



## BANKING AT A GLANCE IN ODISHA AS ON 30<sup>th</sup> JUNE 2022

SI	Particulars	Amt in Crores
1	Total Deposit	4,19,310.25
2	Total Advance utilized in the state	3,12,420.09
	Total Advance Sanctioned and utilized in State	2,62,283.27
3	Total Business (Deposit + Advance)	7,31,730.32
4	Credit Deposit (CD) Ratio (%) <b>Benchmark- 60%</b>	74.51%
5	Total PS Advance	1,59,441.57
	% of PS Advance to ANBC <b>Benchmark - 40%</b>	60.79%
6	Agriculture Advance	78,684.32
	% of Agriculture Advance to ANBC <b>Benchmark - 18%</b>	30.00%
7	MSME Advance	54,146.44
	% of MSME Advance to ANBC	20.64%
	Out of which, Micro Enterprises	24,272.88
	% Of Micro Enterprises Advance ( <b>Benchmark- 7.5 % of ANBC</b> )	9.25%
8	Advance to Weaker Section	56,754.64
	% of Advance to weaker section to ANBC <b>Benchmark – 11.50% for FY 2022-23</b>	21.64%
9	Education Loan B/o	1,840.38
10	Housing Loan B/o	21,714.38
11	Total DRI Advance	2,529.07
12	Total Advance to Minority community	5,661.68
	% of Advance to Minority community of Total Priority Sector	3.55%
13	Advance to Women	48,658.47
	% of Advance to Women	18.55%
14	NPA in % (Average in the state)	8.40
	Public Sector Banks	9.99
	Private Sector Banks	2.66
	RRBs	32.19
	Cooperative Banks	5.65
	Small Finance Banks	7.04

15	Total No. of Branches	5,705
	a) Rural Branches	2,963
	b) Semi Urban Branches	1,515
	c) Urban Branches	1,227
16	Achievement under ACP 2022-23 upto June '22 vis-à-vis Annual Target under priority sector in %	22.39%
	Agriculture	22.77%
	MSME including Khadi & Village Industries and Others under MSME	24.92%
	Export Credit	24.87%
	Education	12.79%
	Housing	8.72%
	Social Infrastructure	13.27%
	Renewable Energy	0.13%
	Others	14.47%
17	Lead Districts :	30
	State Bank of India	19
	UCO Bank	7
	Bank of India	2
	Union Bank of India	2
18	RSETIs :	30
	State Bank of India	17
	UCO Bank	7
	Bank of India	2
	CBI	1
	Union Bank of India	2
	RUDSETI : Canara Bank	1
19	FLCs	136
	State Bank of India	19
	UCO Bank	7
	Union Bank of India	2
	Bank of India	2
	Cooperative Banks	97
	RRB( OGB)	9



# **168<sup>th</sup> SLBC MEETING, ODISHA**

## **AGENDA NOTES**

### **AGENDA NO. 1**

#### **1.1 Confirmation of Proceedings of 167<sup>th</sup> SLBC Meeting held on 23.06.2022 at Bhubaneswar.**

The proceedings of 167<sup>th</sup> SLBC Meeting held on 23.06.2022 was circulated among all the members of SLBC vide letter No. SLBC/ODI/359/2022-23 dated 22.07.2022. Since no comments have been received from any quarter, the same may please be confirmed.

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

Sl.	Issues	Action taken by/ to be taken by						
1	All Banks to achieve their ACP target of FY 2022-23	Category		FY 2021-22		FY 2022-23		
		ACP target in Crs.		1,10,241.02		1,34,664.87		
		ACP achievement in Crs. as of June Quarter		19,930.40		30,151.58		
		% of achievement		18.08		22.39		
		The achievement under ACP as on 30.06.22 has been improved both in absolute and percentage terms as compared to 30 <sup>th</sup> June 2021.						
2	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	
		PMFME Individual	31.03.2022	760	154	250	32.89	
			31.08.2022	1932	241	347	17.96	
		AIF	31.03.2022	277	159	14	5.05	
			08.09.2022	371	203	65	17.52	
		MKUY	31.03.2022	2238	800	568	25.37	
			06.09.2022	2611	857	857	32.82	
		PMEGP	31.03.2022	18790	5113	3139	16.70	
			31.08.2022	7809	1546	3529	45.19	
		KCC AH Saturation	31.03.2022	27301	5741	10695	39.17	
			09.09.2022	46128	13704	3436	5.31	
		KCC Fisheries Saturation	31.03.2022	5556	662	2450	44.10	
			09.09.2022	5924	887	1990	33.59	



3	Banks to ensure opening of B&M branches in 200 identified GPs by 31.03.2023.	SLBC in consultation with LDMs has communicated the allotted details to all banks for opening of Brick & Mortar Branches vide letter no. SLBC/ODI/2022-23/482 dated 29.08.2022.  So far 2 brick & mortar branches are opened by UCO Bank in Raniola GP, Cuttack Dist & Jana SFB in Baunslaga GP, Sambalpur Dist.																				
4	All banks to ensure to increase the loan ticket size of Crop Loans, Agri Term Loans, PMEGP, PMFME	<table><tr><th rowspan="2">Scheme</th><th colspan="2">Average loan size (In lakhs)</th></tr><tr><th>FY 2021-22</th><th>FY 2022-23 (June)</th></tr><tr><td>Crop Loan</td><td>0.54</td><td>0.45</td></tr><tr><td>PMEGP</td><td>7.50</td><td>7.90</td></tr><tr><td>MIDH</td><td>2.12</td><td>2.12</td></tr><tr><td>PMFME</td><td>6.90</td><td>6.09</td></tr><tr><td>AIF</td><td>56.77</td><td>51.14</td></tr></table>	Scheme	Average loan size (In lakhs)		FY 2021-22	FY 2022-23 (June)	Crop Loan	0.54	0.45	PMEGP	7.50	7.90	MIDH	2.12	2.12	PMFME	6.90	6.09	AIF	56.77	51.14
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5	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 2.65 lakhs as on 31.08.2022 from Rs.2.20 as on 31.03.2022																				
6	All banks to sign MOU with Mission Shakti for engaging WSHG members as BC agents.	In the current FY two banks namely UCO Bank and Union Bank of India have signed MOU with Department of Mission Shakti.  Till now 7 banks have signed MOU (State Bank of India, UCO Bank, Union Bank of India, Odisha Gramya Bank, Utkal Grameen Bank, Yes Bank and ICICI Bank)																				
7	All banks to classify Other Allied Sector Advances in their respective category and report in the appropriate sub sector	<p>The status of banks reporting high figures in other allied sector is given below: (Amt in Crores)</p> <table><tr><th>Bank</th><th>As on 31.03.2022</th><th>As on 30.06.2022</th></tr><tr><td>Indus Ind</td><td>802.71</td><td>307.92</td></tr><tr><td>ICICI</td><td>713.38</td><td>238.88</td></tr></table> <p>SLBC vide letter no. SLBC/ODI/536/2022-23 dated 16.09.2022, has taken up with all banks who have reported figures in other allied sector for submission of granular data and to report in appropriate subhead.</p>	Bank	As on 31.03.2022	As on 30.06.2022	Indus Ind	802.71	307.92	ICICI	713.38	238.88											
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8	All banks to give consent for on boarding onto the Common Credit Portal and submit the required information for the development of the portal at the earliest.	<p>As on date 23 banks (all Public Sector Banks, all Regional Rural Banks, Co-Operative Bank and 7 Private Sector Banks &amp; ESAF Small finance Bank) have given consent for on-boarding the Common Credit Portal.</p> <p>The following banks have not yet given the consent.</p> <table><tr><th>Sl</th><th>Name of Bank</th><th>No of Branches</th><th>Sl.</th><th>Name of Bank</th><th>No of Branches</th></tr><tr><td>1</td><td>City Union Bank</td><td>1</td><td>9</td><td>Standard Chartered Bank</td><td>1</td></tr><tr><td>2</td><td>IDFC First Bank</td><td>25</td><td>10</td><td>The South Indian Bank Ltd.</td><td>3</td></tr></table>	Sl	Name of Bank	No of Branches	Sl.	Name of Bank	No of Branches	1	City Union Bank	1	9	Standard Chartered Bank	1	2	IDFC First Bank	25	10	The South Indian Bank Ltd.	3		
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		<table><tr><td>3</td><td>Indus Ind Bank</td><td>53</td><td>11</td><td>Yes Bank</td><td>9</td></tr><tr><td>4</td><td>Karnatak Bank Ltd.</td><td>8</td><td>12</td><td>Tamilnadu Mercantile Bank</td><td>1</td></tr><tr><td>5</td><td>Karur Vysya Bank</td><td>5</td><td>13</td><td>Jana SFB</td><td>70</td></tr><tr><td>6</td><td>Kotak Mahindra Bank</td><td>20</td><td>14</td><td>Suryoday SFB</td><td>94</td></tr><tr><td>7</td><td>Laxmi Vilas Bank</td><td>5</td><td>15</td><td>Ujjivan SFB</td><td>19</td></tr><tr><td>8</td><td>RBL Bank</td><td>4</td><td>16</td><td>Utkarsh SFB</td><td>71</td></tr></table>	3	Indus Ind Bank	53	11	Yes Bank	9	4	Karnatak Bank Ltd.	8	12	Tamilnadu Mercantile Bank	1	5	Karur Vysya Bank	5	13	Jana SFB	70	6	Kotak Mahindra Bank	20	14	Suryoday SFB	94	7	Laxmi Vilas Bank	5	15	Ujjivan SFB	19	8	RBL Bank	4	16	Utkarsh SFB	71
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9	All Banks to get waiver of CIBIL charges for BALARM farmers from their controlling offices.	<p>As of 31.08.2022, 20 banks out of 33 banks have reported that they are charging NIL charges for pulling CIBIL reports under JLG Finance in BALARAM Scheme.</p> <p>Rest 13 banks (Bank of Maharashtra, Canara Bank, Indian Bank, Indian Overseas Bank, Punjab &amp; Sind bank, Punjab National Bank, Indusind Bank, Karnataka Bank, Kotak Mahindra Bank, laxmi vilas Bank, South Indian bank, Odisha Gramya Bank, Suryodaya SFB) have to take up the matter with higher authority for waiver of CIBIL charges under JLG Finance in BALARAM Scheme.</p>																																				
10	Banks and Govt. Departments to make joint effort with specific strategies for better recovery performance and reduction in overdue &NPA accounts.	<p>Total NPA as on 30.06.2022 is Rs.19,865.56 Crore increased from Rs 15,163.51 Crore as on 31.03.2022.</p> <table><tr><th>NPA % as on</th><th>% of Total PSL</th><th>% of Total Advance</th></tr><tr><td>31.03.2022</td><td>8.94</td><td>6.47</td></tr><tr><td>30.06.2022</td><td>12.00</td><td>8.40</td></tr></table> <p>Director of industries have issued letter to GM, DIC/RICs to cooperate banks for recovery in PMRY/PMEGP &amp; OPDR cases and requested banks to share NPA list for joint recovery drive.</p> <p>The NPA in PMEGP is increased to 24.74% as of June 2022. Top Five Districts namely Kendrapada, Kandhamal, Puri, Nayagarh, Dhenkanal in terms of NPA in MSME sector have been identified in the 53rdEC MSME meeting held on 10.08.2022 for joint recovery drive in cooperation with GM DICs of these districts.</p> <p>Banks are advised to share the NPA details to GM, DICs for their co-ordination for joint recovery drive for NPA in Govt. sponsored schemes.</p>	NPA % as on	% of Total PSL	% of Total Advance	31.03.2022	8.94	6.47	30.06.2022	12.00	8.40																											
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11	Finance Dept. and SLBC should analyze the issue regarding waiver of Land rent & cess for RSETI buildings and submit the report to revenue Department	<p>A review meeting was held on 26.07.2022 under the Chairmanship of Director, Institutional Finance, Govt. of Odisha with all RSETI Directors, State Mission Director, RSETI and banks. In the meeting, State Mission Director (SMD), RSETI, Odisha has requested Director, Institutional Finance to intervene on the land issues of RSETIs for enabling them for performing better.</p> <p>SLBC has also taken up the matter with Panchayat Raj Department, Govt. of Odisha vide letter no. SLBC/ODI/2022-23/452 dated 16.08.2022 for waiver of land charges like cess, rent and other charges by District Authorities for RSETI buildings.</p>																																				



		SLBC has also requested Finance Department, Govt. of Odisha vide letter no. SLBC/ODI/2022-23/445 dated 16.08.2022 to look into the said issues.
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## **AGENDA NO.2**

### **Special SLBC - Financial Inclusion, Financial Literacy and Banking Infrastructure**

Financial literacy supports the pursuit of financial inclusion by empowering the customers to make informed choices leading to their financial well-being. Strengthening of financial inclusion in the state has been one of the developmental agenda of the Government, RBI and other stake holders.

**The LDMs have to coordinate with District Small Savings Officers to participate actively for holistic approach on Financial Inclusion in the respective districts.**

The various achievements and developments in achieving the Financial Inclusion and Financial Literacy are given hereunder.

#### **2.1.a Banking Network in Odisha**

Total banking network in Odisha has been increased from 30,261 as on 31.03.2022 to 30,353 as on 30.06.2022.

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

Parameter	June-21	March-22 (Revised)	June-22	Increase over June 2021	Increase over March 2022
No. of B&M Branch	5,521	5,673	5,705	184	32
No. of BC	12,708	17,127	17,167	4,459	40
No. of ATM	7,124	7461	7,481	357	20
Total Banking Network	25,353	30,261	30,353	5,000	92

Bank Branch & ATM Network in ODISHA as on 30.06.2022				
Description	Rural	Semi-Urban	Urban	Total
Branch Network	2,963	1,515	1,227	5,705
ATM Network	2,876	2,423	2,182	7,481
BC Network	11,963	4,266	938	17,167



The summary regarding banking infrastructure in regard to 6798 GPs of Odisha is given below -

Total No of GPs	GPs with B&M Branches	GPs with BCs/CSPs and IPPB facility access points only
6,798	2,624	4,170

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

### 2.1.b Issuance of Digital products during the last 3 years

We furnish below the digital products issued by banks in Odisha during the last 3 years –

Sl.	Particulars	FY 2019-20	FY 2020-21	FY 2021-22
1	No. of ATM Card Issued	1,21,61,264	1,36,38,514	1,52,81,284
2	No. of Internet Banking issued	27,93,903	35,29,501	43,87,574
3	No. of Mobile Banking issued	40,36,040	53,31,730	64,83,148
4	No. of AEPS Enabled accounts	2,31,48,791	2,55,27,781	2,78,45,788
5	No. of QR Code/POS Enabled accounts	12,19,574	12,78,199	14,30,139

The districtwise details are given in **Annexure – 1**.

### 2.1.c Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

The performance regarding opening of PMJDY accounts during the last 3 years is given below –

Sl.	Particulars	FY 2019-20	FY 2020-21	FY 2021-22
1	No. of PMJDY accounts	1,56,54,097	1,73,16,837	1,85,40,664
2	No. of PMJDY accounts Male	71,05,648	76,98,738	81,42,885
3	No. of PMJDY accounts Female	85,48,449	96,18,098	1,03,97,778

The details are given in **Annexure – 2**.

As of 30.06.2022, 1,89,77,972 number of accounts have been opened under PMJDY and total deposit in these accounts is Rs. 7,422.18 Crore. Out of total PMJDY accounts as on 30.06.2022, Rupay Card issued in 1,40,60,335 accounts.

The performance regarding opening of PMJDY accounts as of 30.06.2022 (FY 2022-23) is given below:



Target for opening PMJDY account (in no.)– FY 2022-23	No. of PMJDY accounts opened in FY 2022-23 as of 30.06.2022	% Achievement
11,00,000	4,20,525	38.23

Bank wise and District wise performance on PMJDY as on 30.06.2022 is available in **Annexure – 2A**.

## 2.1.d Performance by Commercial Banks under Social Security Schemes

The performance under PMJJBY, PMSBY, APY & NPS during the last 3 years is given below

Sl.	Scheme	Particulars	FY 2019-20	FY 2020-21	FY 2021-22
1	PMJJBY	No. of PMJJBY enrolled	16,29,296	27,11,854	37,24,667
		PMJJBY - Male	10,04,976	12,62,241	16,20,984
		PMJJBY - Female	6,24,320	14,47,226	21,01,248
2	PMSBY	No. of PMSBY enrolled	54,63,549	79,34,474	1,02,67,235
		PMSBY - Male	28,44,980	39,97,324	49,46,850
		PMSBY - Female	26,18,569	39,23,621	53,07,218
3	APY	No. of APY enrolled	2,69,642	3,18,780	3,64,572
		APY - Male	1,29,935	1,50,690	1,65,804
		APY - Female	1,39,633	1,68,031	1,98,700
4	NPS	No. of NPS enrolled	2,80,286	3,45,131	3,96,014
		NPS - Male	2,69,108	3,33,263	3,81,599
		NPS - Female	11,178	11,868	14,415

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

The performance under PMJJBY, PMSBY & APY schemes for the FY 2022-23 is given below:

Scheme	Target for enrollment – FY 2022-23	No. of enrollments made in FY 2022-23 as of 30.06.2022	% Achievement
PMJJBY	7,50,000	1,83,606	24.48
PMSBY	13,50,000	3,31,418	24.55
APY (As of 31.08.2022)	3,70,940	1,46,461	39.48

To cover potential population of the State under the ambit of Atal Pension Yojana, the APY CITIZEN's CHOICE Campaign started from 1st August to 30th September 2022. On this campaign, PFRDA has informed that banks in Odisha have enrolled 42,549 APY applications as of 03.09.2022 against the target of 1,14,312 APY applications and achieved 37.22% of the target. We request all banks/LDMs to take up the matter with the branches and take all necessary steps for achieving the enrollment target assigned to our State.





Bank wise performance in the 3 Social Security Schemes is available at **Annexure– 3A**.

The bankwise performance under the campaign as of 03.09.2022 is given in **Annexure– 3B**.

### **Social Security Scheme (PMSBY & PMJJBY) – Reimbursement of premium by State Government**

In order to enroll all uncovered eligible persons under PMSBY & PMJJBY over the next five years as directed by Government of India, CGM, SBI has requested that the task would be easier if premium of Rs.20 p.a for PMSBY & Rs.436 p.a for PMJJBY can be reimbursed by the State Government as this would be one of the progressive initiatives by the Government of Odisha encompassing all the citizens of the State from the weak financial background. The reimbursement of such premium will ensure timely renewal of these schemes and will also attract larger portion of the uncovered eligible persons to come under the ambit of the PMSBY & PMJJBY Schemes.

We therefore request the State Government to kindly consider the above suggestions for the benefit of the weaker section of the State.

#### **2.1.e Performance under BSBDA Accounts**

The performance regarding opening of BSBDA accounts during the last 3 years is given below –

Sl.	Particulars	FY 2019-20	FY 2020-21	FY 2021-22
1	No. of BSBDA accounts	1,50,52,040	1,53,70,771	1,63,66,307
2	No. of BSBDA accounts Women	77,52,742	76,73,561	81,99,397

The details are given in **Annexure – 4**.

#### **2.1.f Credit Indicators**

The no. of advance accounts and no. of PMJDY OD accounts opened during the last 3 years are given below –

Sl.	Particulars	FY 2019-20	FY 2020-21	FY 2021-22
1	No. of Advance accounts	1,03,96,544	1,17,42,907	1,38,36,397
2	No. of PMJDY OD accounts	72,700	86,892	1,28,661

The details are given in **Annexure – 5**.

The information regarding KCC, SHG & JLG (Balaram Scheme) is provided in the respective agenda.



### 2.1.g Status of actual Financial Literacy Camps conducted (district-wise)

As per the information submitted by different LDMs, upto 30th June 2022 a total number of 899 financial literacy camps are conducted through 2,857 rural branches.

The District-wise Financial Literacy Camps conducted are given in **Annexure-6**.

### 2.1.h Financial Literacy Centres (FLC)

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

However, it is found that the posts of 14 FLC Counsellors are lying vacant, as detailed below:

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	14	Bolangir, Sambalpur, Rayagada, Khurda, Malkangiri, Nuapada, Jharsuguda, Koraput, Bargarh, Boudh, Jajpur, Kendrapara, Kalahandi & Kandhamal	As informed by SBI, LHO, Bhubaneswar, the recruitment process of 9 FLCs (Bolangir, Sambalpur, Rayagada, Bargarh, Boudh, Jajpur, Kendrapara, Kalahandi & Kandhamal) coordinators from the 14 vacant posts is already completed. The posting will be completed by Sept- 2022.  In 5 districts the posting of FLC coordinator is pending due to pending High Court cases. (Khurda, Malkangiri, Nuapada, Jharsuguda, Koraput)

The Controlling Head of SBI may apprise in this regard.

### 2.1.i Centers for Financial Literacy (CFL) Project

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

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



All the 52 CFLs has already been operationalized since 1<sup>st</sup> December 2021.

As informed by Dhan Foundation, as on 31.08.2022, 19,130 number of FLAPs (Financial Literacy Awareness Programme) have been conducted and 4,13,632 number of individuals have participated in these Financial Literacy Awareness Programmes.

<b>Name of the Bank</b>	<b>No. of District allotted</b>	<b>No. of CFL Operationalized as of 31.08.2022</b>	<b>FLAPs Conducted</b>	<b>No. of participants</b>
Bank of India	8	25	8,432	1,83,478
State Bank of India	5	13	4,935	98,220
UCO Bank	4	12	5,065	1,15,098
Union Bank of India	1	2	698	16,836
<b>TOTAL</b>	<b>18</b>	<b>52</b>	<b>19,130</b>	<b>4,13,632</b>

In the last SLBC Sub-Committee on Financial Inclusion, Financial Literacy & Digital Payment held on 17.09.2022, Director Institutional Finance requested RBI & NABARD to take necessary steps so that remaining 12 districts of Odisha are covered by the CFL project. Representative from RBI informed that the matter will be taken with their Central Office for covering the remaining districts under CFL project.

The performance report of the 52 CFL locations is given in **Annexure – 7**.

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

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

Out of these 6 unbanked villages, two villages, i.e, Sulketi & Patbil are already exempted for opening of banking outlets. SLBC has also taken up with Department of Financial Services (DFS), New Delhi to remove the above mentioned 2 villages from the unbanked village list in the JDD GIS App and subsequently, DFS vide letter no. F.No.08.04.2014-FI (Mission Office) dated 16.08.2022 has advised National Informatics Centre to exclude the above 2 villages from the list of unbanked villages generated from the Jan Dhan Darshak App and now, the 2 villages are been removed from unbanked villages of our State.

Presently, as per Jan Dhan Darshak GIS web portal, there are 4 unbanked villages (Semikhal & Jabagaon of Kalahandi Dist., Karanjaguda of Malkangiri Dist. and Matambaru of Rayagada Dist.) in the State. The reasons for not opening of banking touch points in the remaining 4 villages are given below –



DISTRICT	SUB-DIVISION	VILLAGE	ALLOTTED_BANK	ALLOTTED_TYPE	REMARKS
KALAHANDI	Thuamul Rampur	Semikhal	State Bank of India	Bank Mitra	There is no road and connectivity.  SBI vide letter no. DGM(FI)/2022-23/261 dated 22.08.2022 has informed that DDC under the Chairmanship of District Magistrate, Kalahandi has approved the exemption for opening of banking outlets in the said village with a condition to open BC/CSP points nearby areas of the village.
KALAHANDI	Biswanathpur	Jabagaon	State Bank of India	Bank Mitra	Population of the village is 184. There is no connectivity in the village.  SBI vide letter no. DGM(FI)/2022-23/261 dated 22.08.2022 has informed that DDC under the Chairmanship of District Magistrate, Kalahandi has approved the exemption for opening of banking outlets in the said village with a condition to open BC/CSP points nearby areas of the village.
MALKANGIRI	Malkangir	Karanjaguda	HDFC Bank	Bank Mitra	Network Connectivity issue is there in the village and HDFC bank is having Branch near the Village at MV 37 which is within 7 KM.
RAYAGADA	Ambadala	Matambaru	Utkal Grameen Bank	Bank Mitra	UGB informed that KO code of the CSP for Matambaru village is created on 30-08-2022. Required Hardware is configured and trial login of CSP to Kiosk portal completed on 06.09.2022. Solar UPS and VSAT setup



					done on 06-09-2022 by shifting the components from an existing CSP centre around 80 km away . As the modem of VSAT need to be replaced, a call has been logged with the VSAT vendor, the VSAT engineer has confirmed to visit the location on 22.09.2022. The centre will start functioning after internet connectivity is established through VSAT. We are hopeful of functioning of CSP centre after fixing the modem issue of VSAT by 23-09-2022.
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In the SLBC Sub-Committee on Financial Inclusion, Financial Literacy and Digital payment held on 17.09.2022, the Principal Secretary, Finance Department, Govt. of Odisha advised BSNL & concerned banks to analyse the connectivity issues jointly.

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

Finance Department in consultation with RBI, NABARD & SLBC has selected 200 Gram Panchayats (GPs) based on population ensuring parity among districts to open Brick & Mortar Branches on priority basis by 31.03.2023. In this regard, SLBC has taken up the matter with LDMs and the allocation details has been communicated to the banks for opening of Brick & Mortar Branches vide letter no. SLBC/ODI/2022-23/482 dated 29.08.2022.

SI No.	Name of Bank	No. of B&M branches allotted to the banks
1	Bank of Baroda	4
2	Bank of India	5
3	Bank of Maharashtra	5
4	Canara Bank	5
5	Central Bank of India	4
6	Indian Bank	4
7	Indian Overseas Bank	4
8	Punjab & Sind Bank	3
9	Punjab National Bank	5
10	State Bank of India	8
11	UCO Bank	4



12	Union Bank of India	5
<b>Total Public Sector Banks</b>		<b>56</b>
13	Axis Bank Ltd	5
14	Bandhan Bank	5
12	DCB Bank Ltd	3
16	Federal Bank	4
17	HDFC Bank	5
18	ICICI Bank	5
19	IDBI Bank	6
20	IDFC First Bank	4
21	Indus Ind Bank	5
22	Karnatak Bank Ltd.	2
23	Karur Vysya Bank	2
24	Kotak Mahindra Bank Ltd	4
25	RBL Bank	2
26	The South Indian Bank Ltd.	2
27	Yes Bank	3
<b>Total Private Sector Banks</b>		<b>57</b>
28	Jana Small Finance Bank	9
29	ESAF Small Finance Bank	9
30	Suryoday Small Finance Bank	9
31	Ujjivan Small Finance Bank	9
32	Utkarsh Small Finance Bank	9
<b>Total Small Finance Bank</b>		<b>45</b>
33	<b>OSCB</b>	<b>42</b>
<b>Grand Total</b>		<b>200</b>

So far 2 brick & mortar branches have already been opened by banks.

- UCO Bank in Raniola GP, Cuttack Dist.
- Jana SFB in Baunslaga GP, Sambalpur Dist.

The details of the GPs allotted to banks are given in **Annexure-8**.

Department of Financial Services, Ministry of Finance, Govt. of India has identified 363 villages all over India for opening brick & mortar branches. Out of which 6 villages belong to Odisha. SLBC in consultation with respective LDMs has allocated all the 6 villages to banks on 08.08.2022 details of which are given below-



District	Sub District	Village Name	Population	Allocated for opening (Bank)
Koraput	Boipariguda	Mathpada	3432	Suryoday SFB
Koraput	Boipariguda	Dandabadi	3143	Canara Bank
Koraput	Pottangi	Kandili	3517	Indian Bank
Malkangiri	Malkangiri	Kadelmetla	3887	State Bank of India
Malkangiri	Mathili	Mahupadar	3089	Bank of Baroda
Nabarangapur	Umarkote	Tohara	10900	Union Bank of India

The identified banks are requested to kindly take all necessary steps for opening of Brick & Mortar branches in the village as mentioned above.

## 2.4 Operations of Business Correspondents (BCs).

As of 30.06.2022, there are 17,167 no. of Business Correspondents in the State of Odisha.

The bank sector wise information regarding Business Correspondents as of June' 22 is given below:

Bank Type	Total BC Outlet	Out of which, Fixed Point BC
Public Sector Banks	9,888	9,888
Private Sector Bank	5,440	4,382
RRB	1,748	1,093
Small Finance Bank	91	68
<b>Total</b>	<b>17,167</b>	<b>15,431</b>

RBL Bank has 4 branches in Odisha (Khurda & Jajpur districts), but they are showing 11,608 BCs whole over Odisha. RBL Bank to apprise the modulus operandi of the functioning of BCs for inclusion in the total BCs of Odisha State.

The bank wise detail is given in **Annexure - 9**.

## 2.5 Network of IPPBs of Post Office dept.

As informed by IPPB, Bhubaneswar, 7,966 nos. of facility access points of IPPB are available as on 30.06.2022 through its 33 branches.

The representative of IPPB may apprise the House regarding their future plan regarding branch network.

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



## 2.6 Connectivity

As reported by BBNL, status as on 31.08.2022 of BharatNet Phase-I covering 18 districts, 3,990 nos. of GPs/ BHQs have been connected through underground Optical Fiber Cable out of total 3,991 GPs & BHQs.

Regarding Phase-II, all 3065 GPs/ BHQs are connected through aerial optical fiber cable out of 3065 GPs/ BHQs.

The District wise details are given at **Annexure – 11**.

## 2.7 Financial Inclusion Fund (FIF) of NABARD

NABARD has informed that as of 31.08.2022, Rs.2.87 Crore has been sanctioned to 10 banks under FIF. Apart from this NABARD has disbursed Rs. 11.41 Lacs to 6 banks in current FY for which sanction was made during last financial year (2021-22).

Bank wise detail is given in **Annexure – 12**.

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

## 2.8 Aadhaar Number Seeding

As reported by the UIDAI, Bhubaneswar

- Total population as per Census 2021 (estimation), eligible for Aadhar enrolment- 4,40, 33, 004.
- Total Enrolment as on 31.08.2022 - 100%

## 2.9 Inclusion of Financial Literacy Material in 10+2 Class

RBI, Bhubaneswar informed that National Center for Financial Education (NCFE) is in the process of designing booklets for Class XI & XII, including topics on 'cyber security & digital frauds in online banking', and upon completion of the same, it can be considered to be adopted in their syllabus.

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

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

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





From the beginning of the TFIP camps	Cumulative No. of Camps organized	Cumulative Number of PMJDY accounts opened in camps	Cumulative Number of PMJJBY enrollments done	Cumulative Number of PMSBY enrollments done	Cumulative Number of APY subscriptions
<b>Till 31.03.22</b>	1,729	2,37,834	2,36,904	2,66,487	37,971
<b>Till 31.07.22</b>	2,210	2,92,441	2,71,561	3,12,164	47,487

The District-wise achievement as on 31.07.2022 under TFIP is given below –

Sr.	District name	Cumulative Number of camps organized	Cumulative Number of PMJDY accounts opened in camps	Cumulative Number of PMJJBY enrollments done	Cumulative Number of PMSBY enrollments done	Cumulative Number of APY subscriptions
1	Dhenkanal	618	2,043	1,361	1,748	2,681
2	Gajapati	31	13,792	11,334	16,336	1,844
3	Kandhamal	135	643	2,266	4,478	714
4	Balangir	117	64,982	1,00,621	82,538	9,249
5	Nuapada	124	3,233	1,997	3,008	1,034
6	Kalahandi	235	31,523	15,767	32,012	3,079
7	Rayagada	94	1,184	1,161	1,303	377
8	Nabarangpur	283	84,268	35,892	67,515	4,565
9	Koraput	305	28,787	32,607	53,760	15,276
10	Malkangiri	268	61,986	68,555	49,466	8,668
<b>Total</b>		<b>2,210</b>	<b>2,92,441</b>	<b>2,71,561</b>	<b>3,12,164</b>	<b>47,487</b>

Gajapati & Rayagada to improve their performance in terms of no. of camps and Dhenkanal, Kandhamal, Nuapada & Rayagada to improve their performance in terms of no. of enrollments.

Performance of the 10 Aspirational districts as of 31.07.2022 in the KPIs in comparison to the Benchmark/Aspirational Target as generated from NITI Aayog portal is given below –

Name of the District	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): number of enrolments per 1 lakh population	Pradhan Mantri Suraksha Bima Yojana (PMSBY): number of enrolments per 1 lakh population	Atal Pension Yojana (APY): number of beneficiaries per 1 lakh population
<b>National Average</b>	6,405	19,003	2,770
<b>State avg. (tgt.: Feb'23)</b>	6,405	19,003	2,770



<b>Bolangir</b>	8,746	24,198	3,043
<b>Dhenkanal</b>	12,803	34,997	4,476
<b>Gajapati</b>	8,602	22,128	3,361
<b>Kalahandi</b>	6,256	18,833	2,094
<b>Kandhamal</b>	9,265	26,949	2,981
<b>Koraput</b>	7,987	18,340	2,807
<b>Malkangiri</b>	8,830	18,517	1,877
<b>Nabarangpur</b>	7,152	16,363	1,828
<b>Nuapada</b>	10,869	26,055	2,603
<b>Rayagada</b>	9,711	19,646	3,058

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

## 2.11 Expanding and Deepening of Digital Payments Ecosystem

The LDMs of Cuttack & Bolangir Districts reported that the 100% digitization is achieved. Accordingly, this two districts are now declared as 100% digitized districts.

Further, two districts namely Sambalpur & Ganjam have been identified for undertaking digital coverage in the 164<sup>th</sup> SLBC meeting.

RBI has conducted three rounds of meetings and the important points emerged are:

- State Bank of India, the lead bank of Sambalpur district will now be the nodal bank in place of Punjab Nation Bank of the district for the expanding & deepening of digital payments ecosystem.
- The state heads of the banks operating in the identified districts will coordinate with their respective HOs for freezing total eligible accounts (savings and current accounts) as on **31.03.2022** as per the laid down criteria.
- The total eligible accounts (savings and current accounts) should be shared to SLBC & respective LDMs by 15.09.2022, so that fixation of target should be completed by 30.09.2022.
- The stipulated date for achieving 100% digitization in both the districts has been fixed as **December 31, 2022**, unanimously in the meeting.



We also request all banks to extend support to both the LDMs for making the identified districts 100% digitalization within the time frame as mentioned above, i.e. **31.12.2022**. The digital performance of these 2 districts as of June'22 are as under.

- Sambalpur District: **As on June 30, 2022, Total Digital Coverage for individuals (Savings Bank Accounts) – 74.60% and Total Digital Coverage for Business (Current Accounts) – 60.72%.**
- Ganjam District: **As on June 30, 2022, Total Digital Coverage for individuals (Savings Bank Accounts) – 76.83% and Total Digital Coverage for Business (Current Accounts) – 67.21%.**

The bank wise performance in Sambalpur & Ganjam District is given in **Annexure – 13**.

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

In the last SLBC Sub-Committee on Financial Inclusion, Financial Literacy & Digital Payment held on 17.09.2022, Director Institutional Finance informed that all the other 26 districts can be allotted to 13 banks with two each. Principal Secretary, Finance, Govt. of Odisha advised that a separate discussion will be held with all the stakeholders to finalize the same. The representative from RBI opined that to successfully implement the deepening of digital payments ecosystem penetration of financial literacy and availability of Digital means is important and for this the nodal & partner banks have to coordinate & proper survey of merchants has to be done.

## **2.12 Usage of Payments Infrastructure Development Fund (PIDF) Scheme**

In the SLBC Sub-Committee Meeting on Financial Inclusion, Financial Literacy & Digital Payments held on 17.09.2022, RBI has informed that 1.18 crore acceptance devices have been installed in the country as on 30.04.2022 against a target of 90 lakhs till 31.03.2023 utilizing the Payments Infrastructure Development Fund (PIDF).

All banks are requested to provide the utilization of funds under PIDF in Odisha State.

## **AGENDA NO.3**

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

#### **3.1 Target vs. Achievement of Annual Credit Plan (ACP) 2022-23 under Priority Sector**



In the FY 2022-23 (upto 30.06.2022), total Priority Sector loan disbursement is Rs.30,151.58 Crore against the annual target of Rs.1,34,664.87 Crore. Thus the achievement under ACP is 22.39%.

### Comparative- Sectoral Target Vs Achievement under ACP.

(Amt in Rs. Cr.)

Particulars	FY 2021-2022 (30.06.21)			FY 2022-2023 (30.06.22)		
	Target	Achv.	% Achv	Target	Achv.	% Achv
Agri Total	46,586.49	9,181.62	19.71	52,486.66	11,952.41	22.77
MSME Total	41,324.43	8,978.16	21.73	59,449.52	14,815.38	24.92
Education	1,097.39	56.22	5.12	977.72	125.06	12.79
Housing	5,770.64	276.94	4.80	6,065.78	529.21	8.72
Export Credit	4,566.61	970.35	21.25	4,706.82	1,170.36	24.87
Others PS	10,895.46	467.11	4.29	10,978.37	1,559.16	14.20
Priority Sector Total	1,10,241.02	19,930.40	18.08	1,34,664.87	30,151.58	22.39

Bank group wise Achievement under ACP-2022-23 as on 30.06.2022				
Sl	Name of Bank	Amt. in Rs. crore		
		Priority Sector		
		ACP Target	Achievement	% Achievement
1	Public Sector Banks	81,601.61	15,325.21	18.78
2	Private Sector Banks	25,798.28	7,909.59	30.66
3	Regional Rural Banks	6,792.96	2,029.97	29.88
4	Co-operative Banks	19,447.46	4,389.79	22.57
5	Small Finance Bank	1,024.57	497.02	48.51
TOTAL		1,34,664.87	30,151.58	22.39

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

PSB,RRB&OSCB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Bank of Maharashtra	60.18
Utkal Grameen Bank	32.48
UCO Bank	32.33

PVT BANKS & SFB	
BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS	
Federal Bank	243.95
Suryoday SFB	107.34
Ujjivan SFB	70.90



BOTTOM 3 PERFORMING BANKS	
State Bank of India	15.95
Bank of Baroda	12.08
Punjab & Sind Bank	8.72

BOTTOM 3 PERFORMING BANKS	
HDFC Bank	14.80
Axis Bank	13.31
Bandhan Bank	13.02

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

DISTRICT	ACHIEVEMENT %
TOP 3	
Khurda	34.74
Kendrapara	28.45
Nayagarh	24.36

DISTRICT	ACHIEVEMENT %
BOTTOM 3	
Nabarangpur	12.37
Kandhamal	12.12
Gajapati	9.16

District wise & Bank wise achievement as on 30.06.2022 is detailed in **Annexure -14**.

#### Per Capita Credit in 6 Credit Starved Districts

We furnish below the information regarding per capita credit in 6 credit starved districts as of 30<sup>th</sup> June 2022.

District Name	Population (as per census 2011)	PSL Credit Outstanding June22 (Rs. in Cr.)	Per Capita PSL June22 (in Rs.)
Gajapati	5,77,817	732.55	12,677.94
Kandhamal	7,33,110	856.58	11,684.24
Kendrapara	14,40,361	2,531.33	17,574.24
Malkangiri	6,13,192	641.29	10,458.22
Nuapada	6,10,382	764.31	12,521.83
Nabarangpur	12,20,946	1,172.72	9,605.03

From the above table, it is observed that the per capita PSL is more than 6000 in every starved districts.

There is also increase in disbursement in PSL credit in the 6 credit starved districts and we furnish below the disbursement made in the 6 districts during the FY 2021-22 (upto June'21) & 2022-23 (upto June'22).

District Name	PSL disbursed during the FY 2021-22 (upto June'21) (Amt in Crore)	PSL disbursed during the FY 2022-23 (upto June'22) (Amt in Crore)
Gajapati	119.64	152.88
Kandhamal	124.50	152.68
Kendrapara	598.73	856.25



Malkangiri	77.73	103.26
Nuapada	70.29	149.91
Nabarangpur	157.50	198.15

### 3.2 CD Ratio (All Banks)

Banks	Based on total utilization (including loan sanctioned outside State) of credit in the state 30.06.2021	Based on total utilization (including loan sanctioned outside State) of credit in the state 31.03.2022	Based on total utilization (including loan sanctioned outside State) of credit in the state 30.06.2022
Public Sector	46.75	60.63	62.15
Private Sector	73.34	72.47	74.56
RRBs	39.97	42.21	44.73
Cooperative	129.94	129.18	137.32
Small Finance Bank	221.05	224.56	238.63
<b>State</b>	<b>61.61</b>	<b>72.22</b>	<b>74.51</b>

It can be observed that CD ratio has substantially increased from 30.06.2021.

The bank-wise CD ratio as of 30.06.2021 & 30.06.2022 is given below –

SI	Name of Bank	As of 30.06.2021			As of 30.06.2022		
		Total Deposit	Advance Utilized in The State	CD ratio	Total Deposit	Advance Utilized in The State	CD ratio
1	Bank of Baroda	9882.50	5032.57	50.92	10734.18	7711.84	71.84
2	Bank of India	21099.51	11009.84	52.18	22528.71	13316.69	59.11
3	Bank of Maharashtra	340.99	400.43	117.43	418.86	978.49	233.61
4	Canara Bank	18715.01	9642.57	51.52	13271.13	9352.24	70.47
5	Central Bank of India	4674.87	1612.38	34.49	4664.47	1851.92	39.70
6	Indian Bank	13512.40	5271.90	39.02	16281.70	8197.52	50.35
7	Indian Overseas Bank	7390.89	2738.44	37.05	9130.60	4645.78	50.88
8	Punjab & Sind Bank	1221.65	1338.65	109.58	1032.84	379.52	36.75
9	Punjab National Bank	18856.03	14312.06	75.90	20570.14	15605.42	75.86
10	State Bank of India	138007.46	60562.20	43.88	146594.98	90592.99	61.80
11	UCO Bank	18651.88	9915.31	53.16	19791.45	11324.32	57.22
12	Union Bank of India	30534.21	10419.67	34.12	24216.85	15811.12	65.29
<b>Total Public Sector Banks</b>		<b>282887.40</b>	<b>132256.02</b>	<b>46.75</b>	<b>289235.92</b>	<b>179767.85</b>	<b>62.15</b>
13	Axis Bank Ltd	21019.99	12912.89	61.43	23161.22	14586.91	62.98



14	Bandhan Bank	1968.02	1706.14	86.69	2536.69	2291.63	90.34
15	City Union Bank	16.88	24.60	145.73	16.34	34.85	213.28
16	DCB Bank Ltd	910.18	1305.76	143.46	1081.58	1369.35	126.61
17	Federal Bank	973.54	861.55	88.50	1054.46	1193.85	113.22
18	HDFC Bank	16214.83	11612.74	71.62	21042.90	12880.44	61.21
19	ICICI Bank	16634.08	11165.84	67.13	20481.32	14072.01	68.71
20	IDBI Bank	5416.83	2607.92	48.14	5402.95	3548.85	65.68
21	IDFC First Bank	451.94	702.16	155.36	634.14	1277.51	201.46
22	Indus Ind Bank	3748.47	6270.55	167.28	4071.29	6721.10	165.09
23	Karnatak Bank Ltd.	425.67	735.33	172.75	431.98	776.96	179.86
24	Karur Vysya Bank	211.15	105.98	50.19	326.89	128.13	39.20
25	Kotak Mahindra Bank Ltd	1525.31	876.13	57.44	431.98	776.96	179.86
26	DBS (e-Laxmi Vilas Bank)	65.02	21.71	33.39	59.62	22.82	38.28
27	RBL Bank	242.20	300.56	124.10	682.08	345.57	50.66
28	Standard Chartered Bank	159.48	1.53	0.96	175.50	0.45	0.26
29	The South Indian Bank	197.15	321.19	162.92	201.97	322.54	159.70
30	Yes Bank	1708.13	1235.91	72.35	1642.75	1905.95	116.02
31	Tamilnadu Mercantile Bank	109.65	38.04	34.69	108.54	35.72	32.91
<b>Total Private Sector Banks</b>		<b>71998.52</b>	<b>52806.54</b>	<b>73.34</b>	<b>83544.20</b>	<b>62291.59</b>	<b>74.56</b>
32	Odisha Gramya Bank	13504.51	5480.20	40.58	14313.99	6515.32	45.52
33	Utkal Gramya Bank	7450.14	2896.17	38.87	7547.06	3263.84	43.25
<b>Total of RRBs</b>		<b>20954.65</b>	<b>8376.37</b>	<b>39.97</b>	<b>21861.05</b>	<b>9779.16</b>	<b>44.73</b>
<b>RIDF(NABARD)</b>			22749.65			25737.70	
34	Orissa State Co-Op. Bank	20937.64	27205.49	129.94	23714.45	32565.78	137.32
<b>Total of Co-operative bank</b>		<b>20937.64</b>	<b>27205.49</b>	<b>129.94</b>	<b>23714.45</b>	<b>32565.78</b>	<b>137.32</b>
35	Jana Small Finance Bank	335.10	376.44	112.34	398.98	589.61	147.78
36	ESAF Small Finance Bank	34.13	16.12	47.23	74.73	73.62	98.51
37	Suryoday Small Finance Bank	124.44	595.12	478.22	179.28	764.66	426.52
38	Ujjivan Small Finance Bank	121.91	364.90	299.32	205.84	470.80	228.72



39	Utkarsh Small Finance Bank	60.47	141.84	234.56	95.80	379.31	395.94
<b>Total Small Finance Bank</b>		<b>676.05</b>	<b>1494.42</b>	<b>221.05</b>	<b>954.63</b>	<b>2278.00</b>	<b>238.63</b>
<b>GRAND TOTAL</b>		<b>397454.26</b>	<b>244888.49</b>	<b>61.61</b>	<b>419310.25</b>	<b>312420.09</b>	<b>74.51</b>

The top 3 and bottom 3 banks under 2 categories in regard to CD ratio as on 30.06.2022 are given below

<b>PSB,RRB &amp; OSCB</b>	
<b>BANK</b>	<b>CD RATIO</b>
<b>TOP 3 PERFORMING BANKS</b>	
Bank of Maharashtra	233.61
OSCB	137.32
Punjab National Bank	75.86
<b>BOTTOM 3 PERFORMING BANKS</b>	
Utkal Grameen Bank	43.25
Central Bank of India	39.70
Punjab & Sind Bank	36.75

<b>PVT BANKS &amp; SFB</b>	
<b>BANK</b>	<b>CD RATIO</b>
<b>TOP 3 PERFORMING BANKS</b>	
Suryoday SFB	426.52
Utkarsh SFB	395.94
Ujjivan SFB	228.72
<b>BOTTOM 3 PERFORMING BANKS</b>	
DBS (e-Laxmi Vilas Bank)	38.28
Tamilnadu Mercantile Bank	32.91
Standard Chartered Bank	0.26

The details of bank wise deposit, advances and important banking key indicators as on 30.06.2022 are available at **Annexure – 15**.

### CD ratio in regard to RRBs

The main objective of the RRBs is to provide credit to the local people and other banking facilities to the small, marginal farmers, agricultural laborers, small artisans, etc. However, the lower CD ratio hinders the fulfillment of credit aspiration of the people. As on 30.06.2022, CD ratio of Odisha Gramya Bank is 45.52% and that of Utkal Grameen Bank is 43.25%.

We request both the RRBs ,i.e, Odisha Gramya Bank & Utkal Grameen Bank to kindly take all necessary steps for increasing the CD ratio.

### 3.3 CD Ratio (Districtwise) as on 30.06.2022

**District Wise CD ratio (%) as of 30.06.2021 & 30.06.2022 for all Districts of Odisha**





(Amt in Rs. Cr.)

SL	DISTRICT NAME	30.06.2021			30.06.2022		
		Deposit	Advance	CD Ratio	Deposit	Advance	CD Ratio
1	ANGUL	14296.10	13011.77	91.02	15054.61	8777.70	58.31
2	BALASORE	13606.52	7647.67	56.21	15151.19	9718.11	64.14
3	BARAGARH	7930.69	5798.59	73.12	7024.99	6545.34	93.17
4	BHADRAK	6162.04	4867.03	78.98	7461.10	6021.01	80.70
5	BOLANGIR	7342.35	4533.93	61.75	7413.15	5814.04	78.43
6	BOUDH	1317.43	1565.63	118.84	1363.03	1850.44	135.76
7	CUTTACK	31007.52	14265.13	46.01	32465.95	19561.36	60.25
8	DEOGARH	1612.72	818.04	50.72	1581.02	919.23	58.14
9	DHENKANAL	6776.42	5305.89	78.30	7191.97	5164.87	71.81
10	GAJAPATI	2711.80	1135.35	41.87	2642.74	1299.63	49.18
11	GANJAM	23132.51	12602.45	54.48	24025.19	15178.35	63.18
12	JAGATSINGHPUR	10598.93	4277.46	40.36	11863.63	4970.79	41.90
13	JAJPUR	10954.05	10424.92	95.17	11696.32	13680.73	116.97
14	JHARSUGUDA	5839.29	9103.74	155.90	6485.34	20173.11	311.06
15	KALAHANDI	4788.48	3853.89	80.48	5001.24	4822.17	96.42
16	KANDHAMAL	2659.69	1394.83	52.44	2701.13	1729.34	64.02
17	KENDRAPARA	6681.70	3607.25	53.99	7178.60	4843.30	67.47
18	KEONJHAR	17733.80	6904.58	38.93	19478.45	8035.20	41.25
19	KHURDA	127974.51	76130.08	59.49	132669.47	97980.40	73.85
20	KORAPUT	6821.26	3545.01	51.97	6958.83	4478.29	64.35



21	MALKANGIRI	1872.94	788.13	42.08	1926.39	1106.97	57.46
22	MAYURBHANJ	12608.84	5526.95	43.83	13195.72	6465.70	49.00
23	NAYAGARH	2408.19	1712.83	71.12	2402.96	2046.82	85.18
24	NABARANGPUR	4137.47	2789.76	67.43	4429.19	3547.46	80.09
25	NUAPADA	2062.01	1725.47	83.68	2033.27	2053.71	101.00
26	PURI	10344.19	5127.48	49.57	10803.39	6222.83	57.60
27	RAYAGADA	4053.57	4104.24	101.25	4524.52	5375.30	118.80
28	SAMBALPUR	22922.97	16964.51	74.01	25977.49	25907.66	99.73
29	SONEPUR	2405.93	2153.81	89.52	2494.20	2655.47	106.47
30	SUNDARGARH	24690.33	13202.07	53.47	26115.17	15474.74	59.26

There is no district with CD ratio below 40% as on June 30, 2022. There are 9 districts having CD ratio below 60% (Angul, Deogarh, Gajapati, Jagatsinghpur, Keonjhar, Malkangiri, Mayurbhanj, Puri and Sundargarh).

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

Top 3 Districts in regard to CD ratio	
Jharsuguda	311.06%
Boudh	135.76%
Rayagada	118.80%

Bottom 3 Districts in regard to CD ratio	
Mayurbhanj	49.00%
Jagatsinghpur	41.90%
Keonjhar	41.25%

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

## **AGENDA NO. 4**

### **Financing to Agriculture Sector**

#### **4.1 Development of Common Credit Portal for Farmers.**

The Government of Odisha is developing a platform to institutionalize the availability of credit to farmers at grass root level with direct integration of banks and govt department as stake holders in the Common Credit Portal and mobile App.



The vision for the Credit Portal is to develop a common portal for farmers to avail bank loans for Agri & Allied sector activities, where interested banks will onboard the platform to access the assigned loan applications. Participating banks can provide information on different types of loans offered and their features, and farmers will be able to choose the bank and bank branch for applying loans. Farmers will have access to model DPRs for reference to help them improve the application quality and will also be able to generate configurable DPRs on the portal. The portal will play the role of a facilitator between the farmers and the banks by providing the loan applications recorded on the portal, and in no way shall interfere in the internal processes followed by the banks for application processing.

The major advantages for all the stakeholders are discussed below:

**Farmers:**

- Farmers will have easier access to all the available loan products of different banks and will have the freedom to choose according to their needs.
- Farmers will have access to quality DPRs and handholding support from government at all stages of processing of the proposals.

**Banks:**

- Banks will have greater access to a huge untapped customer base defying all geographical boundaries.
- The qualitative aspect of proposals will increase substantially reducing risk involved for banks.

**Government:**

- Monitoring of credit delivery in Agriculture sector will be easier.
- The analytical data available in the portal will help government in designing tailor made schemes for farmers.

The development of the credit portal and mobile app is complete and currently it is undergoing User Acceptance Testing (UAT). The plan is to launch the common credit portal and app by 3rd week of September 2022.

All banks are requested to fully cooperate in the ongoing process as this is advantageous for all.

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

Against a target of Rs.52,486.66 Crores for the current year, total achievement in Agriculture sector under ACP is 11,952.41 Crores as on 30.06.2022 which is 22.77% of the target, sectorwise achievement is given below.



## Comparative figures under Crop & Term Loan.

FY	Crop Loan Disbursement during the period			Total Agricultural Term Loan Disbursement during the period			Total Agriculture Disbursement during the period		
	Target for Full FY (in Cr.)	Achv. as of June quarter (in Cr.)	% Achv	Target for Full FY (in Cr.)	Achv. as of June quarter (in Cr.)	% Achv	Target for Full FY (in Cr.)	Achv. as of June quarter (in Cr.)	% Achv
2021-22	32156.12	6885.37	21.41	14430.37	2296.25	15.56	46586.49	9181.62	19.71
2022-23	35156.06	7562.47	21.51	17330.60	4389.94	25.33	52486.66	11952.41	22.77

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

PSB,RRB & OSCB		PVT BANKS & SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Utkal Grameen Bank	47.60	Karur Vysya Bank	316.60
UCO Bank	32.52	Laxmi Vilas Bank	281.18
Canara Bank	27.99	Federal Bank	98.95
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Indian Bank	10.92	Suryoday SFB	0.00
Bank of Maharashtra	4.74	Bandhan Bank	0.00
Punjab & Sind Bank	1.98	IndusInd Bank	0.00

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

PSB,RRB & OSCB		PVT BANKS & SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Punjab National Bank	26.72	Jana SFB	1095.28
Indian Overseas Bank	26.57	Suryoday SFB	645.80
Canara Bank	25.40	Ujjivan SFB	285.15
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Central Bank of India	3.66	Bandhan Bank	15.70
OSCB	1.29	HDFC Bank	8.77
Odisha Gramya Bank	0.26	South Indian Bank	5.72

Bank wise performance of Crop Loan & Term Loan from 01.04.2022 to 30.06.2022 is available at **Annexure – 16**.



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

Name of the Bank	Target (in Rs. Crore)	Achievement (in Rs. Crore)
Indus Ind Bank (Empanelled for handling Govt. business)	427.31	0.00
Bandhan Bank (Empanelled for handling Govt. business)	234.32	0.00
IDFC First Bank	32.29	0.00
Suryoday SFB (Empanelled for handling Govt. business)	32.04	0.00
Kotak Mahindra Bank	28.79	0.00
Suryoday SFB	22.68	0.00

Bank group wise Achievement under ACP Agriculture-2022-23 as on 30.06.2022				
Sl	Name of Bank	Amt. in Rs. crore		
		Total Agriculture		
		ACP Target	Achievement	% Achievement
1	Public Sector Banks	24,362.96	4,153.98	17.05
2	Private Sector Banks	7,055.03	2,286.92	32.42
3	Regional Rural Banks	3,168.98	812.45	25.64
4	Co-operative Banks	17,670.59	4,341.94	24.57
5	Small Finance Bank	229.11	357.12	155.87
TOTAL		52,486.66	11,952.41	22.77

#### Share of different banks groups in Agriculture Credit Outstanding on 30.06.2022

Name of the banks	Amount outstanding (in Crore)	Share in %
Public Sector Banks	20,684.40	39.07
Private Sector Banks	9,924.95	18.75
RRBs	3,917.02	7.40
OSCB	17,519.79	33.08
Small Finance Bank	900.46	1.70
<b>Total</b>	<b>52,946.62</b>	<b>100.00</b>

#### 4.3 Kissan Credit Card (KCC)

Banks have disbursed 12,76,881 numbers of KCC accounts amounting to Rs.6,112.26 Crore from 01.04.2022 to 30.06.2022. Total outstanding balance as on 30.06.2022 is Rs.27,986.04 crore in 52,12,180 KCC accounts.

FY	No. of KCCs issued		Balance O/S	
	No. (in actuals)	Amt (in Cr.)	No. (in actuals)	Amt (in Cr.)
2021-22 (upto June'21)	10,34,535	4,611.86	50,73,488	21,251.68
2022-23 (upto June'22)	12,76,881	6,112.26	52,12,180	28,071.16



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

PSB,RRB & OSCB		PVT BANKS & SFB	
Bank	Amount (in Cr.)	Bank	Amount (in Cr.)
TOP 3 PERFORMING BANKS		TOP 3 PERFORMING BANKS	
Orissa State Co-Op. Bank	3,932.33	Axis Bank Ltd	102.79
Utkal Grameen Bank	491.09	HDFC Bank	52.48
State Bank of India	426.33	ICICI Bank	49.72
BOTTOM 3 BANKS		BOTTOM 3 BANKS	
Central Bank of India	0.00	Bandhan Bank	0.00
Punjab & Sind Bank	0.00	IndusInd Bank	0.00
Bank of Maharashtra	0.00	Suryoday SFB	0.00

The Bank wise achievement made under KCC as on 30.06.2022 is available at **Annexure – 17**.

#### 4.4 Agriculture Infrastructure Fund:

The Agriculture Infrastructure Fund is a medium - long term debt financing facility for investment in viable projects for post-harvest management infrastructure and community farming assets through interest subvention and credit guarantee.

The duration of the scheme is from FY2020 to FY2029 (10 years). Under the scheme, Rs. 1 Lakh Crore will be provided by banks and financial institutions as loans with interest subvention of 3% per annum and credit guarantee coverage under CGTMSE for loans up to Rs. 2 Crores. Eligible beneficiaries include farmers, FPOs, PACS, Marketing Cooperative Societies, SHGs, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Start-ups, and Central/State agency or Local Body sponsored Public-Private Partnership Projects. Initial allocation of fund of Rs.2,500.00 crore has been made for Odisha State.

BANKWISE AIF DATA AS ON 08.09.2022										
Institution Name	Submitted (in no.)	Amount (in Cr.)	Rejected (in no.)	Amount (in Cr.)	Sanctioned (in no.)	Amount (in Cr.)	Disbursed (in no.)	Amount (in Cr.)	Total (in no.)	Amount (in Cr.)
PUNJAB NATIONAL BANK	14	8.16	14	7.68	79	37.52	69	37.55	107	53.36
BANK OF INDIA	5	4.99	18	5.1	33	16.61	30	13.1	56	26.7
STATE BANK OF INDIA	9	3.76	34	25.19	27	10.57	23	8.77	70	39.52
NABKISAN LTD	0	0	6	0.29	16	0.71	16	0.64	22	1
CANARA BANK	1	0.3	7	5.79	12	14.66	11	20.04	20	20.75
INDIAN OVERSEAS BANK	5	0.02	4	1.38	11	0.55	8	0.53	20	1.95
INDIAN BANK	1	0.14	4	1.58	8	8.82	7	8.04	13	10.54



BANK OF BARODA	4	4.91	8	6.42	7	7.03	7	9.77	19	18.36
UNION BANK OF INDIA	9	9.31	12	7.93	5	2.03	2	0.89	26	19.27
IDBI BANK LTD	6	14.43	7	6.03	2	0.81	2	0.8	15	21.27
CENTRAL BANK OF INDIA	0	0	2	0.54	1	2	1	3.63	3	2.54
HDFC BANK	4	3.31	2	2.6	1	0.5	0	0	7	6.41
UCO BANK	3	4.8	6	4.87	1	2	0	0	10	11.67
DCB BANK	0	0	1	0.58	0	0	0	0	1	0.58
ICICI BANK	0	0	2	0.97	0	0	0	0	2	0.97
KARNATAKA BANK	0	0	1	1.57	0	0	0	0	1	1.57
KARUR VYSYA BANK	2	2.77	0	0	0	0	0	0	2	2.77
KOTAK MAHINDRA BANK	0	0	2	2.08	0	0	0	0	2	2.08
YES BANK LTD	1	3.44	0	0	0	0	0	0	1	3.44
SAMUNNATI F I S PVT LTD	1	0.05	0	0	0	0	0	0	1	0.05
<b>TOTAL</b>	<b>65</b>	<b>60.39</b>	<b>130</b>	<b>80.6</b>	<b>203</b>	<b>103.81</b>	<b>176</b>	<b>103.76</b>	<b>398</b>	<b>244.80</b>

#### 4.5 Crop Insurance (Pradhan Mantri Fasal Bima Yojana - PMFBY 2022-23)

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

Farmers covered under PMFBY for Kharif 2021 & Kharif 2022 (as of 31.08.22) is given below:

	<b>Kharif 21 (01.04.21 to 30.09.21)</b>	<b>Kharif 22 (01.04.22 to 31.08.22)</b>
Enrolment (Nos of Farmers) (both loanee & non loanee)	83,64,406	82,54,536
Area Insured (000's ha)	1,050.57	958.54
Sum Insured (Rs Crores)	7,079.86	6,891.41
Gross Premium (Rs Crores)	1,387.94	1374.55
Farmers Premium (Rs Crores)	141.51	137.75

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

#### 4.6 BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

The performance under the scheme is given below –



Period As on	Target	Total application sponsored	Total application sanctioned	Amount Sanctioned (in Crore)	Total application Disbursed	Amount Disbursed (in Crore)
31.03.22	99,195	19,436	6,962	65.14	6,160	52.79
31.08.22	1,00,000	45,816	16,639	137.73	7615	63.48

3 banks in terms of highest sanctioned is given below-

BANK	NO. OF SANCTIONED APPLICATIONS
OSCB / PACS	6858
State Bank of India	143
Bank of India	76
Axis Bank	76

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

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

OSCB has allocated 5,437 no. of JLG Finance in BALARM Scheme to their DCCBs. However, the target allocated to OSCB was 34,026 for 2022-23. We request OSCB to allocate the residual target to all the CCBs.

In the SLBC Sub-Committee on Agriculture Credit held on 13.09.2022, Principal Secretary, Department of Agriculture & Farmers' Empowerment & FARD, Government of Odisha has advised all banks that 50% of the allotted target must be achieved by end of October22 and 100% of target by end of December22.

### **Waiver of CIBIL Charges under JLG Finance in BALARAM Scheme**

As of 31.08.2022, 20 banks out of 33 banks (Bank of Baroda, Bank of India, Central Bank of India, State Bank of India, UCO Bank, Union Bank of India, Axis Bank, Bandhan Bank, DCB Bank, Federal Bank, HDFC Bank, ICICI Bank, IDBI Bank, IDFC First Bank, RBL Bank, Jana SFB, Ujjivan SFB, Utkarsh SFB, Utkal Grameen Bank, OSCB) have reported that they are charging NIL for pulling CIBIL report under JLG Finance in BALARAM Scheme.

Bank of Maharashtra, Canara Bank, Indian Bank, Indian Overseas Bank, Punjab & Sind bank, Punjab National Bank, Indusind Bank, Karnataka Bank, Kotak Mahindra Bank, Ixmi vilas Bank, South Indian bank, Odisha Gramya Bank, Suryodaya SFB have not given their consent. We request these banks to take up the matter with Competent Authority for waiver of CIBIL Charges under the Scheme.

### **PMFBY coverage of Farmers under BALARAM Scheme.**

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





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

Directorate of Horticulture, Government of Odisha reported that as of 31.08.2022, banks have sanctioned 72 proposals amounting to Rs.1.52 Crores. There are 784 pending applications with various banks amounting to Rs.17.83 Crore.

Date	Pending Proposals		Sanctioned Projects		Rejected Projects by Bank	
	Nos.	Project Cost (Rs. in Lakh.)	Nos.	Project Cost (Rs. in Lakh.)	Nos.	Project Cost (Rs. in Lakh.)
31.08.2022	784	1783.03	72	152.53	227	630.27

Abstract of Bank wise pending proposals under MIDH relating to Horticulture Sector as on 31.08.2022							
Sl. No.	Name of the bank	Pending Proposals		Sanctioned Projects		Rejected Projects by Bank	
		Nos.	Project Cost (Rs. in Lakh.)	Nos.	Project Cost (Rs. in Lakh.)	Nos.	Project Cost (Rs. in Lakh.)
1	State Bank of India	86	192.98	29	62.86	206	589.78
2	Odisha Gramya Bank	163	292.63	11	12.90	6	6.00
3	Bank of India	94	285.86	2	3.58	1	1.50
4	DCCBs	49	147.91	5	5.00	1	1.00
5	Indian Bank	96	165.57	7	11.80	1	15.00
6	UCO Bank	51	90.79	6	7.60	6	9.00
7	Canara Bank	64	103.57	4	10.80	0	0.00
8	Punjab National Bank	35	89.57	2	16.40	1	1.00
9	Central Bank of India	16	40.81	0	0.00	0	0.00
10	IDBI	5	39.00	0	0.00	0	0.00
11	Bank of Baroda	20	29.27	2	3.79	2	3.00
12	Union Bank	77	220.11	1	15.00	2	1.99
13	Indian Overseas Bank	12	18.97	1	1.40	0	0.00
14	LAMP	4	18.00	1	0.00	0	0.00
15	Axis Bank	3	16.99	0	0.00	1	2.00
16	Indusind Bank	1	15.00	0	0.00	0	0.00
17	Co-operative Bank	3	8.40	0	0.00	0	0.00
18	ICICI Bank	4	6.20	0	0.00	0	0.00
19	Federal Bank	1	1.40	0	0.00	0	0.00
20	Dena Bank	0	0.00	1	1.40	0	0.00
<b>TOTAL:</b>		<b>784</b>	<b>1783.03</b>	<b>72</b>	<b>152.53</b>	<b>227</b>	<b>630.27</b>

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

All the Banks in Odisha have disbursed Rs. 2,142.55 Crore from 01.04.2022 to 30.06.2022 under Annual Credit Plan in Fisheries & Allied Agriculture Sector against the Annual target of Rs. 6,486.60 Crore. The achievement is 33.03 % of the annual target.



## Comparative - Disbursement

(Amt in Rs. Cr.)

Name of the scheme	FY 2021 – 2022			FY 2022 – 2023		
	Target for Full FY (in Cr.)	Achv. As of June'21 (in Cr.)	% Achv.	Target for Full FY (in Cr.)	Achv. As of June'22 (in Cr.)	% Achv.
Dairy	1909.63	44.31	2.32	2,117.00	218.26	10.31
Fishery	1182.74	85.38	7.22	1,557.61	139.48	8.95
Poultry	1029.03	77.70	7.55	1,228.36	229.00	18.64
AH-Sheep/Goatery/Piggery	834.13	659.42	79.06	1,350.23	587.35	43.50
Others	205.01	826.23	403.02	232.42	968.46	416.69
<b>Total</b>	<b>5160.54</b>	<b>1693.04</b>	<b>32.81</b>	<b>6,486.60</b>	<b>2,142.55</b>	<b>33.03</b>

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

PSB,RRB & OSCB		PVT BANKS&SFB	
BANK	ACHIEVEMENT %	BANK	ACHIEVEMENT %
<b>TOP 3 PERFORMING BANKS</b>		<b>TOP 3 PERFORMING BANKS</b>	
Bank of Baroda	21.66	Jana SFB	3241.08
Indian Overseas Bank	20.87	Suryoday SFB	1704.88
Canara Bank	14.26	Ujjivan SFB	893.11
<b>BOTTOM 3 PERFORMING BANKS</b>		<b>BOTTOM 3 PERFORMING BANKS</b>	
Utkal Grameen Bank	1.56	Kotak Mahindra Bank	0.05
Bank of Maharashtra	1.02	Federal Bank	0.00
Odisha Gramya Bank	0.55	Yes Bank	0.00

In the last SLBC Sub-Committee meeting of F&ARD held on 13.09.2022, the following action points were emerged in the meeting –

- Under allied agriculture, banks have to avoid reporting high figure in “other allied” sector. Instead, properly classify the same in respective subheads.
- Banks which have reported substantial amount in Other Sector must provide granular data in this regard to SLBC and Fisheries & Animal Resources Development Department, Govt. of Odisha.



Bank wise progress made on financing under different schemes of Allied Agriculture Sector as on 30.06.2022 is given in **Annexure – 20**.

#### 4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

The status of performance under Mukhyamantri Krushi Udyoga Yojana (MKUY) Scheme by different banks is given below –

Date	Total applications sponsored under MKUY	Applications sanctioned under MKUY	Applications rejected under MKUY	Applications pending under MKUY
31.03.2022	2,238	800	870	568
06.09.2022	2,611	857	897	857

MKUY AS OF 06.09.2022				
Bank Name	Sponsored	Sanctioned	Rejected	Pending
STATE BANK OF INDIA	614	199	249	166
PUNJAB NATIONAL BANK	321	131	85	105
OSCB	299	111	145	43
CANARA BANK	154	59	88	7
UNION BANK OF INDIA	188	58	81	49
UCO BANK	121	52	28	41
BANK OF BARODA	118	46	36	36
ODISHA GRAMYA BANK	149	41	27	81
BANK OF INDIA	131	39	43	49
INDIAN BANK	111	28	13	70
CENTRAL BANK OF INDIA	51	25	11	15
IDBI BANK	106	24	48	34
INDIAN OVERSEAS BANK	69	18	27	24
UTKAL GRAMEEN BANK	40	11	3	26
AXIS BANK	38	5	7	26
ICICI BANK	21	5	4	12
KOTAK MAHINDRA BANK	7	3	0	4
PUNJAB AND SIND BANK	15	2	0	13
BANDHAN BANK	2	0	0	2
BANK OF MAHARASHTRA	3	0	0	3
DCB BANK	5	0	0	5
FEDERAL BANK	5	0	0	5
HDFC BANK	36	0	0	36
KARNATAKA BANK	6	0	1	5
SOUTH INDIAN BANK	1	0	1	0
<b>Grand Total</b>	<b>2611</b>	<b>857</b>	<b>897</b>	<b>857</b>



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

Performance as of 31.03.2022 & 09.09.2022 under KCC Saturation Drive for Animal Husbandry & Fisheries is given below

Sector	As of date	No. of appln. received	No. of appln. accepted	No. of appln. sanctioned	No. of appln. rejected	No. of appln. Pending	Appln. Pending for More than 15 Days
Animal Husbandry	31.03.22	28,776	27,301	5,741	10,865	10,695	10,382
Animal Husbandry	09.09.22	47,547	46,128	13,704	28,988	3,436	3,363

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
Fisheries	31.03.22	5,628	5,556	662	2,444	2,450	2,441
Fisheries	09.09.22	5,999	5,924	887	3,047	1,990	1,990

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

3 Banks having highest no. of pendencies as of 09.09.22 are given below

Animal Husbandry		Fisheries	
BANK	NO. OF PENDING APPLICATIONS	BANK	NO. OF PENDING APPLICATIONS
Indian Overseas Bank (including OGB)	2090	Odisha State Cooperative Bank	1778
OSCB	602	Indian Overseas Bank (including OGB)	142
State Bank of India (including UGB)	360	Punjab National Bank	27

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

Animal Husbandry		Fisheries	
DISTRICT	NO. OF PENDING APPLICATIONS	DISTRICT	NO. OF PENDING APPLICATIONS
Puri	1416	Kendrapara	1737
Kendrapara	515	Puri	83
Cuttack	446	Angul	52



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

Progress upto 09.09.2022 is given by **Annexure - 21**.

#### **Resuming of the nationwide AHDF KCC Campaign from 15th September 2022 to 15th March 2023.**

Department of Animal Husbandry & Dairying vide letter no. F.No.M-02022/14/2020-CDD(E-15981) dated 12.09.2022 informed that the Nationwide AHDF KCC Campaign will now resume from **15.09.2022 till 15.03.2023**. The guidelines mentioned in the earlier circular of Department of Animal Husbandry & Dairying dated 10.11.2021 should be strictly followed during the campaign. The same has also communicated to LDMs/Banks vide letter no. SLBC/ODI/2022-23/515 dated 14.09.2022.

All banks are requested to instruct the branches accordingly and ensure processing & sanctioning of KCC to eligible Animal Husbandry & Fisheries farmers in a timely manner. Kindly also instruct the branches to furnish the weekly data to the LDMs so that the same can be updated by LDMs in the DFS Portal.

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

The strategy to double the farmer's income include measures to minimize the cost of production, address stagnation in farm yield through scientific and appropriate cropping practices, reduction in risk, uncertainty and vulnerability of farmers, addressing concerns of market volatility and ensuring better price to farmers.

The strategies outlined include incentivizing crop diversification, expanding outreach of extension and access to advance technologies, agri-business opportunities, wider markets, wider coverage of insurance for cash crops, rain-water harvesting, Integrated Nutrient Management (INM), development of fisheries and livestock sector and emphasis on agro-processing sector, etc. Upscaling the FPO programme would enable vast sections of SF & MF to derive benefits out of input supply management, farm produce aggregation to enable collective marketing, processing & value addition etc.

NABARD implemented a pilot project titled "Krishak Samridhi in Odisha in 07 villages (Tilakana, Demando, Tentapur, Baliapada, P.Balarampur, Sankilo, Katarpada) of Nischintakoili block in Cuttack district. The project has covered around 1439 beneficiaries under various farm and non-farm interventions. The base year average income of the farmers was Rs 41,145 which has now been enhanced to Rs. 71,238 (73.10% income enhancement). The major interventions under the project includes Integrated Farming System, crop diversification, farm mechanization, efficient irrigation, promotion of allied activities and new skill development.



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

CGM, NABARD to further appraise in the matter.

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

ASCI is functioning under the aegis of Ministry of Skill Development & Entrepreneurship (MSDE), Govt. of India, with a vision to develop the Skills in Indian Agriculture and allied sector as per the global standards, with the support of stakeholders and thereby improving the livelihood of Farmers, Farm workers & Rural unemployed. ASCI is in industry body with members from various Agriculture bodies like ICAR, APEDA, SFAC, NSAI, National Horticulture Board, Tea Board, Coffee Board, Central Silk Board and Spices Board, NABARD, GCMF. It aims to work towards capacity building in the Agriculture Industry and bridge the gap between laboratories and farms.

ASCI is an approved awarding body by the National Council of Vocational Education and Training (NCVT) to undertake certification of all NSQF aligned job roles as per Gazette notification. ASCI provides industry-backed, electronically verifiable QR code embedded National Skill Qualification Framework (NSQF) aligned certification to the trainees under different skill development programmes conducted by Govt/Pvt organization at their affiliated and accredited training centre.

In Odisha, ASCI is working with various Skill development programme like Prime Ministers' Kaushal Vikas Yojana (PMKVY), Rashtriya Krishi Vikas Yojana (RKVY), Mission for Integrated Development of Horticulture (MIDH) and all skill development programme under the State Skill Development Mission (OSDA) and is providing National Skill Qualification Framework (NSQF) aligned Skill Certificate to successful trainees post assessment.

**Regional Manager (East), ASCI is requested to appraise the house on this matter.**

## **AGENDA NO.5**

### **Financing to MSME Sector**

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

Against total target of Rs.59,449.52 Crore, total achievement as on 30.06.2022 is Rs.14,815.38 Crore which is 24.92% of total target.



Disbursement performance of Banks under MSME Sector is given below.

(Amt in Rs. Cr.)

Manufacturing Sector	FY 2021-22 (upto June'21)			FY 2022-23 (upto June'22)		
	Target	Achv.	% Achv.	Target	Achv.	% Achv.
Micro Enterprises	21,814.98	3,808.90	17.46	30319.25	5154.88	17.00
Small Enterprises	11,998.07	3,169.73	26.42	18429.35	3433.63	18.63
Medium Enterprises	7,511.38	1,999.53	26.62	10,700.91	6226.87	58.19
<b>TOTAL</b>	<b>41,324.43</b>	<b>8,978.16</b>	<b>21.73</b>	<b>59,449.52</b>	<b>14,815.38</b>	<b>24.92</b>

Bank group wise Achievement under ACP MSME-2022-23 as on 30.06.2022				
Sl	Name of Bank	Amt. in Rs. crore		
		Total MSME		
		ACP Target	Achievement	% Achievement
1	Public Sector Banks	42,370.45	8,970.27	21.17
2	Private Sector Banks	14,011.79	5,391.40	38.48
3	Regional Rural Banks	2,383.18	444.97	18.67
4	Co-operative Banks	88.20	1.35	1.53
5	Small Finance Bank	595.88	7.39	1.24
<b>TOTAL</b>		<b>59,449.52</b>	<b>14,815.38</b>	<b>24.92</b>

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

PSB,RRB & OSCB	
BANK	ACHIVEMENT %
<b>TOP 3 PERFORMING BANKS</b>	
Bank of Maharastra	48.77
UCO Bank	40.83
Central Bank of India	38.14
<b>BOTTOM 3 BANKS</b>	
Bank of Baroda	12.00
Punjab & Sind Bank	9.91
OSCB	1.53

PVT	
BANK	ACHIVEMENT %
<b>TOP 3 PERFORMING BANKS</b>	
Federal Bank	381.63
Yes Bank	174.87
ICICI Bank	66.12
<b>BOTTOM 3 BANKS</b>	
IDFC Bank	2.30
Bandhan Bank	1.24
The South Indian Bank	0.00

The comparative outstanding position under MSME Sector is given below



(Amt in Rs. Cr.)

Particulars	Balance outstanding as on 30.06.2021		Balance outstanding as on 30.06.2022	
	A/cs	Amount	A/cs	Amount
Micro Enterprises	17,42,176	20,544.17	17,97,301	24,272.88
Small Enterprises	1,51,689	12,805.18	1,46,531	15,612.68
Medium Enterprise	20,350	5,956.22	34,237	13,231.27
<b>Total MSME</b>	<b>19,14,215</b>	<b>39,305.57</b>	<b>19,78,069</b>	<b>53,116.83</b>

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

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

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

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

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

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





### **5.3 Finance under scheme for interest subvention on Working Capital Term Loan for Stage / Contract Carriage Operators**

The Scheme was announced by State Government to provide financial support to private operators of Stage/ Contract Carriages for repair and maintenance of their vehicles to keep them running and the Notification No.PT1-NRN-LC-MISC-0044 2020/10838/T dated 20.12.2021 by Commerce & Transport Department was shared to all banks vide letter no SLBC/ODI/2021-22/1391 dated 27.12.2021.

However, inspite of various communications and regular follow-ups in this matter, the performance under the scheme is dismal. SLBC vide letter no. SLBC/ODI/2022-23/538 dated 16.09.2022 has shared list of pending applications to all banks requesting to clear the pending applications under the scheme at the earliest. We request all banks to issue necessary directives to all branches under their control to dispose the pending loan applications under this scheme at the earliest.

Department of Commerce & Transport Department, Govt. of Odisha may apprise the House in this regard.

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

In pursuance to letter no 1-34014/1/2021/AD. dated 10.08.2021 from Ministry of Finance, Government of India for implementing Electronic Bank Guarantees (BG) through automated e-Stamping in Odisha, SLBC had a discussion with SWIFT India Pvt Ltd on 18.02.2022 and subsequently a virtual meeting was organized by SLBC on 14.03.2022 with SWIFT India Pvt Ltd & 15 major commercial banks of Odisha where it was decided that Inspector General of Registration(IGR), Revenue & Disaster Management Department, Govt. of Odisha will be approached to initialize the process for implementation of Electronic Bank Guarantees (e-BGs) through automated e-Stamping.

In this regard, SLBC had requested Finance Department, Govt. of Odisha & Inspector General of Registration for early implementation of e-BG through automated e-stamping in Odisha.

Taking the proposal into consideration, Board of Revenue, Odisha, Cuttack vide Office Order no. IX-40/2020-3276/Regn. Dated 30.08.2022 has permitted for implementation of Electronic Bank Guarantee (e-BG) through Automated e-Stamping in Odisha on SWIFT India Automated e-stamping Platform.

The said Office Order of Board of Revenue, Odisha, Cuttack is given in **Annexure -23**.



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

The target achievement under PMGP as on 30.06.2022 and 31.08.2022 is given below

Date	Target for FY 22-23		Forwarded to Bank		Sanctioned by Bank		%Achievement		Pending at bank	
	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (	No of Prj.	MM Involve (In Lakh)
30.06.2022	6000	21000.00	4340	11562.89	605	1554.39	10.08	7.40	1367	3813.46
31.08.2022	6000	21000.00	7809	21741.02	1546	3831.25	25.77	18.24	3529	10469.85

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

Top 3 banks in terms of sanctions under PMEGP –

Public Sector Bank & RRBs		
Sl. No.	Name of the Bank	No. of applications sanctioned (in no.)
1.	SBI	436
2.	Union Bank of India	201
3.	Canara Bank	180

Private Sector Banks		
Sl. No.	Name of the Bank	No. of applications sanctioned (in no.)
1.	Axis Bank	11
2.	IDBI Bank	8
3.	Karnataka Bank	2

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

Public Sector Bank & RRBs		
Sl. No.	Name of the Bank	No. of applications sanctioned (in no.)
1.	SBI	1304
2.	PNB	419
3.	BOI	341

Private Sector Banks		
Sl. No.	Name of the Bank	No. of applications sanctioned (in no.)
1.	Axis Bank	129
2.	HDFC Bank	37
3.	IDBI Bank	34

The Bank wise achievement under PMEGP of Odisha for the year 2022-23 (up to 31.08.2022) is given in the **Annexure– 24**.

### Action Points: -

1. All banks have to achieve the target of PMEGP both physical as well as margin money.
2. The private sector banks have to give special attention in PMEGP.



3. As the cost of project in both industry & service sector has been doubled, banks have to increase the ticket size so that the average margin money claim will improve.
4. All banks to take immediate steps to dispose of all pending application by 30.09.2022.
5. All banks to reconsider all rejected proposals where the deficiencies can be rectified.
6. Banks to disburse all sanctioned cases immediately and claim margin money in all eligible cases on priority basis.
7. Before rejecting any proposals respective GM, DIC should be consulted for rectification of deficiencies if any. Similarly rejected applications can also be revived.
8. Sponsoring agencies have to forward more applications to the banks covering all districts.

The Director of Industries also impressed upon all banks to clear all pending cases before 30.09.2022 and identify one designated officer to deal with PMEGP issues.

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

The performance of this scheme as of 31.08.2022 is given below –

As on 30.06.2022	Target	Total No. of proposals sponsored to Banks	No. of proposals sanctioned by Banks	No. of proposals rejected by Banks	No. of proposals pending at Banks
Individual	1,690	1,932	241	1,344	347
SHG	500	568	70	305	193
FPO	54	4	1	0	3
<b>Total</b>	<b>2,244</b>	<b>2,504</b>	<b>312</b>	<b>1,649</b>	<b>543</b>

### ➤ Individual Category - PMFME

Top 3 banks sanctioned loan under Individual Category of PMFME

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	85
Canara Bank	26
UCO Bank	22

Banks with NIL sanction under Individual Category are OSCB, Axis Bank, Bandhan Bank, Bank of Maharashtra, Punjab & Sind Bank, DCB Bank, Federal Bank, HDFC Bank, ICICI Bank, IDFC First Bank, IndusInd Bank, Karnataka Bank Ltd & Karur Vysya Bank.



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

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	95
Odisha Gramya Bank	58
Punjab National Bank	33

➤ **SHG (THR) Category – PMFME**

Top 3 banks sanctioned loan under SHG (THR) Category of PMFME

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	39
UCO Bank	8
Canara Bank	6

Banks with NIL sanction under Individual Category are Indian Overseas Bank, Odisha Gramya Bank, Utkal Grameen Bank, HDFC Bank, ICICI Bank, Axis Bank, Bandhan Bank, IndusInd Bank, IDBI Bank & DCB Bank.

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

BANK	NO. OF PENDING APPLICATIONS
Punjab National Bank	36
State Bank of India	21
Indian Bank	15

**Reasons for rejection/pending applications:**

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

**Action points:**

1. Due diligence during DPR preparation as per SOP should be done for evaluation of application.
2. Banks should consult GM DIC/ DRP before rejection of application & to see if deficiency can be rectified.



3. SPMU has to visit various districts to sensitise bankers & field functionaries.
4. Before sponsoring any application the applicant should be sensitised about the components of proposal.
5. Since there is a provision in bank MIS to submit revised DPR and deficient documents, banks should consult DRP/IPOs before rejecting any applications.
6. The SHG financing for chatua making is usually for existing SHGs having good track records, hence they can be financed under non ODOP also.

### 5.7 Specialized MSME Bank-Branches in Odisha

Banks have reported that presently there are 155 Specialised MSME Branches. However, during FY 2018-19, the no. of Specialised MSME Branches were 467.

In this regard, SLBC has taken up the matter with all banks vide letter no. SLBC/ODI/2022-23/425 dated 08.08.2022 to provide the reasons of reduction of numbers of Specialised MSME Branches and we furnish below the reply received by banks in this matter.

SPECIALIZED MSME BRANCHES				
	2018-19	2022-23	Difference	Reasons
SBI	66	38	-28	In Angul and Balasore district RASMEC (Retail Assets and Small and Medium Enterprises Center) has opened hence many branches has migrated.  Branches under MSME portfolio less than 50cr has not been categorized as Specialized MSME branches.
UCO BANK	30	36	6	
ICICI	9	32	23	
INDIAN BANK	45	0	-45	As per their branch categorization all branches will finance all category of loans.
UNION BANK	62	13	-49	Reported 62 on 19.08.2022.
CENTRAL BANK	0	10	10	
PNB	46	7	-39	5 PLPs (Potential Loan Points) has opened in BBSR, Balasore, Sambalpur, Berhampur and Cuttack and 2 MCCs (Mid Corporate Centers) in BBSR and Cuttack.
CANARA BANK	56	5	-51	

BOI	30	4	-26	4 SME City Center opened in BBSR, Baripada, Keonjhar and Sambalpur.
BOB	30	3	-27	3 SMELFs (SME Loan Factory) opened in BBSR, Cuttack and Sambalpur.
IOB	24	3	-21	
IDBI	7	3	-4	
AXIS BANK	56	0	-56	All branches of AXIS bank send MSME proposals to their central office at BBSR.
HDFC BANK	5	0	-5	
PUNJAB AND SIND BANK	1	0	-1	
SOUTH INDIAN BANK	0	1	1	
<b>TOTAL</b>	<b>467</b>	<b>155</b>	<b>312</b>	

### 5.8 Disposal of Stressed MSME Cases during FY 2021-22.

As reported by banks, there are 1847 no. of Stress Committee Meeting conducted during FY 2021-22 (from 01.04.2021 to 31.03.2022) and at the Stress Committee, 69724 no. of accounts/cases rectified, 12068 no. of accounts/cases restricted and 17517 no. of cases decided for recovery.

The details in this matter is given below –

Sl. No.	Name of Bank	No. of Stress Committee Meeting Conducted during 2021-22	Accounts Disposed at Stress Committees		
			Accounts/ Cases Rectified	Accounts/ Cases Restructured	Cases decided for Recovery
1	BANK OF BARODA	8	17020	6460	4865
2	BANK OF INDIA	1	582	83	746
3	BANK OF MAHARASTRA	2	0	223	29
4	CANARA BANK	45	0	1834	214
5	INDIAN BANK	19	21	313	446
6	IOB	36	0	0	36
7	STATE BANK OF INDIA	815	24263	1246	5247
8	UCO BANK	870	24284	1559	5729
9	UNION BANK OF INDIA	13	7	0	7
10	AXIS BANK	2	4	0	8
11	DCB BANK	12	2297	283	0

12	ESAF SMALL FINANCE BANK	4	10	0	22
13	HDFC BANK	42	17	219	605
14	ICICI BANK LIMITED	12	1193	2	162
15	IDBI BANK	3	35	64	2
16	KARNATAKA BANK	2	6	1	1
17	UTKAL GRAMEEN BANK	3	2	0	3
<b>TOTAL</b>		<b>1847</b>	<b>69724</b>	<b>12068</b>	<b>17517</b>

All banks are requested to conduct the Stress Committee Meeting at regular intervals for the benefit of the MSME borrowers which are under Stress.

### 5.9 Provision of banking facilities to MSME Clusters.

In the 53<sup>rd</sup> Meeting of Empowered Committee (EC) on MSME which was held on 10<sup>th</sup> August 2022 under the Chairmanship of Regional Director, RBI, Bhubaneswar, it was decided that lead banks should engage with identified MSME clusters in their respective districts for taking care of their financing needs.

In the meeting, Regional Director reiterated that MSME clusters need handholding. Therefore, lead banks should adopt one cluster each for taking care of its credit needs. For rest of the clusters, each cluster should be linked to a bank for meeting their credit needs. It was also decided in the EC\_MSME Meeting that the process will begin with the 20 MSME clusters identified at present and will extend it to other clusters in future.

In this regard, 20 identified MSME clusters have been tentatively allotted to banks for taking care of their financing needs as under.

SI	Name of the Cluster (functional/active )	Sector (Textiles, Engineering works, etc)	District	Lead Bank	Tentative Allocation to banks for cluster adoption
1	Engineering Cluster	Engineering	Anugul	UCO Bank	PNB
2	Fly Ash cluster	Cement	Anugul	UCO Bank	UCO Bank
3	Rice Milling Cluster	Agro/Food Processing	Balasore	UCO Bank	UCO Bank
4	Sea Food Cluster	Fish Process/Canning	Balasore	UCO Bank	PNB
5	Rice Mill Cluster	Agro/Food Processing	Baragarh	SBI	SBI
6	Rice Mill Cluster	Agro/Food Processing	Bolangir	SBI	SBI
7	Engineering Cluster	Engineering	Cuttack	UCO Bank	UCO Bank



8	Pharmaceutical Cluster		Cuttack - Bhubaneswar		BOB
9	Engineering Cluster	Engineering	Dhenkanal	UCO Bank	Canara Bank
10	Cashew Cluster	Agro/Food Processing	Dhenkanal	UCO Bank	UCO Bank
11	Cashew Cluster	Agro/Food Processing	Ganjam	Union Bank of India	Union Bank of India
12	Dry Fish Cluster		Jagatsinghpur	UCO Bank	UCO Bank
13	Engineering Cluster	Engineering	Jharsuguda	SBI	SBI
14	Automobile cluster	Engineering	Khurda	SBI	SBI
15	Pahal Rasagola Cluster		Khurda	SBI	BOI
16	Cashew Cluster	Agro/Food Processing	Koraput	SBI	SBI
17	Cashew Cluster	Agro/Food Processing	Puri	UCO Bank	Canara Bank
18	Coir Cluster	Coir Industry	Puri	UCO Bank	PNB
19	Tourism Cluster		Puri	UCO Bank	UCO Bank
20	Rice Mill Cluster	Rice Mill	Sambalpur	SBI	SBI

On approval of the House, the same will be communicated to the identified banks for necessary action.

#### 5.10 Progress under Pradhan Mantri MUDRA Yojana (PMMY) in Odisha

All Banks and Financial Institutions have sanctioned 11,38,755 accounts with an amount of Rs.5,900.65 Crore and disbursed Rs.5,677.21 Crores in the financial year 2022-23 (upto 31.08.2022).

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

Categories	FY 2021-22 (upto 31.08.21)			FY 2022-23 (upto 31.08.22)		
	No. of Accounts	Disbursed Amount	Average credit disbursed per account	No. of Accounts	Disbursed Amount	Average credit disbursed per account
Shishu	10,41,299	2,804.49	0.27	9,55,462	2,804.67	0.29
Kishore	1,33,257	1,248.94	0.94	1,67,809	1,793.45	1.07





Tarun	6,093	441.18	7.24	15,484	1,079.09	6.97
<b>Total</b>	<b>11,80,649</b>	<b>4,494.61</b>	<b>**</b>	<b>11,38,755</b>	<b>5,677.21</b>	<b>**</b>

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

Financial Institutions	FY 2022-23 (Upto 31.08.2022)	
	No. of Accounts	Disbursed Amount (Amt in Rs. Cr.)
Public Sector Banks	98,855	1,951.39
Private Sector Banks	6,53,449	2,307.66
Regional Rural Banks	646	3.33
Small Finance Bank	1,04,643	388.27
MFIs & NBFCs	2,81,162	1,026.54
<b>Total</b>	<b>11,38,755</b>	<b>5,677.21</b>

BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJANA FROM 01.04.2022 TO 31.08.2022			
PSBs		[Amount Rs. in Crore]	
Bank Name	No Of A/Cs	Sanction Amt	Disbursement Amt
Bank of Baroda	15,900	159.51	159.1
Canara Bank	14,049	258.38	224.96
Indian Overseas Bank	13,106	110.43	109.95
Punjab National Bank	12,486	441.92	398.85
State Bank of India	10,362	347.61	347.24
Bank of India	9,861	263.24	213.39
Union Bank of India	8,114	192.2	179.73
Central Bank of India	5,657	134.62	75.2
UCO Bank	5,601	129.09	128.22
Indian Bank	3,141	98.72	98.72
Punjab & Sind Bank	313	7.88	7.7
Bank of Maharashtra	265	12.27	8.33



<b>BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJANA FROM 01.04.2022 TO 31.08.2022</b>			
<b>PVT BANKS, RRBs, SFBs</b>		<b>[Amount Rs. in Crore]</b>	
<b>Bank Name</b>	<b>No Of A/Cs</b>	<b>Sanction Amt</b>	<b>Disbursement Amt</b>
IndusInd Bank	4,97,334	1,511.99	1,511.99
Axis Bank	62,323	260.06	260.06
HDFC Bank	46,701	214.08	214.08
Utkarsh SFB	41,941	117.39	117.39
Suryoday SFB	35,056	126.11	126.08
Yes Bank	23,885	82.91	82.91
Ujjivan SFB	23,187	131.93	131.93
IDFC Bank Limited	21,882	173.00	172.92
ESAF SFB	4,459	12.88	12.88
ICICI Bank	655	41.78	41.78
Utkal Grameen Bank	646	14.06	3.33
IDBI Bank Limited	372	19.87	19.87
Ratnakar Bank	191	0.40	0.40
Federal Bank	79	2.95	2.74
Karnataka Bank	27	0.99	0.91

Odisha Gramya Bank, Bandhan Bank, City Union Bank, Karrur Vyasya Bank, Kotak Mahindra Bank, Laxmi Vilas Bank, South Indian Bank, Tamilnadu Mercantile Bank, OSCB have not sanctioned any loans under PMMY scheme.

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

### 5.11 Emergency Credit Line Guarantee Scheme (ECLGS)

Banks in Odisha have sanctioned **Rs.3,769.59** Crore as on 31.07.2022 and disbursed Rs. **3,658.01** Crore which is **97.04%** of the total sanction as detailed below.

<b>Net Eligible cases</b>		<b>Total cases sanctioned</b>		<b>Total cases disbursed out of Total sanction</b>	
<b>A/c in actual</b>	<b>Amt in Crore</b>	<b>A/c in actual</b>	<b>Amt in Crore</b>	<b>A/c in actual</b>	<b>Amt in Crore</b>
<b>3,48,938</b>	<b>3939.33</b>	<b>2,03,933</b>	<b>3769.59</b>	<b>1,72,826</b>	<b>3658.01</b>
<b>% Achievement</b>		<b>58.44</b>	<b>95.69</b>	<b>84.75</b>	<b>97.04</b>

### Claim of Interest Subvention

As of 20.09.2022, Rs. 2,136.20 lakhs interest subvention amount has been claimed in 50,847 accounts by different banks.



CONSOLIDATED SHEET ECLGS INT SUBVENTION TILL 20.09.2022			
SL NO	NAME OF BANK	NO OF A.CS CREDITED	AMOUNT REMITTED IN Rs. Lakhs
1	SBI	19,934	1,088.07
2	UCO BANK	8,214	115.72
3	INDIAN BANK	7,186	222.88
4	CANARA BANK	6,713	256.18
5	BANK OF INDIA	4,802	102.22
6	UNION BANK OF INDIA	1035	38.22
7	OGB	937	39.93
8	PNB	303	12.01
9	UTKAL GRAMYA BANK	182	10.25
10	FEDERAL BANK	1	0.01
	<b>TOTAL</b>	<b>49,307</b>	<b>1,885.49</b>

As per the Revised/ amended Operational Guidelines for extension of time limit regarding utilization of sanctioned funds of Interest Subvention under Emergency Credit Line Guarantee Scheme (ECLGS) issued by MSME Department, Govt. of Odisha vide notification number MS&I-28/2022-4616/MSME dated 06/07/2022.

As the entire interest subvention amount under ECLGS has not been utilized within the end of the financial year i.e., 31.03.2022, the State Government has issued this amended operational Guidelines (O.G.) with extension of time limit for another six months i.e., up to 30.09.2022 for utilization of the sanctioned funds of interest subvention under ECLGS.

A meeting with all the banks through virtual mode was conducted on 30.08.2022 where the Director of Industries advised all banks to submit the pending interest subvention claims as per the revised guidelines within a weeks' time.

In view of the above, all the Banks to submit the ECLGS interest subvention claims of eligible beneficiaries disbursed in FY 2020-21 directly to UCO Bank, Govt. Secretariat branch as per the revised/ amended Operational Guidelines immediately.

### **Modifications in Emergency Credit Line Guarantee Scheme (ECLGS) Scheme**

NCGTC vide letter no. 0452/NCGTC/ECLGS dated 30/08/22 informed that the total amount of guarantee admissible under Emergency Credit Line Guarantee Scheme (ECLGS) has been enhanced from Rs.4.5 Lakh Crore to Rs.5 Lakh Crore. Accordingly, sanction under ECLGS shall be valid up to March 31, 2023 or till guarantee for an amount of Rs.5 Lakh Crore are issued (taking into account of all component of ECLGS), whichever is earlier.



NCGTC has uploaded Operational Guidelines (updated as on 30/08/2022) and FAQs (updated as on 30/08/2022) on ECLGS Scheme on ECLGS portal. Banks are requested to kindly go through the revised guidelines and make best use of the modifications in the scheme.

### 5.12 Assistance to Startups through Bank Linkage under Odisha Startup Policy

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

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

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

We furnish below the bankwise finance to Start Up for FY 2022-23

<b>BANKS</b>	<b>No of A/C sanctioned from 01.04.2022 to 30.06.2022</b>	<b>Amount sanctioned from 01.04.2022 to 30.06.2022 in Rs. Lakhs</b>	<b>Cummlative No of A/C sanctioned</b>	<b>Cummulative Amount sanctioned in Rs. Lakhs</b>
Bank of India	0	0	163	12224.34
Bank of Maharastra	0	0	1	120.00
Indian Overseas Bank	0	0	17	1663.72
Punjab National Bank	0	0	10	47.96
State Bank of India	2	67.00	2	67.00
UCO Bank	0	0	1	1000.00
Union Bank of India	0	0	4	66.50
HDFC Bank	0	0	1	400.00
IDBI Bank	96	602.00	181	842.00
<b>TOTAL</b>	<b>98</b>	<b>669.00</b>	<b>380</b>	<b>16431.52</b>

### 5.13 Stand Up India Scheme

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



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

**4,710** loan applications have been sanctioned & disbursed since inception of the scheme to 31<sup>st</sup> August 2022 as per report by Stand Up India and only 19 banks have sanctioned loan under Stand up India.

### Performance under Stand up India

(Amt in Rs. Cr.)

Particulars	Target (at least one SC/ST and minimum one woman entrepreneur per branch)	From 05.04.2016 (Inception date) to 30.06.2022			From 05.04.2016 (Inception date) to 31.08.2022		
		Sanctioned		Disbursed	Sanctioned		Disbursed
		A/Cs	Amount	Amount	A/Cs	Amount	Amount
SC/ST	3,865	770	153.23	66.08	770	153.22	66.08
Women	3,865	3917	848.93	395.68	3940	856.94	402.10
<b>Total</b>	<b>7,730</b>	<b>4687</b>	<b>1002.16</b>	<b>461.76</b>	<b>4710</b>	<b>1010.16</b>	<b>468.18</b>

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

Top 3 & bottom 3 banks sanctioned loan under Stand Up India as of 31.08.2022

TOP 3 PERFORMING BANKS	
BANK	NO. OF APPLICATIONS SANCTIONED
State Bank of India	1166
Union Bank of India	714
Punjab National Bank	513
BOTTOM 3 BANKS	
ICICI & IDBI Bank	24 (each)
Odisha Gramya Bank	10
Federal Bank	2

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

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

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



### Performance under SUY

As of	No. of application sponsored	No. of application sanctioned	No. of application pending
31.03.2022	2,275	944	1,331
FY 22-23 (upto 31.08.2022)	496	0	496

As 1331 applications are pending during the last FY 2021-22, banks are requested to consider such backlog cases for sanction during the current year of 2022-23.

During the current FY 2022-23 advertisements were published for collection of applications under the scheme and a target of 900 numbers was kept under this for any bankable scheme in Handicraft sector of the State. As of 31.08.2022, 496 applications are sponsored to different banks and banks are requested to dispose off the applications as no sanction is made till 31.08.2022.

3 banks having highest no. of pendency is given below

BANK	NO. OF PENDING APPLICATIONS
State Bank of India	57
Bank of Baroda	45
Canara Bank	44

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

The bank-wise & district-wise details for FY 2022-23 as on 31.08.2022 are given in **Annexure -27** and bankwise sponsoring & sanction for FY 2021-22 are given in **Annexure-27A**.

### 5.15 PMSVANidhi (Street Vendors):

As of 15.08.2022, out of 75,961 applications entered in the portal, 47,701 applications are sanctioned & disbursement made in 39,322 accounts.

As on date	No. of applications entered in the portal	No. of applications sanctioned	Out of sanctioned, no. of applications disbursed.
30.06.2021	41,688	32,101	26,859
15.08.2022	75,961	47,701	39,322

There are 17,398 applications picked by bank branches & are under process and 10,862 applications are not picked up by any bank as the customer has not given the preferred bank branch name in the online application portal.



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

PSB,RRB & OSCB		PVT BANKS & SFB	
BANK	NO. OF APPLICATION SANCTIONED	BANK	NO. OF APPLICATION SANCTIONED
<b>TOP 3 PERFORMING BANKS</b>		<b>TOP 3 PERFORMING BANKS</b>	
State Bank of India	15751	HDFC Bank	4469
Canara Bank	4732	IDBI Bank	323
Bank of India	4572	Utkarsh SFB	112
<b>BOTTOM 3 BANKS</b>		<b>BOTTOM 3 BANKS</b>	
Bank of Maharashtra	219	Ujjivan SFB	1
Odisha Gramya Bank	152	DCB Bank	0
Utkal Grameen Bank	14	IndusInd Bank	0

The bank wise achievement as on 15.08.2022 is given in **Annexure-28**.

#### Issues for pending applications:

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

#### PM SVANidhi 2.0 – Revised guidelines for implementation of the Scheme

Ministry of Housing and Urban Affairs (MOHUA), Govt. of India vide letter no. K-12017(30)/2/2020-UPA-II-UD (EFS-9088388) dated 27.07.2022 has furnished the following changes in the eligibility criteria of beneficiaries under PM SVANidhi Scheme and the revised guidelines are effective from **27.07.2022**.

Existing Guidelines	Revised Guidelines
The Scheme is available to all street vendors engaged in vending in urban areas as on or before March 24, 2020.	The Scheme is now available to all street vendors engaged in vending in urban areas.

SLBC has circulated the revised guidelines to all banks vide letter no. SLBC/ODI/2022-23/406 dated 04.08.2022.

#### City Level Monthly Camps under “SVANidhi se Samridhhi” Program

"SVANidhi se Samridhhi" program is being implemented in select cities for linking PMSVANidhi beneficiaries & their families with 8 Central Government Welfare Schemes out of which PMSBY, PMJJBY, PMJDY are related to banks.



In every month, PM SVANidhi Division, Ministry of Housing and Urban Affairs, Government of India organized Week-Long City Level Camps to facilitate maximum sanctions & benefit of the scheme linkages to eligible beneficiaries and their families. The camps are organized in every month in the ULB namely Balasore, Bhubaneswar, Berhampur, Cuttack, Puri, Rourkela & Sambalpur.

We therefore request all banks to kindly actively participate in the said Week-Long City Level Monthly Camps in coordination of State Government & respective LDMs, so that the target allocated to our State under the scheme linkage can be achieved.

### Main Bhi Digital Campaign

The status of Digital onboarding as of 08.09.2022 in Odisha as provided by SUDA, Odisha is given below-

SL	No. of Banks	Name of DPAs (Digital Payment Agencies)	No of ULBs	On Boarding
1.	14	-	23	2221
2.	-	2 (MSwipe & Paytm)	5	1782
3.	-	1 (Airtel Payment Bank)	8	3352
			Total -	7355

The Digital Payment Progress by Banks at Different ULBs Of Odisha as on 08.09.2022 is given in **Annexure – 29**.

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

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

(Amt in Rs. Cr.)

At the end of the period	Proposals covered during the period	
	No. of Accounts	Amount (Rs. in Crore)
FY 2020-21	28,288	1,133.70
FY 2021-22	25,788	1,801.05
FY 2022-23 (01.04.22 to 30.06.22)	6,405	588.81
FY 2022-23 (01.04.22 to 31.08.22)	10237	911.42





Bank wise and District wise CGTMSE coverage approval for the period 01.04.2021 to 31.08.2022 are available in **Annexure – 30**.

### **5.17 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 1,05,76,583 MSMEs are registered on the platform in whole country and 2,13,099 MSMEs are registered in Odisha. Thus, many MSMEs are still outside the Udyam net.

### **5.18 Onboarding of Corporate buyers on TReDS (Trade Receivables Discounting System)**

Government of India vide Gazette Notification No.S.O.5621(E) dated 02.11.2018 has released that all companies registered with the Companies Act, 2013 (18 of 2013) with a turnover of more than ₹ 500 crore and all Central Public Sector Enterprises shall be required to get themselves onboarded on the TReDS platform.

In this connection, RBI, Bhubaneswar vide letter dated July 12, 2022 has requested Finance Department, Govt. of Odisha and Director of Industries, MSME Department, Govt. of Odisha to take necessary action for onboarding Government Departments/ Enterprises of government of Odisha on the TReDS platform. Further, RBI on its letter dated July 12, 2022 has also requested ROC-cum-Official Liquidator, Cuttack to take necessary action for onboarding eligible companies in Odisha on TReDS platform.

The Gazette Notification No.S.O.5621(E) & a brief writeup in regard to TReDS is given in **Annexure - 31**.

We request the concerned department of State Government to kindly look into the matter.

## **AGENDA NO. 6**

### **Progress under SHGs financing in the State of Odisha – NRLM & NULM**

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



### (a) Women SHG Bank Linkage Programme:

- The annual credit linkage target for the current financial year has been fixed at Rs. 8,750 crore targeting 3,50,000 SHGs. As on 31st August 2022, 1,11,214 SHGs have been credit linked with an amount Rs. 2952.72 crore, which accounts for 32% and 34% of physical and financial target respectively. This requires immediate attention to improve the performance towards achieving annual target. At least 40% of the annual target is to be achieved by end of the second quarter. Around 97,371 loan applications are pending at the bank branch level for sanction.
- For provisioning of timely, adequate and hassle free credit support to SHGs during Kharif crop season, a special drive for collection, documentation and sponsoring of SHG Loan application was conducted during the month of June and July 2022. 1,75,125 SHG Loan applications were collected and sponsored to bank branches. Similar type of special drive program has been planned for Rabi season during the month of November & December 2022. Special Mission Shakti Loan mela will be arranged during the month of February & March 2023. All banks to facilitate its success with full cooperation from field staffs of the Department of Mission Shakti.
- The bank wise and district wise progress (as on 30th June 2022) is enclosed at “**Annexure – 32**”. The cumulative achievement as on 31st August 2022 is enclosed at “**Annexure – 33**”.

### Action:

- i. Banks to issue suitable instructions to branches for expediting the SHG credit linkage.
- ii. Banks to coordinate with Department officials at District and Block level for expediting the linkage process.
- iii. The pending loan applications are to be acted upon at the earliest. It must be ensured that in no case, loan applications requiring immediate action are held for more than 15 days.

### (b) Average Loan Size

- Under the 5T mandate of Department of Mission Shakti, Government has targeted to increase the average loan size to Rs. 4 lakh per SHG by the FY 2022-23. The average loan size for the current financial year comes to Rs. 2.65 lakh per SHG.



**Action:**

- i. Banks to issue suitable instructions to the branches for adhering to the minimum loan size of Rs. 2 lakh, Rs. 4 lakh & Rs. 6 lakh for fresh/1st linkage, repeat/ 2nd linkage and 3rd Linkage respectively irrespective of their corpus fund as per the decision of 167th SLBC meeting held on 23.06.2022. The banks are requested to share the communication made to branches in this matter to the Department of Mission Shakti.

**(c) Mission Shakti Loan – State Interest Subvention:**

- Considering, the growth in credit linkage and repayment of loan by SHG during the current year (2022-23), annual target for Mission Shakti Loan – State Interest Subvention has been fixed to Rs. 200 crore. The financial year wise progress is as follows.
- As on 15.09.2022, claims amounting to Rs. 19.40 crore of OGB, UGB, SBI, UCO, PNB, ICICI, IDBI, HDFC, OSCB, Canara and IOB have been processed for settlement by this Department. Bank wise progress (claim settlement for the FY 2022-23) is enclosed at “**Annexure – 34**”.
- Banks namely Bank of India and Punjab & Sind Bank have not furnished any interest subvention claims for the last financial year.

**Action:**

- i. Banks may come up with a mechanism to ensure that all interest subvention claims get credited to the SB account of SHGs without delay. The Utilization Certificate of the previous claim settlement may be submitted to the Department of Mission Shakti for necessary adjustment. In case any funds is unsettled, same may be refunded to the Department.

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

- The dedicated MIS portal for monitoring SHG Bank Linkage and Interest Subvention programme in the State has been developed and operational. This portal is facilitating online & offline monitoring of sponsoring of application, sanction & repayment of loans and NPA position with respect to SHG loans in the State.
- To implement this process, Mission Shakti is collaborating with all banks for periodic data sharing on SHG Bank Linkage and Interest Subvention. Moving forward, MoUs



with all banks (except Punjab & Sind Bank, Federal & Indusind) have been executed with Mission Shakti for sharing SHG data.

- Sharing of bank loan data is inevitable for operation of the BLIS MIS portal. During the current financial year (2022-23), interest subvention amounting to Rs. 10.22 crore have been directly transferred through this portal benefiting 1.03 lakh SHGs under eight banks namely OGB, SBI, UGB, PNB, UCO, IDBI, ICICI & HDFC. Other banks are to share their baseline & transactional data in the agreed format. The progress is enclosed at “**Annexure – 35**”

**Action:**

- i. Banks namely Bank of Maharashtra, Indian Overseas Bank, and OSCB are to share the (a) the baseline data for the year ending 31st March 2021 and (b) transaction data for the financial year 2022-23 at the earliest for effective operation of the portal. Banks namely Axis Bank, Bank of India, Bank of Maharashtra, Indian Bank, Indian Overseas Bank, Central Bank of India and OSCB are to share the transaction data for the financial year 2022-23 at the earliest for effective operation of the portal.

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

- To provide different banking services to citizens in unbanked and under-banked GPs across the state, Department of Mission Shakti in partnership with State Bank of India, Utkal Grameen bank, Odisha Gramya Bank, YES Bank and ICICI Bank has engaged 2203 Mission Shakti SHG members as Business Correspondent Agents (BCAs). These BCAs have undertaken transactions amounting to Rs. 350.61 crore during the current financial year.
- During the current financial year, it is targeted to BCA in each unbanked GP of the state. Recently, MoU has been signed with UCO Bank and Union Bank of India. It is planned to engage around 300 BCAs with these two banks. The concerned progress is enclosed at “**Annexure –36**”

**Action:**

- i. Other banks may propose engagement of WSHGs as BCA under this Model.



## 6.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, 355 loan applications under SEP-I for FY 2022-23 (upto 31.08.2022) and 371 loan applications under SEP-G were disbursed. Under SHG-Bank Linkage –833 loans were disbursed.

Date	SEP-I (Individual)			SEP-G (Group)			SHG Bank Linkage		
	Target 2022-23	No. of loan disbursed	% of Achv.	Target 2022-23	No. of loan disbursed	% of Achv.	Target 2022-23	No. of loan disbursed	% of Achv.
01.04.22 to 30.06.22	3000	223	7.43	540	71	13.15	6000	453	7.55
01.04.22 to 31.08.22	3000	355	11.83	540	371	68.70	6000	833	13.88

Achievement figure upto August'22 is furnished at **Annexure-37**.

## 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 2020-21 & 2021-22 target for financing 1710 (SC SHGs) were fixed by Govt. in collaboration with Mission Shakti Department. After selection by the Selection Committee sofar 893 nos. of eligible applications have been sponsored to Banks for financing. The Banks have disbursed 465 nos. of loan application till date. The target and achievement made till 14.09.2022 is given below.

Year	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.
2020-21	1221	12210	852	8436	557	5531	465	4706	384.25	908.44
2021-22	491	4913	41	553	--	--	--	--	--	--

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

The District-wise sponsoring, sanction and disbursement of loan applications are given at **Annexure - 38**.



## **AGENDA NO. 7**

### **Other Issues**

#### **7.1 Recent policy changes by Central Government, RBI & NABARD**

##### **(a) Reserve Bank - Integrated Ombudsman Scheme, 2021**

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

The Scheme covers the following regulated entities:

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

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

##### **(b) RBI - Restriction on Storage of Actual Card Data [i.e. Card-on-File (CoF)].**

Reserve Bank of India, Central Office vide notification no. RBI/2022-23/95 dated July 28, 2022 refer to circulars no. DPSS.CO.PD.No.1810/02.14.008/2019-20 dated March 17, 2020 and CO.DPSS.POLC.No.S33/02-14-008/2020-2021 dated March 31, 2021 on "Guidelines on Regulation of Payment Aggregators and Payment Gateways", circular CO.DPSS.POLC.No.S-516/02-14-003/2021-22 dated September 07, 2021 on "Tokenisation – Card Transactions: Permitting Card-on-File Tokenisation (CoFT) Services" and, circulars CO.DPSS.POLC.No.S-1211/02-14-003/2021-22 dated December 23, 2021 and



CO.DPSS.POLC.No.S-567/02-14-003/2022-23 dated June 24, 2022 on "Restriction on Storage of Actual Card Data [i.e. Card-on-File (CoF)]".

In terms of the above circulars, with effect from October 1, 2022, no entity in the card transaction / payment chain, other than the card issuers and / or card networks, shall store CoF data, and any such data stored previously shall be purged.

On a review of the issues involved and after detailed discussions thereon with all stakeholders, as also keeping in view that sufficient time has elapsed since the requirements were specified, the following are advised by RBI –

- a) There shall be no change in the effective date of implementation of the requirements – all entities, except card issuers and card networks, shall purge the CoF data before October 1, 2022.
- b) For ease of transition to an alternate system in respect of transactions where cardholders decide to enter the card details manually at the time of undertaking the transaction (commonly referred to as "guest checkout transactions"), the following are being permitted as an interim measure –
  - i. Other than the card issuer and the card network, the merchant or its Payment Aggregator (PA) involved in settlement of such transactions, can save the CoF data for a maximum period of T+4 days ("T" being the transaction date) or till the settlement date, whichever is earlier. This data shall be used only for settlement of such transactions, and must be purged thereafter.
  - ii. For handling other post-transaction activities, acquiring banks can continue to store CoF data until January 31, 2023.

Appropriate penal action, including imposition of business restrictions, shall be considered by the RBI in case of any non-compliance.

### **(c) RBI - Guidelines on Digital Lending.**

Reserve Bank of India, Central Office vide notification no. RBI/2022-23/111 dated September 02, 2022 referred to the Press Release on "RBI Press Release "Recommendations of the Working Group on Digital Lending – Implementation" dated August 10, 2022 . In this regard, RBI informed that outsourcing arrangements entered by Regulated Entities (REs) with a Lending Service Provider (LSP)/ Digital Lending App (DLA) does not diminish the REs' obligations and they shall continue to conform to the extant guidelines on outsourcing. The REs are advised to ensure that the LSPs engaged by them



and the DLAs (either of the RE or of the LSP engaged by the RE) comply with the guidelines contained in the circular.

It is further advised that the instructions contained in the circular shall be applicable to the 'existing customers availing fresh loans' and to 'new customers getting onboarded', from the date of the circular. However, in order to ensure a smooth transition, REs shall be given time till November 30, 2022, to put in place adequate systems and processes to ensure that 'existing digital loans' (sanctioned as on the date of the circular) are also in compliance with the guidelines in both letter and spirit.

The Detailed guidelines on recommendations of the Working Group accepted for immediate implementation are given in **Annexure - 39**.

## **7.2 Property Cards under SVAMITVA Scheme – validity as instrument for property mortgage.**

SVAMITVA (Survey of Villages Abadi and Mapping with Improvised Technology in Village Areas) Scheme was launched by Hon'ble Prime Minister on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by the latest drone survey methods. The scheme is of national importance and aims at bringing financial stability to the citizens in rural areas by enabling them to use their property as a financial asset for taking loans and other financial benefits.

The SVAMITVA Scheme aims to provide an integrated property validation solution for rural India. The demarcation of abadi areas (the abadi area includes inhabitant land, inhabited areas contiguous to Abadi and wadis/basties in rural areas) would be done using Drone Surveying technology, with the collaborative efforts of the Ministry of Panchayati Raj, State Panchayati Raj Department, State Revenue Departments and Survey of India.

The SVAMITVA Scheme would provide the 'Record of Rights' to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Banks.

In this regard, RBI, Central Office, Mumbai has also forwarded a note on the scheme as provided by Ministry of Panchayat Raj, Government of India wherein it observed that the pilot phase of the Scheme during the financial year 2020-21 covered about 40 thousand villages in the States of Maharashtra, Karnataka, Haryana, Uttar Pradesh, Uttarakhand and Madhya Pradesh, Andhra Pradesh, Punjab & Rajasthan States have generated





Property cards under State Revenue/ Panchayati Raj Rules/ Acts. States have different formats and nomenclature for the Property Cards viz. 'Title deed' in Haryana, 'Rural Property Ownership Record (RPOR)' in Karnataka, 'AdhikarAbhilekh' in Madhya Pradesh, 'Sannad' in Maharashtra, 'Gharauni' in Uttar Pradesh and 'SvomitvaAbhilekh' in Uttarakhand.

For implementation of the same in our State, SLBC has taken up the matter with Panchayat Raj Department, Govt. of Odisha vide letter no. SLBC/ODI/2021-22/1106 dated 05.11.2021 & SLBC/ODI/2022-23/378 dated 29.07.2022 as per the direction of Department of Financial Services, Govt. of India & RBI, Central Office, Mumbai.

In the above backdrop, State Government is requested to kindly take necessary steps for implementation of the SWAMITVA Scheme so that the same can be communicated to Department of Financial Services, Ministry of Finance, Government of India & RBI, Central Office, Mumbai.

A brief note on SVAMITA Scheme & the sample Property Card issued by different State Government is furnished in **Annexure - 40**.

### **7.3 Avenues of development projects in collaboration with the Panchayati Raj and Rural Development Departments of Government of Odisha with promotional grant assistance from NABARD:**

Rural development is the process of raising the quality of life in rural areas through provision of physical and social infrastructure. Catering to the demand for rural infrastructure with RIDF, NABARD has piloted a host of development initiatives, viz., replicable livelihood development options in agriculture and allied sectors, propagating innovative and advance technology. All such promotional projects were implemented in coordination with and participation of local bodies.

The Promotional grant assistance from NABARD are extended under the following programmes:

#### **Farm Sector**

- Watershed Projects
- Tribal Development Projects (Wadi / Non Wadi)
- DPR Based Projects
- Capacity Building for Adoption of Technology
- FPO Promotion
- Climate Change Adaptation Projects

#### **Off Farm Sector**

- Skill Development Initiatives



## Marketing Support (Rural Haat / Rural Mart)

### Micro Credit Innovations (MCID) Livelihood Promotion

Micro Enterprise Development Programme (MEDP)

Livelihood Enterprise Development Programme (LEDP)

Women Self Help Group (WSHG) Fund

Financial Inclusion and Banking Technology

NABARD has been implementing watershed projects with the objective of increasing agriculture productivity and production through soil and water conservation in rain fed areas and restoring ecological balance. NABARD has so far supported 149 watershed projects in 24 districts of Odisha. Holistic development of tribal communities has been envisaged in tribal dominated areas by supporting various horticulture based activities under Wadi projects supported under Tribal Development Fund (TDF) of NABARD. In Odisha, 69 Wadi projects have been sanctioned supporting 51000 tribal families and 46000 acre of fruit orchards have been created.

Panchayati Raj Department and Rural Development Department are working on various programmes, viz. Housing for the poor, access to Drinking Water, access to Sanitation, projects, Mo Upakari Bagicha (MUB) scheme, Common Facility Centres (CFCs) etc.

Promotional grant assistance can be extended by NABARD for pilot projects for promotion of Clean and green energy, aquaculture by SHGs in Panchayat ponds, Panchayat Nurseries, Bamboo clusters, Organic Clusters, Nutrition Gardens, etc. implemented with the participation of rural local bodies.

### 7.4 NPA position as on 30.06.2022

- ❖ Total NPA as on 30.06.2022 is Rs. 19,865.56 Crore, increased from Rs. 15,163.51 Crore as on 31.03.2022.
- ❖ The NPA % of the State as on 30.06.2022 is 8.40% which is higher than the NPA% as on 31.03.2022 (6.47%).
- ❖ NPA % under MSME is 8.57% particularly NPAs under PMEGP & Mudra are very high.
- ❖ For PMEGP, the NPA % is too high @ 24.74. The Banks are facing problem to recycle the funds owing to non repayment of loans, mounting overdue and rising NPA %. Banks & Govt. Departments have to make joint efforts with specific strategies to improve the recovery performance for better recycling of funds.

### Sector wise comparison of NPA % (as of 31.03.22 & 30.06.22)

Sl. No.	Sector	NPA % as of 31.03.2022	NPA % as of 30.06.2022
1.	Short Term Crop Loan	14.18	9.81
2.	Agriculture Term Loan	11.12	12.32



3.	Agriculture Allied	5.43	7.45
4.	Total Agriculture	10.37	10.00
5.	MSME Sector	8.94	8.57
6.	Education Loan	11.38	10.96
7.	Housing Loan	3.84	3.32
8.	Total Priority Sector	8.94	12.00
9.	<b>Total Advance</b>	<b>6.47</b>	<b>8.40</b>

#### Scheme wise comparison of NPA % (as of 31.03.22 & 30.06.22)

Sl. No.	Sector	NPA % as of 31.03.2022	NPA % as of 30.06.2022
1.	PMEGP	35.27	24.74
2.	SHG	5.96	6.58
3.	NULM	5.99	4.51

Banks in the State have to :

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

The Bank wise and Sector wise NPA position is given in **Annexure – 41**.

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

- As per Section 14 of the SARFAESI Act banks require the support from District Magistrates for attachment of property and quick enforcement of the Act.
- It is reported that as of 30.06.2022, 917 numbers of applications involving Rs.454.57 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.

All Lead District Managers are requested to incorporate in the Agenda on pending SARFAESI applications, if not done, and critically review the position of pending cases



in every DCC meetings and to pursue the matter with the District Authorities for immediate disposal of the same as the number of pending SARFAESI applications is gradually increasing.

District wise and bank wise pending list enclosed in **Annexure – 42.**

## 7.6 Education Loan

All commercial banks have disbursed Rs.138.61 in 5,617 accounts (both Priority & Non-Priority) during 01.04.2022 to 30.06.2022. The balance outstanding as on 30.06.2022 is Rs.1,840.38 Crore in 45,100 accounts. Performance under education loan is given below.

(Amt in Rs. Cr.)

FY	Disbursement (Priority)	Disbursement (Non-Priority)	Total Disbursement
	Amount	Amount	Amount
FY 2021-22 (upto June21)	56.22	4.49	60.71
FY 2022-23 (upto June22)	125.06	13.55	138.61

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

PSB,RRB & OSCB	
Bank	Amount (Rs. in Crores)
<b>TOP 3 PERFORMING BANKS</b>	
State Bank of India	50.78
UCO Bank	29.97
Canara Bank	15.88
<b>BOTTOM 3 PERFORMING BANKS</b>	
Utkal Grameen Bank	0.04
Odisha Gramya Bank	0.01
OSCB	0.01

PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)
<b>TOP 3 PERFORMING BANKS</b>	
ICICI Bank	3.21
Axis Bank Ltd	2.10
IDBI Bank	0.71
<b>BOTTOM 3 PERFORMING BANKS</b>	
Suryoday SFB	0.00
IndusInd SFB	0.00
Bandhan SFB	0.00

The Bank wise performance is available at **Annexure – 43.**

## 7.7 Housing Loan

All Commercial Banks have disbursed Rs.1,713.39 Crore in 19,136 accounts (both Priority & Non-Priority) from 01.04.2022 to 30.06.2022. The balance outstanding as on 30.06.2022



is Rs.21,714.34 Crore in 2,04,871 accounts. Performance under Housing loan is given below.

(Amt in Rs. Cr.)

FY	Disbursement † (Priority)	Disbursement (Non-Priority)	Total Disbursement		Outstanding	
	Amount	Amount	No. of Accounts	Amount	No. of Accounts	Balance outstanding
FY 2021-22 (upto June21)	276.94	297.17	10,848	574.11	1,86,238	17,264.53
FY 2022-23 (upto June22)	529.21	1,184.18	19,136	1,713.39	2,04,871	21,714.34

Bank wise performance as on 30.06.2022 is available at **Annexure – 44**.

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

PSB,RRB & OSCB	
Bank	Amount (Rs. in Crores)
<b>TOP 3 PERFORMING BANKS</b>	
State Bank of India	578.48
UCO Bank	269.93
Canara Bank	96.05
<b>BOTTOM 3 PERFORMING BANKS</b>	
Punjab & Sind Bank	9.02
Odisha Gramya Bank	2.93
Orissa State Co-Op. Bank	0.65

PVT BANKS & SFB	
Bank	Amount (Rs. in Crores)
<b>TOP 3 PERFORMING BANKS</b>	
ICICI Bank	193.18
IDBI BANK	48.32
Bandhan Bank	32.13
<b>BOTTOM 3 PERFORMING BANKS</b>	
Suryoday SFB	0.00
Indus Ind Bank	0.00
Kotak Mahindra Bank	0.00

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

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

**Number of households received benefit in the State of Odisha as of 30.06.2021 & 30.06.2022 is given below –**

Number of households received benefit in the State of Odisha as on	EWS/LIG		MIG-I		MIG-II	
	No. of house	Subsidy disbursed (Rs. In Crore)	No. of house	Subsidy disbursed (Rs. In Crore)	No. of house	Subsidy disbursed (Rs. In Crore)
30.06.2021	2578	49.73	2931	57.97	691	13.33
30.06.2022	3851	76.58	2965	57.78	711	13.38

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

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

During 01.04.2022 to 30.06.2022, Banks have extended credit of Rs. 497.54 crore to 76,615 beneficiaries of Minority Community. The outstanding balance as on 30.06.2022 was Rs. 5,661.68 Crore in 9,28,571 accounts.

Date	Disbursement during the period		Balance outstanding as on mentioned date	
	A/c in actual	Amt in Crore	A/c in actual	Amt in Crore
01.04.2021 to 30.06.2021	77,177	551.67	5,51,921	3,437.67
01.04.2022 to 30.06.2022	76,615	497.54	9,28,571	5,661.68

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

The National Chairman SC-ST Chamber of Commerce & Industry (SSCCI) has informed that the following points are to be discussed in SLBC Meeting

- Challenges, issues & concerns regarding credit flow to SC/ST.
- Incentives provided by Central Govt. & State Govt. under schemes like PMEGP, MUDRA, Stand Up India, etc.
- Other issues affecting credit flow to SC/ST and how to facilitate the same.

The National Chairman SSCCI may apprise the House in this matter.

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

Warehousing Development & Regulatory Authority (WDRA), New Delhi has implemented a system of electronic Negotiable Warehouse Receipts (eNWR) by issuing certificates of



registration to two repositories namely, National E-Repository Limited (NERL) and CDSL Commodity Repository Limited (CCRL) for creation and management of eNWRs.

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

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

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

#### **7.11 Digitization of land records**

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

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

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

#### **7.12 RSETI**

The overall number of candidates trained as on 31.08.2022 is 2,19,640 out of which 1,63,290 (**74.34%**) numbers are settled and 85,904 trained candidates have been credit linked .

As on 31.08.2022 (FY 2022-23), **6,507** Rural Poor/NRLM target group youth have been trained against annual target of **14,461** ( % of achievement =**45.00 %**)



**Bank wise performance under Rural Poor / NRLM training as on 30.06.2022 & 31.08.2022 for FY 2022-23 is as follows:**

BANK	BOI	RUDSETI	CBI	SBI	UNION BANK	UCO BANK	TOTAL
Target for FY 2022-23	1082	560	490	7665	961	3703	14461
Achieved as of 30.06.2022	222	171	67	2206	283	688	3637
Achieved as of 31.08.2022	396	330	133	3701	533	1414	6507
% of Achievement as of 31.08.22 to total target	36.60	58.93	27.14	48.28	55.46	38.19	45.00

The percentage of candidates settled with bank finance as on 31.08.2022 (cumulative) is **74.34 %**. The details are given in Annexure – 46.

#### **Status of Infrastructure related issues in RSETI**

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



5	Subarnapur	Allotted	Taken	Construction of Building done	Boundary disputed , not yet settled (in Progress). Functioning from own Building
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

To discuss the performance of RSETIs in the State, a review meeting was held on 26.07.2022 under the Chairmanship of Director, Institutional Finance, Govt. of Odisha where different issues relating to functioning of RSETIs were discussed. In the meeting, State Mission Director (SMD), RSETI, Odisha has requested Director, Institutional Finance to intervene on the land issues of RSETI Ganjam, Gajapati & Puri for enabling them for performing better.

SLBC has also taken up the matter with Panchayat Raj Department, Govt. of Odisha vide letter no. SLBC/ODI/2022-23/452 dated 16.08.2022 for waiver of land premium like cess, rent and other charges by District Authorities for RSETI buildings at Ganjam, Gajapati & Puri districts.

SLBC has also requested Finance Department, Govt. of Odisha vide letter no. SLBC/ODI/2022-23/445 dated 16.08.2022 to look into the said issues and also for resolving other land related issues of RSETIs buildings in Angul, Dhenkanal, Cuttack & Subarnapur.

In this matter, Finance Department has also requested Revenue and DM Department, Govt. of Odisha vide letter no. 21853-FIN-PUIF-SLBC-0004-2017/F dated 05.09.2022 for resolving of the above issues so that banks can take possession on the allotted land meant for RSETI buildings & start functioning of the RSETI.



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

**State Director RSETIs may appraise the House in this regard.**

### **7.13 Timely Conduct of SLBC Meeting**

SLBC vide letter no. SLBC/ODI/2021-22/1493 dated 10.01.2022 has communicated the Yearly Calendar of SLBC Meeting for the year 2022. The same was also discussed in the 165th & 166th SLBC Meeting which was held on 24.02.2022.

As per the RBI circular on Lead Bank Scheme (LBS), the quarterly SLBC Meeting should be conducted within 45 days from the end of the quarter. For this, banks have to submit the information/data to SLBC by 15 days from the end of the quarter, so that the SLBC Meeting can be conducted with the prescribed time frame. However, many banks are not following the time frame (15 days from the end of the quarter) in regard to submission of the information/data in the SLBC online portal inspite of several reminders through letters/emails/telephone.

Due to non-submission of information/data within the time frame by banks, the SLBC Meetings are not conducted as per the schedule date for which Finance Department, Government of Odisha & RBI, Bhubaneswar has shown their displeasure.

The calendar of SLBC Meetings for the quarter ended September 2022 & December 2022 is once again furnished below, all banks are requested to submit the quarterly information/data in the SLBC online portal within 15 days from the end of the quarter.

Particulars of Meeting	Quarter ended Sept-22	Quarter ended Dec-22
Dead line for receipt of information/data by SLBC Convenor Bank	15.10.2022	15.01.2023
Holding of SLBC Meeting	14.11.2022	14.02.2023

Kindly note that if any bank fails to submit the information/data within the prescribed time frame as mentioned above, the figures of the last quarter data will be repeated of that bank treating the performance of the said quarter as nil, so that the SLBC meeting can be conducted as per schedule.



#### **7.14 Functioning of DCC/DLRC**

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

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

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

#### **7.15 Strengthening of LDMs**

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

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

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

#### **7.16 Other issues/concern**

- ❖ Due to an ongoing Court Case in the High court of Orissa at Cuttack, in the matter of **“registration of conveyance deed in favour of the Association of allottees for the common area in a real estate project”** execution of registered agreement to sale, registration of sale deeds for purchase of flats (both for new and resale flats) is not being allowed for the time being at the registering offices. Banks are facing



difficulty in sanction & disbursement of housing loans. State Government is requested to intervene in the matter for its early resolution.

- ❖ Under this scenario, inflow of housing loan files from builder projects ,branches for sale transaction of flats is being badly hampered. This is for your information.
- ❖ The mechanism of State Recovery Act (OPDR) may be strengthened to ensure effective recovery of bank's overdues, so that banks will not be forced to settle the account through its compromise/OTS scheme with sufficient sacrifice based on merits of each case.
- ❖ Delay in obtaining permission / approval for fresh / renewal of aquaculture activities from Coastal Aquaculture Authority (CAA). In order to solve the issue, an online mechanism for submission of applications by farmers and issuance of approval by CAA can be developed, so that banks can access this information while sanctioning or renewing facilities.
- ❖ Currently, the land transfer transactions (sale / transfer / mortgage etc.) are registered at registrar office even though the agriculture land is mortgaged to a bank. In view of this, banks request the State Authorities to ensure that no transfer of land should be allowed/registered which is mortgaged to Bank, without No objection from bank / charge release letter from bank.
- ❖ It is observed that Memorandum of Title Deed (MOTD) is not being done by many banks in our State. In order to minimize the risk of security dilution, all the Banks should issue necessary instruction to their branches to create MOTD scrupulously.
- ❖ Many banks have informed that the State Government Interest Subvention under Fisheries are pending since long. We request the concerned State Government Department to kindly look into the matter so that it will be beneficial to the borrower as well as banks.

## **AGENDA NO. 8**

Any other matter with the permission of the Chair.