSETI

The overall number of candidates trained as on 31.03.2022 is 2,12,443 out of which 1,60,443 (**75.52%**) numbers are settled and 84,384 trained candidates have been credit linked .

As on 31.03.2022**, 15,465** Rural Poor/NRLM target group youth have been trained against annual target of **14,915** (% of achievement =**103.69 %)**

Bank wise performance under Rural Poor / NRLM training as on 31.03.2022 is as follows:

BANK	BOI	RUDSETI	CBI	SBI	UNION BANK	UCO BANK	TOTAL
Target for FY 2021-22	1,000	600	470	8,220	975	3,650	14,915
Achieved as of 31.03.2022	1,052	626	343	8,705	1,048	3,691	15,465
% of Achievement of targeted	105.20	104.33	72.98	105.90	107.49	101.12	103.69

The percentage of candidates settled with bank finance as on 31.03.2022 (cumulative) is **58.61 %** against National Average of 49**%. The details are given in Annexure – 49.**

Status of Infrastructure related issues in RSETI

Sl No	Name of RSETIs	Land Allotted	Possession Taken	Status of Construction	Remarks /Other issues
1	Ganjam	Land Allotted	Not Given	To be Done	The District Authorty is demanding Cess , Rent and other Expenses for Rs10.71 Lakh , not deposited by Bank.
2	Gajapati	Alloted Land cancelled	Not Given	To be Done	Fresh request letter for allotment of Land written by RSETI on dated 29.12.2021 to provide free of cost land to the Distt. Collector. The District Authority is demanding Rupees towards Rent, Cess etc.
3	Puri	Not allotted	No	No	The District authority is demanding Annual ground rent and cess @Rs 1.60 lakh per annum , which is not yet deposited, therefore construction not started. Sponsoring Bank is also not agreeing to deposit.
4	Rayagada	Allotted	Taken	To be done	Due to small area of construction, (at half Stage) not approved by NIRD. Fresh Construction to be done.

5	Subarnapur	Allotted	Taken	To be done	Boundary disputed , not yet settled (in Progress)
6	Angul	Allotted	Taken	To be Done	Original allotment of land for 1 Ac has been reduced to 0.05 Ac , RSETI has recommended the same for acceptance to their Controlling Office and thereafter revised plan to be approved.
7	Sundargarh	Allotted	Taken	Completed	Water facility (Borewell) and Electric connection to be obtained. Boundary Wall to be constructed.
8	Bhadrak	Allotted	Taken	Completed	Boundary wall to be constructed and electric connection to be obtained
9	Dhenkanal	Allotted	Taken	To be Done	Approval obtained from Dhenkanal Regional Development trust pending for Municipality approval.
10	Cuttack	Not Allotted	Not Taken	NA	Land identified , to be allotted

We request State Government Department to immediately allot land in Cuttack, Puri & Gajapati districts and to waive payment of ground rent & cess on the land provided for RSETI.

State Director RSETIs may appraise the House in this regard.

7.12 Celebration of Azadi Ka Amrit Mahotsav (AKAM) – Iconic Week & Customer Outreach Programme.

Azadi Ka Amrit Mahotsav (AKAM) is an initiative of the Government of India to celebrate and commemorate 75 years of independence and the glorious history of it's people, culture and achievements. The official journey of Azadi Ka Amrit Mahotsav commenced on 12th March 2021 which started a 75-week countdown to our 75th anniversary of independence and will end post a year on 15th August 2023.

As part of the 'Azadi Ka Amrit Mahotsav' (AKAM), the "iconic week" has been celebrated from June 6 to June 12, 2022. Hon'ble Prime Minister on 06.06.2022 inaugurated the 'Iconic Week Celebrations' of the Ministry of Finance and Ministry of Corporate Affairs at Vigyan Bhawan in New Delhi. This was viewed live from 75 locations, Bhubaneswar & Rourkela being two centres from Odisha.

On 08.06.22, credit outreach programmes were arranged in all the 30 districts of Odisha in a big way by the LDMs under the guidance of SLBC Odisha, where loan sanction for 34,130 accounts amounting to Rs. 1,028.16 crore was done collectively by all banks.

The performance of the credit outreach programmes is given below –

Sector	No. of account sanctioned	Amount Sanctioned (in Rs. Crore)
Retail Loans	7,234	400.77
Agriculture Loans	23,012	299.09
Business Loans	3,884	328.30
Jansuraksha Schemes mobilization		
PMSBY Enrolments	32,931	
PMJJBY Enrolments	18,693	
APY Subscription	8,613	

Apart from this, 584 literacy camps were also organized. The total number of customers who attended the credit camp in 30 districts was more than 12,000.

The districtwise performance on credit outreach programme is given in **Annexure-50**.

7.13 Service Area Approach (SAA) – Applicability to Government Sponsored Schemes

RBI, Central Office, Mumbai vide Master Circular FIDD.CO.LBS.BC.No.02/02.01.001/2021-22 dated April 01, 2021 on Lead Bank Scheme has informed that the allocation of villages among the rural and semi-urban branches of banks were made not applicable for lending, except under Government Sponsored Schemes (GSS).

Further, In terms of instructions contained in RBI circular RPCD.No.BC.150/08.01.00-93/94 dated May 24, 1994, the primary responsibility for financing GSS borrowers within the Service Area will be that of the concerned Service Area branch. In the event of the concerned Service Area branch not being in a position to finance them, GSS borrowers are free to approach any other bank branch in their Service Area for credit support.

RBI has also informed vide circular FIDD.CO.LBS.BC.No.49/02.01.001/2015-15 dated January 28, 2015 that obtaining 'NO Dues Certificate' was dispensed with from the individual borrowers (including SHGs & JLGs) in rural and semi-urban areas for all types of loans including loans under GSSs, irrespective of the amount involved unless the GSS itself provides the obtention of 'No Dues Certificate'.

If required, reallocation of villages under SAA can be considered by the District Consultative Committee (DCC).

We request all banks to kindly note of the same and act accordingly.

The above circular of RBI dated 01.04.2021 is given in **Annexure-51.**

7.14 Functioning of DCC/DLRC

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

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

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

The 2022 Annual Calendar for DCC & DLRC Meeting is given in **Annexure –52.** All Banks are requested to kindly advise their branches to attend the said meeting as per the scheduled date given by LDMs.

7.15 Strengthening of LDMs

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

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

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

7.16 Other issues/concern

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

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

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

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

- Many banks have informed that the State Government Interest Subvention under Fisheries are pending since long. We request the concerned State Government Department to kindly look into the matter so that it will be beneficial to the borrower as well as banks.

AGENDA NO. 8

Any other matter with the permission of the Chair.