

**PROCEEDINGS OF THE 167th
STATE LEVEL BANKERS' COMMITTEE
MEETING OF ODISHA HELD ON
23.06.2022**



**UCO BANK
CONVENOR - SLBC,
ODISHA**

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/359/2022-23

दिनांक / Date: 22.07.2022

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : 167वें एस.एल.बी.सी., बैठक हेतु कार्यवाहियां

Sub: Proceedings of the 167th SLBC Meeting of Odisha

हम दिनांक 23.06.2022 को आयोजित 167वें एस.एल.बी.सी., उड़ीशा की बैठक का कार्यवृत्त प्रेषित कर रहे हैं।

We are sending herewith the proceedings of 167th SLBC Meeting of Odisha held on 23.06.2022.

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

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

शुभकामनाओं सहित / With regards,

भवदीय / Yours faithfully,

G. Patra

गौतम पात्र / Goutam Patra

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

General Manager, UCO Bank cum

Convener, SLBC, Odisha

अनुलग्नक Encl: यथोक्त As stated above



Proceedings of the 167th SLBC meeting of Odisha held on 23.06.2022

The 167th SLBC meeting of Odisha was held on 23.06.2022 under Chairmanship of Shri Soma Sankara Prasad, MD & CEO, UCO Bank at Lok Seva Bhawan, Govt. Secretariat, Bhubaneswar in presence of:

Hon'ble Minister, Finance & Parliamentary Affairs, Govt. of Odisha, Shri Niranjana Pujari,

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

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

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

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

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

Respected Commissioner cum Secretary, Mission Shakti Department, Govt. of Odisha, Mrs. Sujata R Karthikeyan,

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

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

Respected Chief General Manager, NABARD, Shri C UdayBhaskar,

Respected Chief General Manager, SBI, Shri Chander Shekhar Sharma,

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

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

Welcome address by G. M, UCO Bank-cum-Convenor, SLBC, Odisha: Shri Arupananda Jena

At the outset, General Manager, UCO Bank-cum Convenor, SLBC, Odisha welcomed all the esteemed dignitaries & other participants to the 167th SLBC Meeting of Odisha at LokSevaBhawan.



He expressed sincere thanks to State Government, RBI and NABARD for their timely support extended to SLBC at the State Level and to the LDMS at the District level.

He requested all members to provide valuable suggestions, kind support & cooperation to SLBC in credit support and other innovative initiatives for the State.

He requested MD & CEO, UCO Bank cum Chairman, SLBC Shri Soma Sankara Prasad to give his Inaugural Address.

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

Shri Soma Sankara Prasad on his inaugural address conveyed sincere gratitude to all the bankers in our country for their commendable job for serving the masses during the difficult times of pandemic. He thanked State Government, RBI and NABARD for their cooperation provided to SLBC.

He conveyed gratitude to all the bankers in state who have risen to the occasion to achieve 93% of Annual Credit Plan target allocated for financial year 21-22 despite most part of the year being lost to pandemic.

He emphasized on the importance of quick disposal of all pending cases in government sponsored schemes as pendency leads to proposals being rejected without proper scrutiny or sanctioned hastily without due diligence at the last moment due to pressure leading to either injustice to the Applicant or Account becoming NPA. He opined that as all government sponsored schemes have some sort of guarantee provided by Central Government the inherited risk is less for bankers in financing government sponsored schemes.

He envisioned that our economy is bound to grow at greater pace as compared to last financial year and all banks have their socio-economic obligation towards the economic development of our Nation.

He conveyed that the target set for Annual Credit Plan 22-23 is reasonable and urged banks to make effort from first quarter itself to achieve and surpass the same without keeping bulk of the sanctions for the last quarter.

He requested State Government to intervene in the matter of cases pending for recovery under SARFAESI act for the want of permission from District Magistrates.

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

Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, congratulated all the banks in achieving 93% of the ACP target



which is 28% higher than last financial year. He expressed his pleasure in announcing that all banks put together have achieved 95% of the agricultural credit target with 116% achievement in Agricultural term loans and 137% achievement in Agriculture and Allied activities.

Further, he took pride in informing the house that due to collective efforts from all the bankers, MSME Department, Odisha have been awarded the first prize among all the states in MSME finance. He informed that banks in Odisha have achieved 103% of the target in MSME while disbursing Rs. 42,960 Crores. He envisioned that with similar efforts from all the banks the target of Rs. 59,449 Crores in MSME will be achieved this year. He expressed his pleasure over the progress in SHG linkage where the achievement is 111% & 114% respectively against physical linkage and financial targets for last financial year. He informed that there is a good improvement in CD ratio as compared to last quarter and advised all banks to make effort in sustaining further growth of CD ratio.

He urged all banks to open more B&M branches in the unbanked GPs of Odisha and provide Banking Correspondence facility through Mission Shakti WSHG members. He advised all banks to utilize the GP level infrastructure already available with Panchayati Raj Department, Odisha, and open ATMs in those places so that the beneficiaries who are getting aid through DBT will find it easier to transact.

He expressed his concerns over the huge pendency in government sponsored schemes and urged all banks to scrutinize and process all applications in a time bound manner.

He assured that state government will intervene in the recovery under SARFAESI act which are pending for the permission from District Magistrates.

Address by Hon'ble Minister of Finance & Parliamentary Affairs , Govt. of Odisha, Shri Niranjana Pujari.

Hon'ble Minister of Finance & Parliamentary Affairs, Govt. of Odisha congratulated all banks in achieving 93% of the annual credit plan for FY 21-22 and surpassing disbursement of Rs.1Lac crore of credit for the first time. He expressed his pleasure in performance of banks who have surpassed the ACP targets in MSME, Agri-Allied Sector, Export Credit, Social Infrastructure and Financial target for SHG linkage for FY 2021-22.

He reiterated the importance of financing to all the sectors and urged banks to emphasize on Education and Housing sector where the performance is very dismal in our state.



He urged all banks to focus on Crop loan and advised commercial banks to increase the share of crop loans financed by them in comparison to the Cooperative Bank.

He advised the banks to improve the loan ticket size under PMEGP, PMFME and PMMY so that entrepreneurs get adequate capital for their ventures. He also advised all banks to work towards improving the average ticket size in SHG finance.

He urged all banks to open more and more B&M branches in the unbanked GPs of Odisha and provide banking services to unbanked population.

He congratulated all bankers who were awarded by the Hon'ble Chief Minister for priority sector lending for the year 2020-21 and urged all bankers to perform well to get the prestigious award from the Hon'ble Chief Minister.

He informed that he has full confidence in the banks of our state to achieve the ambitious target of 1.34 lakh crore ACP target for FY 22-23. He urged all banks to work in a planned and time bound manner to achieve the same.

AGENDA NO.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 were received from any quarter, the same was confirmed.

AGENDA NO.2 Annual Credit Plan / CD Ratio

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

In the 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%.

DC Cum ACS advised Central Bank of India, HDFC bank to look into their performance and improve it substantially in the current financial year.

Principal Secretary, Finance Department while deliberating on performance of the banks advised banks who have not done well in achieving ACP target for FY 21-22 to gear up and improve their performance in this year ACP achievement. He congratulated banks who have done exceedingly well in last financial year and advised them to continue the momentum generated



in last quarter of 21-22 and strive to achieve 100% ACP achievement in current financial year.

Director of Institutional Finance, Odisha advised banks to align their corporate targets with ACP target of the State so that there will be more credit disbursement and achievement of ACP will become easier.

Per Capita Credit in 6 Credit Starved Districts

DC Cum ACS advised RBI & Banks to ensure availability of adequate finance to the 6 credit starved districts of Odisha.

The Regional Director RBI advised LDMs and SLBC to closely monitor the performance of credit starved districts so that to ensure the percapita priority sector lending in these districts does not fall below the required threshold of Rs.6,000.

2.2 CD Ratio- Banks

The CD ratio of all banks based on total utilization (including loans sanctioned outside the state but utilized in Odisha was 72.22 % as on 31.03.2022.

DC Cum ACS advised Central Bank of India, Indian Overseas Bank, Indian Bank, Odisha Gramya Bank, Utkal Gramya Bank to improve their performance to achieve a minimum CD ratio of 60% in next quarter.

Principal Secretary, Finance Department advised all banks to invariably reach minimum CD ratio of 60%. He instructed Indian Bank, Indian Overseas Bank to improve their performance and reach minimum 60% of CD ratio.

The Regional Director, RBI advised Central Bank of India, UCO Bank, Indian Bank and IOB to improve upon their performance in CD ratio and reach at least the minimum of 60% as prescribed by RBI.

2.3 CD Ratio- Districts

There was no district with CD ratio below 40% as on March 31, 2022. However, there are 4 districts having CD ratio below 50% (Gajapati, Jagatsinghpur, Keonjhar, Mayurbhanj).

DC Cum ACS advised all the banks to focus on increasing the CD ratio of the districts above four districts to bring it above 60%.

Regional Director, RBI advised to form a special focus group to monitor the improvement of CD ratio of Mayurbhanj, Gajapati, Jagatsinghpur, Keonjhar Districts.



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. There are 5,607 B&M branches, 17,127 BCs and 7,461 ATMs in Odisha as of 31.03.2022.

DC Cum ACS advised all banks to focus on opening of B&M branches in the underbanked GPs of our state. He informed that state government has identified 55 GPs where the network connectivity infrastructure is not sufficient to sustain a B&M branch. However, leaving aside these GPs for the time being, banks can open branches in other unbanked GPs. He also advised banks to focus on utilizing the existing infrastructure available at GP level with Panchayati Raj Department for opening ATMs in the GPs.

Principal Secretary, Finance Department advised banks to focus on opening B&M branches, ATMs and providing BCs through tie up with Mission Shakti in order to provide sufficient banking facility to the people of our state.

CGM, SBI informed that SBI is implementing a unique method for providing banking service by the way of VPN (Virtual Private Network) and in coming days there will be a lot of improvement in providing banking service to remote location through this technology.

Director of Institutional Finance informed that the National Average of B&M Branch and ATM per lakh of population is 18.12 and 22.32 respectively, whereas for Odisha, the respective ratios are only 13.06 & 18.15 and to reach the National average, we need at least 7,605 no. of B&M Branch, and 9,369 no. of ATM in Odisha. She advised banks to open at least 1,998 B&M Branches and 1,908 ATMs in the State to bridge the gap.

Reginal Director, RBI informed that there is profitability issue regarding opening of B&M branches in all the GPs of Odisha and he advised banks to follow a multi-pronged approach to provide adequate financial services through B&M branches, ATMs and engaging WSHG members as BC agents through Mission Shakti.

Selection of 200 GPs for opening B&M Branches by 31.03.2023.

SLBC has received the list of 200 selected GPs from Finance Dept. for opening of B&M Branches and in due course bank wise targets will be allocated by SLBC.



DC Cum ACS advised all banks to complete the process of the B&M branch opening before 31.03.2023.

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 out of which 14,525 are fixed point BCs.

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 the above GPs 339 GPs are covered under IPPB facility access points.

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.

3.5 Connectivity

BSNL reported that as on 31.03.2022, 3,990 nos. of GPs/ BHQs have been connected through Optical Fibre 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.

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

As per Jan DhanDarshak 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.

In case of Sulketi village of Boudh district, DCC has approved exemption for opening of banking outlet due to very low population and Patbil village of Mayurbhanj district is merged with the nearest village Nuasahi. In the meeting it is decided to exempt Sulketi & Patbil villages for opening of banking outlets and for rest 4 villages respective LDMs are advised to take necessary steps for opening of banking outlets at the earliest.

DC Cum ACS informed that the connectivity issue hindering the banks from providing banking service to all the villages in Odisha will be resolved shortly as the construction of infrastructure at 3,998 villages of Odisha where the internet infrastructure is not up to the mark.



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.

CGM NABARD, advised all banks to utilize the scheme to the fullest and ensure that the full utilization of the earmarked amount for FY 22-23.

3.8 Implementation of Pradhan Mantri Jan DhanYojana (PMJDY)

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

During the last financial year, under PMJJBY enrolment is 10, 24,894 which is 128.11 % of target 8, 00,000, in PMSBY against enrolment target of 20, 00,000 achievement is 117.76 % with 23,55,210 enrolments & achievement is 111.63 % in APY with 3,63,881 enrolments against target of 3, 25,960.

APY Target for FY 2022-23

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

3.10 Aadhaar Number Seeding

As reported by the UIDAI, Bhubaneswar as on 31.03.2022 there is a 100% enrolment of total population eligible for Aadhar enrolment 4,40, 33, 004 as per Census 2021 (estimation).

3.11 Inclusion of Financial Literacy Material in 10+2 Class

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. Since the study material should be relevant and standardized, RBI, Bhubaneswar has taken up the matter with their Central Office and the material will be shared with the Finance Department, Govt. of Odisha and the implementation will be done by Council of Higher Secondary Education, Odisha.

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.

3.13 Financial Literacy Centres (FLC)

The posts of 12 FLC Counsellors are lying vacant with SBI.

CGM,SBI informed that among the 12 FLC laying vacant 5 are having stay order in High Court and in rest 7 places recruitment is already over and the FLC coordinators will start functioning shortly.

3.14 Centres for Financial Literacy (CFL) Project

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.

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

Till 31.05.2022 total 1,948 camps were organized. A total of 2,66,347 PMJDY accounts opened, 2,55,014 PMJJBY, 2, 92,599 PMSBY and 42.220 APY enrollments were done.

3.16 Expanding and Deepening of Digital Payments Ecosystem

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

The digital performance of next two districts as of Mar'22 is as under.

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

Principal Secretary, Finance Department suggested that the digitalization program should be implemented in all districts of Odisha and banks should ensure all savings & current account holders have at least access of one digital product to them.

AGENDA NO. 4

Financing to Agriculture Sector



The ACS Cum APC congratulated all the banks for achieving 95% of ACP target for FY 21-22 and advised banks to continue this growth trajectory in the current financial year.

4.1 Development of Common Credit Portal for Farmers.

The ACS Cum APC informed that the State Government has decided to move the entire Agriculture loan processing system to a digital environment through the Common Credit Portal for farmers.

He informed that the Hon'ble Chief Minister has inaugurated the Krushak Odisha portal where there is a detailed database available for 50 lac farmers of our state which can be accessed by bankers to improve the finance in agriculture sector. He also informed that except Karnataka state Odisha is the only State to implement such a scheme which benefits all the stakeholders. He also informed that State Government has integrated 19 central and state portals into the Krushak Odisha portal so that all information regarding the farmers is readily available to each stakeholder.

He informed that Odisha is the only state to implement the Common Credit portal and successful implementation of the same will work as template for other state in country to follow. He informed that the focus of the Common Credit Portal is financing more and more Agricultural term loan.

The ACS Cum APC advised all the remaining banks to give the consent and provide the loan application forms, hierarchy structure necessary for developing the common loan portal.

The secretary F&ARD informed that the successful implementation of the Portal is important for the agriculture credit growth of the farmers of Odisha. He advised all the banks to provide all the necessary details for development of the Common credit Portal.

Till now 19 banks 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.

The ACS Cum APC informed that in Odisha the majority share of Crop Loan is given by cooperative banks and he advised all commercial banks to increase their share in crop loan financing. He also informed per capita



Agri term loan disbursement in Odisha is among the lowest in country at Rs. 26,000 against a national average of Rs.46,000. He advised all banks to concentrate more on financing Agri Term loans and improve their ticket size.

The CGM,NABARD advised banks to increase the average ticket size in Crop loan to Rs. 1 lac from the present size of Rs. 57,000.

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.26,413.59crore in 51,32,650 KCC accounts.

The ACS Cum APC advised banks to ensure the correctness of data and segregate the no of farmers where the repayment is coming and where the accounts have become dormant, so that all those accounts can be revived with a joint effort from Cooperation Department.

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. 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.

The ACS Cum APC informed that the AIF will be integrated with the Krushak Odisha portal and Agriculture Department will set up PMU with association with NABARD for specific purpose of implementing the AIF scheme. He advised all banks to ensure maximum participation in the AIF scheme.

4.5 Crop Insurance (PradhanMantriFasalBimaYojana - PMFBY 2021-22)

The total enrolment of farmers in Kharif 21 and Rabi-21-22 crop season is 83,64,406 and 2,29,559 respectively. Similarly, the Area Insured is 1050.57 thousand hectares and 41.97 thousand hectares.

4.6 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The total target fixed for formation of 65,000 JLGs for 2020-21 & 35,000 JLGs for 2021-22 (Total – 1, 00,000 JLGs). As on 31.03.2022 total 22,979 JLGs have been formed from which 19,436 applications have been sponsored, 6,934 applications have been sanctioned by banks with disbursement amount of Rs. 52.33 Cr.

The ACS Cum APC advised all banks to ensure adequate financing to JLGs of the land less farmers under BALARAM scheme. He advised the District level Committees to iron out the major hurdles in financing JLGs.



Waiver of CIBIL Charges under JLG Finance in BALARAM Scheme

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.

SBI informed that their controlling office has agreed to waive of the CIBIL charges for BALARM farmers.

The ACS Cum APC advised other banks to waive the CIBIL charges under BALARAM scheme.

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.

The ACS Cum APC informed that only 10% application under MIDH have been sanctioned and rest 90% of the proposals are pending with banks. He advised all the banks to highlight the issues faced by them in sanctioning MIDH proposals so that the issues can be resolved.

DC Cum ACS advised banks to raise the issues faced by them at branch level in the district level forum so that all issues can be resolved at the earliest. He informed that the average loan size is around Rs.2 lacs and banks need to improve it drastically. He advised horticulture department to ensure that the district level officials are in loop with the Bank branch managers in their districts.

Director, Horticulture Department informed that they are developing Mushroom Cultivation in a cluster mode in all costal districts of Odisha and for that the average loan requirement is around Rs.2.5 lacs. He advised all banks to ensure necessary finance is extended to the beneficiaries in MIDH scheme.

4.8 Agriculture Allied Sectors (Fishery & Dairy)

Against total target of Rs. 5,160.54 Cr, the achievement for FY 2021-22 is 137.81 % with disbursement of Rs. 7,111.89 Cr.

The Secretary F&ARD congratulated all banks for their collective effort in achieving 137.81% of the ACP target for 21-22. He also advised 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.

4.9 MukhyaMantriKrushiUdyogaYojana (MKUY)

As on 31.03.2022 out of total 2,238 applications sponsored 824 cases have been sanctioned and 856 applications are pending with banks.

The APC Cum ACS informed that MKUY is a flagship programme of the State Govt. to encourage the Agri entrepreneurs to set up Agri Infrastructure and a substantial amount of Subsidy upto Rs.50 lacs is available to them. He also informed that the guidelines of MKUY have been changed and more schemes have been added in the MKUY scheme. He informed that Govt. of Odisha has implemented Go-Sugam portal for Agri enterprises so that they can get all their statutory clearances and Departmental access for services in a single window without much hassle. He advised all banks to sensitize their customers regarding the help line no of department to raise the issues they are facing in getting statutory clearances.

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

As on 27.05.2022 out of total application received 44,176 (AH-38,434 FIS-5,742) 9,038 (AH-8,309 FIS-729) have been sanctioned and 12,337(AH-10,036 FIS-2,301)

The secretary F&ARD advised all the banks to dispose off all the pending applications at the earliest. He informed that as the repayment to Dairy farmers is guaranteed by OMFED where the payment is directly made to their respective KCC accounts by every 10th day of the month so there is no risk involved with banks to finance them.

AGENDA NO.5

Financing to MSME Sector

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

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

The Principal Secretary, MSME congratulated all banks for achieving 103.31% of the ACP target in MSME sector for the FY 21-22. She advised all banks to keep up the momentum to achieve the target for current financial year.

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



The Principal Secretary, MSME advised all banks to extend finance to beneficiaries once the IDCO land is allotted to them and they should not wait for the finalisation of the lease agreement.

5.3 Govt. Sponsored Programs PMEGP– Govt. of India

As on 31.03.2022 against a physical target of 6,000 units achievement is 5,113 which is 85.21 % of target. During the period Margin Money claimed for Rs. 113.66 cores which is 61.94 % of the target of Rs.183.50 Crore. There are 3,139 applications pending with banks.

The Principal Secretary, MSME informed that in terms of PMEGP sanction Odisha is at 6th place among all the states in India and according to percentage of target achievement it is at 4th place. She informed that around 3,178 applications from last financial year are pending with banks which needs to be disposed of at the earliest. She also advised banks to ensure maximum sanction as all PMEGP proposals are going through validation process in the portal itself and rejection should be kept to a minimum. She also advised banks to increase the average ticket size of PMEGP loans while financing second and third loans to the beneficiaries. She also requested all banks to claim the pending subsidy for all the disbursed applications at the earliest.

5.4 PMFME (PradhanMantri Formalisation of Micro food processing Enterprise)

As on 31.03.2022 against target of 1,955(Individual-1,470, SHG-430, FPO-55), 1,080 (Individual-760, SHG-317, FPO-3) applications are sponsored and banks have sanctioned 175 (Individual-154, SHG-20, FPO-1) & 368 (Individual-361, SHG-7, FPO-0) application have been rejected by Banks. There are 539 (Individual-252, SHG-287, FPO-2) applications pending with banks.

The Principal Secretary, MSME raised her concerns regarding the high pendency and rejection in the PMFME scheme. She also informed that MSME Department in consultation with SLBC and banks has formulated a new checklist, and which will lead to the decrease in the number of rejections. She raised her concerns over the duplicate verification process followed by some banks increasing the turn around time for the proposals.

The representative from Ministry of Food Processing Industries shared his concerns regarding the high rejection rate and pendency in PMFME scheme. He requested all banks to ensure that all the pending cases are disposed within shortest possible time.

Chairman, SLBC & CGM, SBI shared the common concern regarding the quality of proposals getting compromised and requested resource persons to



ensure the quality of proposals are improved, so that banks will find it easier to sanction and the rejection rate will decrease.

Convener, SLBC suggested that there should be an even distribution of applications among all branches so the target can be easily achieved.

5.5 Progress of PradhanMantri MUDRA Yojana (PMMY) in Odisha

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

5.6 Emergency Credit Line Guarantee Scheme (ECLGS)

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.

Principal Secretary, MSME was pleased to acknowledge the performance of banks in ECLGS sanction to MSME benefices.

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 Principal Secretary MSME informed that the MSME department in consultation with SLBC have revised the claim procedure and simplified it to enable banks to claim the interested subvention in a consolidated manner and they have done away with the verification needed by DI, Cuttack thus reducing the time taken for settlement. She informed that the revised guidelines have already got the go ahead from Finance Department and it will be shared with banks within a few days. She advised all banks to ensure that they claim the Interest subvention benefit for their customers in accordance with the revised guidelines.

5.7 Assistance to Start ups through Bank Linkage under Odisha Start up Policy

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.

All banks were advised to ensure adequate finance is available to entrepreneurs of our state.



5.8 Stand Up India Scheme

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.

5.9 SilpiUnnatiYojana (SUY) – State Government Scheme

As on 31.03.2022 there are 2,275 applications sponsored under SUY from which banks have sanctioned 933 applications and 1,342 applications are still pending

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.

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

As per SIDBI, Bhubaneswar as on 31.03.2022 there are 25,788 accounts in Odisha covered under CGTMSE amounting to Rs. 1,801.05 Cr.

The Principal Secretary MSME advised all banks to ensure that no collateral is asked for sanctioning MSME proposals upto Rs.2 Cr and all accounts must be invariably covered under CGTMSE.

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 Principal Secretary MSME informed the house that the department is taking up the issue of onboarding beneficiaries on Udyam Portal on war footing and special camps will be organised at all district level to implement the same.

AGENDA NO.6

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

6.1 WSHG in Odisha through Mission Shakti

(a) SHG Bank Linkage:

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. Banks have informed that the SHGs are not availing full limit sanctioned affecting the average loan size.

Commissioner cum Secretary, Mission Shakti Department advised that annual target may be recorded and communicated to all banks. She also informed that a special drive for collection and sponsoring of loan application is scheduled from 20th June to 19th July 2022. She advised all banks to make sincere efforts to utilize the opportunity and increase the credit linkage during the special drive.

(b) Average Loan Size

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.

Commissioner cum Secretary, Mission Shakti Department advised that the average loan size to SHGs must be increased to support their business.

In the meeting it was decided that all banks to increase the average loan size for WSHGs to Rs 4 lakh by 2022-23. The minimum loan size of SHG to Rs. 2 lakhs for fresh/1st linkage and a minimum loan size of Rs. 4 lakh & Rs. 6 lakhs for 2nd linkage and 3rd linkage irrespective of their corpus fund.

(c) Mission Shakti Loan – State Interest Subvention:

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.

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 crores.

Commissioner cum Secretary, Mission Shakti Department advised banks 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 banks who have not yet submitted the claim. 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):

Sharing of bank loan data is inevitable for operation of the BLIS MIS portal. During the last financial year (2021-22), interest subvention amounting to Rs.



58.81 crore was directly transferred through the BLIS 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.

Commissioner cum Secretary, Mission Shakti Department advised Punjab & Sind bank, Indusind Bank, Federal bank to sign MoU. 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:

Mission Shakti has tied up with different banks namely OGB, SBI, UGB, YES& ICICI for engaging eligible women groups and Federation Members as BCAs. 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). It is targeted to cover all unbanked GPs during the current financial year (2022-23).

Commissioner cum Secretary, Mission Shakti Department advised all other banks to come forward in engaging WSHG members as BC agents by signing MOU with Department.

(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.

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.

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.

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

7.2 NPA position as on 31.03.2022

- v. Total NPA as on 31.03.2022 is Rs.15,163.51Crore, increased from Rs. 11,339.37 Crore as on 31.03.2021.
- v. 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%).
- v. NPA % under MSME is 8.94% particularly NPAs under PMEGP & Mudra are very high.
- v. 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 must make joint efforts with specific strategies to improve the recovery performance for better recycling of funds.

Banks in the State must:

- 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.



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

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 were requested to incorporate in the agenda on pending SARFAESI applications and critically review the position of pending cases in every DCC meetings.

Pr. Secretary, Finance advised SLBC Convenor to share the list of applications (Bank wise and District wise) for attachment of property under section 14 of SARFAESI Act,2002 which can be immediately taken up with the concerned with District Magistrates.

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.1,621.59Crore in 43,394 accounts. Performance under education loan is given below.

Banks are requested to focus on improving their performance in financing Education sector.

7.5 Housing Loan

All Commercial Banks have disbursed Rs.4,164.32Crore 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.20,029.16Crore in 1,68,608 accounts. Performance under Housing loan is given below.

Banks are requested to focus on improving their performance in financing Housing sector.

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

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

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

Finance department and SLBC to hold separate meetings with the Inspector General of Revenue for implementation of the same at the earliest.



78 Digitization of land records

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.

7.9 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 %**)

Status of Infrastructure related issues in RSETI

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

The DC Cum ACS advised that finance Dept. to have separate meetings with Revenue Department to resolve the issue.

7.10 Celebration of AzadiKaAmritMahotsav (AKAM) – Iconic Week & Customer Outreach Programme.

As part of the 'AzadiKaAmritMahotsav' (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 VigyanBhawan 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.

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

RBI, Central Office, Mumbai 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). 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 & also 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).

7.12 Functioning of DCC/DLRC

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 SLBC Meeting.

7.13 Other issues/concern of Banks

- v. The mechanism of State Recovery Act (OPDR) may be strengthened to ensure effective recovery of bank's overdue, 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.
- v. 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.
- v. 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.
- v. 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.
- v. The concerned State Government Department is requested to kindly look into the matter of pending interest subvention claims under Fisheries sector.



Major action points emerged in the meeting:

1. All Banks to achieve their ACP target of FY 2022-23.
2. All banks to take credit decision in time bound manner for disposal of pending applications under various Government Sponsored Schemes.
3. Banks to ensure opening of B&M branches in 200 identified GPs by 31.03.2023.
4. All banks to ensure to increase the loan ticket size of Crop Loans, Agri Term Loans, PMEGP, PMFME.
5. All banks to increase the average loan size for WSHGs to Rs 4 lakh by 2022-23. The minimum loan size of SHG to Rs. 2 lakhs for fresh/1st linkage and a minimum loan size of Rs. 4 lakh & Rs. 6 lakhs for 2nd linkage and 3rd linkage irrespective of their corpus fund.
6. All banks to sign MOU with Mission Shakti for engaging WSHG members as BC agents.
7. All banks to classify Other Allied Sector Advances in their respective category and report in the appropriate sub sector.
8. All banks to give consent for onboarding onto the Common Credit Portal and submit the required information for the development of the portal at the earliest.
9. All Banks to get waiver of CIBIL charges for BALARM farmers from their controlling offices.
10. Banks and Govt. Departments to make joint effort with specific strategies for better recovery performance and reduction in overdue & NPA accounts.
11. Finance Dept. and SLBC should analyze the issue regarding waiver of Land Premium for RSETI buildings and submit the report to revenue Department

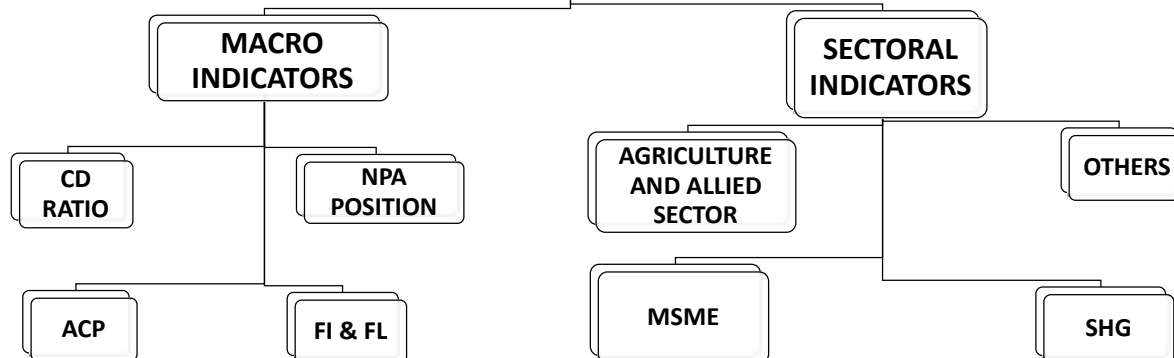
As there was no other agenda for discussion the meeting ended with vote of thanks by in charge SLBC Shri. LingarajNayak.

167TH SLBC MEETING



1

AGENDA



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.

2

Action Taken Report on the Major issues raised in the 165th & 166th SLBC meeting

SI No	Issues	Action taken by/ to be taken by							
01	All banks to take credit decision in time bound manner for disposal of pending applications under various schemes.	Name of the scheme	As on	Sponsored	Sanctioned	Pending	% pending	Trend	
		PMSVANidhi	04.02.2022	56828	41164	7436	13.09	↓	
			31.03.2022	60114	44792	7809	12.99		
		PMFME Individual	04.02.2022	688	114	273	39.68	↓	
			31.03.2022	760	154	250	32.89		
		AIF	04.02.2022	234	122	17	7.26	↓	
			31.03.2022	277	159	14	5.05		
		MKUY	08.02.2022	2151	747	582	27.44	↓	
			31.03.2022	2238	800	568	25.37		
		PMEGP	04.02.2022	16813	4211	4709	28.01	↓	
			31.03.2022	18790	5113	3139	16.70		
		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.							

3

Action Taken Report on the Major issues raised in the 165th & 166th SLBC meeting

SI No	Issues	Action taken by/ to be taken by		
02	All banks to increase the average loan size for WSHGs to Rs 4 lakh by 2022-23.	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.		
03	All banks to classify Other Allied Sector Advances in their respective category and report in the appropriate sub sector.	The status of top two banks reporting high figures in other allied is given below.		
		Rs in Crore		
		Bank	As on 31.03.2021	As on 31.03.2022
		Indus Ind	552.45	802.71
ICICI	346.10	713.38		
		ICICI Bank and Indusind Bank are advised to adhere to proper classification of Allied Agri advances.		

4



MACRO INDICATORS

5

CD RATIO

2019	
CREDIT	2,06,786.24
DEPOSIT	3,14,478.16
CD RATIO: 65.76	

2020	
CREDIT	2,10,827.84
DEPOSIT	3,48,975.92
CD RATIO: 60.41	

2021	
CREDIT	2,14,949.19
DEPOSIT	3,80,799.48
CD RATIO: 56.45	

2022	
CREDIT	3,10,598.74
DEPOSIT	4,30,073.31
CD RATIO: 72.22	

(Amount in Crores)

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BANK WISE CD RATIO 31.03.2022				(Amount in Crores)
PSBs,RRBs,OSCB				
SL	NAME OF BANK	TOTAL DEPOSIT	ADVANCE UTILIZED IN THE STATE	CD RATIO
1	Bank of Maharashtra	347.97	818.28	235.16
2	Orissa State Co-Op. Bank	24270.24	31353.17	129.18
3	Punjab & Sind Bank	1529.71	1627.03	106.36
4	Punjab National Bank	20357.39	15360.24	75.45
5	Bank of Baroda	10835.29	7609.06	70.22
6	Canara Bank	12929.57	8921.60	69.00
7	Union Bank of India	26126.93	17023.18	65.16
8	Bank of India	22483.91	13288.74	59.10
9	State Bank of India	151757.53	89690.72	59.10
10	UCO Bank	19819.92	11319.68	57.11
11	Indian Overseas Bank	10515.91	5228.02	49.72
12	Indian Bank	16348.57	7905.99	48.36
13	Odisha Gramya Bank	14402.97	6204.38	43.08
14	Utkal Gramya Bank	7643.07	3100.98	40.57
15	Central Bank of India	4891.11	1855.21	37.93

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BANK WISE CD RATIO 31.03.2022				(Amount in Crores)
PVT BANKS,SFBs				
SL	NAME OF BANK	TOTAL DEPOSIT	ADVANCE UTILIZED IN THE STATE	CD RATIO
1	Suryoday Small Finance Bank	173.34	725.90	418.76
2	Utkarsh Small Finance Bank	96.35	287.08	297.95
3	Ujjivan Small Finance Bank	193.50	447.69	231.37
4	The South Indian Bank Ltd.	174.17	331.53	190.35
5	IDFC First Bank	594.86	1106.30	185.98
6	Indus Ind Bank	3826.87	7069.28	184.73
7	City Union Bank	18.76	32.60	173.80
8	Jana Small Finance Bank	371.79	526.38	141.58
9	DCB Bank Ltd	1014.94	1412.69	139.19
10	Karnatak Bank Ltd.	463.46	587.90	126.85
11	Yes Bank	1945.68	1892.10	97.25
12	Federal Bank	1031.28	993.04	96.29

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BANK WISE CD RATIO 31.03.2022				(Amount in Crores)
PVT BANKS,SFBs				
SL	NAME OF BANK	TOTAL DEPOSIT	ADVANCE UTILIZED IN THE STATE	CD RATIO
13	Bandhan Bank	2576.41	2458.37	95.42
14	Kotak Mahindra Bank Ltd	1565.94	1184.97	75.67
15	ESAF Small Finance Bank	73.43	52.85	71.98
16	RBL Bank	574.83	385.73	67.10
17	Axis Bank Ltd	24164.65	15517.88	64.22
18	IDBI Bank	5585.97	3585.37	64.19
19	HDFC Bank	19923.31	12220.02	61.34
20	ICICI Bank	20747.23	12562.13	60.55
21	Karur Vysya Bank	329.20	127.37	38.69
22	DBS (e-Laxmi Vilas Bank)	59.62	22.82	38.28
23	Tamilnadu Mercantile Bank	114.86	34.72	30.23
24	Standard Chartered Bank	192.78	8.83	4.58

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CD Ratio DISTRICT WISE				
(Amount in Crores)				
SL.	DISTRICT NAME	31.03.2022		
		DEPOSIT	ADVANCE	CD RATIO
1	JHARSUGUDA	6548.51	19989.70	305.26
2	BOUDH	1394.37	1813.27	130.04
3	RAYAGADA	4293.09	5104.61	118.90
4	JAJPUR	11782.15	13564.72	115.13
5	SONEPUR	2413.46	2521.54	104.48
6	SAMBALPUR	26472.84	26249.58	99.16
7	NUAPADA	2105.61	2016.86	95.79
8	KALAHANDI	4988.68	4593.18	92.07
9	BARGARH	7285.77	6570.58	90.18
10	BHADRAK	7537.59	6124.69	81.26
11	NABARANGPUR	2518.63	1997.80	79.32
12	NAYAGARH	4464.19	3482.77	78.02
13	BOLANGIR	7938.06	5708.12	71.91
14	DHENKANAL	7254.74	5185.20	71.47
15	KHURDA	137389.05	97845.10	71.22

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CD Ratio DISTRICT WISE

(Amount in Crores)

SL.	DISTRICT NAME	31.03.2022		
		DEPOSIT	ADVANCE	CD RATIO
16	KENDRAPARA	7435.91	4750.98	63.89
17	GANJAM	26651.12	16352.40	61.36
18	KANDHAMAL	2748.77	1681.13	61.16
19	KORAPUT	7002.70	4278.75	61.10
20	BALASORE	14893.56	9071.99	60.91
21	SUNDARGARH	27026.76	15943.15	58.99
22	ANGUL	15260.88	8941.86	58.59
23	DEOGARH	1649.71	945.90	57.34
24	CUTTACK	33305.13	18600.23	55.85
25	PURI	10440.34	5778.25	55.35
26	MALKANGIRI	1956.61	1052.71	53.80
27	MAYURBHANJ	13358.99	6412.34	48.00
28	GAJAPATI	2741.49	1296.34	47.29
29	JAGATSINGHPUR	11452.06	4789.00	41.82
30	KEONJHAR	19762.57	7935.99	40.16

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ANNUAL CREDIT PLAN (ACP)-PSL

(Amount in Crores)

2019		2020		2021		2022	
ANNUAL TARGET	71,419.85	ANNUAL TARGET	75,611.97	ANNUAL TARGET	90,395.69	ANNUAL TARGET	1,10,241.02
ACHIVEMENT	59,936.34	ACHIVEMENT	72,100.61	ACHIVEMENT	79,898.97	ACHIVEMENT	1,02,590.26
%	83.92	%	95.36	%	88.39	%	93.06

Empaneled Public Sector Bank	Central Bank of India ACP achievement is 48.91%	To improve ACP achievement
Empaneled Pvt Sector Bank	HDFC Bank ACP achievement is 38.51%	To improve ACP achievement

ACP achievement growth over 2020-21 is 28.39%

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ANNUAL CREDIT PLAN (ACP)-PSL

(Amount in Crores)

	FY 2020-2021			FY 2021-2022			
	Annual Target	Achv.	% Achv	Annual Target	Achv.	% Achv	YoY Growth
AGRI	43,282.11	35,756.30	82.61	46,586.49	44,257.73	95.00	23.83%
MSME	30,457.99	38,891.37	127.69	41,324.43	42,690.90	103.31	9.77%
OPS	16,655.59	5,251.30	31.53	22,330.10	15,641.63	70.00	197.86%
PS TOTAL	90,395.69	79,898.97	88.39	1,10,241.02	1,02,590.26	93.06	28.40%

Other Priority Sector

Export Credit	5,470.96
Housing	1,985.63
Education	377.62
Social Infrastructure	398.58
Renewable Energy & others	7,408.84

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ANNUAL CREDIT PLAN (ACP)-PSL 31.03..2022

PSBs,RRBs,OSCB			
BANK	TARGET	ACHIEVEMENT	%
Bank of Maharashtra	83.68	174.38	208.39
Indian Overseas Bank	2102.81	2941.65	139.89
Orissa State Co-Op. Bank	18399.57	17646.04	95.90
State Bank of India	29881.79	28368.90	94.94
Odisha Gramya Bank	3216.28	2979.88	92.65
Canara Bank	3776.31	3417.33	90.49
Punjab & Sind Bank	282.96	252.27	89.15
Indian Bank	3285.24	2834.21	86.27
Punjab National Bank	6120.57	5253.81	85.84
Bank of Baroda	3061.02	2559.33	83.61
UCO Bank	4071.66	3367.47	82.71
Bank of India	4082.73	3333.22	81.64
Utkal Grameen Bank	3193.83	2352.98	73.67
Union Bank of India	7208.94	5178.52	71.83
Central Bank of India	1384.35	677.03	48.91

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ANNUAL CREDIT PLAN (ACP)-PSL 31.03.2022

PVT BANKS,SFBs			
BANK	TARGET	ACHIEVEMENT	%
Utkarsh Small Finance Bank	31.74	245.57	773.69
ESAF Small Finance Bank	26.71	162.57	608.73
RBL Bank	60.15	354.72	589.76
Yes Bank	219.40	1051.23	479.13
Indus Ind Bank	852.31	3698.16	433.90
Suryoday Small Finance Bank	114.42	485.54	424.36
Ujjivan Small Finance Bank	105.26	377.87	358.97
The South Indian Bank Ltd.	94.10	309.30	328.68
Bandhan Bank	836.22	2267.37	271.14
Federal Bank	412.15	753.79	182.89
Jana Small Finance Bank	193.68	277.29	143.17
Kotak Mahindra Bank Ltd	300.35	344.83	114.81

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ANNUAL CREDIT PLAN (ACP)-PSL 31.03.2022

PVT BANKS,SFBs			
BANK	TARGET	ACHIEVEMENT	%
Tamilnadu Mercantile Bank Ltd.	12.00	13.35	111.25
DCB Bank Ltd	508.60	501.48	98.60
ICICI Bank	3929.63	3591.57	91.40
Axis Bank Ltd	4817.21	3886.59	80.68
IDBI Bank	1356.90	910.66	67.11
Laxmi Vilas Bank	31.64	13.32	42.10
HDFC Bank	4177.62	1608.86	38.51
Karnatak Bank Ltd.	284.40	96.08	33.78
IDFC Bank	1171.08	266.29	22.74
Karur Vysya Bank	314.68	27.11	8.62
Standard Chartered Bank	235.08	9.69	4.12
City Union Bank	3.92	0.00	0.00

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ANNUAL CREDIT PLAN (ACP)-PSL 31.03.2022

DISTRICTS	TARGET	ACHIEVEMENT	%
KENDRAPARA	2187.25	3361.76	153.70
JAJPUR	3275.87	4650.54	141.96
SUNDARGARH	5959.89	7124.06	119.53
NAYAGARH	1831.51	2131.61	116.39
SAMBALPUR	3201.01	3716.13	116.09
BALASORE	5858.58	6578.14	112.28
CUTTACK	7391.92	8046.24	108.85
BOUDH	855.06	898.94	105.13
SONEPUR	1062.25	1102.66	103.80
KEONJHAR	3436.90	3474.69	101.10
ANGUL	2901.79	2828.34	97.47
RAYAGADA	1433.26	1372.46	95.76
BOLANGIR	2584.00	2453.98	94.97
BHADRAK	3695.55	3468.80	93.86
BARGARH	4081.56	3798.39	93.06

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ANNUAL CREDIT PLAN (ACP)-PSL 31.03.2022

DISTRICTS	TARGET	ACHIEVEMENT	%
MAYURBHANJ	3625.05	3271.74	90.25
GANJAM	7947.11	7043.79	88.63
JHARSUGUDA	1690.42	1486.83	87.96
JAGATSINGHPUR	2333.57	1998.48	85.64
KORAPUT	2560.32	2166.47	84.62
KHURDA	27113.34	21410.80	78.97
PURI	3783.82	2880.05	76.11
DEOGARH	578.21	438.37	75.81
GAJAPATI	993.00	695.48	70.04
NUAPADA	932.84	650.98	69.78
NABARANGPUR	1522.78	1020.62	67.02
KALAHANDI	2748.81	1705.79	62.06
KANDHAMAL	1057.21	653.53	61.82
MALKANGIRI	711.31	432.41	60.79

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Priority Sector Lending Credit Outstanding in 6 Credit Starve Districts

Based on Credit Sanctioned & Utilized in the District

District Name	Population (as per census 2011)	PSL Credit Outstanding Mar21 (Rs. in Cr.)	Per Capita Mar 21 (in Rs.)	PSL Credit Outstanding Mar22 (Rs. in Cr.)	Per Capita Mar22 (in Rs.)
Gajapati	5,77,817	631.00	10,920	1,054.22	18,245
Kandhamal	7,33,110	487.61	6,651	677.17	9,237
Kendrapara	14,40,361	1,983.79	13,773	2,426.53	16,847
Malkangiri	6,13,192	421.57	6,875	603.06	9,835
Nuapada	6,10,382	449.02	7,356	664.13	10,881
Nabarangpur	12,20,946	1,048.36	8,586	1,129.22	9,249

There is increase in per capita credit outstanding as of March 22 over that of March 21 in all the six credit starved Districts

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EDUCATION LOAN

(Amount in Crores)

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

PSB,RRB & OSCB		PVT BANKS & SFB	
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
State Bank of India	169.45	ICICI Bank	8.75
Canara Bank	51.54	IDBI Bank	3.27
Bank of India	50.33	Axis Bank Ltd	2.46

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

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HOUSING LOAN

(Amount in Crores)

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

PSB,RRB & OSCB		PVT BANKS & SFB	
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
State Bank of India	653.36	ICICI Bank	606.86
Canara Bank	436.17	IDBI BANK	206.85
Punjab National Bank	316.84	Bandhan Bank	112.22
BOTTOM 3 PERFORMING BANKS		<ul style="list-style-type: none"> Indus Ind bank has reported NIL under Housing loan. 	
Odisha Gramya Bank	32.95		
Bank of Maharashtra	9.70		
Orissa State Co-Op. Bank	1.87		

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FINANCIAL INCLUSION

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

Out of above 17,127 BC there are 14,525 fixed point BCs.

Selection of 200 GPs for opening B&M Branches by 31.03.2023

- Finance Department in consultation with RBI, NABARD & SLBC has identified 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.

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

District	Sub Division	Village	Allotted Bank	Allotment Type	Remarks
Boudh	Puruna Katak	Sulketi			Population is very low , No Connectivity so exempted for opening of banking outlets. However, IPPB has confirmed that they have CBS enabled access point
Mayurbhanj	Thakurmunda	Patbil			Village merged with the nearest village Nuasahi so exempted for opening of banking outlets. However, IPPB has confirmed that they have CBS enabled access point
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	Malkangiri	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

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Financial Inclusion

Centers for Financial Literacy (CFL) Project

Name of the Bank	No. of District allotted	No. of CFL Operationalized as of 31.03.2022	Financial Literacy Awareness Programmes Conducted	No of participants
Bank of India	9	25	3,670	81,520
State Bank of India	6	13	2,002	40,905
UCO Bank	4	12	2,113	51,372
Union Bank of India	1	2	281	7,047
TOTAL	20	52	8,066	1,80,844

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.

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.

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FINANCIAL INCLUSION

SOCIAL SECURITY SCHEMES

SCHEME	TARGET FOR ENROLLMENT – FY 2021-22	NO. OF ENROLLMENTS MADE AS OF 31.03.2022	% ACHIEVEMENT
PMJDY	11,00,000	12,40,610	112.78
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

SLBC Odisha awarded Award of Excellence for FY 2021-2022 for achieving 111.63% of the target under APY

TFIIP (ASPIRATIONAL DISTRICTS)

	31.03.2022	31.05.2022
FL CAMPS TFIIP DISTRICTS TOTAL	1,729	1,958
PMJDY ENROLLMENTS	2,37,834	2,66,347
PMJJBY ENROLLMENTS	2,36,904	2,55,014
PMSBY ENROLLMENTS	2,66,487	2,92,599
APY ENROLLMENTS	37,971	42,220

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10 ASPIRATIONAL DISTRICTS KPI 30.04.2022

NAME OF THE DISTRICT	PMJJBY ENROLMENTS (PER LAKH POPULATION)	PMSBY ENROLMENTS (PER LAKH POPULATION)	APY SUBSCRIBERS (PER LAKH POPULATION)
National avg. (tgt.: Feb'25)	5,433	16,309	2,349
State avg. (tgt.: Feb'23)	6,405	19,003	2,770
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

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Action Points for Aspirational Districts

- Kaladandi district to increase PMJJBY enrollments to reach State average before the targeted date of Feb 2023.
- Kalahandi, Koraput, Malkanagiri and Nabarangpur to increase PMSBY enrollments to reach State average.
- Kalahandi, Koraput, Malkanagiri and Nabarangpur to increase APY enrollments to reach State average.

Inclusion of Financial Literacy Material in 10+2 Class

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. Since the study material should be relevant and standardized, RBI, Bhubaneswar has taken up the matter with their Central Office and the material will be shared with the Finance Department, Govt. of Odisha and the implementation will be done by Council of Higher Secondary Education, Odisha.

ISSUE REGARDING VACANT FLC COUNSELOR POST

Name of the Bank	No. of FLC Counsellor lying vacant	Name of the Districts where 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.

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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.

SAVINGS ACCOUNT						
District	Eligible Operative Savings Accounts	Debit/ RuPay cards coverage	Internet Banking coverage	Mobile Banking + UPI + USSD coverage	AADHAAR ENABLED PAYMENT SYSTEM coverage	Coverage with at least one of the digital modes of payment
Ganjam	46,91,918	29,36,823 (62.59%)	5,88,960 (12.55%)	20,27,277 (43.21%)	24,33,755 (51.87%)	32,97,088 (70.27%)
Sambalpur	9,41,824	5,49,077 (58.77%)	2,18,087 (23.39%)	2,61,354 (27.83%)	6,07,504 (64.58%)	7,91,901 (84.18%)
CURRENT ACCOUNT						
District	Eligible Operative Current/ Business Accounts	Covered through Net Banking	Accounts covered with POS/ QR	Accounts covered with Mobile Banking	Coverage with at least one of the digital modes of payment	
Ganjam	43,031	21,384 (49.69%)	14,574 (33.87%)	17,720 (41.18%)	30,802 (71.58%)	
Sambalpur	20,130	11,141 (55.35%)	4,312 (21.42%)	7,923 (39.36%)	13,347 (66.31%)	

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SECTORAL POSITION OF NPA AS ON 31.03.2022

(Amount in Crores)

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

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

- Increase in NPA % in Short Term Crop Loan & PMEGP is more.

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SECTORAL INDICATORS

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AGRICULTURAL ADVANCE

(Amount in Crores)

2019		2020		2021		2022	
ANNUAL TARGET	38,378.41	ANNUAL TARGET	41,320.02	ANNUAL TARGET	43,282.11	ANNUAL TARGET	46,586.49
ACHIVEMENT	26,353.51	ACHIVEMENT	28,680.73	ACHIVEMENT	35,756.30	ACHIVEMENT	44,257.73
%	68.67	%	69.41	%	82.61	%	95.00

Agricultural advance achievement growth over 2020-21 is 23.77%

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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.

In the Sub-Committee meeting on F & ARD held on 09.06.2022, it was 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 date 16 banks namely SBI, PNB, Bank of Baroda, UCO Bank, Bank of India, IOB, Union Bank of India, Indian Bank, Central Bank of India, Odisha State Co-operative Bank, Axis Bank, DCB Bank, Federal Bank, ICICI Bank, IDBI Bank and Utkal Grameen Bank have given their consent for onboarding on the Common Credit Portal and submitted the application forms. Remaining banks (Including HDFC Bank) are advised to give consent for the same and submit the application forms.

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CROP LOAN

(Amount in Cr.)

FY	Crop Loan Disbursement during the period		
	Target (in Cr.)	Achv. (in Cr.)	% Achv.
2020-21	29,878.94	24,617.85	82.39
2021-22	32,156.12	27,462.36	85.40

PSB,RRB & OSCB		PVT BANKS & SFB	
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
OSCB	15,897.76	AXIS Bank	481.46
SBI	3,722.56	Yes Bank	310.00
UGB	1,007.62	Federal Bank	
BOTTOM 3 BANKS		IndusInd Bank has shown NIL Crop Loan disbursement against the target of Rs.142.31 Cr. IndusInd is advised to take necessary steps to achieve the target for current FY Rs. 427.30 CR.	
Bank of Maharashtra	0.32		
Punjab & Sind Bank	4.68		
Central Bank of India	168.27		

Crop Loan growth over 2020-21 is 11.55%

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AGRI TERM LOAN

(Amount in Crores)

FY	Term Loan Disbursement during the period		
	Target (in Cr.)	Achv. (in Cr.)	% Achv.
2020-21	13,403.17	11,138.45	83.10
2021-22	14,430.37	16,795.39	116.39

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

Agri Term Loan growth over 2020-21 is 50.79%

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KCC

(Amount in Crores)

FY	No. of KCCs issued		Balance O/S	
	No. (in actuals)	Amt	No. (in actuals)	Amt
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

(Amount in Crores)

PSB,RRB & OSCB		PVT BANKS & SFB	
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	0.00
Punjab & Sind Bank	0.92	IndusInd Bank	0.00
Bank of Maharashtra	0.39	Suryoday SFB	0.00

KCC issued growth over 2020-21 in no. of Acc is 76.54% & Amount is 64.10%.

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BALARAM

Period	Total JLGs formed	Total application sponsored	Total application sanctioned	Amount Sanctioned (in Crore)	Amount Disbursed (in Crore)
As of 31.03.2022	22,979	19,436	6,934	64.95	52.33

Bank wise Achievement of JLGs Sanctioned & Disbursed for 2020-21 & 2021-22 and Target for 2022-23

Sl. No.	Name of the Bank	Target 20-21 & 21-22	Achievement	Target 22-23
1	PSB	66,472	278	37,750
2	RRB	17,740	159	14,000
3	OSCB	4,500	5,531	27,909
4	Pvt and SFBs	10,483	123	14,224
Total		99,195	6,091	93,883

Waiver of CIBIL charges under JLG Finance in BALARAM Scheme

17 banks have reported that they are charging NIL CIBIL charges. (BOB, BOI, CBI, UCO, UBI, AXIS, Bandhan, Federal, HDFC, ICICI, IDBI IDFC, RBL, Jana, Ujjivan, Utkarsh & OSCB). Others are advised to take necessary action for waiver.

PMFBY Coverage of Farmers under BALARAM

Farmers under BALARAM are landless. Department is requested to cover such farmers under PMFBY based on Certificate of Cultivation (CoC) issued by Agriculture Department.

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AGRICULTURE INFRASTRUCTURE FUND

AIF DATA AS ON 31.03.2022 (Amount in Rs. Crores)

Sl No.	Institution Name	Total Applications.	Total Amount.	Sanctioned Applications.	Sanctioned Amount.	Disbursed Applications.	Disbursed Amount.	Denied/Rejected Applications.	Denied/Rejected Amount.	Pending Applications.	Pending Amount.
1	Bank Of Baroda	15	16.19	7	9.77	7	9.77	8	6.42	0	0.00
2	Bank Of India	43	14.29	27	10.78	27	10.78	15	2.88	1	0.63
3	Canara Bank	15	20.78	9	15.00	8	11.00	6	5.78	0	0.00
4	Central Bank Of India	2	0.54	0	0.00	0	0.00	2	0.54	0	0.00
5	Indian Bank	1	0.58	0	0.00	0	0.00	1	0.58	0	0.00
6	Indian Overseas Bank	4	4.16	0	0.00	0	0.00	2	2.60	2	1.56
7	Punjab National Bank	1	0.95	0	0.00	0	0.00	1	0.95	0	0.00
8	STATE BANK OF INDIA	9	6.83	2	0.80	2	0.80	7	6.03	0	0.00
9	UCO Bank	7	6.97	4	5.64	4	5.64	3	1.33	0	0.00
10	Union Bank of India	4	1.45	2	0.51	2	0.51	2	0.94	0	0.00
11	DCB Bank	1	1.57	0	0.00	0	0.00	1	1.57	0	0.00
12	HDFC Bank	2	2.08	0	0.00	0	0.00	2	2.08	0	0.00
13	ICICI Bank	82	45.35	70	38.05	68	37.40	11	6.91	1	0.39
14	IDBI BANK LTD	47	32.59	19	7.47	19	7.47	23	24.05	5	1.06
15	Karnataka Bank	6	4.87	0	0.00	0	0.00	6	4.87	0	0.00
16	Kotak Mahindra Bank	15	7.87	3	1.60	2	0.89	10	5.83	2	0.43
17	NABKISAN Finance Ltd	22	0.94	16	0.64	16	0.64	4	0.21	2	0.08
18	Samunnati Financial Intermediation & Services Pvt LTD	1	0.05	0	0.00	0	0.00	0	0.00	1	0.05
Total		277	168.03	159	90.26	155	84.90	104	73.58	14	4.20

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Mission for Integrated Development of Horticulture (MIDH)

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	12.9	163	292.63
3	Indian Bank	7	11.8	96	165.57
4	UCO Bank	6	7.6	51	90.79
5	DCCBs	5	5	49	147.91
6	Canara Bank	4	10.8	64	103.57
7	Bank of Baroda	3	5.19	20	29.27
8	Bank of India	2	3.58	94	285.86
9	Punjab National Bank	2	16.4	35	89.57
10	Union Bank	1	15	77	220.11
11	Indian Overseas Bank	1	1.4	12	18.97
12	LAMP	1	0	4	18
13	Central Bank of India	0	0	16	40.81
14	Axis Bank	0	0	3	16.99
15	Indusind Bank	0	0	1	15
16	Co-operative Bank	0	0	3	8.4
17	ICICI Bank	0	0	4	6.2
18	Federal Bank	0	0	1	1.4
19	IDBI	0	0	5	39
TOTAL		72	152.53	784	1783.03

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PMFBY

Farmers covered under PMFBY for Kharif 2021 & Rabi 21-22	Kharif 20	Kharif 21	Rabi 20-21	Rabi 21-22
Enrolment (Nos of Farmers) (both loanee & non loanee) In Lakhs	15.81	12.29	0.52	0.34
Area Insured (Lakh ha)	11.39	10.50	0.52	0.40
Sum Insured(Rs Crores)	7,675.67	7077.74	399.44	283.43
Gross Premium(Rs Crores)	1424.00	1,387.34	15.22	12.82
Farmers Premium (Rs Crores)	153.56	141.46	5.01	4.19

Reasons for Low Enrollment in 21-22 Crop seasons

As Crop Insurance was made optional, in OSCB 4.26 Lakh farmers opted out.

Nodal Officer PMFBY may apprise the house.

The resolution no 5105 dated 10.06.2022 regarding PMFBY, implementation during Kharif 2022 and Rabi 2022-23 Crop Season issued by the Cooperation Department, Govt. of Odisha has been circulated to all banks.

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AGRI ALLIED

(Amount in Crores)

Name of the scheme	FY 2020 – 2021			FY 2021 – 2022			YoY Growth
	Target	Achv.	% Achv.	Target	Achv.	% Achv.	
Dairy(Including DEDS)	1767.51	628.91	35.58	1909.63	836.79	43.82	33.05%
Fishery	1083.74	460.09	42.45	1182.74	625.87	52.92	36.03%
Poultry	861.96	604.00	70.07	1029.03	963.43	93.63	59.51%
AH-Sheep/Goatery/Piggery	811.63	933.35	115.00	834.13	1979.72	237.34	12.11%
Others	182.34	3181.57	1744.82	205.01	2706.08	1319.97	-14.95%
Total	4707.18	5807.92	123.38	5160.54	7111.89	137.81	22.45%

Banks reporting more than Rs100 Cr. In Other Allied sector

Bank Name	Target in Rs. Crores	Achv in Rs. Crores	%
Indus Ind Bank	4.18	802.71	19224.95
ICICI Bank	11.80	713.38	6046.23
State Bank of India	52.22	351.53	673.17
Utkarsh Small Finance Bank	0.70	192.15	27395.97
Ujjivan Small Finance Bank	2.07	119.18	5765.83

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AGRI ALLIED

PSB,RRB&OSCB	
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 Maharashtra	4.03

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MKUY

Date	Total applications sponsored under MKUY	Applications rejected under MKUY	Applications sanctioned under MKUY	Applications pending under MKUY
31.03.2022	2,238	870	800	568
15.06.2022	2,550	870	824	856

Districtwise & Bankwise Highest Pending under MKUY

District	Pending	Bank	Sanction	Pending
Ganjam	105	SBI	190	178
Cuttack	91	PNB	124	108
Dhenkanal	73	OSCB	145	41
Puri	73	UNION BANK	58	47
Khordha	66	CANARA BANK	54	16
Nayagarh	43	UCO	49	43
Bargarh	38	BOB	42	37

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KCC SATURATION DRIVE FOR ANIMAL HUSBANDRY, DAIRY AND FISHERY FARMERS

(Amount in Crores)

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 AND DISTRICTS WITH HIGHEST PENCYENCY AS ON 27.05.2022

Animal Husbandry		Fisheries	
BANK	NO. OF PENDING APPLICATIONS	BANK	NO. OF PENDING APPLICATIONS
State Bank of India (including UGB)	6587	State Bank of India (including UGB)	1134
Odisha State Cooperative Bank	6401	Odisha State Cooperative Bank	525
UCO Bank	1108	Indian Overseas Bank (including OGB)	150
Union Bank of India	879	Indian Bank	148

Animal Husbandry		Fisheries	
DISTRICT	NO. OF PENDING APPLICATIONS	DISTRICT	NO. OF PENDING APPLICATIONS
Kendrapara	6521	Nayagarh	594
Angul	1326	Malkanagiri	337
Sundargarh	1263	Jajapur	184
Bhadrak	1033	Khurda	177
Malkanagiri	935	Sundargarh	144

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OTHER AGRICULTURAL ISSUES

Doubling of Farmers' Income by 2022-Strategy for Odisha

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. NABARD launched a pilot project titled "Krishak Samridhi –In Odisha, the project is being implemented in 07 villages (Tilakana, Demando, Tentapur, Baliapada, P. Balarampur, Sankilo, Katarpada) of Nischintakoili block in Cuttack district since September 2017.

CGM, NABARD to further appraise in the matter.

Agriculture Skill Council of India (ASCI)

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, ASCHI is requested to apprise in the matter.

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MSME-SECTOR WISE

(Amount in Crores)

Sector	FY 2020-21			FY 2021-22			
	Target	Achv.	% Achv.	Target	Achv.	% Achv.	YoY Growth
Micro Enterprises	15,533.57	20,751.65	133.59	21,814.98	20,914.15	95.87	0.78%
Small Enterprises	9,441.98	13,121.22	138.97	11,998.07	11,905.88	99.23	-9.26%
Medium Enterprises	5,482.44	5,018.51	91.54	7,511.38	9,870.87	131.41	96.69%
TOTAL	30,457.99	38,891.38	127.69	41,324.43	42,690.90	103.31	9.77%

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MSME

PSBs,RRBs,OSCB			
BANK NAME	TARGET	ACHIEVEMENT	%
Bank of Maharashtra	42.01	163.53	389.26
Indian Bank	1476.17	2009.58	136.13
State Bank of India	13412.96	15762.05	117.51
Punjab & Sind Bank	153.44	167.94	109.45
Bank of Baroda	1311.49	1383.46	105.49
UCO Bank	1817.02	1902.17	104.69
Utkal Grameen Bank	817.45	855.46	104.65
Punjab National Bank	2598.35	2705.48	104.12
Canara Bank	1773.71	1806.58	101.85
Union Bank of India	3472.80	3496.10	100.67
Bank of India	1597.57	1599.21	100.10
Odisha Gramya Bank	845.49	654.74	77.44
Indian Overseas Bank	922.17	709.32	76.92
Central Bank of India	637.91	453.00	71.01
Orissa State Co-Op. Bank	399.08	2.62	0.66

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MSME

PVT BANKS,SFBs			
BANK NAME	TARGET	ACHIEVEMENT	%
Yes Bank	59.45	469.04	788.95
Kotak Mahindra Bank Ltd	32.01	250.53	782.66
The South Indian Bank Ltd.	44.04	305.52	693.66
Indus Ind Bank	189.06	1087.51	575.22
Federal Bank	135.29	421.21	311.34
Ujjivan Small Finance Bank	36.59	95.02	259.69
RBL Bank	28.09	65.24	232.22
Karnatak Bank Ltd.	21.42	48.90	228.29
Tamilnadu Mercantile Bank Ltd.	8.31	13.35	160.65
ICICI Bank	1996.80	2068.38	103.58
IDBI Bank	643.15	627.16	97.51
Axis Bank Ltd	2318.83	2199.25	94.84
ESAF Small Finance Bank	17.46	14.69	84.14
Laxmi Vilas Bank	18.62	13.01	69.89
HDFC Bank	2187.18	1203.40	55.02
DCB Bank Ltd	202.25	88.18	43.60
Jana Small Finance Bank	57.49	22.10	38.44
Suryoday Small Finance Bank	37.16	2.47	6.65
Standard Chartered Bank	221.77	9.69	4.37
Utkarsh Small Finance Bank	14.93	0.43	2.88
Bandhan Bank	356.77	9.42	2.64
IDFC Bank	1115.54	5.16	0.46
City Union Bank	2.28	0.00	0.00
Karur Vysya Bank	302.32	0.00	0.00

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PMEGP-BANKWISE SANCTIONS (31.03.2022)

BANKWISE ACHIEVEMET UNDER PMEGP FOR THE YEAR 2021-22 IN RESPECT OF ODISHA AS OF 31.03.2022										
NAME OF BANK	TARGET		SANCTIONED BY BANK		% ACHIEVEMENT		MM CLAIMED		PENDING AT BANKS	
	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)
STATE BANK OF INDIA	1442	4396.00	1457	2775.80	101.04	63.14	1356	2730.86	1241	3261.50
PUNJAB NATIONAL BANK	608	1866.00	696	1974.38	114.47	105.81	602	1787.25	182	697.34
UNION BANK OF INDIA	614	1877.00	537	1346.34	87.46	71.73	372	1017.37	103	280.54
CANARA BANK	485	1483.00	485	1250.34	100.00	84.31	393	998.42	26	82.09
BANK OF BARODA	287	889.00	343	1103.88	119.51	124.17	275	934.14	216	549.27
BANK OF INDIA	418	1296.00	425	984.39	101.67	75.96	407	969.37	189	541.26
INDIAN BANK	346	1059.00	247	698.59	71.39	65.97	234	656.35	175	500.08
CENTRAL BANK OF INDIA	172	537.00	161	474.79	93.60	88.42	125	402.67	152	548.89
ODISHA GRAMYA BANK	275	839.00	151	466.19	54.91	55.56	146	453.18	379	1000.48
UCO BANK	406	1232.00	236	454.06	58.13	36.86	189	358.11	46	105.60
INDIAN OVERSEAS BANK	213	653.00	131	345.22	61.50	52.87	135	382.51	33	136.78
IDBI BANK	39	124.00	66	195.31	169.23	157.51	63	197.20	46	140.49
AXIS BANK LTD	91	280.00	110	183.21	120.88	65.43	114	243.13	143	412.69

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PMEGP-BANKWISE SANCTIONS (31.03.2022)

BANKWISE ACHIEVEMET UNDER PMEGP FOR THE YEAR 2021-22 IN RESPECT OF ODISHA AS OF 31.03.2022										
NAME OF BANK	TARGET		SANCTIONED BY BANK		% ACHIEVEMENT		MM CLAIMED		PENDING AT BANKS	
	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)
UTKAL GRAMYA BANK	217	658.00	18	97.40	8.29	14.80	18	84.41	1	3.50
PUNJAB AND SIND BANK	29	87.00	21	63.07	72.41	72.49	17	56.91	21	84.30
FEDERAL BANK	13	39.00	6	36.84	46.15	94.46	5	43.75	20	82.68
BANK OF MAHARASHTRA	18	54.00	13	30.69	72.22	56.83	9	27.45	22	79.61
KARNATAKA BANK LTD	4	12.00	5	17.98	125.00	149.83	4	17.23	4	27.25
HDFC BANK	79	237.00	2	5.69	2.53	2.40	3	5.78	93	262.36
ICICI BANK LIMITED	79	237.00	3	1.73	3.80	0.73	1	0.48	24	63.73
BANDHAN BANK LTD	96	288.00	0	0.00	0.00	0.00	0	0.00	6	10.00
DCB BANK LIMITED	22	66.00	0	0.00	0.00	0.00	0	0.00	8	16.55
IDFC FIRST BANK LTD	10	30.00	0	0.00	0.00	0.00	0	0.00	4	13.25
INDUSIND BANK	24	72.00	0	0.00	0.00	0.00	0	0.00	4	5.18
KOTAK MAHINDRA BANK LTD	10	30.00	0	0.00	0.00	0.00	0	0.00	1	0.75
YES BANK	3	9.00	0	0.00	0.00	0.00	0	0.00	0	0.00
TOTAL	6000	18350	5113	12505.9	85.22	68.15	4468	11366.57	3139	8906.17

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PMEGP

BANKWISE ACHIEVEMET UNDER PMEGP FOR THE YEAR 2022-23 IN RESPECT OF ODISHA AS OF 20.06.2022										
NAME OF BANK	TARGET		SANCTIONED BY BANK		% ACHIEVEMENT		MM CLAIMED		PENDING AT BANKS	
	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)	NO.OF UNIT	MM (Rs. in lakhs)
TOTAL	6,000	21,000	437	1,089.14	7.28	5.19	382	1,049.89	3195	8,485.53

**PMEGP AVERAGE TICKET SIZE IN ODISHA
31.03.2022**

Rs.7.49 Lakhs

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

Ministry of MSME, 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 some modifications in the existing Scheme.

- Cost of Project increased to Rs. 50 Lacs from Rs.25 Lacs in manufacturing sector & Rs.20 Lac from Rs.10 Lac for Service sector.
- For 2nd loan for Manufacturing sector the maximum cost of the project is Rs. 1.00 crore. Maximum subsidy would be Rs. 15 Lacs, For Service sector maximum cost of the project is Rs. 25 lakh. Maximum subsidy would be Rs.3.75 lakh.
- 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.

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BANK WISE PERFORMANCE UNDER PMFME (INDIVIDUAL) AS OF 31.03.2022

NAME OF BANK	TARGET	SPONSERED	SANCTIONED	REJECTED	PENDING
STATE BANK OF INDIA	341	330	60	162	62
CANARA BANK	110	61	17	28	11
UCO BANK	96	64	17	38	16
PUNJAB NATIONAL BANK	134	49	16	20	19
UNION BANK OF INDIA	144	46	10	24	7
BANK OF BARODA	67	32	9	16	4
BANK OF INDIA	98	37	8	18	14
INDIAN OVERSEAS BANK	49	17	6	7	7
INDIAN BANK	79	54	5	25	13
ODISHA GRAMYA BANK	0	30	4	3	57
CENTRAL BANK OF INDIA	40	10	1	4	5
UTKAL GRAMYA BANK RRB	0	10	1	4	9
BANDHAN BANK	74	0	0	0	1
AXIS BANK	69	2	0	2	0
HDFC BANK	62	2	0	1	3
ICICI BANK LIMITED	61	3	0	0	5
IDBI BANK	29	10	0	2	12
DCB BANK LIMITED	17	1	0	1	0
BANK OF MAHARASHTRA	0	1	0	1	0
KARUR VYSYA BANK	0	0	0	0	1
OSCB	0	0	0	0	3
PUNJAB & SIND BANK	0	1	0	0	1
Total	1470	760	154	356	250

Representative from MOFPI may apprise the House.

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BANK WISE PERFORMANCE UNDER PMFME (GROUP) AS OF 31.03.2022

NAME OF BANK	TARGET	SPONSERED	SANCTIONED	REJECTED	PENDING
STATE BANK OF INDIA	100	120	7	1	109
UTKAL GRAMYA BANK RRB	0	53	7	0	46
CANARA BANK	32	10	4	0	2
UCO BANK	28	18	2	1	15
AXIS BANK	20	0	0	0	0
BANDHAN BANK	22	0	0	0	0
BANK OF BARODA	20	11	0	1	7
BANK OF INDIA	29	25	0	0	31
BANK OF MAHARASHTRA	0	0	0	0	0
CENTRAL BANK OF INDIA	12	1	0	0	1
DCB BANK LIMITED	5	0	0	0	0
HDFC BANK	18	0	0	0	1
ICICI BANK LIMITED	18	4	0	0	6
IDBI BANK	8	0	0	0	0
INDIAN BANK	23	9	0	0	10
INDIAN OVERSEAS BANK	14	8	0	0	7
ODISHA GRAMYA BANK	0	19	0	0	21
OSCB	0	3	0	0	3
PUNJAB NATIONAL BANK	39	20	0	1	19
UNION BANK OF INDIA	42	16	0	6	9
Total	430	317	20	10	287

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BANK WISE PERFORMANCE UNDER PMFME (FPO) AS OF 31.03.2022

NAME OF BANK	TARGET	SPONSERED	SANCTIONED	REJECTED	PENDING
STATE BANK OF INDIA	13	2	0	0	2
UNION BANK OF INDIA	5	0	0	0	0
PUNJAB NATIONAL BANK	5	0	0	0	0
CANARA BANK	3	0	0	0	0
BANK OF INDIA	4	0	0	0	0
UCO BANK	4	0	0	0	0
INDIAN BANK	3	0	0	0	0
Bandhan Bank	3	0	0	0	0
AXIS BANK	3	0	0	0	0
BANK OF BARODA	3	0	1	0	0
HDFC BANK	1	0	0	0	0
ICICI BANK LIMITED	2	0	0	0	0
INDIAN OVERSEAS BANK	2	0	0	0	0
CENTRAL BANK OF INDIA	2	0	0	0	0
IDBI BANK	1	1	0	0	0
DCB BANK LIMITED	1	0	0	0	0
TOTAL	55	3	1	0	2

TARGET FOR FY 22-23	TARGET IND	TARGET GROUP	TARGET FPO
	1690	500	54

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ECLGS 31.03.2022

- Total sanction by banks Rs 3730.14 cr in 20,3743 accounts upto 31.03.2022.
- Interest subvention partially claimed by 7 banks (UCO Bank, Bank of India, Punjab National Bank, Union Bank of India, Odisha Gramya Bank, Utkal Grameen Bank and Federal Bank) amounting to Rs.2.04 Crores.
- DI, Cuttack has taken up with MSME Department Odisha for extension of timeline for claiming interest subvention as per revised guidelines.

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PMMY

NATIONAL BANK AS PER NO OF A/C SANCTIONED	Amount in Rs. Crores (PMMY) FROM 01.04.2021 TO 31.03.2022		
	NO OF A/Cs	SANCTION AMT	DISBURSEMENT AMT
07	35,05,510	15,722.69	15,389.30

PSB,RRB & OSCB		PVT BANKS & SFB	
BANK	AMOUNT DISBURSED (Rs. in Crores)	BANK	AMOUNT DISBURSED (Rs. in Crores)
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
State Bank of India	1169.76	IndusInd Bank	4384.72
Punjab National Bank	890.47	Bandhan Bank	913.46
Canara Bank	490.65	Axis Bank	407.64
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Central Bank of India	96.54	The South Indian Bank	0.04
Punjab & Sind Bank	14.54	Tamilnad Mercantile Bank	0.01
Utkal Grameen Bank	5.29	Jana SFB	0.00

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STAND UP INDIA

All Amt in Rs. Crore

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

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

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STARTUP FINANCE IN ODISHA

BANK NAME	NO OF START UPS SANCTIONED UPTO 15.06.2022		OUT OF WHICH DISBURSED	
	ACCOUNT	AMOUNT IN Crores	ACCOUNT	AMOUNT IN Crores
Bank of India	163	122.24	150	111.85
Indian Overseas Bank	17	16.63	17	10.91
UCO Bank	1	10.00	-	-
Bank of Maharashtra	1	1.20	1	1.20
Union Bank of India	4	0.66	4	0.51
Punjab National Bank	10	0.48	10	0.33

All banks are advised to sanction loan to Startups and submit the details to SLBC.

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PMSVANidhi (31.03.2022)

BANK NAME	SPONSERED	SANCTIONED	DISBURSED	RETURNED	PENDING	% SANCTION
TOTAL	60114	44972	35583	7249	7809	74.81
STATE BANK OF INDIA	21424	17641	13319	1360	2423	82.34
UNION BANK OF INDIA	6681	4470	3293	1396	815	66.91
BANK OF IINDIA	5438	4423	3934	532	483	81.34
CANARA BANK	4499	3684	3325	527	288	81.88
PUNJAB NATIONAL BANK	4285	2850	2240	937	498	66.51
INDIAN BANK	3496	2827	2404	288	381	80.86
UCO BANK	3489	2477	1974	660	352	70.99
BANK OF BARODA	2907	2029	1611	562	316	69.80
INDIAN OVERSEAS BANK	2457	1374	1169	331	752	55.92
CENTRAL BANK OF INDIA	1861	1365	1093	244	252	73.35

Other Bank to increase sanction under PMSVANidhi with digital onboarding on priority basis and ensure all beneficiaries are onboarded into all the social security schemes available.

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PERFORMANCE UNDER SILPI UNNATI YOJANA(31.03.22)

SL	NAME OF BANK	SPONSORED	SANCTIONED	%SANCTION	PENDING
TOTAL		2275	933	41.01	1342
1	OSCB	399	314	78.70	85
2	ODISHA GRAMYA BANK	379	137	36.15	242
3	STATE BANK OF INDIA	602	105	17.44	497
4	BANK OF INDIA	140	83	59.29	57
5	CANARA BANK	111	70	63.06	41
6	PUNJAB NATIONAL BANK	138	54	39.13	84
7	INDIAN BANK	111	47	42.34	64
8	UNION BANK OF INDIA	93	47	50.54	46
9	CENTRAL BANK OF INDIA	45	32	71.11	13
10	UCO BANK	103	16	15.53	87
11	BANK OF BARODA	47	12	25.53	35
12	INDIAN OVERSEAS BANK	51	12	23.53	39
13	UTKALA GRAMYA BANK	50	4	8.00	46
14	AXIS BANK LTD	1	0	0.00	1
15	ICICI BANK	1	0	0.00	1
16	IDBI BANK	3	0	0.00	3
17	PUNJAB & SIND BANK	1	0	0.00	1

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OTHERS

(a) CGTMSE

AT THE END OF THE PERIOD	PROPOSALS COVERED DURING THE PERIOD	
	NO. OF ACCOUNTS	AMOUNT IN Rs. Crores
FY 2020-21	28,288	1,133.70
FY 2021-22	25,788	1,801.05

(b) 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.

(c) Bank Finance to MSME getting lease hold right from IDCO.

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SHG BANK LINKAGE (1.04.2021 TO 31.03.2022)

(Amount in Rs. Lakhs)

BANK NAME	TARGET		ACHIEVEMENT		% OF ACHIEVEMENT		AVERAGE LOAN SIZE (RS IN LAKH)	NO. OF LOAN APPLICATIONS PENDING AT BRANCH LEVEL
	PHYSICAL	FINANCIAL	PHYSICAL	FINANCIAL	PHYSICAL	FINANCIAL		
TOTAL	280150	600252.02	310819	683647.84	111%	114%	2.20	28279
HDFC BANK	1326	2487.47	4557	8869.35	344%	357%	1.95	533
BANK OF INDIA	12179	25205.41	15750	35490.24	129%	141%	2.25	801
INDIAN OVERSEAS BANK	7317	14690.87	8016	17960.41	110%	122%	2.24	957
PUNJAB NATIONAL BANK	13973	32465.56	15586	39487.32	112%	122%	2.53	1728
CANARA BANK	10237	22194.85	11359	26703.14	111%	120%	2.35	952
STATE BANK OF INDIA	60083	131422.90	71774	155306.81	119%	118%	2.16	4758
BANK OF BARODA	6472	14652.28	7304	17274.15	113%	118%	2.37	673
UCO BANK	18889	44282.39	19783	50371.90	105%	114%	2.55	1303
UTKAL GRAMEEN BANK	31601	48138.42	34832	53709.38	110%	112%	1.54	5269
ODISHA GRAMYA BANK	66759	157040.31	71682	174274.79	107%	111%	2.43	4931

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SHG BANK LINKAGE (1.04.2021 TO 31.03.2022)

(Amount in Rs. Lakhs)

BANK NAME	TARGET		ACHIEVEMENT		% OF ACHIEVEMENT		AVERAGE LOAN SIZE (RS IN LAKH)	NO. OF LOAN APPLICATIONS PENDING AT BRANCH LEVEL
	PHYSICAL	FINANCIAL	PHYSICAL	FINANCIAL	PHYSICAL	FINANCIAL		
INDIAN	9892	21373.23	10376	23287.14	105%	109%	2.24	1251
ICICI BANK	3788	7383.83	4179	7994.66	110%	108%	1.91	465
CENTRAL BANK OF INDIA	5056	10385.77	4854	10799.28	96%	104%	2.22	467
UNION BANK OF INDIA	10972	22726.43	11055	22807.29	101%	100%	2.06	1449
OSCB	19145	40632.04	18559	37294.91	97%	92%	2.01	2253
PUNJAB AND SIND BANK	110	221.68	81	137.45	74%	62%	1.70	5
IDBI BANK	662	1341.79	337	657.29	51%	49%	1.95	103
AXIS BANK	1689	3606.79	662	1050.80	39%	29%	1.59	353
OTHERS	0	0.00	73	171.53	0%	0%	2.35	28

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SHG BANK LINKAGE (1.04.2021 TO 31.03.2022)

Highest No of Sanctions	State Bank of India	71,774 No of SHGs
Highest Amount Sanctioned	Odisha Gramya Bank	Rs. 1,742.75 Crores
Highest Avg. Loan Size	UCO Bank	Rs. 2.55 Lakhs

- State Government has envisioned a target of Rs.50,000 Crores for Next 5 Years to be financed through SHG Bank Linkage.
- Mission Shakti has allocated SHG Bank Linkage target for FY 22-23 for 3,50,000 Accounts(40,000 fresh,3,10,000 Repeat) with financial target of Rs. 8750 Crores. Bank wise target circulated.
- 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.

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SHG INT. SUBVENTION (As on 31.03.2022)

Sl No.	BANK NAME	Settlement Details through		Total (Offline + BLIS)
		through Banks	BLIS MIS portal	
	GRAND TOTAL	103.12	58.81	161.93
1	ODISHA GRAMYA BANK	15.33	30.08	45.41
2	STATE BANK OF INDIA	17.84	19.69	37.53
3	OSCB	19.84	0.00	19.84
4	UCO BANK	7.62	4.31	11.94
5	UTKAL GRAMEEN BANK	5.56	4.51	10.06
6	PUNJAB NATIONAL BANK	6.38	0.00	6.38
7	CANARA BANK	6.02	0.00	6.02
8	UNION BANK	5.48	0.00	5.48
9	INDIAN OVERSEAS BANK	4.46	0.00	4.46
10	INDIAN BANK	4.45	0.00	4.45
11	BANK OF INDIA	3.90	0.00	3.90
12	BANK OF BARODA	3.25	0.00	3.25
13	CENTRAL BANK OF INDIA	1.85	0.00	1.85
14	ICICI BANK	0.86	0.08	0.93
15	AXIS BANK	0.27	0.00	0.27
16	IDBI BANK	0.00	0.10	0.10
17	HDFC BANK	0.00	0.05	0.05
18	PUNJAB AND SIND BANK	0.01	0.00	0.01

(Amount in Crores)

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OTHER ACTION POINTS

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

Punjab & Sind, IndusInd & Federal Bank to sign MoU latest by 25th June 2021.

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.

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

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) by different banks namely OGB, SBI, UGB, YES & ICICI.

The proposal received from UCO Bank in this regard is under necessary Government approval. Other banks may come up for engaging WSHGs as BCA under this Model

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.

Initiative for WASH

SLBC had organised a seminar in association with Water.org & UNESCO on 29.04.2022 to sensitize all banks regarding the importance of finance to Water sanitation & Hygiene Sector.

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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 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.

MD OSFDC may apprise the house.

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

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NULM

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

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.

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RSETI land Allotment Issue

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 Authority is demanding Cess , Rent and other Expenses for Rs10.71 Lakh , not deposited by Bank.
2	Gajapati	Allotted Land cancelled	Not Given	To be Done	Fresh request letter for allotment of Land written by RSETI on dated 29.12.2021 to provide free of cost land to the Distt. Collector. The District Authority is demanding 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. (National Institute of Rural Development) 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

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Celebration of AKAM – Iconic Week & Customer Outreach Program.

On 08.06.22, credit outreach programs were arranged in all the 30 districts of Odisha in a big way by the LDMs under the guidance of SLBC Odisha.

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
Total	3,4130	1,028.16

Jansuraksha Schemes mobilization

PMSBY Enrolments	32,931
PMJJBY Enrolments	18,693
APY Subscription	8,613

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Other Issues

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

As notified by Ministry of Finance, Government of India a virtual meeting was organized by SLBC on 14.03.2022 with SWIFT India Pvt Ltd & 15 major commercial banks of Odisha. The matter has been taken up with Inspector General of Registration for early implementation of e-BG through automated e-stamping in Odisha .

IGR may apprise the house.

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

The eNWRs issued by warehouses registered by WDRA for approved commodities are eligible for pledge financing. 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.

RBI has also enhanced the PSL limit for loans against NWRs/eNWRs from Rs.50 lakh to Rs.75 lakh per borrower. Banks are requested to consider extending pledge finance to applicants wanting to pledge e-NWRs as per prevailing guidelines of respective bank

Digitization of land records.

Bhulekh Odisha is an online portal to keep the land records of the citizens of the Odisha State. 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.

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Other Issues

- 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). 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.
- Reallocation of villages under service area to be done by DCC.
- 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.
- 803, applications for attachment of property under Section 14 of the SARFAESI Act pending with District Magistrates to be disposed off at the earliest.
- Functioning of DCC/DLRC: All LDMs to follow the RBI guidelines while convening the DCC/DLRC meetings.
- Strengthening of LDMs: Controllers of the Lead Banks are requested to provide adequate staff and other infrastructure facilities to strengthen the LDM's office

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Other Issues

- 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.

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Thank You

LIST OF PARTICIPANTS FOR 167TH SLBC MEETING HELD ON 23.06.2022 (THURSDAY) FOR THE QUARTER ENDED MARCH 2022 HELD AT LOKSEVA BHAWAN AT 10.30 AM

SL	NAME	DESIGNATION	ORGANISATION
1	Shri Niranjan Pujari	Minister of Finance & Parliament Affairs	Govt. of Odisha
2	Shri Pradeep Kumar Jena	Development Commissioner cum Additional Chief Secretary	Govt. of Odisha
3	Shri Sanjeev Chopra	Agriculture Production Commissioner Cum Additional Chief Secretary	Govt. of Odisha
4	Shri Vishal Kumar Deb	Principal Secretary, Finance Department	Govt. Of Odisha
5	Smt Ranjan Chopra	Principal Secretary, MSME Department	Govt. of Odisha
6	Shri R. Raghu Prasad	Principal Secretary, Fisheries & Animal Resources Development Deptt	Govt. of Odisha
7	Mrs. Sujata R Karthikeyan	Commissioner cum Secretary , Mission Shakti	Govt. of Odisha
8	Shri Soma Sankara Prasad	Managing Director & CEO, UCO Bank cum Chairman, SLBC, Odisha	UCO Bank
9	Shri H N Panda	Regional Director	Reserve Bank Of India, Bhubaneswar
10	Dr Pragyasmita Sahoo	Director, Institutional Finance	Finance Deptt., Govt. of Odisha
11	Shri Uday Bhaskar	Chief General manager	NABARD
12	Shri Chander Shekhar Sharma	Chief General manager	State Bank Of India
13	Shri Gopabandhu Satapathy	Managing Director	Odisha State Cooperative Bank
14	Shri Arupananda Jena	General Manager Cum Convenor, SLBC	UCO Bank
15	Shri Binod Kumar Jena	Joint Secretary	Mission Shakti DMS, Govt Of Odisha
16	Shri Devi Prasad Panda	General Manager	Reserve Bank Of India, Bhubaneswar
17	Shri S B Mishra	MD, Handicrafts	Govt. of Odisha
18	Shri MG Jena	Director, Handicrafts	Govt. of Odisha
19	Shri Smruti Ranjan Pradhan	Director	Fisheries, F & ARD, Govt Of Odisha
20	Shri Sanjeev K Chadha	Secretary	Cooperation Department
21	Shri Manoj Kumar Pattnaik	Registrar	DRT
22	Shri Rohit Kumar Lenka	Director	Harticulture, DAFE, Govt. Of Odisha
23	Shri Sadique Alam	Director, MSME	Govt. of Odisha
24	Shri BB Dash	Addl. Secretary, MSME	Govt. of Odisha
25	Ms. Manashi Mandhata	Joint Secretary	MSME Deptt. Govt of Odisha
26	Ms Madhusmita Sahoo	Joint Secretary, Rev & DM Deptt.	Govt. of Odisha
27	Shri Debjit Nandy	Dy Director Textile	Govt. of Odisha
28	Shri SK Mohanty	Director	KVIC, Govt Of India
29	Shri N Jena	Asst Director	KVIC, Govt Of India
30	Shri Sudam Chandra Mandal	Addl. Secy, MSME	Govt. of Odisha
31	Shri P K Gupta	Joint Director	MSME-DI, Cuttack, Govt Of India
32	Shri S N Nayak	Asst. Director	MSME-DI, Cuttack, Govt Of India
33	Dr. P K Roul	MD, APICOL	Govt. of Odisha
34	Dr. G C Kar	Dy Director	APICOL, Govt Of Odisha
35	Ms Itishree Das	General Manager	OSFDC, Govt Of Odisha
36	Shri Gautam Patra	General Manager	UCO Bank
37	Shri Ambika Prasad Dash	Joint Secretary	OLM, MS Deptt , Govt. Of Odisha
38	Ms. Sasmita Puhan	FA cum Joint Secretary	H. T & H deptt
39	Dr. U Ch Majhi	RCS	Govt. of Odisha
40	Rosalin Senapati	DRCS	Govt. of Odisha
41	Shri Lingaraj Nayak	In-Charge, SLBC	UCO Bank
42	Shri Tarakanta Bhakta	Deputy Secretary,	Finance Deptt, Govt. of Odisha
43	Shri Ratikanta Jena	Under Secretary	Finance Deptt, Govt. of Odisha
44	Dr. Rajesh Das	OSD to APC	Govt. of Odisha
45	Shri Subrato Kumar Pradhan	FI	Mission Shakti Department, Govt. Of Odisha
46	Dr KK Rout	Dean, College of Agriculture	OUAT, Bhubaneswar
47	Shri Shrinbas Behera	Addl. Commissioner Transport (Adm), Cuttack	Govt. of Odisha
48	Shri L K Sethy	Additional Commissioner, BMC	Govt Of Odisha
49	Shri Dinesh Behera	AGM	NABARD
50	Shri Meena Mishra	AGM	NABARD
51	Ms. Anushree Gupta	Manager	NABARD

SL	NAME	DESIGNATION	ORGANISATION
52	Shri Bipin Das	Area Manager	Stock Holding Corporation, BBSR
53	Shri Nihar Ranjan Das	BM	Stock Holding Corporation, BBSR
54	Shri Deshbandhu Das	R.O	Cair Board, Govt Of India
55	Shri B D Bhoi	CT & EI	Cair Board, Govt Of India
56	Santosh Kumar Panda	DGM	ASCI
57	Shri Bijaya Ku Behera	Sr GM	BBNL
58	Shri DC Pradhan	DGM	BSNL
59	Shri B K Nayak	Sr, DDG,	Deptt. Of Telcom
60	Shri P K Chand	Director	Deptt. Of Telcom
61	Shri Madhukar Ugemuge	DGM	HUDCO
62	Shri Manmohan Sahu	General Manager	Utkal Grameen Bank
63	Shri Mohan M	Chairman	Odisha Gramya Bank
64	Shri PR Swain	GM	Odisha Gramya Bank
65	Shri Ramakanta Pradhan	Field General Manager	Union Bank Of India
66	Maj Vikrant Tandon	Zonal Manager, Sambalpur	UCO Bank
67	Shri Debabrat Mohanty	Zonal Manager, Balasore	UCO Bank
68	Shri Subash Chandra Mohapatra	Deputy General Manager	UCO Bank
69	Shri Ramesh Chand Yadav	Deputy General Manager	State Bank of India
70	Shri Manmohan Swain	Deputy General Manager	State Bank of India
71	Shri Susanta Kumar Sahoo	Deputy General Manager	State Bank of India
72	Shri Sankar Raju V	DGM, ZM	Indian Bank
73	Shri Manoranjan Sahu	AGM	Indian Bank
74	Shri Rajeev Krishna	AGM , Regional Head, BBSr-1	Bank Of Baroda
75	Shri Gaurav Bhardwaj	DGM	Indian Overseasbank
76	Ms. Gayatri Kampa	Asst General Manager	Bank Of India
77	Shri G Narasingh Murty	Dy General Manager	Canara Bank
78	Shri Umakata Das	Asst. General Manager	Punjab National Bank
79	Shri Lokesh Bhagat	Chief Manger	Central Bank of India
80	Shri Jitendriya Pradhan	Manager	Bank of Maharastra
81	Shri Susanta Acharya	DVP	Axis Bank
82	Shri Nikunja Bihari Rath	AVP	Bandhan Bank
83	Shri Chinmay Kumar Biswal	AVP	Bandhan Bank
84	Shri Motahar Hossain	QSO	Federal bank
85	Shri Deepak Singh	Zonal Head	HDFC Bank
86	Shri Ananta Pattnaik	VP	HDFC Bank
87	Shri AK Mohapatra	AGM	ICICI Bank
88	Shri Sandeep Pattnaik	General Manager	IDBI Bank
89	Shri Deb Prasad Tripathy	AVP	IDBI Bank
90	Shri Anupam Das	AVP	DCB Bank
91	Shri Gatikrushna Dash	Chief Manger	IDFC Bank
92	Shri Debakanta Samal	AVP	Indusind Bank
93	Shri Sandeep Rath	AVP	Indusind Bank
94	Shri Faizan SM	Manager	Karnataka Bank
95	Shri Soyak Roy Chowdhury	VP	Kotak Mahindra Bank
96	Shri Satyajit Parija	CM	DBS (e-Laxmi Vilash Bank)
97	Shri Amitansu Kumar	BH	South Indian Bank
98	Shri Sunil Pattnaik	Ex Vice President	Yes Bank
99	Shri Saswat Jena	CH	Yes Bank
100	Shri Amarendra Das	Area Head	Jana SFB
101	Shri Nirmal Biswal	CBM	Suryadoya SFB
102	Shri Subash Behera	RM	Utkarsh SFB
103	Shri Biswajit Mohapatra	AVP	Air tel Payment Bank
104	Shri Debi Prasanna Ray	S. M	Air tel Payment Bank
105	Shri Suman Chakraborty	Asst Mgr	Karur Vyas Bank
106	Shri Shailesh Singh	CM	IPPB
107	Mrs Sarmista Mishra	State Head	RBL
108	Shri Debasish Parida	Chief Manager	Indusind Bank
109	Shri Tirtha S. Samantray	AVP	Axis Bank
110	Shri Biswajit Dash	Manager	ICICI Bank
111	Shri Birajaprasan Singh	State Head	Dhan Foundation
112	Shri Asish Kumar Biswal	AGM	UCO Bank
113	Shri Nitesh Kumar Mohanty	AGM	UCO Bank
114	Shri Satyabrata Samantray	CM	UCO Bank
115	Shri Raghunath Tudu	CM	SLBC, Odisha
116	Shri Sunil Kujur	Senior Manager	SLBC, Odisha

SL	NAME	DESIGNATION	ORGANISATION
117	Shri Siladitya Mishra	Manager	SLBC, Odisha
118	Shri Sambit S Raul	Manager	SLBC, Odisha
119	Shri Sujit Kumar Behera	Senior Manager	Bank Of India
120	Ms. Juicy Nayak	Senior Manager	Union Bank Of India
121	Ms. Anumita Roy	Manager	Indian Overseasbank
122	Shri Asutosh Sarangi	Asst. Manager	Central bank Of India
123	Shri Abhisek Mohanty	Manager	canara Bank
124	Shri B N Rath	Senior Manager	Punjab National Bank
125	Shri Khirod Kumar Behera	Sr. DM	New India Assurance
126	Shri Sanjeeb Kumar Nayak	LDM, Angul	UCO Bank
127	Shri Biswajit Satpathy	LDM, Balasore	UCO Bank
128	Shri Maheswar Sahoo	LDM , Baragarh	State Bank of India
129	Shri N. Nageswara Rao	LDM, Bhadrak	UCO Bank
130	Shri Manish Mishra	LDM, Bolangir	State Bank of India
131	Shri Rajesh Behera	LDM, Cuttack	UCO Bank
132	Shri Rabindra Ku Sethi	LDM, Boudh	State Bank of India
133	Shri Sanoj Kumar Singh	LDM, Dhenkanal	UCO Bank
134	Shri Ashok Kumar Panda	LDM, Ganjam	Union Bank of India
135	Shri Ch. Bapuji Subudhi	LDM, Jagatsinghpur	UCO Bank
136	Shri Manoj Ku Pradhanee	LDM, Jajpur	State Bank of India
137	Shri Sudhansu Sekhar Sahu	LDM, Jharsuguda	State Bank of India
138	Shri Dhruv Prasad Singh	LDM,Kalahandi	State Bank of India
139	Shri Malaya Ku Mitra	LDM, Kendrapada	State Bank of India
140	Shri R N Mahalik	LDM, Keonjhar	Bank Of India
141	Shri D K Bhuan	LDM, Khordha	State Bank of India
142	Shri Lingaraj Sahu	LDM Koraput	State Bank of India
143	Shri Dularam Majhi	LDM, Mayurbhanj	Bank Of India
144	Shri Sukumar Boxy	LDM, Nabarangpur	State Bank of India
145	Shri Sashi Sekhar Pattnaik	LDM, Nayagarh	State Bank of India
146	Kishore Kumar Acharya	LDM, Puri	UCO Bank
147	Shri Dharendra Bihari	LDM, Rayagada	State Bank of India
148	Shri Ajit Kumar Das	LDM, Subarnapur	State Bank of India
149	Shri Shivaji Patel	LDM, Sambalpur	State Bank of India